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Hanomy.com

**MANIFESTO**

**A GLOBAL RESET BLUEPRINT**

**A WORLDWIDE PARADIGM SHIFT**

*IN SOCIAL, FINANCIAL and POLITICAL SYSTEMS*

**TO HARMONIZE LIVING FOR ALL**

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# HANOMY BASICS

Our world and our future depend on the ability to recognize and accept man's mistakes...to comprehend humanity's true situation, how we arrived at it, and what we can do to amend our destructive path. A rapidly growing number of people are not only able to digest our impending realities but are intensely seeking viable strategies to avert foreseeable and alarming consequences. Hanomy is a calculated strategy, if not solution, to our exploited social, financial, and political systems currently driven by greed and power. It provides basic human needs without condition. It observes basic human rights and allows people to experience life according to their views. Massive sovereign debts, especially in developed nations, will be settled fairly and humanely. The authority of money creation is returned to the people. Hanomy ensures advanced technology serves all of humanity; and instills long-lasting peace, prosperity, and harmony throughout the world.

Highlights of Hanomy:

- Fundamental human **needs met** throughout life's existence
- Basic human **rights observed** everywhere
- Sovereign debts worldwide are settled and eliminated
- Financial contributions drawn from a portion of **idle/unutilized** money
- **No** taxes on income, profit or spending
- Interest charges and usury practices abolished
- Power of money creation where it belongs - **the people**
- An end to the fractional reserve system
- Upheld free market principles (true capitalism but with social responsibility)
- Decreased or dissolved inflation and hyperinflation
- Reduced income inequality
- An end to **corporate** welfare & influence by corporate lobbyists
- Advanced technology **benefiting** humanity
- **Preserved** sovereignty and **respected** borders
- An end to "modern day slavery" (this includes you)
- Improved care of the **environment** and **world resources**
- A world we're proud to claim and pass along

The Hanomy Manifesto is a continually-refined document which chronicles the state of our world. It provides a thorough walk-thru of all its components including finance, government, advanced technology, ancient knowledge, spirituality and other elements relevant to every one of us. Most importantly, it demonstrates how the resources needed are present and plentiful for this much needed change while providing steps for successful implementation sooner than you'd imagine.

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A better alternative to the way we live is within reach. If Hanomy is a vision of the world you wish to see and support, please spread the word...Help it go viral! People, worldwide, are waking to the truth that we have all been managed as slaves. You have a duty to yourself and others to experience a better life and eliminate the unjust system that has kept us from living life to the fullest. Hanomy can and should become a worldwide movement. We CAN make the change. We, the ordinary people of the world, hold power in great numbers. We are the REAL producers...the skilled...the doers. Above all, we have one life to live. We must make it count! The time is **NOW!**

**H A N O M Y . C O M**

# ABOUT THE AUTHOR

It's been more than 20 years since I first truly recognized (without any doubt) that the current world's financial system has serious flaws, is fraudulent and unsustainable. Its design is based on unsound fundamentals which in time, will undeniably lead to the destruction of humanity and bring about another Dark Age in civilization.

On occasion, I've tried to find ways to improve upon the existing financial system so that it serves all humanity instead of just small well-connected groups - many who are driven by greed and power to control. All the solutions I came up with were not adequate enough to provide stability/sustainability, prosperity, and harmony for everyone. All the pieces did not seem to fit together to my satisfaction.

I have been blessed to live in a way that allows me to experience a variety of things that life has to offer, especially in my adult years. Be it socially, financially, politically, physically, mentally, or spiritually; I have experienced much of life's spectrums. It allows me to look at our existence from different angles. It gives me opportunities to have a first-hand understanding of the true nature of reality... "I have worn several shoes". This life experience is a prerequisite to put forth a new grand idea. Had I been "comfortable" with things as they are, I might never have had the interest to acquire the knowledge needed to connect these pieces... Harmony might never have been.

Please allow me to introduce myself so you can have a better understanding of my thought process.

I was born in Thailand in 1970 as the oldest son of three brothers. I am fourth generation of Chinese immigrants via my father's side where I learned commerce and management skills. From my mother's side, an ordinary Thai rice farming family, I learned about agriculture and the appreciation of nature and its resources. At the age of 10, I oversaw 15+ employees and began further handling of family business. At the same time, I experienced leadership roles in high school politics via student body, boy scouts, and various extracurricular clubs. I was placed in multiple leadership positions by teachers. At the top of my class in many fields, the characteristics of my adulthood began to form through my experience in commerce, nature, and politics.

At the age of 17, I relocated to the US to pursue my college degrees in Business Administration, and Management Information Systems. I continued with my master's degree in Finance. I have been fortunate to live and work in many states across the US including Utah, New York, Massachusetts, New Hampshire, Washington, and Florida. I have also travelled within the US and visited several countries in Asia.

Working a regular job has not been an option for me. I have adapted myself to be an entrepreneur and a stock market day-trader. Occasional successes, and many failures between, are the norm in such work. Throughout the process, I've had time to acquire knowledge in many fields. As a day trader, I spend a lot of time in front of a computer screen. Reading news and articles from around the world has become routine. I watch documentaries on a wide array of subjects. It leads me to question so many things I once thought I knew to be true.

Over the last 25 years, I've kept my mind active. I created a handful of strategy board and card games, a complex "interactive" game, an app (phone) concept that could save many lives, many life-improvement inventions, new restaurant concepts and cuisines, and a few reality TV show concepts. Artistically, I've written dozens of songs and one musical play. Unfortunately, financial resources and outside expertise are needed to take such projects forward. For now, they are either on paper or in various stages of prototypes. When able, I wish to finish what I have started, and to share with the world the fruits of my creations.

I am fortunate to have support and helping hands throughout the years. Hanomy would not have progressed to this point without an understanding life partner of over 16 years, my friends, and family. Although we may not agree in several social, financial, and political viewpoints; we maintain respect for each other. Because of this, I am able to understand life in such diverse spectrums - one could only hope to be this lucky.

While focusing on an invention project in late 2016, I suddenly experienced something so profound that I had to put that project on the back burner. So much knowledge and clarity about things were pouring into me. I felt myself as a mental bowl trying my best to contain information without too much spilling. I sensed that the time is extremely short and this is the right opportunity to start putting out to the world an alternative social, financial, and political system. Pieces of the puzzle that have trickled in over 20 years are now coming together. Clarity has come in a wave since, but all together it allows me to see through manipulations and tactics currently being deployed to keep humanity blind. Ultimately, these acts prevent humanity from reaching stability/sustainability, prosperity, and harmony for all.

Unfortunately, these profound experiences do not translate into financial success in my own case. I am an ideologist and a fundamentalist who does not blend well with the massive manipulations and distortions in the social, financial, and political realms. In fact, I despise it to the highest degree. Participating in such a system that is so fraudulent, which suppresses humanity's progress, is something I try my best to avoid. Because it would imply that I am a part of the problematic system and not a solution. The excuse of "I'm just doing my job" is wrong, unjust, and disgusts me. TAKE A STAND!

The 12<sup>th</sup> anniversary with my life partner in February of 2016 was a significant date as I felt another mile stone in my life was achieved. I found success among my younger peers, later in my education and much in the financial rewards of my early career. But I'd never been content in my personal relationships. In other words, I had failed in that aspect. However, I felt a sense of accomplishment on my 12<sup>th</sup> anniversary – that goal felt satisfied (though my partner continues to joke that we're still not sure of the whole thing). I felt liberated and my heart was filled with gratitude. Now I am ready to move on to the next life goal. As I become wiser, I realize the greatest joy is within the journey itself. There are many potential paths to reach a goal. Achieving the goal is just icing on the cake. I've also learned that when I don't pass judgment on others, I am much happier.

My life journey is still ongoing, and I invite you all to be a part of it. Together we can be the force of needed change. We CAN thrive together under a new foundation that is carefully designed to serve all humanity.

*"Never doubt that a small group of thoughtful, committed, citizens can change the world. Indeed, it is the only thing that ever has." (Margaret Mead, activist and philosopher)*

# INTRODUCTION

In the Spring of 2016, Hanomy was set off to be a simple and short read. It was to raise awareness of a potential alternative to our current social, financial, and political systems. As it progressed, layers of complexity started emerging. I quickly realized that without numbers, it will not get the serious attention it deserves. Hanomy would be just another Utopian conversation and theory.

As I started to look into sets of financial indicators, one stood out: **debt per capita of countries with GDP over \$100 billion**. It didn't take long to recognize that this set of data has a strong correlation with world (perceived) wealth status. From that point on, the foundation of Hanomy was laid.

Major components of Hanomy are original - at least to me. At times, some components have seemed irrational. I had to research deeply to ensure sensibility. During the research, I found that some components in Hanomy have been discussed or implemented into experiment (past and present). Many successful results of those from the past have either not been widely recognized or were kept concealed intentionally. Discovering such led me to recognize that I am on the right path.

Components such as a negative interest rate, UBI (universal basic income), direct voting (similar to that of Switzerland), a cashless society ... are now being put to test in many parts of the world. But it is done so in a bandage approach instead of one sustainable solution that will allow humanity to thrive. The current implementations simply buy more time regardless of future consequences. It has too narrow of focus to be the real solution. In the meantime, wealth gets consolidated upward to the few leaving the masses with greater hardship. The eminent result is still the destruction of humanity and civilization.

Similar to building a house, components seem solid on their own - but if improperly assembled or if designed and constructed by the self-serving or ill-intended builder, failure is eminent. Occupants may witness a slow/agonizing deterioration or suffer a catastrophic failure. When this happens, Hanomy offers us, the occupants, help to build a new home in an orderly fashion. Many existing materials we're accustomed to can be reclaimed and improved upon in a home where occupants are familiar with the components and can play a role in its existence.

This time around, occupants will incorporate a design that better fits their needs. This time, the home is built with collective knowledge by altruistic builders. This home will be built on a stronger foundation that can support and adapt to future expansions. It is to be in harmony with the environment and all living things. It will provide a safe shelter and an experience, future generations can welcome and adapt to their own unique needs.

As you'll learn...Regardless of cosmetics and reassurance by our media and leaders, much of our current social, financial, and political system(s) are, without question, collapsing beneath us. Our current system has played its part in getting humanity to where we are today, both the good and the bad. However, fraudulent financial practices (especially **money creation** and **distribution**) produce many economic **boom and bust cycles**. A result that is both predictable and evident from this is wealth consolidation to small well-connected groups at the top of the wealth pyramid.

As the industrial revolution era comes to a close; the technology, science & AI (artificial intelligent) revolution is now in play. Traditional jobs are being replaced by machines, leaving many jobless. If we are not equipped to handle the changes, disorder will be the new normalcy. Indeed, a new social, financial and political system that allows humanity to prosper and thrive is urgently needed. Technology and science can lead the way of production and service so that humanity can be free to enjoy living. If

not, global problems will rise and nothing short of war and an inevitable collapse of civilization will soon follow.

Although the technology, science & AI revolution is nowhere near its peak, it has advanced enough to provide humanity a jumpstart in moving forward together. With the current level of knowledge and resources, essentials that people need to survive can be met without question. **In general, disparity and hardship around the world are not caused by lack of resources or knowhow; but by the limits set on distribution efficiency and accessibility.** A lack of willingness, morality, empathy, compassion, noble courage; combined with greed and power result in shortcomings for mankind.

FEAR of not having enough to sustain basic needs, throughout our lives, keeps us all obedient slaves. Numerous policies are made to protect wealth and power of the few. Many tactics, often unethical and costing innocent lives, are being deployed to make sure the status quo is maintained and/or enriched. The majority of wealth is being made by means of “**economic rent**” and speculation instead of production of true goods and services. Economic rent, in simple terms, is any payment in excess of the cost needed for a production. In other words, the income is derived from owning stuff rather than doing/making stuff - mostly by a wealthier class. Wealth is accumulated instead of being directed to where it is most needed. This is a significant factor contributing towards social problems and substantial inequality worldwide.

Empirical evidence suggests that when basic human needs are absolutely met, without missing a beat - people contribute their best to improve humanity as a whole. This allows people to pursue their dreams and passions; and see the world according to their own reflection. Human history and lost (but superior) ancient knowledge in all fields can be rediscovered. NEW knowledge will be discovered, quickly progress, and improved upon. Peace, prosperity, and harmony will emerge and sustain. Hanomy can meet all these objectives and allow humanity to thrive, bypassing the Dark Age that we are now slipping into. If implemented properly, Hanomy could unexpectedly lead us to the next Golden Age for civilization.

The Hanomy Manifesto in its current form still needs work. Collaboration will be needed as more interests surface. I believe this is the right moment in humanity’s timeline to introduce Hanomy to the world as the starting path that one day may lead humanity *towards* a more utopian society.

*“The scientific man does not aim at an immediate result. He does not expect that his advanced ideas will be readily taken up. His work is like that of the planter – for the future. His duty is to lay the foundation for those who are to come, and point the way.” (Nikola Tesla)*

# A STORY OF MONEY

Real life events that have taken place throughout human history are kept alive via story telling. Several versions of the “Story of Money” have been expressed. This is a “Story of Money” according to Hanomy.

**T**he story takes place in the early 13<sup>th</sup> century, when the current deceptive money scheme was in its conception.

Once, there was a fishing village filled with hard workers and entrepreneurs. Trading activities boomed. Prosperity was enjoyed by all. What was considered then as real physical money was being kept in secret hiding places. Because of safety concerns, villagers started looking for a safer place to hold their money. A respected man with security capacity was approached to be the village trustee to hold money. Depository notes were given in exchange for the claim on the money held (deposited). This pattern was duplicated in all commerce communities across the land.

The trustees noticed that villagers never redeemed deposited notes all at once. In fact, depositors started using their depository notes for their commerce activities. From this observation, trustees figured out that more money could be created through notes and be loaned out for interest payments. Money in the form of bank notes and credits were created. As long as a bank note was widely accepted, these trustees could virtually create limitless notes. The current fraudulent financial scheme was born.

As transportation improved, so did trade activities between villages, countries, and continents. Carrying physical money was not practical due to wrath of nature and theft. Methods of not having to safeguard physical money was sought after. Trustees had meetings and agreed that they would accept notes originated by trustee member banks. International banking was born. Bankers became rich quickly overnight because of interest charges imposed on the borrowing of money (created out of thin air) in the form of credit and notes. This is **MONEY AS DEBT**.

This method of money creation has helped stimulate business activities and has been celebrated for spurring much human progress. However, it also gives bankers the power to manipulate the marketplace and have control over the people dependent upon it. Interest rates and money supply elasticity are used as tools. It is very much the same principle as today’s monetary and fiscal policies.

During the middle age, “usury” (charging interest for borrowing) was forbidden by the church. This is because it’s charging for both the money and the use of the money. It prevents a natural flow of energy. Meaning there will never be enough physical money to go around because the interest charges appearing in the system are beyond the existing money. *For example: If there is \$1 million in the system - and all \$1 million is borrowed at an interest charge of 10% - Where does the 10% come from to cover the cost of borrowing the \$1 million? ...It doesn’t exist, so it must be “created”. This becomes perpetual.* With more money (credit, debt) created to service debts, eventually, the purchasing power of money decreases over time because of inflation.

If a fisherman has \$100,000 deposited when the physical money is fixed at \$1 million, his financial wealth represents 10% of total money supply. Since a bank can create money by issuing bank notes, it decides to add \$9 million into the system. Total money in the system is now \$10 million of which \$9



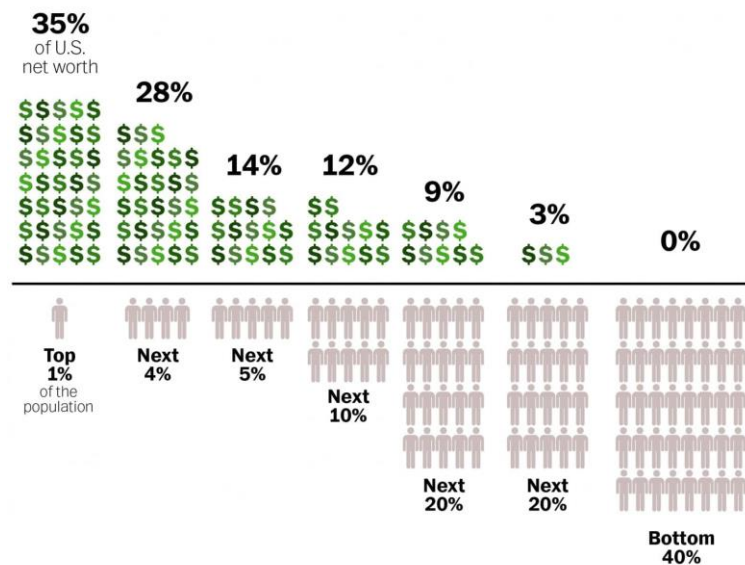
million are simply bank notes or credit. The fisherman now has a financial wealth and purchasing power reduced to just 1% in comparison. This practice is being used still today and is known as the **“Fractional Reserve”** system. If the fractional reserve requirement is **10%**, a bank is allowed to create up to **9 times** the money it has as deposits. Today, the reserves requirement is closer to **5%**, thanks to many loopholes and unconventional financial practices. Even consumer credit card debt balances can now be claimed as deposits - which allow banks to create perpetual money out of thin air.

As long as the economy is expanding, the risk of defaults by borrowers is very low. If interest payments that banks receive are much higher than the defaults, there is no banking crisis. But when the economy faces contraction, waves of loan defaults emerge. The real producers who are trapped during an economy contraction face loan recalls which leads to foreclosures and bankruptcies. Banks, with the power to create money out of thin air, take ownership of assets for cents on the dollar. Bankers just need to hold on to the assets until economic expansion resumes. Interest rates are a tool to induce cycles of expansion and contraction which are known as **“boom & burst”** cycles - which typically take place every 7 to 8 years. As a result, the gap between wealthy bankers and ordinary working people gets wider as wealth is consolidated upward.

Bankers and those who have access to cheap money often end up claiming ownership of real assets. They control the supply side of properties and machines. **Scarcity and exclusivity paves way to “economic rent”** - which is an extra income generated by real assets above what it costs to produce. Most would agree - the extra money could be used by the real producers instead. In a perfect world, there should be no economic rent which currently accounts for **nearly 50%** of the GDP everywhere. It is estimated that economic rent beneficiaries are of the top 10% but mostly the 1%.

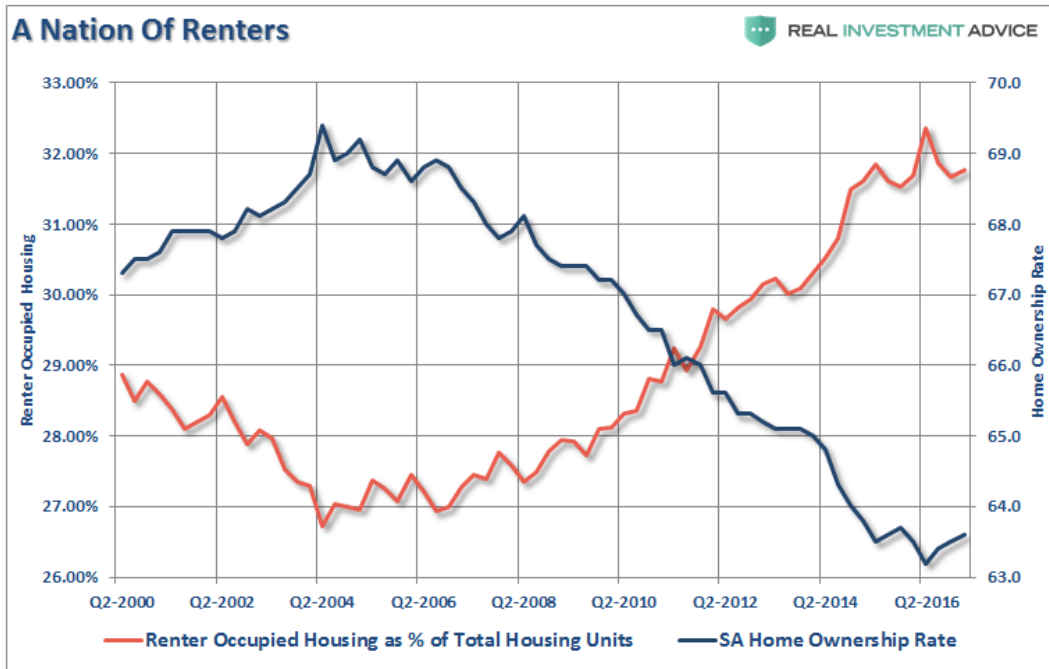
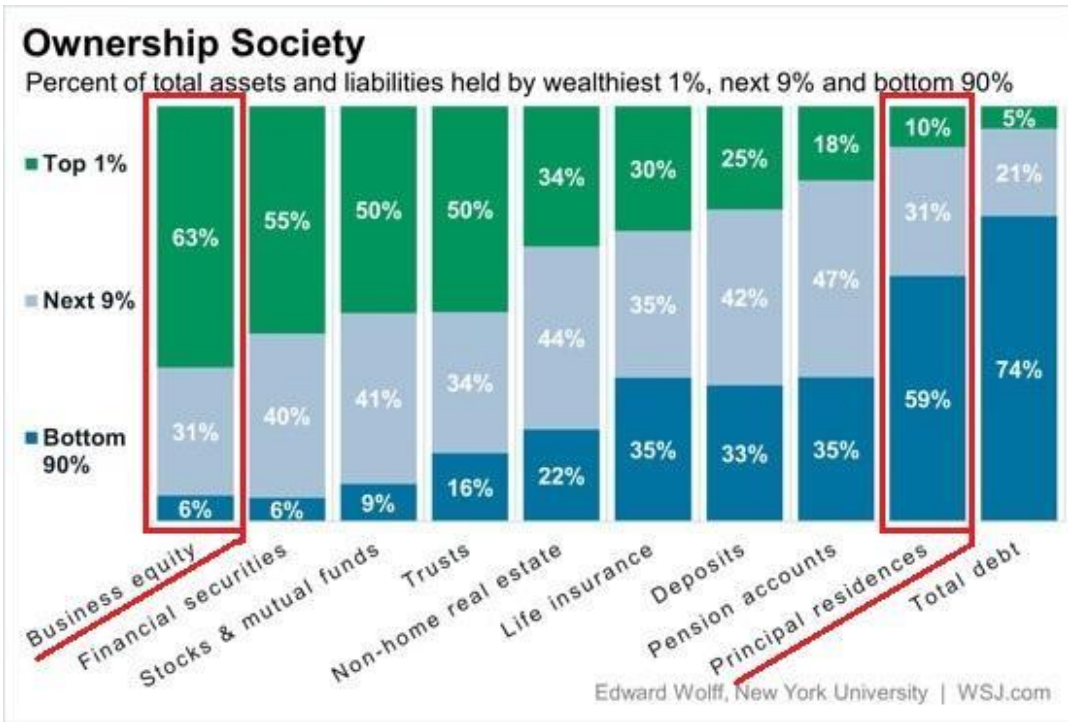
## Haves and have-nots.

Share of total U.S. net worth owned by percentage of the population



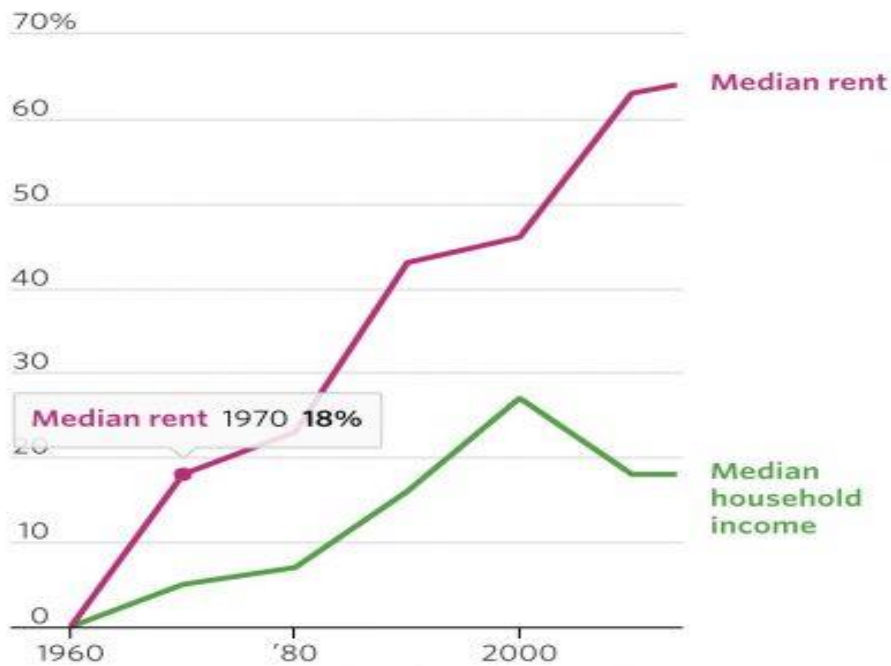
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Source: Edward N. Wolff, NYU

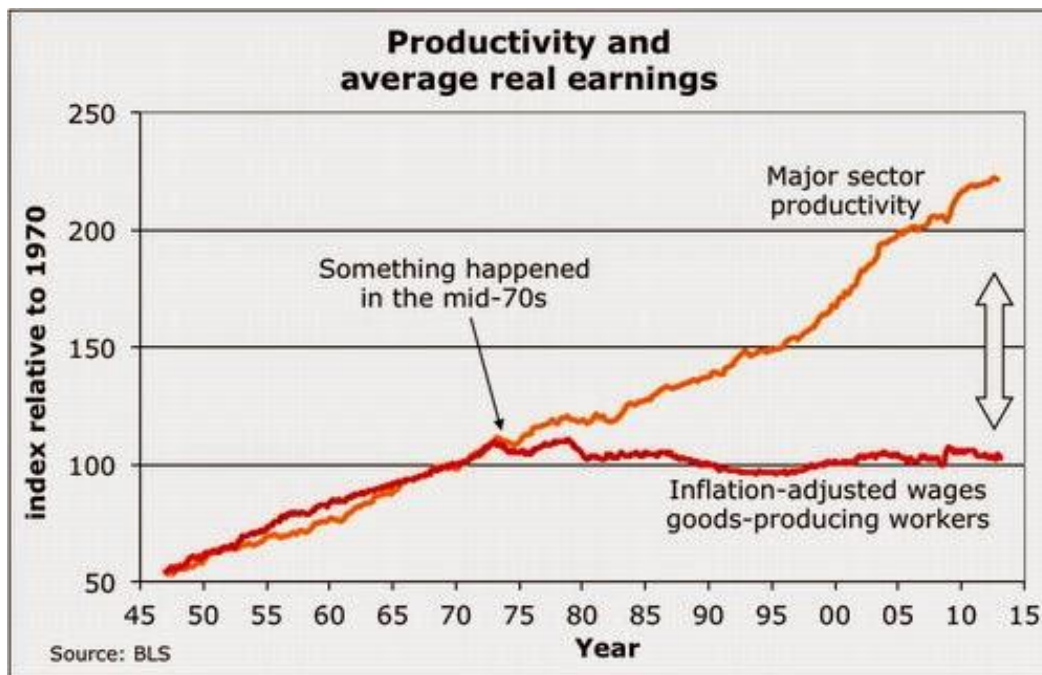


## Growing Apart

Percentage change in rents and incomes since 1960 (adjusted for inflation)



Source: Apartment List analysis of Census Bureau data  
THE WALL STREET JOURNAL



Source: BLS

When risky investments do not pan out, unethical and immoral tactics are used to protect and gain more wealth and control. Laws are passed to make sure that bankers and those at the top receive bail-outs by the government or bail-ins by depositors. The term “too big to fail” and “too big to jail” become terms we’re now familiar with.

*“History records that the money changers have used every form of abuse, intrigue, deceit, and violent means possible to maintain their control over governments by controlling the money and its issuance.” (James Madison, the 4<sup>th</sup> President of the United State 1890 – 1817).*

Businesses in essential industries are mostly owned by bankers. These include: energy, transportation, agriculture, pharmaceutical, the media, and the industry military complex. Lobbying is tasked to make sure politicians vote according to the bankers’ interests. Government agencies are used to ensure that the bankers’ wishes are being carried out. Government power overreach and infringement on people’s rights becomes the new norm. Slowly and surely, freedom and liberty diminish. When microchips are forced among citizens against their will, that is when freedom and liberty die. With no accountability and lack of oversight, government and debt size both expand at an alarming pace. As of 2017, the Pentagon and HUD admits that \$21 trillion of US taxpayer money has gone missing or is unaccounted for since the year 2000. It is also shocking to learn that there are about 10 million more government workers than that of those in manufacturing in the US.

By and large, laws are no longer written for the people but for corporations. They are now considered as people (according to the US Supreme Court ruling just a few years back). However, they seem to have more rights than people. TPP (Trans-Pacific Partnership) is a good real time example. Negotiations are being made in secret and against the majority of people’s will. If passed, big corporations shall literally get away with murder. It will expand corporate power, lower wages, encourage unsafe food and products, and undermine human rights. It gives thousands of corporations new rights to sue government before a panel of three corporate attorneys. Award is unlimited because it will also cover loss of future expected profits as well. **People must realize that the global banking system is nothing more than the largest legalized crime syndicate.** We need new rules of law that are written by the people for the people, and return the power of money creation back to the people.

As of late 2017, TPP is off the table but efforts are still being made to pursue something similar or simply revise the original TPP.

According to bankers, the ability to create money (credit, debt) accepted worldwide must be defended at all cost. The ability to have absolute control over energy (and the currency used within the energy trade) is essential. Countries that are oil rich or in the path of oil pipelines become targets of interest. If a target country agrees to follow given narratives, the country is spared from destruction. If not, hell will be released so that a puppet government is installed. If all attempts fail, the country will soon be in ruins. So called “terrorists” are created, trained, and supported in secret to accomplish dark objectives. These tactics will ultimately lead us directly into WWII.

Money based on debt creates a huge mismanagement of resources. It sacrifices future consumption for current consumption. Exponential population growth results in new debts created. This is not

sustainable. Once the global debt bursts, productivity ceases to exist. It brings in a “**human bubble**” environment that leads to displacements, diseases and deaths related to sanitation and malnutrition.

The fisherman (the real producer) had his wealth diluted through calculated frauds committed by bankers and money changers. This banking cabal expressively steals the fruits of honest laborers. Indeed, it is a relationship between master and slave. They prevent you from living your life to its full potential - enjoying what the world has to offer. The future of your children is foregone if this is to continue.

We the people have the power to make change that impacts lives by voting with our wallet and labor. We can achieve that once basic human needs are well met. We then will have a choice to not participate in ill practices. Making purchasing decisions based on quality and prices alone are not enough. Integrity, business ethics and environmental impact must also be considered. Supporting only “clean” business should become second nature to everyone.

An awakening is taking place around the world, we are no longer alone in this fight for humanity. It is my hope that soon we can tell another “Story of Money” that is filled with joy and prosperity. It is to be a story about altruism (good will, selflessness), courage, unwavering commitment, and cooperation among world citizens; to overcome the dark course of our history. It is a perfect gift worth passing on to generations that follow.

*“The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little.” (Franklin D. Roosevelt, the 32<sup>nd</sup> President of the United State 1933 - 1945).*

# ASSESSMENT & UNDERSTANDING

*If you don't have knowledge of the past, you won't be able to comprehend the present or shape the future.*

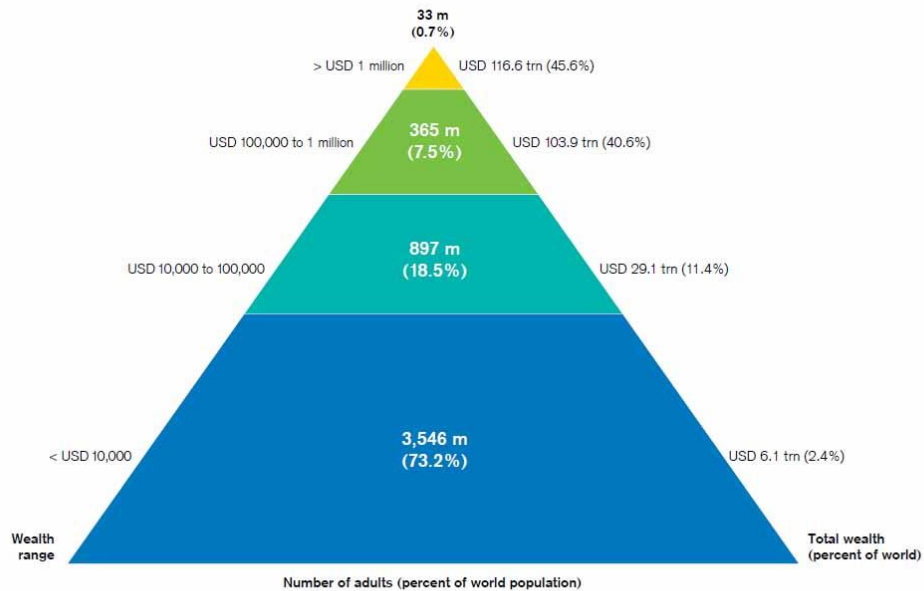
*Once you TRULY understand the past, you will realize the unjust constraints and expectations imposed upon humanity on social, financial, political, physical, mental, and spiritual levels by only a few; keeping us all forever as obedient slaves.*

*Continuing on the current path, humanity has no chance to achieve sustainable prosperity and a harmonized future for all. Now is the time to stand up or remain kneeling forever!*

Recently, people have been awakened to the fact that everything in life seems rigged to greatly benefit small well-connected groups at the top of the social, financial and political pyramid. The wealth gap between the wealthiest and ordinary people is widening. The working middle class is falling farther behind. Money is not acquired as it used to be. People have to work longer hours and forego their dreams and passions just to stay afloat. Meanwhile, jobs are disappearing or being replaced by advance technologies at a progressive rate.

Based on income from wages and capital, the recent McKinsey study **shows 81% of US citizens are worse off now than a decade ago. The figure is 63% in France and 97% in Italy.** How could that be when countries' (especially the US') money printing presses operate around the clock pushing stock markets to new highs in disregard of fundamentals?

Figure 1  
The global wealth pyramid



Consider the following:

- In the US, since 2008, 58% of all new income is going to the top 1%.
- The wealthiest 10% of US households own 90% of stocks.
- US household wealth stands at \$105 trillion in 2019
- The world household wealth is estimated to be at \$360 trillion in 2019
- In 2016, the top 1% (worldwide) hold more financial wealth than 99% of the world population.
- Between 2010 and 2016, the wealth of the poorest half of the world dropped by 38%.
- In 2012, only 85 people held more wealth than the bottom half of the world's population combined.
- In 2014, only 67 people held more wealth than the bottom half of the world's population combined.
- In 2016, only 62 people (53 men and 9 women) held more wealth than the bottom half of the world's population combined.
- In 2018, only 42 people more wealth than the bottom half of the world's population combined. To repeat: **42 people own more wealth than all of 3.8 billion people together.**
- In late 2017, 3 people in the US have more wealth than the bottom 50% (165 million people).
- 5 of the most powerful and wealthiest men in the world belong to the Rothschild and Rockefeller dynasties. They are a trillionaire class. You will not see their names on Forbes' richest people which only reports billionaires.
- According to a book: Who's Who of the Global Elite, Rothschild and Rockefeller families had a collective wealth of over \$100 trillion and \$11 trillion respectively in 1998.
- There are eight families who own a majority of stock in every **private** central bank in the world: Rothschild, Rockefeller, Kuhn Loeb, Lehman, Goldman Sachs, Warburg, Lazard and Israel Moses Seif.

Even among the wealthiest, their wealth gets consolidated upward yearly. This should alarm everyone of where society is heading. Autocracy, Dictatorship, Oligarchy, Fascism and Plutocracy come to mind. By continuing on this path, ordinary people of the world will not have a chance to preserve and exercise their God-given rights, freedoms, and liberties granted to all equally. Collectively, we must refuse to participate in this rigged game. **A massive magnitude of change is now required.** But first, we need to clearly understand the current system and where it is heading. Without knowing our history, we are doomed to fail.

The deepest root cause of the world's problems lies within the monetary system. The current monetary system is based on credit creation. That is **debt as money** which currently amounts to over \$255 trillion worldwide (the end of 2019). That translates to 330% of the world's GDP.

The existing financial and monetary system allows bankers to create money as much as they wish as long as a tiny portion of **cash** money is on hand to meet deposit withdrawals. This practice is called the "**Fractional Reserve System**". Bankers learn throughout history that depositors rarely demand deposit withdrawals at the same time. Direct result from this observation allows banks to create money in the form of bank notes and credit - then loan it out for interest payments. Products of this scheme include home loans, car loans, student loans, credit cards, business loans, government loans, etc. As long as their money (credit, debt, note) is being accepted and depositors do not request their money back in droves, the fraudulent money game continues. The risk of getting caught with massive deposit withdrawals at the same time is low. Loopholes are being exploited and a variety of clever financial inventions are created. This includes allowing banks to use consumer credit card balances as deposit to create even more credit money. More money is created and higher income results from interest payments. Ever wonder why bankers' compensations and bonuses are so big or why banks have stunningly tall buildings everywhere?

Consider the following: (2016)

- FDIC guarantees US depositors up to \$250,000 per account. FDIC has approximately \$30 billion in its fund. Total deposits in bank accounts is \$11 trillion. FDIC fund has just enough to cover \$0.27 per \$100 deposited.
- US banks hold cash of \$70 billion or just \$0.63 per \$100 deposited.
- US currency in circulation is \$1.46 trillion or \$13 per \$100 deposited.
- US money supply M0, M1, M2 stand at approximately \$1.4, \$3.5, and \$13 trillion accordingly.
- US Federal Reserve balance sheet has grown over 300% (standing at around \$4 trillion) in 8 years (2008 – 2016).
- The global supply of all coinage & currency notes stands at \$5 trillion which is used to back the world money supply of \$83 trillion.
- The global debt is over \$230 trillion (which the US alone accounts for over half of that amount).
- The world GDP is \$76 trillion in 2016.
- Of the over \$230 trillion in global debt, household and corporate debts amount to \$92 trillion, the financial sector is \$75 trillion, and the public sector (governments) is \$56 trillion.
- US corporate debt has doubled from \$3 trillion to \$6 trillion in the last 8 years (2008-2016).
- Level of debt for developed economies is \$157 trillion compared to \$66 trillion for emerging economies.

Because it is so easy to create money, banks are encouraged to make many loans in disregard of risks in repayment. The subprime market on both home and car loans are good examples. This practice significantly contributed to the economy super bust cycle in 2008. In fact, the entire world's financial system was literally just a few hours away from collapsing. Unprecedented measures were abruptly put in place to prevent a "**bank run**" - an event where customers simultaneously withdraw their deposits at the same time due to concerns about the bank's solvency. UNSCHEDULED, the FDIC increased its deposit guarantee from \$100,000 to \$250,000 as well as the government guaranteeing all money market instruments in full faith for a period of time. Fortunately, most people were not aware of how dire the situation was. If a bank run had taken place then, the worldwide financial market would have collapsed instantly because there was no mechanism in place to handle such an event.

During this 2008 super bust cycle, banks made threats of economic collapse and martial law if bailouts were not to take place. US Treasury Secretary, Hank Paulson, asked for immunity from all events that would follow because of such action. We were just a few hours away from a massive perceived-wealth adjustment downward and disappearance of money deposited in banks worldwide. Since then, many rounds of bailouts have taken place which have "stimulated" economy - but at great cost. This short-sighted solution was nothing more than "kicking the can down the road".

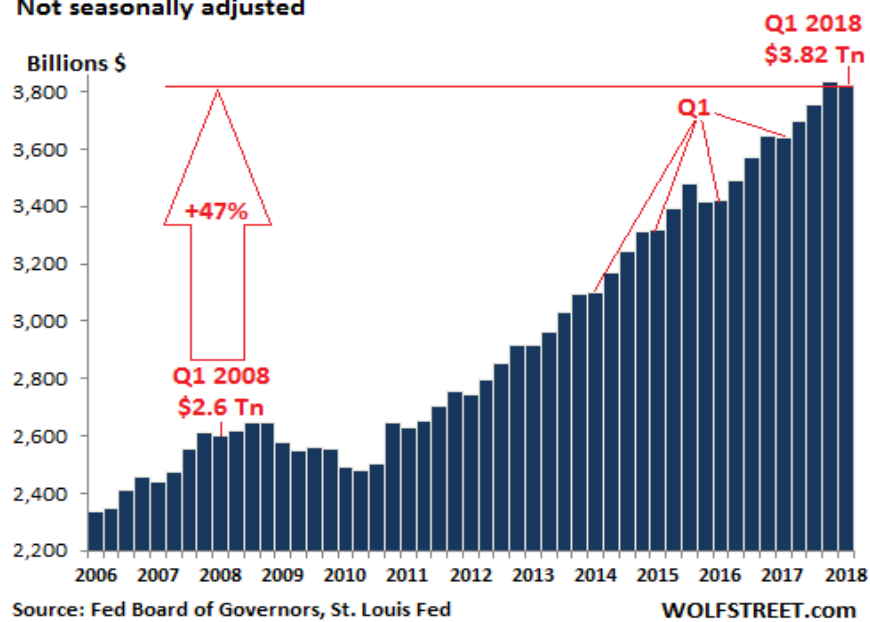
Banks, generally, view a bust cycle as an opportunity to use freshly created money to scoop up real businesses and real properties at cents on the dollar. The current monetary system guarantees to create additional money to cover interest payments. This practice dilutes the purchasing power of savers and those who have money on hand. This is a silent inflation and it's guaranteed to happen as more money (credit, debt) is created. Inflation will push the price of real assets that banks purchased for cheap, higher when the expected and predictable economy boom cycle returns.

Inflation punishes savers and those who are on fixed incomes. It benefits those who hold real assets and carry debts but have income to repay the debt. However, that is not always the case if the debt is an adjustable rate or when the real rate of inflation is higher than the real income. Because of inflation and the mismatch of real income, assets such as land and homes are being priced outside the reach of most ordinary people. Since 2008, the US household debt is rising 60% faster than wage, 9.3% vs 5.7%.



## Total Consumer Credit

Not seasonally adjusted



During a prolonged economic bust cycle, banks get in deep trouble as the assets borrowers use as collateral no longer hold value. Banks incur expenses to maintain those assets. Banks cannot get rid of those assets without taking on big losses. When the banks' charades do not work out, they resort to bail-outs from the government. They also force policy makers to change accounting rules to give the illusion of "business as usual". Many clever schemes were deployed to buy more time and falsely present the banks' true health. This included "marking to book" instead of "marking to market" of real assets, and direct monthly "mortgage buybacks" via government bailout programs. Many rounds of "stress tests" took place just to make sure the dire situation was still manageable. Ultimately, banks receive money from tax payers to cover their reckless speculative activities. The government can choose to raise taxes or borrow more money to bail out banks (banking subsidization). In either case, more money is created. The indirect inflation is imposed on everyone who uses currency.

In Europe, banks force depositors to bail-in which results in depositors losing a part of their deposit and/or exchanging the deposit for bank stocks instead. Often the case - the stock cannot be sold for a certain period of time. In the last few years, the US government passed laws classifying deposits as **bank's property**. Depositors are non-secure creditors. The bottom line is banks privatize profit and publicize loss. They enjoy all the benefits because of the power to create money and to charge interest payments. In fact, bail-ins can now be used in the UK, EU, US, and G20 countries. Why do we, the ordinary people of the world, still allow such practice by banks?

Banks' fraudulent practices do not stop there - They conspired to fix the base interest rate or LIBOR. LIBOR is a vital interest rate used to determine the borrowing interest rates on cars, homes, student loans, credit cards and more. LIBOR impacts everyone in the world who has anything to do with buying and selling. From time to time, banks are caught red handed with illegal practices. They pay only small fines and penalties, which amounts to a tiny portion of the profit gained from such fraudulent activities. Hardly anyone faces prison time or is ever banned from the field of work.

History has shown that alternatives to the current monetary system have been crushed with a deadly blow, so the fraudulent system remains unchallenged. Those who understood the system and had power to champion change, did not stay long in power. The current form of our monetary system is very lucrative and elite bankers do not want competition.

US President Lincoln, Garfield, and Kennedy shared a deep passion in giving money creation power back to the PEOPLE'S government instead of bankers. Unfortunately, they were assassinated.

President Lincoln challenged the Rothschilds' central bankers with issuance of the country's own greenback currency - backed with the full faith of the government, and the elimination of any interest payments.

*"The money power preys upon the nation in time of peace and conspires against it in times of adversity. It is more despotic than monarchy, more insolent than autocracy, more selfish than bureaucracy. I see in the near future a crisis approaching that unnerves me and causes me to tremble for the safety of our country. Corporations have been enthroned, an era of corruption will follow, and the money power of the country will endeavor to prolong its reign by working upon the prejudices of the people, until the wealth is aggregated in a few hands, and the republic is destroyed." (President Lincoln 1860')*

*"Whoever controls the volume of money in our country is absolute master of all industry and commerce...and when you realize that the entire system is very easily controlled, one way or another, by a few powerful men at the top, you will not have to be told how periods of inflation and depression originate." (President Garfield 1881)*

*"He who controls the money supply of a nation controls the nation." (President Garfield)*

The US congress voted and passed the Federal Reserve Act of 1913 on December 22nd, 1913 between the hours of 1:30 am and 4:30 am when only a few representatives were present to cast votes. President Woodrow Wilson signed it into law which granted the Federal Reserve 100 years charter. He seemed to regret his action just 5 short years later.

*"I am a most unhappy man. I have unwittingly ruined my country. A great industrial nation is controlled by its system of credit. Our system of credit is concentrated. The growth of the nation, therefore, and all our activities are in the hands of a few men. We have come to be one of the worst ruled, one of the most completely controlled and dominated governments in the civilized world. No longer a government by free opinion, no longer a government by conviction and the vote of the majority, but a government by the opinion and duress of a small group of dominant men." (President Woodrow Wilson, 1918)*

President John F. Kennedy signed Executive Order 11110, returning the responsibility to print money to the government in 1963. This would eliminate the Rothschild Federal Reserve System Central Bank from issuance of money. He was also assassinated in November of that year.

*"I tried to issue interest free money into the system so the American people won't be enslaved by the banking cartel." (President John F. Kennedy)*

***"One day after I am long gone, you will remember me and say, we should have stopped the nuclear program of Israel, abolished the Federal Reserve, and kicked all secret societies, occultists, usurpers and Zionists out of our wonderful country, to keep it that way, but it is never too late, just remember that." (President John F. Kennedy)***

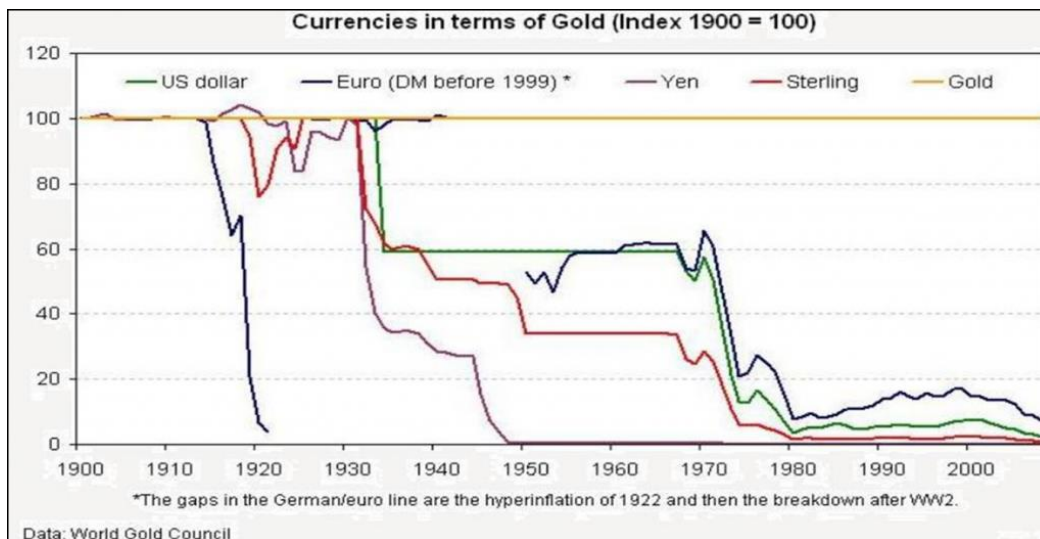
*"There's a plot in this country to enslave every man, woman, and child. Before I leave this high and noble office, I intend to expose this plot." (President John F. Kennedy, 7 days before the assassination)*

## Gold Silver & Money

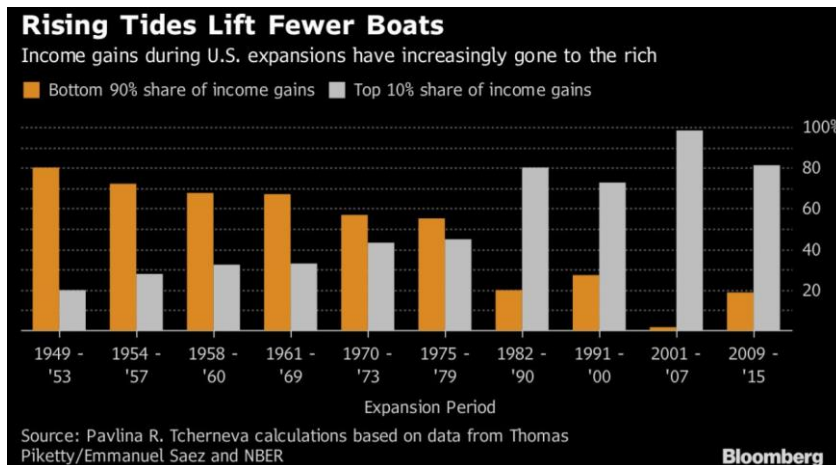
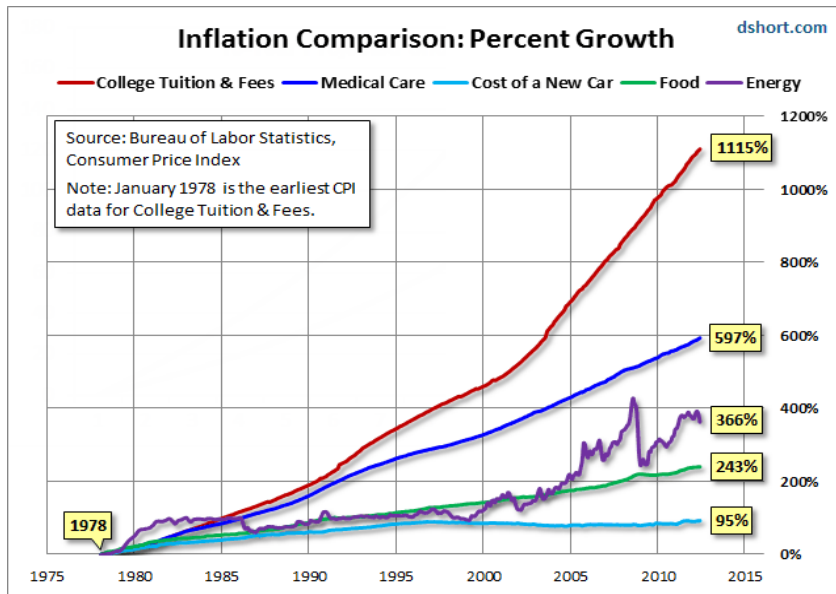
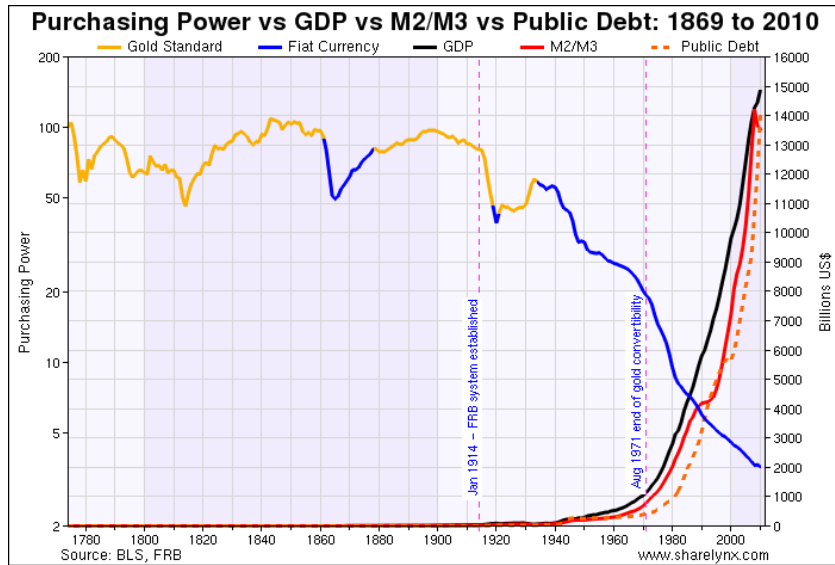
Throughout time, gold and silver are considered as real money - rightly or wrongly so. The commodities have the essence of rarity and more. Yet, bankers found a way to trade paper claims on those commodities and keep prices artificially low through various manipulative tactics. The same concept that not all paper claims will be redeemed for real commodities at the same time, is again being deployed. Bankers keep on creating an unrestrained amount of paper claims (just like creating credit money) and manipulating price movements as they wish. Currently, it is estimated that there are between 100 times and 300 times outstanding paper claims on gold and silver respectively than what physically exists. What will the prices of physical gold and silver be if the paper claims are to be redeemed at the same time? What will happen to those who end up holding paper claims not redeemable?

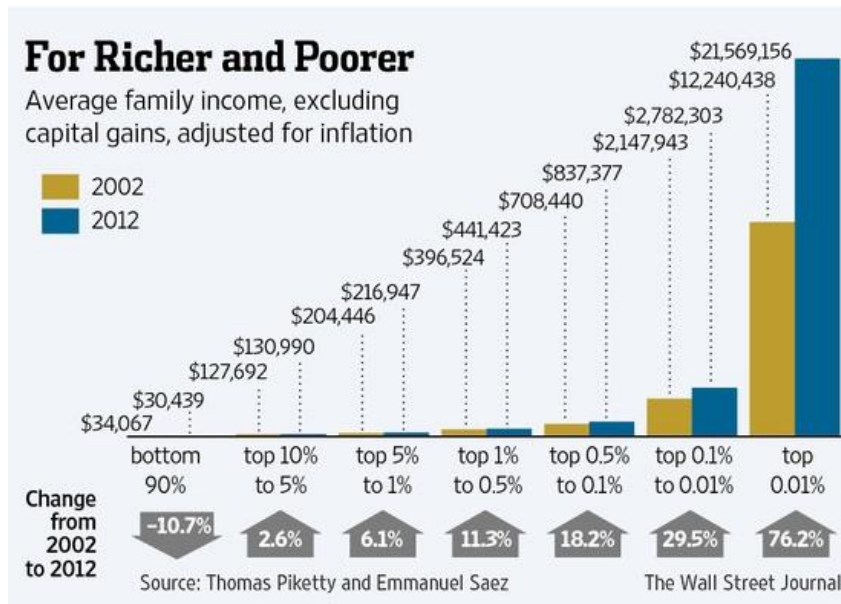
Consider the following:

- \$100 in gold purchased in 1971 would be worth over \$3,000 in 2014
- \$100 in silver purchased in 1971 would be worth over \$1,200 in 2014
- \$100 in cash in 1971 provides \$17 in purchasing power in 2014
- Global above-ground gold stands at \$ 8 trillion of which 22% is held for investment, 17% is held by governments. The rest are held by the world's population.
- About 2,700 tons of gold are mined each year. That's less than 1% of total gold in existence on earth (300,000 tons of which 135,000 tons are still underground).



Our monetary system **used to** require gold backing as collateral, so money creation was somewhat in check. In the mid 1900's, the US was entrusted with reserve currency status (given that US dollars could be exchanged to physical gold at any time at a low specific fixed exchange rate). The fast-growing US public debt and money printing sparked gold redemption by countries as they lost faith in the US dollar. The gold coverage fell to 22% in 1970. This led to the abolishment of the gold backing currency practice under the Bretton Wood agreement in 1971 by Nixon. The US dollar was no longer backed by gold. The decision was made without consulting US State Department and members of our international monetary system. The following charts show impacts the agreement has had on money supply, CPI, GDP, purchasing power, public debt, and income inequality.





### Federal Reserve & US Dollar

The Federal Reserve, which is located in the US, is the primary entity that sets world financial narratives through money printing and interest rate mechanisms. Money printed out of thin air then is loaned to the US government in exchange for interest payments from the US tax payers. Because energy and commodity trades are largely in US dollars (USD), everyone in the world is impacted through hidden inflation. The end result - the US is able to export inflation and hardship to the rest of the world. The banking 'cabal' reaps the rewards due to the money created power of the fiat world reserve currency.

The Federal Reserve itself is a private banking institution, **NOT** a US government institution. It exempts itself from thorough audits and more. It creates money whenever it wants as it did during the 2008 crisis. Over \$13 trillion was created by the Federal Reserve and loaned out to central banks around the world without US congress knowing or approving. How could a nation be coerced to renew the Federal Reserve charter that expired in 2013 after 100 years? Is this why taxes became a permanent law in the US since 1913 - so that bankers are guaranteed interest-income? The legality of the 16<sup>th</sup> amendment authority of taxation as well as our "three-lettered" US agencies come into question. They are agents of UNITED STATES OF AMERICA > CORPORATION < not that of the republic. Judge Anna Von Reitz has been a leading advocate on the subject [www.annavonreitz.com](http://www.annavonreitz.com)

### The 3 City-State Corporations

In fact, there are 3 city-states in the world that are corporations which control the world. They are the powers behind the Global Empire, also known as The CROWN. It is not the British monarchy or the Royal family, but rather an international money cartel. These three cities are subjected to NO national authority, have separate laws, pay no taxes and have their own police forces. They are corporate entities that are not part of countries they are located in.

*"These 3 cities control the economy, military onslaughts and the spiritual beings of those in power. The 3 cities are actually corporations and they are the City of London, District of Columbia and the Vatican. Together they control politicians, the courts, educational institutions, food supply, natural resources,*

*foreign policies, economies, media, and the money flow of most nations as well as 80% of the world's entire wealth.” (Shenali D Waduge).*

- City of London Corporation (one sq. mile) – in charge of finance which is controlled by the Bank of England, a private corporation owned by the Rothschild family. It is the center of the three city-states. Laws passed by the UK Parliament do not have implications here.

- Washington DC (10 sq. miles) – in charge of the military. It is operated under Roman law known as “lex fori”. Congress passed the act of 1871 to allow DC (District of Columbia) to operate as a corporation outside of the constitution. The United States has always been a British crowned Colony.

- Vatican City (0.2 sq. mile) - smallest country in the world, home of 800 non-permanent residents – in charge of religion - its vast wealth is invested along with Rothschild in Britain, France, and the US controlling giant energy and weapons corporations. Its material wealth possessions are more than any bank, corporation, giant trust, or government anywhere on earth.



From [nicklasarthur.files.wordpress.com](http://nicklasarthur.files.wordpress.com)

All three cities also have obelisks erected as occult symbols. Countless articles, books, and documents are available on the subject of the three cities. Together, they control the world via various means, agencies, and organizations. This subject is worth discussion by all the world's population. Once you understand the true nature of this subject, many questions concerning the world's situation will be answered. Despite what common sense suggests, you will comprehend why things happen as they do. A well written article published at <http://www.sinhalanet.net/three-corporations-run-the-world-city-of-london-washington-dc-and-vatican-city> is a good starting place to familiarize oneself with the subject.

Do you know that both the The Republic of South Africa (CIK0000932419) and its government (CIK0001254425) are registered as corporations on the US Security Exchange and its citizens are considered as commodity? This practice is done through Money Securitization practice by securing signature contracts, and through a third party Special Purpose Vehicles Company. This practice is worldwide. Citizens are nothing more than just collateral because they have the ability to produce and be taxed. When citizens want to denounce their citizenships (which will automatically forgo what they already contributed toward their future safety net) - stiff penalties are imposed upon them. They have to pay to leave.

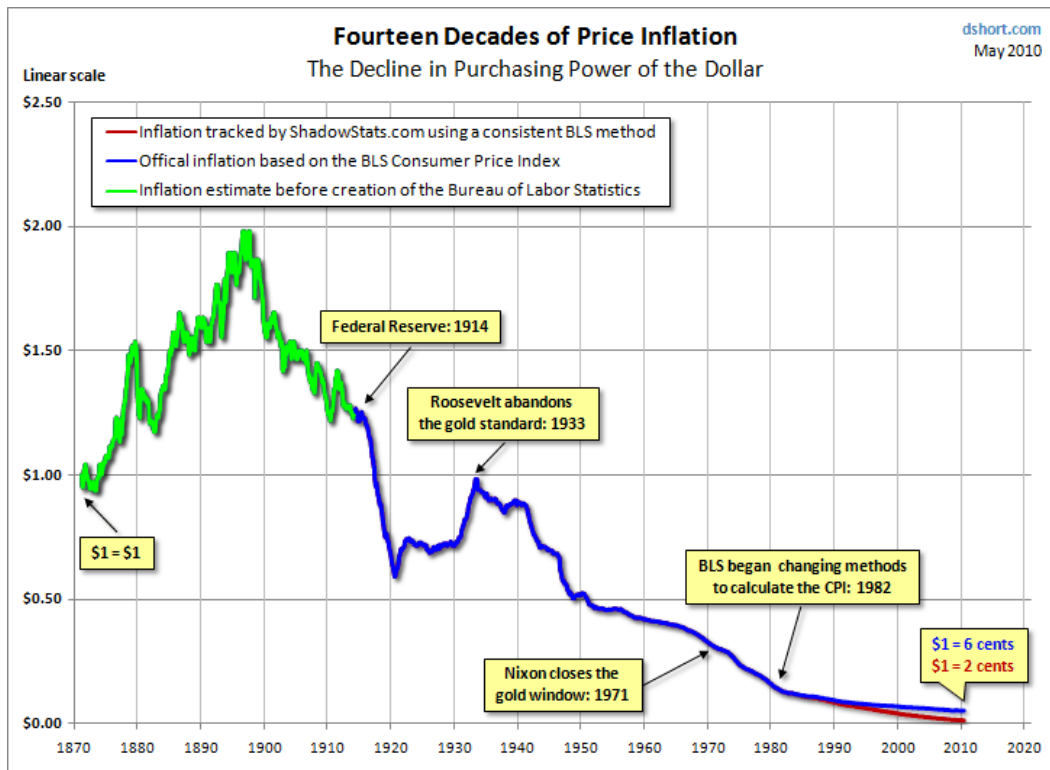
***Does this sound familiar, slaves must pay to be free?***

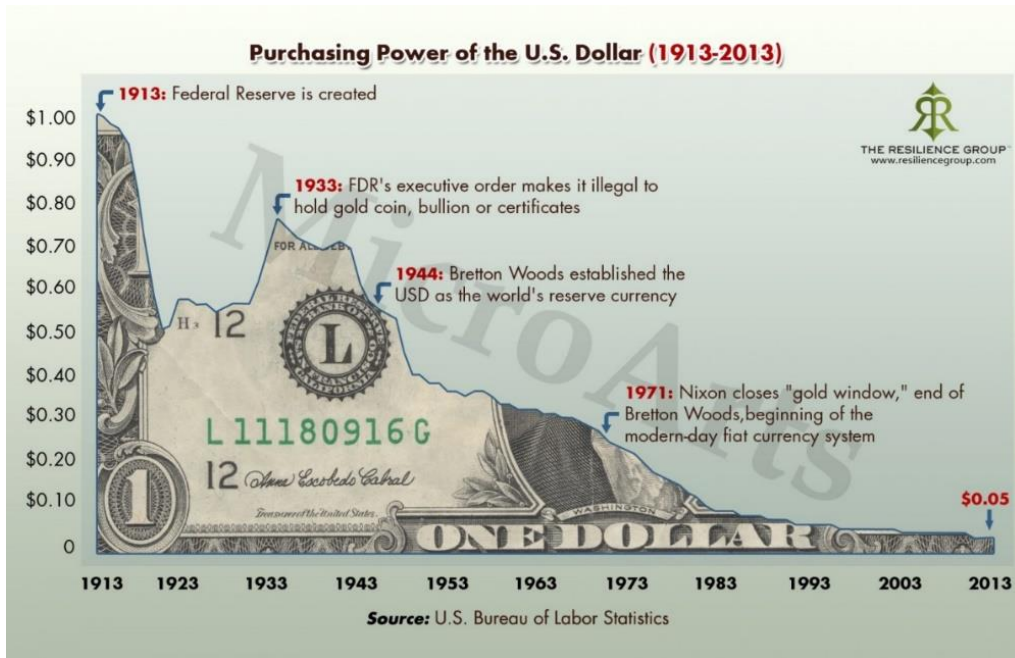


## What will happen to citizens once AI (Artificial Intelligence) vastly replaces jobs currently done by humans?

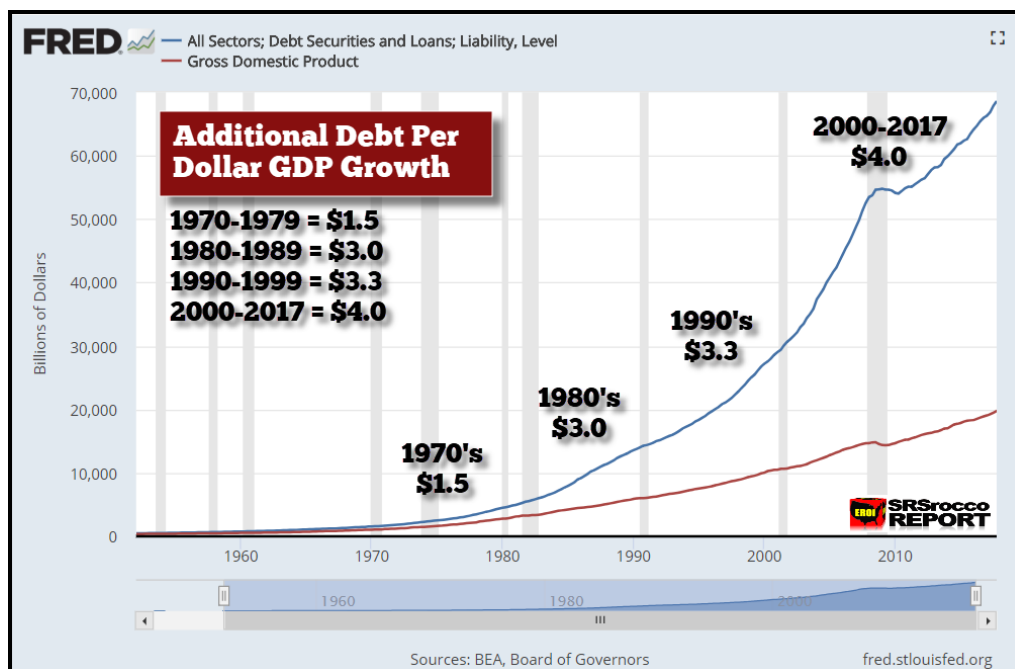
### Purchasing Power & Inflation

Prior to 1913, the US had very few periods of taxation which were mostly done in the support of wars. Purchasing power to that point fluctuated within narrow bands or remained flat during peace time. Since 1913, after the creation of the Federal Reserve Act, inflation has increased significantly. **In 2014 \$1 has the same purchasing power of \$0.04 in 1913, or \$0.17 in 1971.** This decline in purchasing power, brought on by the fraudulent monetary system, is perpetually growing - creating more money to service interest payments. By design, this system is always looking for "new" money to service the existing debts. Eventually, it will lead to hyperinflation where interest rates can go up hundreds or thousands of percentages per year. It will take a wheelbarrow of money to buy a day's worth of essentials as evidenced in Weimar Germany during June 1921 to January 1924 [http://www.pbs.org/wgbh/commandingheights/shared/minitext/ess\\_germanhyperinflation.html](http://www.pbs.org/wgbh/commandingheights/shared/minitext/ess_germanhyperinflation.html). For modern day examples, one can look at Zimbabwe and Venezuela. In Venezuela, its currency lost a value of 60% in November 2016 alone. In 2017, its annual inflation rate increased 13,779%. That is **137** times increase in price of the same item against its currency.





In the 1900's, economists found that there is a huge difference between funding growth and investment by using savings vs credit (extra money printing). Funding via savings results in sustainability and prosperity whereas credit creates boom and bust cycles. A country's economic freedom also plays a major role in growth. Basic criteria that contributes to economic freedom includes property rights, lower levels of corruption, business regulation, financial and investment regulation, government size & spending. Currently (2016), the US ranks 11<sup>th</sup> in the world of economic freedom behind Chile, Ireland, Estonia, UK, Hong Kong, Singapore, New Zealand, Switzerland, and Australia.

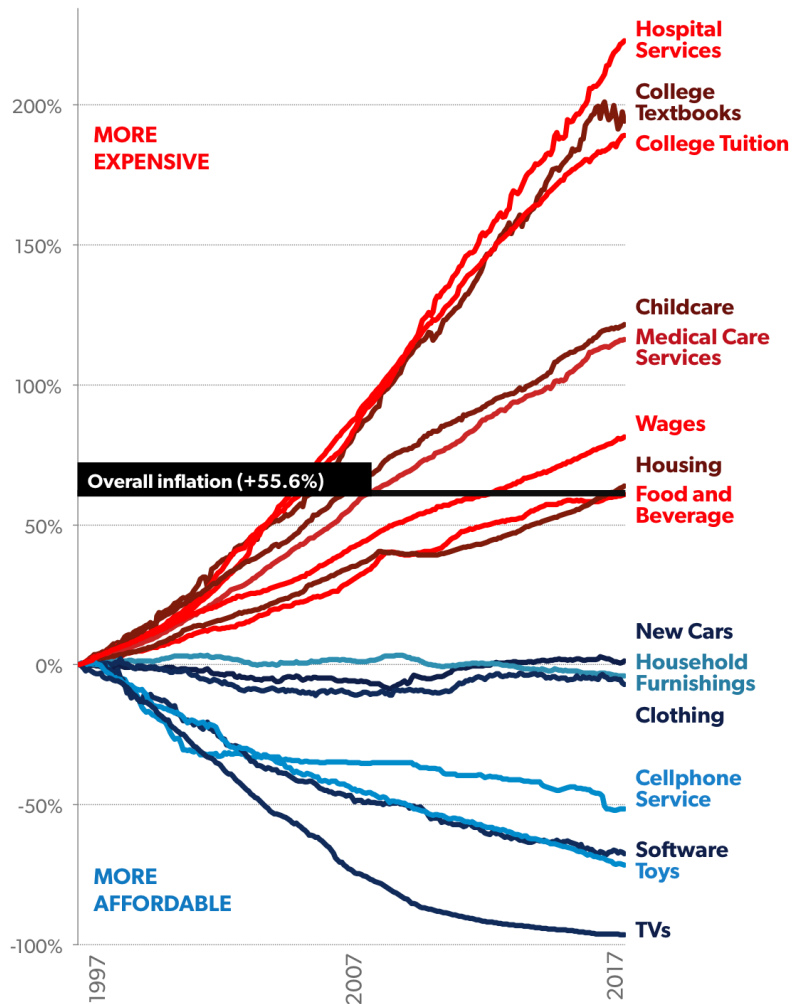




In the last few years, money changers' preferred tool to stimulate a world stagnant economy is to print more money. Problems start to emerge when the majority of corporations and consumers cannot take on any more debt. Some already have difficulty meeting interest payments on the existing debts. The GDP growth of countries around the world stalls, or worse, turns negative. In the US, an 8% year-on-year increase in money supply has generated barely a 1.4% increase in GDP in 2016. In other words, income grows slower than the real rate of inflation. Income is stagnant while rent, groceries, utility, and healthcare expenses grow higher each year.

## Price changes (Jan. 1997–Dec. 2017)

Selected US Consumer Goods and Services, and Wages

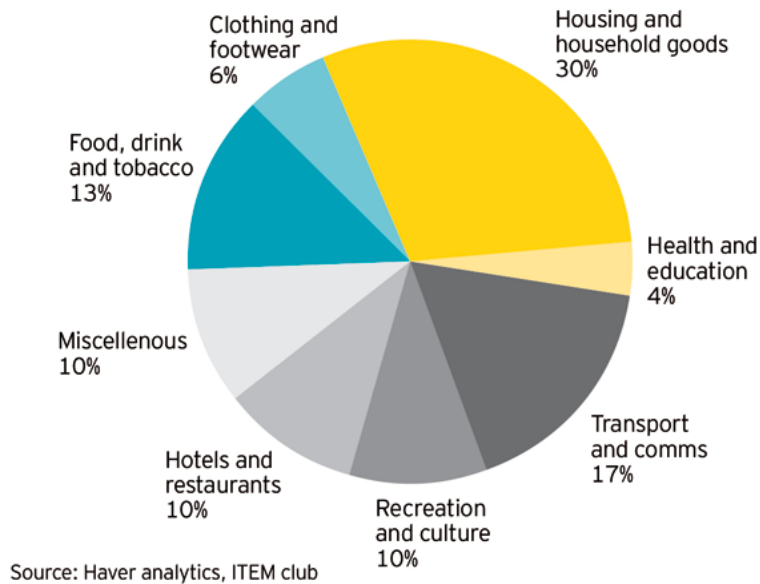


Source: BLS

Carpe Diem **AEI**

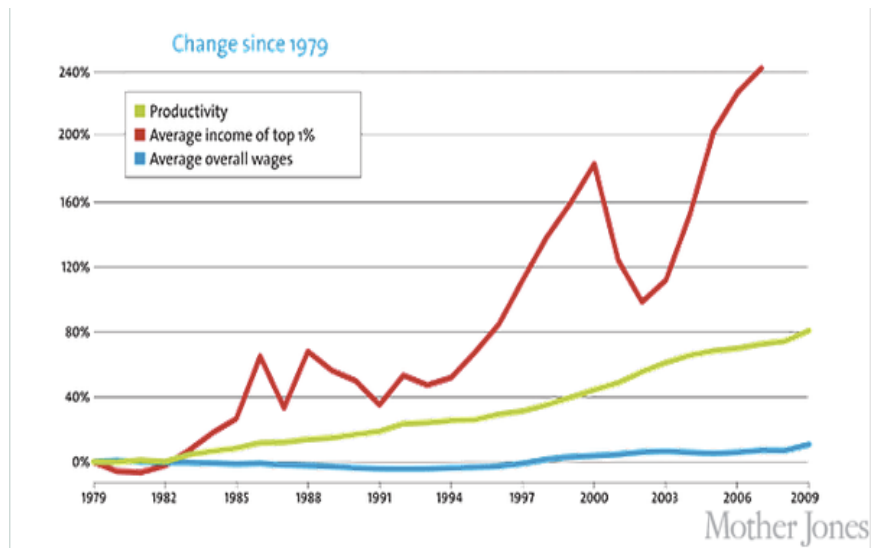
The US official inflation numbers are derived from a mix of specified items in a basket. This mix, however, has been changed 20 times in the last 30 years to make the inflation rate appear lower. The official inflation rate for June 2015 to June 2016 was 1% while a more accurate ShadowStats.com number was closer to 5% (a 1990-based method) or near 9% (a 1980-based method). According to official government statistics, inflation increased 35% from 2001 to 2016, or 10% from 2010 to 2016. This means what you paid \$1 for in 2000 should cost \$1.35 in 2016. What cost \$1 in 2010 should be \$1.10 in 2016. Has the cost for healthcare, food, rent increased only 10% since 2010? Does this reflect reality? You decide.

### Shares of nominal consumer spending, 2015



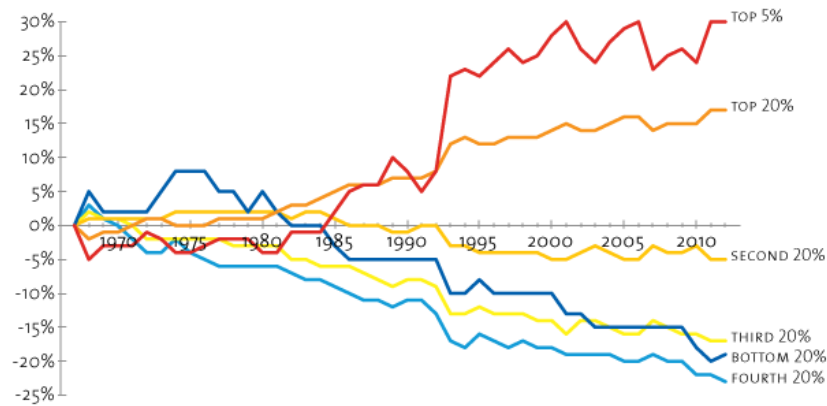
Consider the following:

- According to a survey by GoBankingRates in 2016, 6.9 of 10 (69% of) American adults have less than \$1,000 in their savings accounts and cannot meet an unexpected expense of \$400 without borrowing or selling something. The same survey conducted in 2015 showed 6.2 in 10.
- Out of the 6.9, 3.5 have less than \$1,000 in savings and 3.4 don't have any money in savings.
- 4.1 in 10 have less than \$400 in cash.
- 1.1 in 10 have between \$1,000 to \$4,999.
- 0.4 in 10 have between \$5,000 to \$9,999.
- 1.5 in 10 have over \$10,000. That is 15% of the survey.
- 22% of Americans adults cannot pay their monthly bill.
- 35% of Americans have debt at least 180 days past due.
- Men's median income, adjusted for inflation, is now lower than it had been in 1974
- 65% of new jobs are created by small businesses.
- In 2016 only 30% of restaurants reported a sales increase while 53% reported a sales decrease year-on-year. The restaurant industry employs 14 million workers (nearly 10% of the labor force) but represents only 4% of the US GDP.
- US household debt in 2016 (not including business debt and any form of government debt) is now \$12.3 trillion or near \$39,000 for each person (children and adults) living in the country.
- The Federal Reserve's data shows that the average American household debt is \$137,063 - which is more than double the medium household income.
- The average household credit card debt has grown 10% in the last 3 years now standing at \$16,048. The average interest payment is at \$2,600 per year or 16.15%.
- At the minimum payment of 1.5%, it will take nearly 14 years to pay off the balance which brings total payments to \$40,200 from original debt of \$16,048.
- The US financial sector represents 7% of the country's economy, but it takes roughly 25% of all corporate profit and creates only 4% of all jobs.



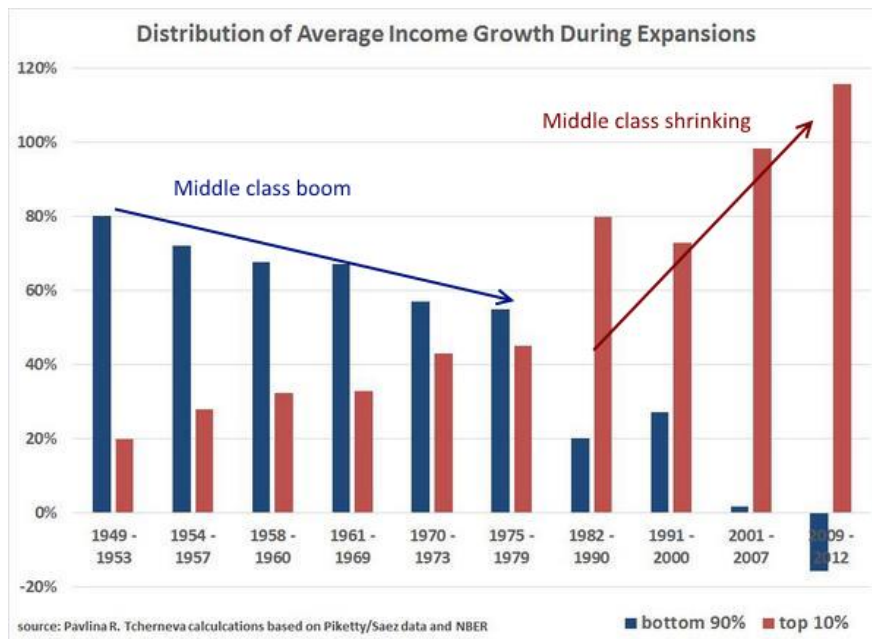
### Change in Share of Total Income, 1967-2012

relative to 1967, by percentile



SOURCE: CENSUS BUREAU

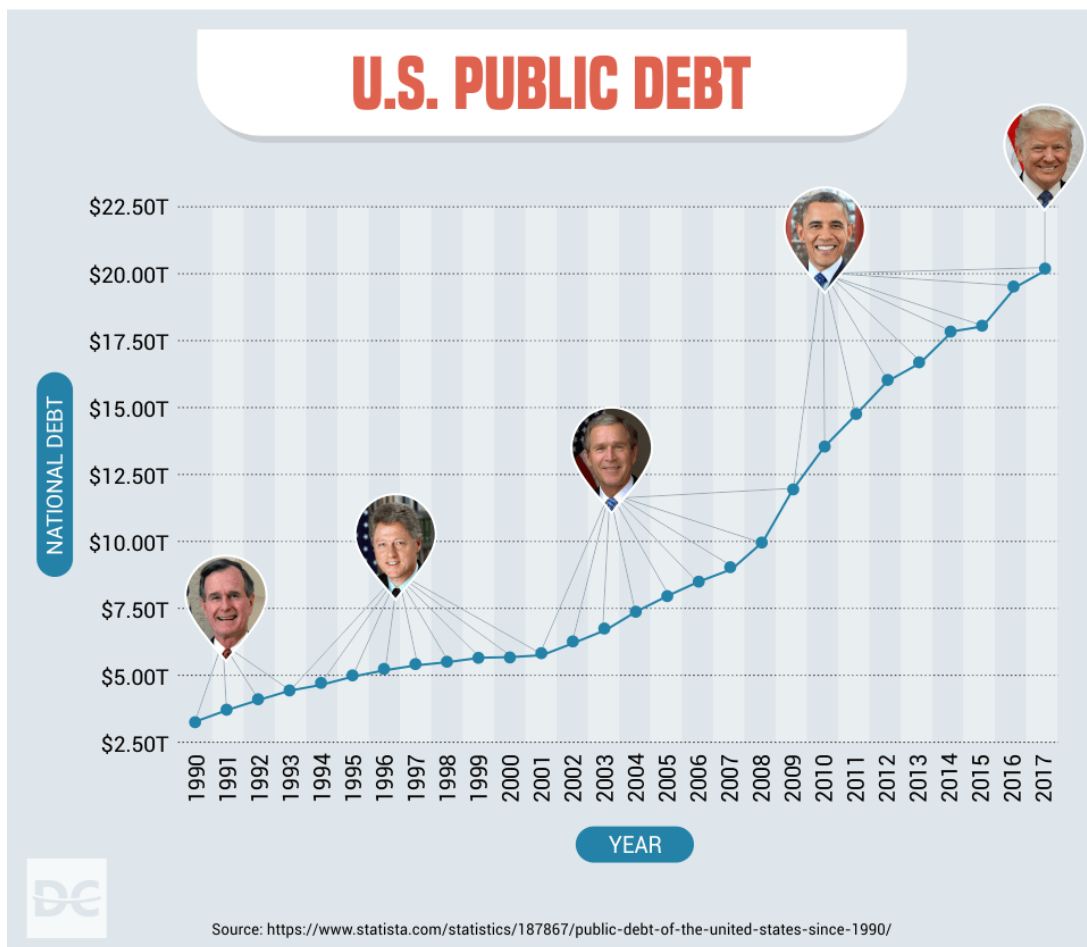
Mother Jones



## National Debt & GDP

Government is low balling inflation rates because inflation has great impact on social security payout and federal employee pay raise adjustments. The US social security program money outflow is now larger than its inflow. The “baby boomer” generation is now retiring at a rate of 10,000 per day while much less numbers of adults enter the work force. If the program remains unchanged, just over a decade from now the account will be empty. If the US economy follows Japan’s two “lost decades”, together with jobs being replaced by AI, the social security program will be out of funds even sooner. Medicare is also in trouble as its funding will be enough for just the next 12 years. In 1940, 20% of the US government budget went to entitlement payments (Disability, Medicare, and Social Security) in comparison to 70% today.

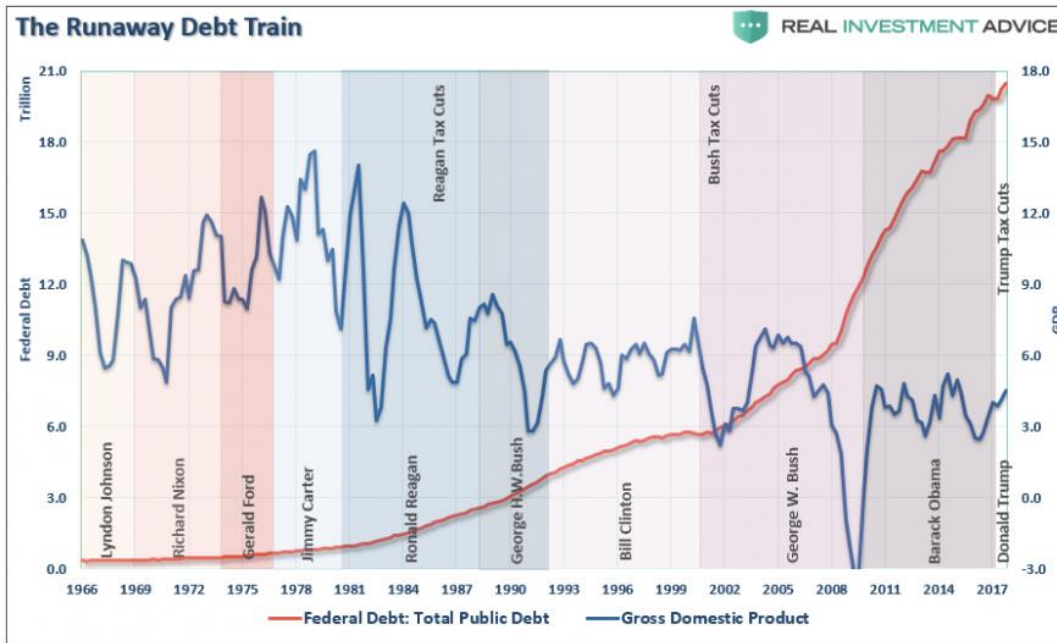
In 2017 the US federal government spent \$3.98 trillion while earning \$3.315 trillion in revenue. The US borrowed \$665 billion to make up the difference. This means almost \$0.17 for each \$1 spent last year was borrowed. For the 2020 budget, the government is to spend \$4.75 trillion while the revenue is at \$3.65 trillion. That is almost \$0.23 for each \$1 spent that will have to be borrowed. In 2009 the US government borrowed \$0.40 of each dollar spent. On average, the US deficit increased around \$1 trillion per year for the last 7 years. To see a complete picture of the US federal government debts, one must look at the total debt accumulation and its growth rates.



**Chart 2: G6 gov't gross investment as % GDP is lowest since 1948**



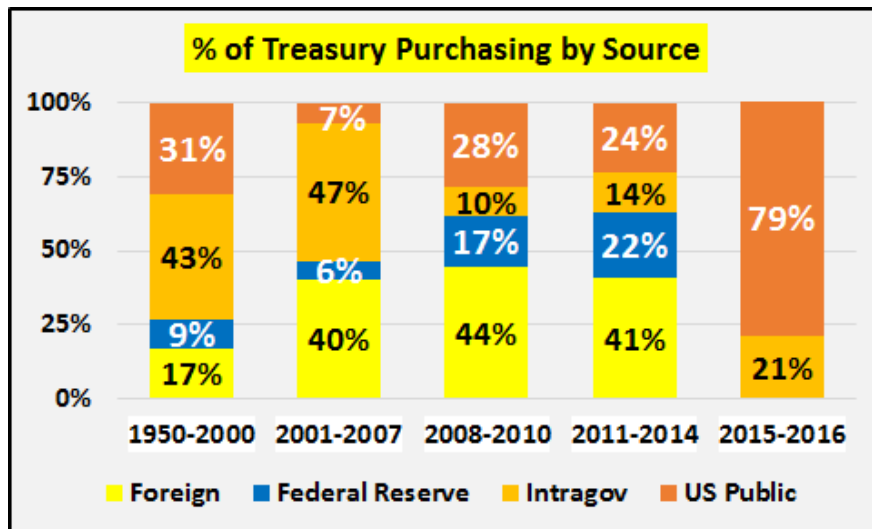
\* US from 1949-1987; 1987-onwards = US, Canada, UK, Germany, France & Japan  
 Source: BofA Merrill Lynch Global Investment Strategy, Haver



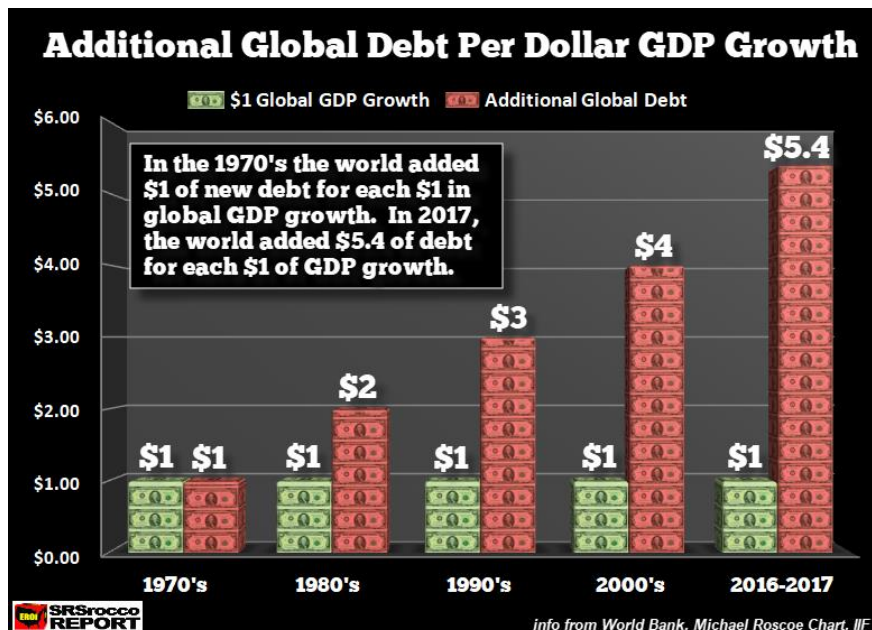
Consider the following:

- The US federal debt in 2009 and 2016: \$11 trillion and \$19.5 trillion accordingly while GDP increased from \$14.5 trillion to \$18 trillion during the same period. An increase of 8.5 trillion and 3.5 trillion respectively. This clearly shows that each additional \$1 generates only \$0.41 in return.
- The US federal public debt in 2016 was at \$14.5 trillion or a 122% increase since the beginning of 2009.
- The remaining \$5 trillion of the US federal debt is intragovernmental debt borrowed from Social Security, military, and federal worker retirement trust funds.
- 63% of US public debts are owned by foreign entities and the Federal Reserve.
- In comparison, only 10% of Japan's public debt is owned by foreign entities.
- Total public & private US debts (2018) are floating around 70 trillion.

- The US's unfunded liabilities is estimated to be in excess of \$210 trillion over the next 75 years - Prof. Larry Kotlikoff, Boston University. This number represents the shortfall of all expected revenue less all expenses during that period. This distributes a debt of \$656,000 to each US citizen (child & adult).
- From 2011 to 2014, the Federal Reserve and foreign buyers accounted for \$2.3 trillion of US debt sold. Since 2015, both sources have been virtually non-existent – purchasing very little. In fact, now foreign debt holders are net sellers of existing US bonds. This has led to just about ALL newly issued debts being bought by the US public.
- The size of sovereign debts (nations' government debt) globally is approximately \$70 trillion (2018).
- Global debt, combined, was \$10 trillion in 1980, and over \$230 trillion in 2016 or 23x in growth.
- Global GDP was \$7 trillion in 1980, \$65 trillion in 2015 or 8x in growth.
- The global debt increased 3X faster than GDP growth between 1980 and 2015.



[Econimica.blogspot.com](http://Econimica.blogspot.com)

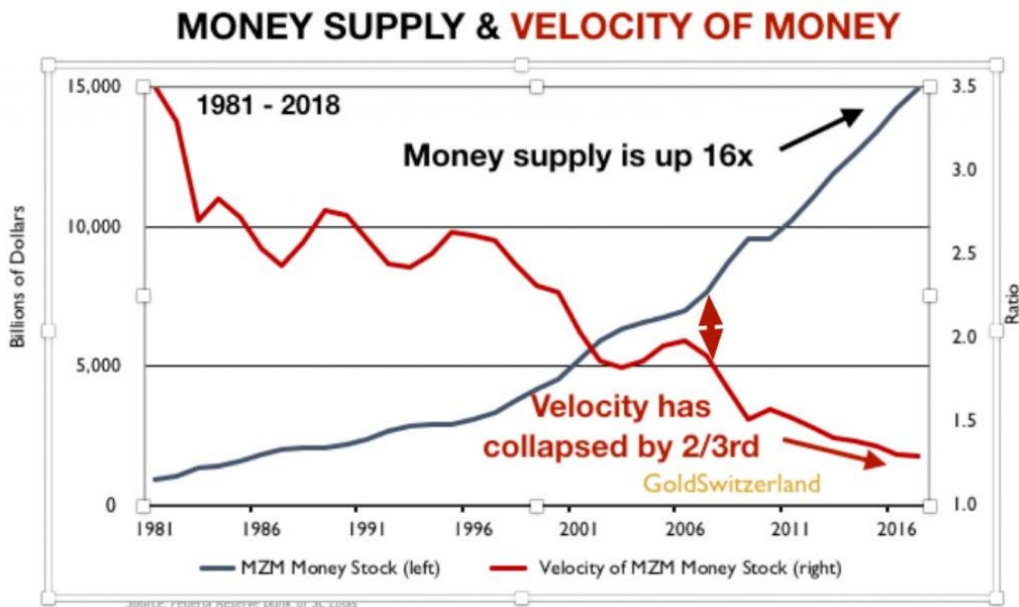
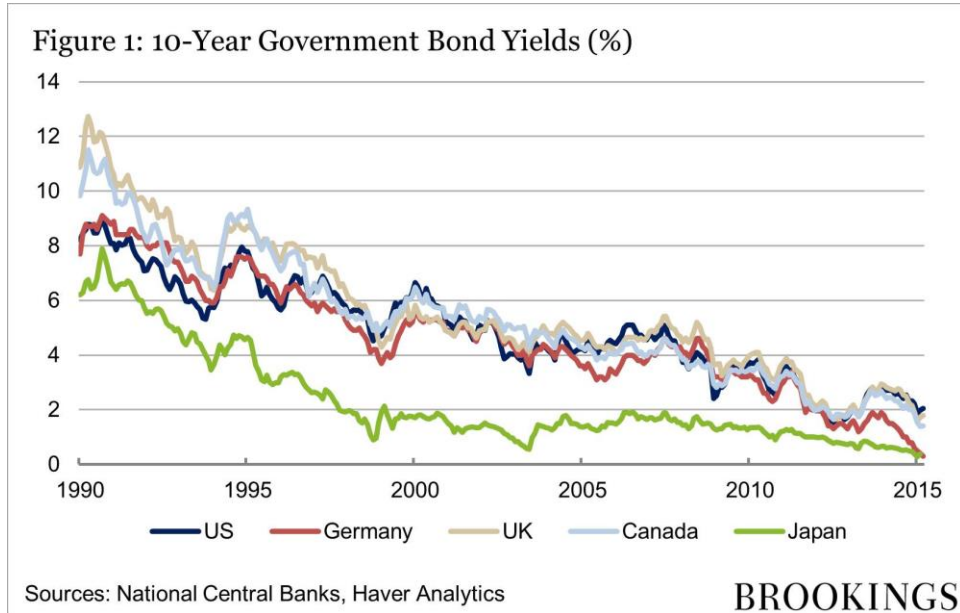




## Money Supply & Economy Stimulation

### *Where does newly created money go?*

Many clever, but short-sighted, financial inventions have been deployed by governments of developed countries (mostly “Western” countries) to stimulate the economy. It is done to buy more time in hopes that a better solution will be found before the world heads into chaos. These countries’ governments issue government bonds with low or negative yields. Strange as it may seem, buyers of these bonds are losing money. As a result, government bonds are no longer an attractive investment instrument.

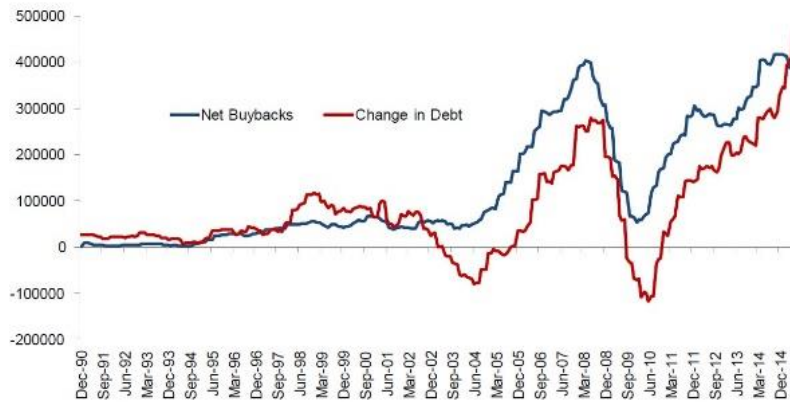


Newly created money finds its way into the stock market as well. Stock market fundamentals are frighteningly not in line with reality. Extreme distortion keeps stock prices artificially high. Basically, the stock market is the only main investment instrument where pension and mutual funds still make positive return. The Price/Earnings (P/E ratio) of 15 used to be a high norm - now it's double that. In some cases, P/E ratios are much higher: 260 (AMZN), 300 (NFLX). Stock indexes are certainly misleading indicators of economic health. Replacing companies who're performing poorly with those who're excelling is one of many manipulation tactics used to prop up the index and provide a rosy illusion. However, small businesses actually contribute to the majority of the country's GDP, not large corporations traded on stock exchanges.

Corporations that have access to newly printed money at low rates, mainly direct that money to repurchase their own stock to prop up its stock price instead of putting it towards increasing productivity or expanding the business itself. This allows insiders to cash out when the stock prices are highly inflated. In fact, the main buyers of US equities since 2008 have been the corporate sector.

### AND BUYBACKS ARE MAINLY FUNDED BY DEBT

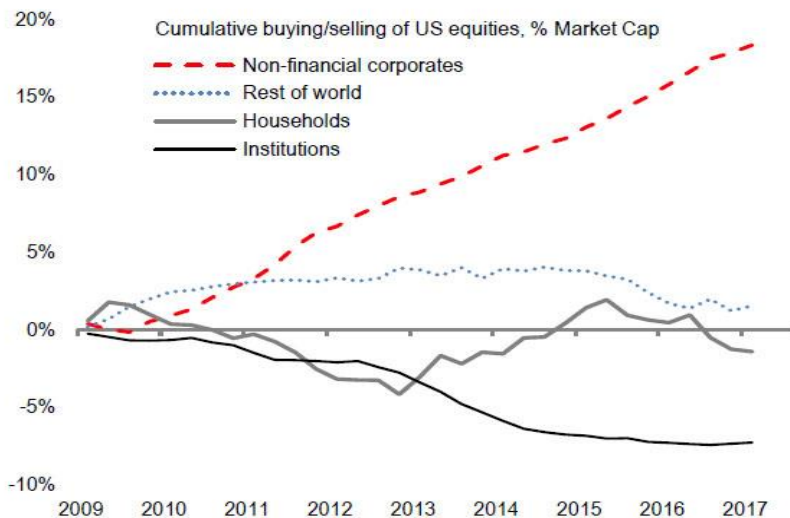
Net buybacks and change in debt from US companies report and account



Source: S&P Global Asset Research/Equity Quant, MSCI



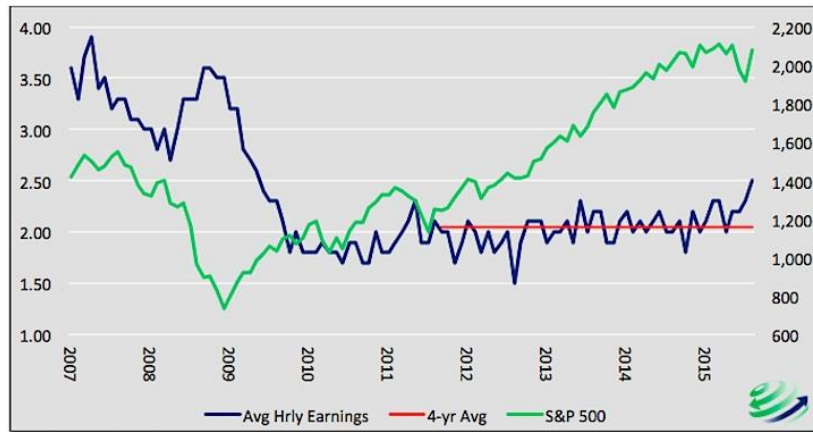
**Figure 63: The corporate sector has been the main buyer of US equities since the market low**



Source: Thomson Reuters, Credit Suisse



### Wages Versus the S&P 500



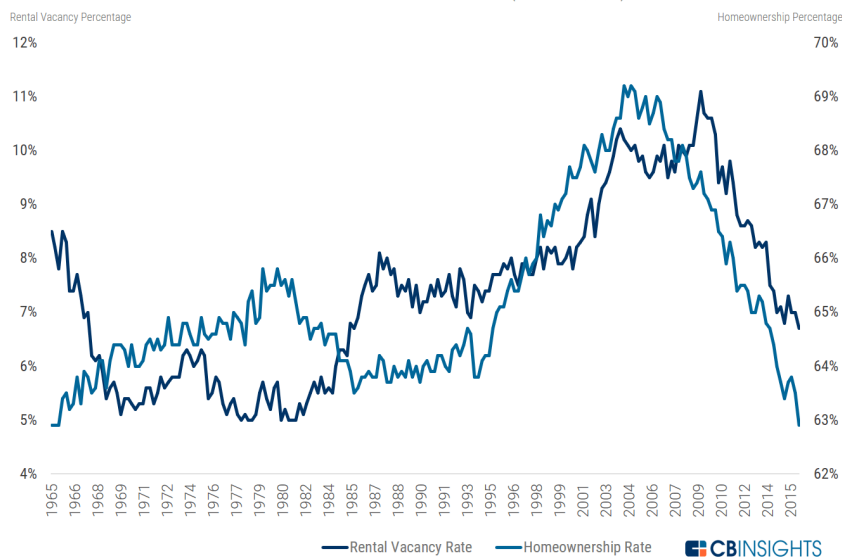
Data Courtesy: Bloomberg

The current monetary system gives huge unfair advantages to those who have access to cheap money, with nearly 0% interest rate. With more assets, financial strength and good connections comes greater access to cheap money. Those with less financial strength pay upward of 25% as is often the case with credit cards. Some personal emergency short-term loans charge interest rates up in the hundreds of percentages. This pushes those already at the bottom of the financial scale further down.

Cheap money is used to buy real assets such as land and homes, which pushes up the price of real assets outside the reach of ordinary people. This has resulted in the lowest rate of home ownership and highest rate of renting around the world. Those who have access to cheap money earn passive income from assets acquired (such as through rental). These real assets are protections against inflation brought on further by the money printing policy. Together the growth rate of income slower than the real rate of inflation, the people who produce real goods and services are falling farther behind. The wealth gap is wider. Ordinary peoples' dreams of owning a home are becoming less and less feasible. It is my opinion that homes and land are among a few items that should not be within a speculative asset class.

### US homeownership rate vs rental vacancy rate

Federal Reserve Bank of St. Louis Economic Data (1965 - Q1'16)

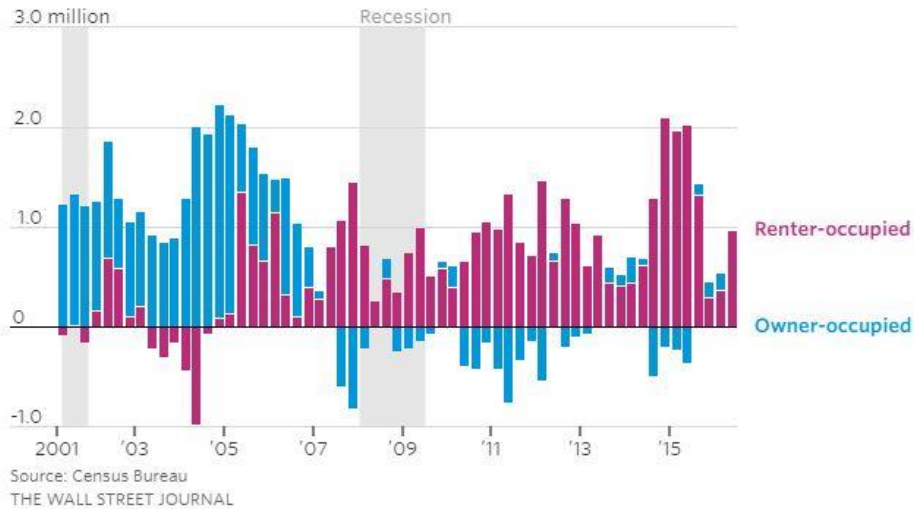


Source: FRED Federal Reserve Bank of St. Louis

CBINSIGHTS

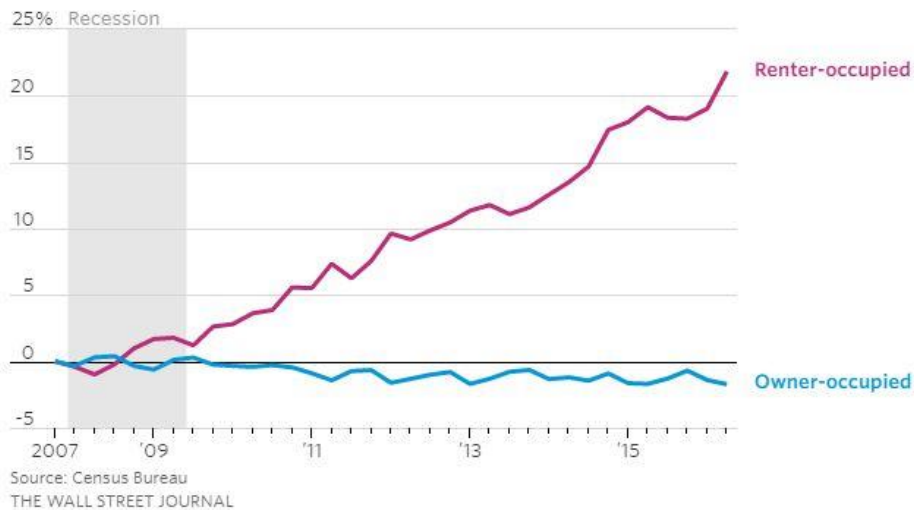
### Space for Rent

Change in number of occupied housing units from a year earlier



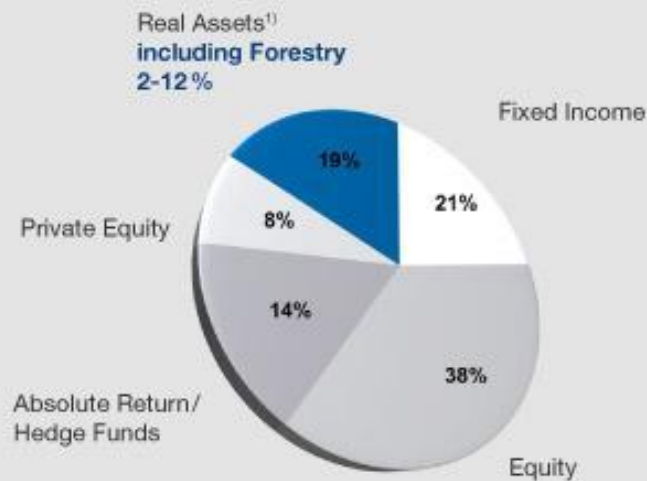
### Moving on Up

Change in occupied housing units since the start of the recession



In the end, the victims of a fraudulent monetary system are those in all wealth classes. The middle class is to be hit the hardest as money they count on for retirement will not be there. Yields on bonds are being manipulated to stay low via “Quantitative Easing” (QE) or “Helicopter Money” programs. As a result, pension and mutual fund investment payouts will be cut as well. This will soon become obvious for all to see. QE is a clever but short-sighted scheme to use newly printed money to buy the country’s own bonds (bond subsidization). It is being deployed mostly by central banks of developed countries. In the US, a few rounds of QEs have taken place since late 2008. To put it in perspective, the central banks around the world owned 14% of all global sovereign debts in 2008. In 2018, the percentage of the ownership is at 33%. This massive money printing is a short-sighted solution in hopes to keep interest rates artificially low. Unfortunately, much of the newly printed money finds its way into real estate and stock markets which results in a massive price inflation (bubble) on those asset classes. The unintended (or intended?) consequences dominate news headlines around the world today. In short, policymakers and those whom we trust to manage the world’s finances have cornered themselves in a sandbox and find no way out.

## US Pension Funds



- Long term performance oriented
- Strong allocation to non traditional investments
- Forestry an established alternative asset class

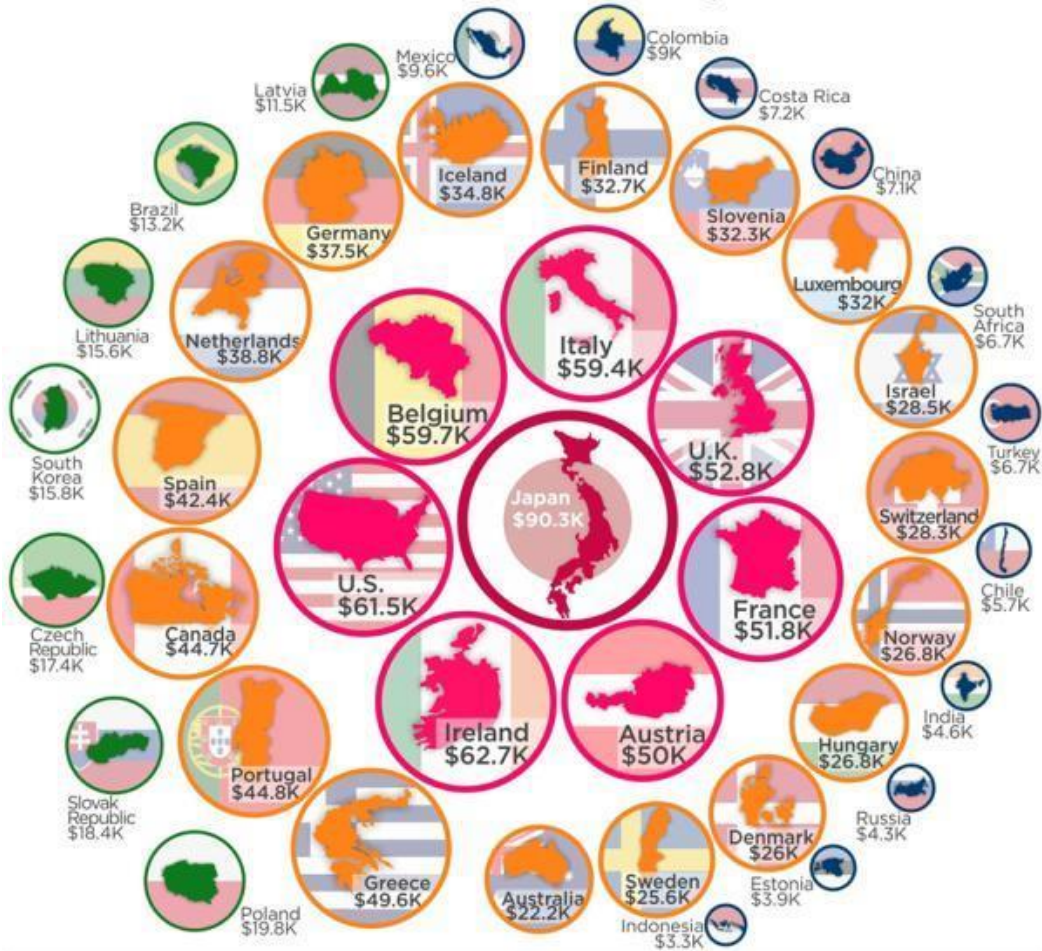
1) Includes: Real Estate, Energy/Gas

Source: First Forest analysis, Harvard, Yale, OTPP, PRIT, Schroders, Heissmann-study, WestLB/GDW

Consider the following:

- Life insurance, mutual funds, retirement funds, as well as public and private pensions have invested heavily in government bonds. They count on income from bonds that yield annually a rate of 6% or higher. With low or negative yields, expected income will be significantly lower.
- As of 2016, \$13 trillion of government bonds worldwide now have a negative yield.
- Corporate bonds are in high demand as they have higher yields attached. Corporations are now issuing bonds at an alarming rate, \$2.3 trillion in dollar-denominated bonds in the first 7 months of 2016.
- In 2016, corporate bond defaults are triple the rate of those in 2014 and nearly double the rate of those in 2015.
- US corporate bond defaults account for about 80 % of all defaults.
- CDS (Credit Default Swap) derivatives, which have the size of over \$1.2 **quadrillion**, are facing collapse as corporate profits and the overall world economy continue to weaken.
- The size of sovereign debt derivatives is approximately \$500 trillion.
- CalPERS, the largest public pension fund in the US, reported just 1% return in 2015. It has a short fall of almost \$2 trillion. It has assets of \$4.5 trillion and liabilities of \$6 trillion.
- CalPERS will have a short fall of \$5.5 trillion if expected return is to reduce to 4% instead of 7%.
- Chicago Municipal pensions are only 32% funded in 2016, 42% funded in 2015. Continue this course, and it will be out of money in 10 years.
- US states and municipalities have pension shortfalls of \$6 trillion combined.
- During an economy bust cycle, an interest rate increase policy should be avoided. It is estimated that every 1% increase in the interest rate will result in \$2.4 trillion in losses in market value.
- The World GDP (2016) stands at \$75 trillion while money supply is around \$83 trillion.

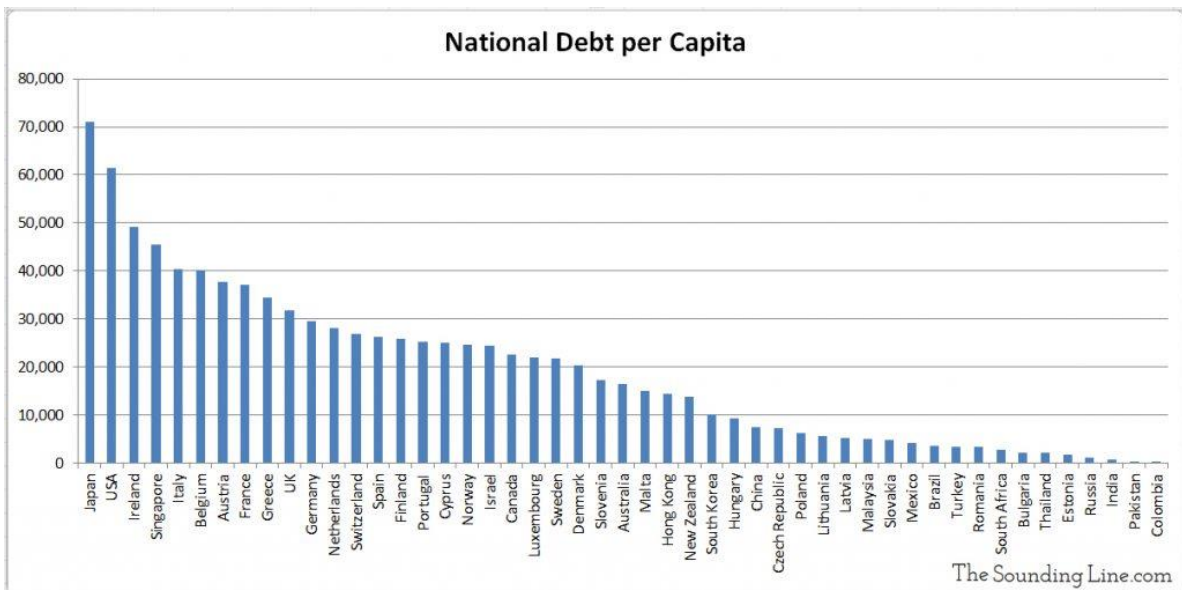
### General Government Gross Debt per Capita



General government gross debt per capita  
 ■ Less than \$10K ■ \$10K - \$25K ■ \$25K - \$50K ■ \$50K - \$75K ■ More than \$75K

Article & Sources:  
<https://howmuch.net/articles/general-government-gross-debt-per-capita>  
 OECD - Better Policies for Better Lives

howmuch.net







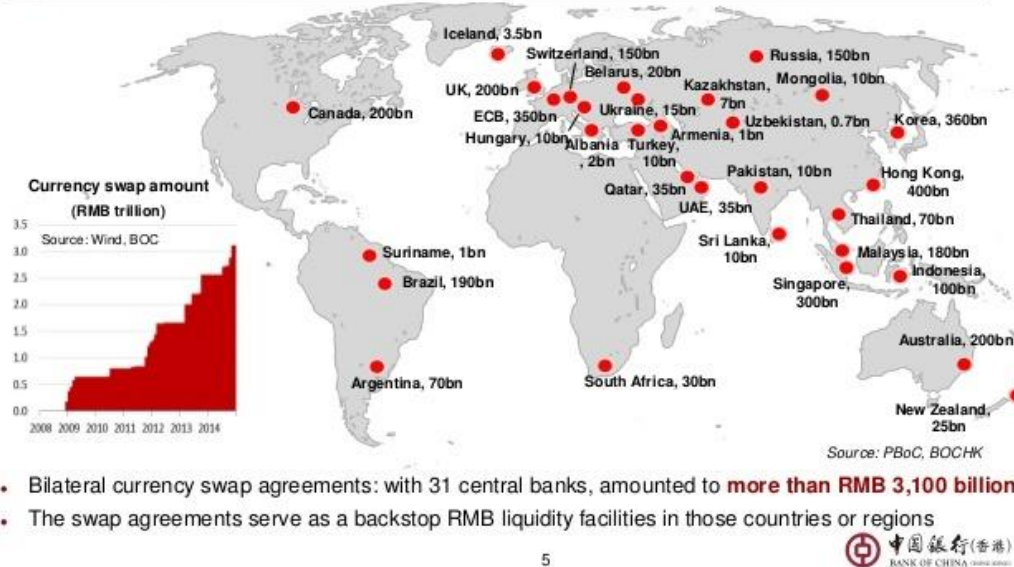
Without the challengers, the results of this boom & bust cycle would be the same as those previous - which ended in wealth consolidation upwards to the fewer but larger “too-big-to-fail” and “too-big-to-jail”.

Consider the following:

- The BRICS alliance (Brazil, Russia, India, China, South Africa), developing and emerging countries combined, control 85% of the world’s population, 60% of GDP; and account for 80% of economic growth.
- The China-led Asian Infrastructure Investment Bank (AIIB), now offers loans with little or no interest to around 60 member countries.
- China’s massive campaign in promoting Yuan as the next world reserve currency is now gaining traction worldwide and showing results.
- PetroYuan (backed by physical gold) for oil trading was introduced by China in March 2018. In just a month, it accounts for 14% of the future oil trading contracts.
- Many banks as well as commodity and currency exchanges around the world are ready and have systems in place for trading in China’s Yuan.
- All member states of G7 (an informal bloc of industrialized nations) have now joined the AIIB (Asian Infrastructure Investment Bank) with exception to the US and Japan.
- China now has direct currency swaps with Japan, France, Australia, UK, and 30 plus countries which bypass the use of USD in trades with those countries.
- Russia has been working on BIS and SWIFT alternative. This will lessen any sanction impacts. As of the spring, 2018 - Russia is no longer accepting USD for trades.

## RMB’s Growing Reputation among Central Banks

Many central banks around the world have signed bilateral currency swap agreements with People’s Bank of China



Elite bankers and small well-connected groups care not how their wealth grows as long as it grows. Most of their wealth is stored in USD currency and USD investment instruments. Defending the USD is

big business. Ever wonder why the US has so many military bases (over 800 bases in 130 countries) and are involved in so many regime changes, conflicts, and wars around the world? When a country is not following the US's narratives or demands, it seems to end up in the worst destruction. Leaders are often forced out of power or assassinated before a new puppet regime is installed. A New York Times best-seller book: *Confessions of an Economic Hit Man* by John Perkins exposes the dirty deeds behind the scene.

## Banking & Geopolitical

In 2000, Afghanistan, Iraq, Sudan, Libya, Cuba, North Korea, and Iran had one strong trait in common; they each had their own country-run central bank without involvement from central banks owned by the Rothschilds and other financial elite families. Their governments had/have authority to create their own money. Iraq and Libya, two major oil producing countries, wanted to divert their transactions away from the USD. Those countries are now in ruins and their countries' gold and treasures were looted. Countries' gold stockpiles were quietly transferred out. Meanwhile, their social progress, culture, heritage, and history are being erased. We now see similar real-time events unfolding in Syria.

Before the fall of Gaddafi, brought on by the West, Libya was a country you would envy. Most essentials were free or had very low cost. Tribes and religions coexisted mostly in peace and harmony. Prosperity was being shared and celebrated. The country had the highest living standard in Africa and was a champion of human rights. It invested heavily and successfully to overcome water issues. *The Green Book* by Gaddafi is a "must read" book for all. It dismissed capitalism and communism in favor of another alternative.

Consider the following about Libya **BEFORE** NATO's invasion and bombing in 2011:

- Libya had the highest standard of living in Africa and was ahead of Russia, Brazil, and Saudi Arabia.
- Homes were considered a human right. \$50,000 equivalent was granted to each newly wedded couple to purchase a home.
- Gaddafi promised housing to all Libyans before his own parents. The promise was kept but after his father died.
- Electricity and healthcare were free to ALL people.
- Before Gaddafi, less than 20% of Libyans were literate. This transitioned to 83% with a higher quality in education.
- If citizens wished to find education or healthcare outside the country, government would fund them to go abroad and have access to it.
- All loans were interest free, 0%, by law.
- Government paid 50% of a car price, and gasoline prices were almost free.
- A Libyan farmer was granted free use of land, a home, equipment, livestock & seeds.
- Libya was a debt free country.
- Libya had its own Central Bank which was state owned, unlike banks in the West.

In 2011, Gaddafi was on the verge of reaching an agreement with oil producing countries to trade oil in African **gold dinar** instead of USD. The country was bombed back to the Stone Age, all in the name of democracy. 7 years later, neither democracy nor peace is found. It is now becoming a breeding ground of world extremists. The similar could be said about Iraq and now Syria.

In 2003, Afghanistan was invaded and the country's new central bank, owned by the Rothschild family, was established. The World Trade Center 9/11 incident was used as a pretext of the invasion.

Conveniently, but not surprisingly, Afghanistan is now proven to have vast minerals and natural gas reserve worth trillions of dollars. Spontaneously, after the invasion by NATO and the US, Afghanistan opium production has also increased **40 folds** since and produces 90% of the world's opium today.

Major conflicts and wars in the last 3 decades all have involvement of the western power countries. Coincidentally, all these target countries also have vast natural resources, are geographically suited for energy pipelines, and/or have challenged the USD world reserve status. These wars are being pushed forward in the name of fighting terrorists, to put in place democracy, or to restore human rights. How ironic is that?

Military operations in Sudan and Libya took down the countries' leaders in 2011 and central banks owned by the Rothschild family were put in place. Wars are seemingly about controlling energy and resources, and the ability to create money and trading currency. Human lives do not matter and the people's will is ignored.

*"Give me control of a nation's money and I care not who makes the laws." (Banking Tycoon, Mayer Amschel Rothschild, 1838)*

No country is allowed to be independent. International bankers and small well-connected groups (the globalists) work together in tandem to inflict destruction and ruin sovereign countries. Millions of innocent lives have been lost or displaced from their homes. Rich cultures and heritages of once peaceful and prosperous countries are destroyed; poverty and famine soon follow. Resources are wasted, demolished, or stolen. Children are born with deformities and inherit long term illness as a direct result of chemical and uranium waste dumping through weapons of war. Money needed to spend on weapons, warships and war equipment come from taxing and borrowing. The **Military Industry Complex's** inventories that haven't been purchased in years (from lack of major wars) are now bought up for military drills and war games. Short wars are not as profitable, long and big wars are. People used to build weapons for wars, now wars are built for weapons. Those weapons, once used, are forever gone as is the money and resources that made them. Imagine if war money was put into good use with long lasting benefits instead...how much better life for citizens would be.

Consider the following:

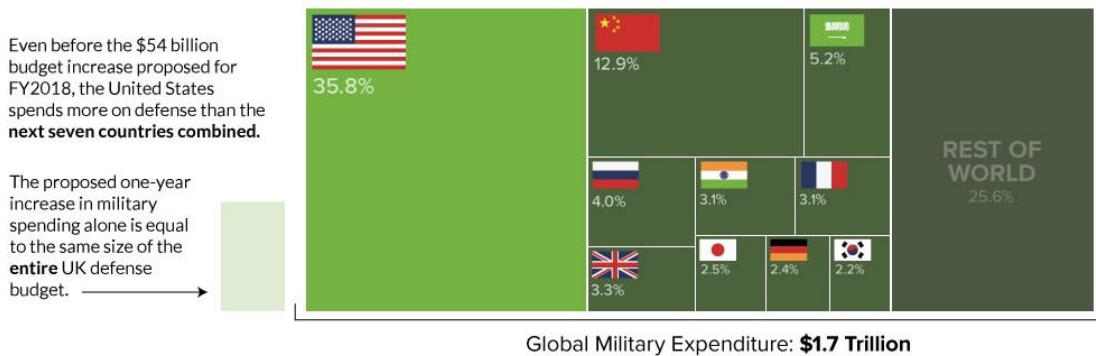
- Global military spending is \$1.7 trillion per year.
- It is estimated that it will cost \$175 billion per year for 20 years to end extreme poverty (those currently living under \$1.9 per day).
- "The Iraq and Afghanistan conflicts, together, will be the most expensive wars in US history—totaling somewhere between \$4 trillion and \$6 trillion." (Harvard University's Kennedy School of Government 2013 report). In 2018, the estimate is at \$7 trillion.
- \$10 trillion in war and war-related expenses could have been used to build a \$125,000 home for a family of four for all 320 million in the US population.
- \$8.5 trillion delegated to the Pentagon since 1996 has never been accounted for. (Reuters, 2013).
- \$21 trillion of money delegated to the Pentagon and HUD has gone missing or unaccounted for between 2000 and 2017.
- Just one day before the 9/11 incident at the World Trade Center, US Defense Secretary Donald Rumsfeld announced that \$2.3 trillion went untraced from the Pentagon. That is the equivalent to \$8,000 per person living in the USA at that time.



- The Inspector General states that the Pentagon cannot account for 25% of what it spends.
- If the US government were no longer paying interest on its debts, a family of four could have an extra \$3,500 per year. That is a nice two-week long vacation yearly for a family.
- Wars also destroy productivity that can be used to benefit humanity. If resources are used to build weapons of war, it's not being used to build or maintain roads, schools, hospitals, national parks, etc. It goes without saying it's not being used towards a better education and healthcare system or taking care of other domestic issues.

## U.S. MILITARY PERSONNEL DEPLOYMENTS BY COUNTRY

Nearly 200,000 troops are currently deployed overseas in 177 countries



*visualcapitalist.com*

The Military Industry Complex is not alone in reaping rewards from war destruction. As countries lay in ruins or face financial difficulties, international bankers and international money-changer organizations such as the IMF and the World Bank step in to offer loans with money that is created out of nothing. These loans come with restrictions on how money can be used and who the money recipient is to do business with. "Approved lists" of vendors - usually entities from the countries that created destruction in the first place - are commonly known as NGOs (non-government organizations). NGOs usually work together as a wolf pack bleeding the target country to death. Well-connected people in politics and finance strike deals. Goods and services needed often come with inflated prices. These NGOs often hire local people to do the needed work. The lowest bidders usually win contracts. NGO companies pocket profit without real work. Just like bankers, shuffling deals and making money without performing real productive work and services.

These loans, most of the time, are constructed unfairly and usually come with stiff penalties. Bank-imposed austerity and privatization exploits its people and resources. A country's resource rights, public owned utilities, and infrastructure are often used as collateral. Interest payments are high enough that meeting obligations seem nearly impossible. As a result, the country starts losing government run utility companies, lands, natural resource rights and more. A country's citizens permanently become slaves to the international bankers, elites, and the globalists.

Once a country slips into this cycle, it is not easy to get out. The country's resources and laborers are relinquished in exchange for money which is created out of thin air. In fact, there is ample evidence that international bankers finance opposite sides of major conflicts, wars, and instabilities around the world. Many tactics including government false-flag events and "color revolutions" are deployed to achieve the objectives. The end result is wealth consolidation upward into fewer hands.

Bankers and globalists' influence is strong in the law and policy making process. The lobbying industry is a big business in the US. There are 23 lobbyists for each congressman in Washington DC. Laws and policies are now created to protect the interests of bankers and big corporations that grow around it. Major deals are being done in secret - often bypassing the bidding process. The people's voice goes unheard and people are ignored. Policies are often in the name of "national security". Methods to silence those not following set narratives include: soft retaliations such as blackmailing, bribery, threat, name calling, job loss, and character assassination. Harder retaliations include direct harassment, jailing, or physical assassination. Whistleblowers and hackers who reveal criminal activities of wrong doers are punished or branded with acts of "treason". Real criminals often manage to escape punishment as the rule of law does not apply equally. Rigging elections or forcing an outcome via favoritism and outright fraud seems to have become more and more acceptable. According to the Pew Research Center, only 19% of Americans today say they trust the government most of the time, down from 73 percent in 1958.

### **Social Mishaps**

Because the web of corruption is so vast and deeply rooted, law and policy makers originally equipped with good intention must discover quickly that nothing short of a complete system overhaul would make a difference. Some finally decide to go along and look after their own benefits. Realizing it or not, the laws and policies they usher will likely harm themselves, their family, friends and neighbors in the future. In the end, big influential corporations often have their way. The Monsanto Protection Act, and GMO Labeling Bill are good examples. Don't you want to know what you really consume and where it comes from?

Unsafe food, vaccines, and medications are being forced onto people in disregard to safety or necessity. While most countries of the world are actively banning domestic and imported GMO food, the US encourages it. Organic farmers are now facing tougher restrictions compared with big agricultural companies. They are often victims of unjust harassment by government officials and agencies. Government agencies are now being used as tools to protect corporate interests; the overreach of their power is growing at an alarming rate. This has direct impact on citizens' freedom and liberty across the land.

Unnecessary and dangerous vaccination programs that contribute to long-term health damage are being forced onto people in disregard of well documented warnings and dangers. Anti-depressant pills are being pushed onto teens on a massive scale. Aggressive campaigns pushing Gardasil on citizens leave many women with permanent disabilities. Vaccine manufactures, regularly, are granted immunity for future mishaps. Many scientists and researchers suggest a strong link between vaccinations and an increase in Autism among children - currently affecting 1 in 45. Many whistleblowers whom once were part of fraudulent programs are coming forward with indisputable damning evidence. Their voices go unheard - often times they are retaliated against. A recent important film, Vaxxed, exposes a fraudulent cover up of data by the CDC (Center for Disease Control).

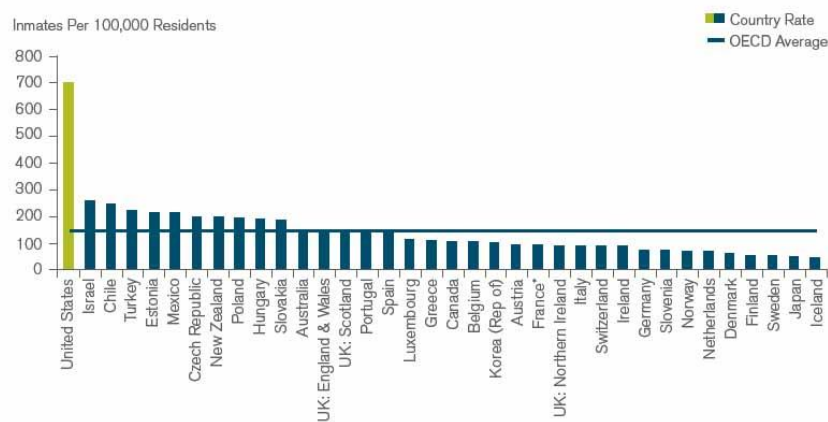
Meanwhile, alternative or natural healthcare knowledge and practices are being suppressed or even made illegal. Coincidentally there've been a number of untimely deaths of renowned holistic doctors. Fortunately, spending on alternative medicine has increased hugely year-on-year - taking a noticeable chunk out of the modern medical industry's revenue and conveying the will of the people.

Moral decay is found among trusted officials, religious institutions and various public figures - inflicting spiritual harm among people. Their deceitful deeds create mistrust of those in such positions. "One" a successful worldwide campaign which raises funds in the name of poor Africans is actually, and openly, in the business of simply promoting AWARENESS of poverty...not to pass along proceeds for assisting the poor. Many disaster relief organizations are similar. Large sums of donations and aid disappear or involve shady business deals among key players. The real victims benefit negligibly from such funds. Furthermore, foundations are used to manage bribes and kickback money for personal slush funds in exchange for dangerous favors or illegal activities.

Many times those who are entrusted to serve and protect the people stray. They are coerced to generate revenue through civil asset forfeiture programs nationwide. Often times, accountability is lacking. Quota systems are being used in performance evaluations and promotions. The results are predictable. The trust and respect once upheld is shattered. Many of those in uniform are now looking after their own interests, or at least this is what the citizens now are beginning to believe. Protecting and covering up abusive activities has become a secret code of conduct. According to a September 2016 report, the Chicago Police Department attempted to pocket around \$50 million or 65% of cash and assets brought in through a civil asset forfeiture program. CPD is not alone. NYPD has no idea how much cash they've seized because they don't have adequate systems to track and account for cash from activities, despite large investments in recent years to handle the issue. Good sheriffs and police who work tirelessly for the people often are demonized, face false accusations, or lose their jobs. Because of such activities, many police departments around the country are now profiled as legally sanctioned organized crime syndicates.

When corruption and abuse of power runs rampant among trusted officials, the rule of law is applied unequally and unnecessary hardships are imposed on ordinary people. Surviving becomes a way of life. The end result; wealth, freedom, and liberty for ordinary citizens are being diminished at startling rates around the world. It is not a coincidence that incarceration rates are high in countries that lack recognition of basic human rights and in-turn yield huge benefits to the Prison-Industry-Complex. In the US, prisoners are 66% narcotic related. 47% are sentenced for up to 5 years. Many are not convicted and cannot afford fines or bail. Such practice wastes resources.

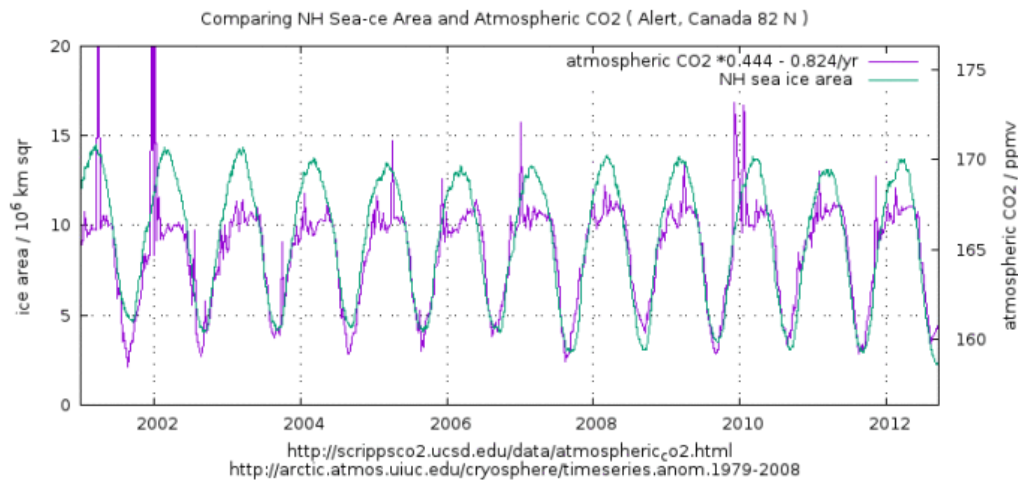
Chart I: Incarceration Rate by OECD Country, 2015



\*Metropolitan France, excluding departments and territories in Africa, the Americas and Oceania  
Source: Business Insider (as of 6/21/16)

The academic community has an important role in delivering truth on findings and teachings. But when money is involved, agendas and bias come into play. Archeologists, historians, climate scientists, researchers and more are coerced to modify their research in support of certain narratives, often times without realizing the importance of their conduct. Global warming is about whether humans play a significant role in the rise of temperature. Could this be a natural cycle event because of the earth's orbit and tilt relative to the sun, cycle of the sun activities, changes in the jet stream, or underwater/above sea level volcanic related activities? After all, there were many periods in the past where temperatures and CO2 levels were much higher than today - when the population was very small in numbers and there were no factories or automobiles.

New data from NASA satellites shows that one of the strongest El Nino systems, 2015/2016, caused water temperatures to increase as much as 3 degrees Celsius. Since mid-2016 as the super El Nino system dissipated, the water temperature has cooled by 1 degree Celsius. In fact, some countries have now officially come out and predicted a mini-ice age is just within a decade's time. Furthermore, many new studies (with actual measurements) find that during the Arctic's cold season, methane and CO2 levels release are at their highest. In fact, new reports now confirm that the Arctic ice has been expanding in double digits for the past several years while the Antarctic ice retreats.



When only 6 companies control over 90% of our media, narratives are easily manipulated. This is a direct result of the Telecommunications Act passed in 1996. At that time 50 companies controlled 90% of what you read, heard, and saw. Movies, music, news, radio, TV, sports, or social media can effectively be used as tools of influence and control. Pushing a one-sided agenda, cover ups, bias language, collusion, misdirecting, omitting information, "pick-n-stitch" editing of footage from interviews are examples of such manipulative tactics. Ultimately, having success in controlling the opposition's narratives as well, molds people's way of thinking and shapes their behavior in many ways. When all else fails to achieve a desired outcome, the character assassination tactic is used to label non-conforming media outlets by labelling them as "Fake News" or "Conspiracy". This character assassination tactic has been used throughout history in politics and finance. The term "Conspiracy Theorist" was originally coined by the CIA in 1967 to attack anyone challenging official narratives of the JFK assassination. In fairness, US democracy and free market capitalism were, in fact, founded on conspiracy theories that Britain's King George and his men conspired against the colonists by abusing unchecked power.

In addition, the Smith-Mundt Act of 1948, which explicitly forbids information and psychological operations aimed at influencing U.S. public opinion is no longer in practice. The Smith-Mundt Modernization Act of 2012 was signed into law in accompaniment with the National Defense Authorization Act of July 2013 (NDAA) by President Obama which legalizes the use of propaganda originally intended to influence foreign audiences - may now be used among the domestic population. In other words, government propaganda is now, in fact, LEGAL and being practiced on the American public.

Impact from the practice of such tactics to influence citizens through propaganda is diminishing as our population wakes and truth prevails. Thanks to the courage of a brave few who work tirelessly with great sacrifice to bring truth to light through alternative media, we now have a true chance to overturn this dark journey in our civilization.

### ***Can you now see the current system is RIGGED?***

By and large, citizens are being far too obedient and allow bureaucrats to run the show. It is clear that the majority of bureaucrat's interests align with bankers, elites, globalists, and big corporations. Resistance is now, more than ever, justified and is surely our duty. We were lied to for a war in Iraq based on a narrative of WMDs (non-existent) as well as other faulty 9/11 narratives. If the bureaucrats do not trust us with the truth, how can we trust them with it? To think that their moral judgment is superior to the people who put them in power is a clear and strong statement that we have the wrong representation. Governments around the world now seemingly engage in various unethical and illegal tactics to ensure their existence while disregarding citizens' will. This should raise concerns to those who value freedom and liberty for man.

### ***Did you know that 42 US presidents are related to one British King: John Plantagenet (1166 AD)?***

A monarchy was once considered the representation of and beacon light for a country's citizens. Nothing is further from the truth in this modern day. Kings and queens are nothing more than the descendants of centuries-passed military or religious leaders. Inbreeding is common to maintain bloodline, to protect their interests and to keep wealth within the family. Most of modern day monarchies enjoy what has been passed on to them without needing be earned. Some monarchies are deeply involved in the banking industry which, in turn, cements wealth, power, and control. Only a handful are revered for their work and devotion to the lives of the citizens. Their deeds bring about peace, prosperity, and unity within the country. Citizens are considered fortunate and able to enjoy the benefits of having such a dedicated monarchy. **Regardless, although we may not live equally, we were born equally.** Subjecting oneself under others because of their association to bloodline is seemingly ... illogical. Yet, only the citizens of those countries can decide if a monarchy is still relevant and should continue to be upheld in these times.

Now more than ever, it is evident that religion is used to control people's behavior. The DOs and DON'Ts in religion are often times adjusted to achieve certain objectives. Discrepancies and contradictions are often found within the text and teachings of a given religion. What once was a strong sin, facing condemnation and punishment, may now be normal or even celebrated. Although, most

religions are good in their teachings to create unity and promote an orderly society, religion is also used as an effective tool in the divide-and-conquer strategy – such as those deployed by the global elites.

It's no secret that dark agendas are being set and potential leaders picked at annual closed-door meetings with the highest level of security - now known as the Bilderberg meetings. Thanks to alternative media and worldwide activists, these gatherings have been revealed.

***EXAMINE NOT THE ACTORS ON STAGE, NOR THE DIRECTORS BEHIND THE CURTAIN, BUT THE QUIET PRODUCERS EMPOWERING THE SHOW!***

Once people truly understand this banking scam and its tools to keep people as subjects, revolt may be a foreseeable effect. Controlling all countries' central banks is the most important chess piece to establish an empire and remain on top. If continued, liberty and freedom will disappear. An authoritarian new world order under oligarchy will emerge. Ever wonder why guns and personal protection gear are removed from citizens around the world? History tells us that 60 million lives lost to genocide committed by the governments of countries during the last century were preceded by the disarmament of their citizens.

*"Most gun control arguments miss the point. If all control boils fundamentally to force, how can one resist aggression without equal force? How can a truly "free" state exist if the individual citizen is enslaved to the forceful will of individual or organized aggressors? It cannot." (Tiffany Madison, author Black and White)*

*"Civil Wars happen when the victimized are armed. Genocide happens when they are not." (A.E. Samaan, investigative historian)*

*"To disarm the people...is the most effectual way to enslave them." (George Mason, delegate to the U.S. Constitutional Convention and contributor to the U.S. Bill of Rights)*

International bankers inflict slavery conditions among the people: socially, financially, politically, physically, mentally, and spiritually. Most who live in developed countries do not visibly identify themselves as slaves. In lesser developed countries, it is easier to recognize since real hard labor and resources are often used to produce real goods and services in exchange for money created out of nothing - which originated from those developed countries. The population of these countries sacrificed hard labor and resources to shore up their foreign reserve. They've supported currency exchange stability by purchasing the developed countries' bonds/debts. A clearer picture emerges when comparing financial and material wealth between developed and less developed countries. The amount of debt load per capita taken on by developed countries (mostly western) eclipses that of lesser developed ones, and it will **never** be paid off. Inflating currency to get out of debt is obviously not a sound solution.

Ultimately, a cashless society is the international bankers' goal. Digital money is cheaper and faster to create. After all, it's just adding digits into a computer. If a depositor decides to redeem promissory notes for real currency or cash ... well, currency and cash are simply no longer existent. All transactions are just accounting entries. Under a cashless society, bankers can create infinite amounts of money and charge interest. Microchip implants, such as VeriChip/PositiveID, are now being deployed and tested and will in the near future likely be forced onto people for multiple purposes especially regarding financial transactions. Those who do not conform will simply have no ability to buy or sell, or interact with society. Their livelihood can be taken away by just a key stroke.

International bankers and globalists do not have loyalty to any country. They put restrictions on you socially - by disrupting unity; financially - by fraudulent money printing, taxing and usury; politically - by manipulating laws and the narratives of the media; physically - by limiting resource accessibility; mentally - by limiting your freedoms, knowledge, and expression; and spiritually - by disturbing peace and harmony. Many brave and wise people have warned us of these bankers' motives throughout history. Yet, today they're still in control - simply because they control or heavily influence most of what you consume, hear, read, see, think, or do.

*"The trade of the petty usurer is hated with most reason: it makes a profit from currency itself, instead of making it from the process which currency was meant to serve. Their common characteristic is obviously their sordid avarice."* (Aristotle, Ancient Greek philosopher)

*"Our whole system of banks is a violation of every honest principle of banks. There is no honest bank but a bank of deposit. A bank that issues paper at interest is a pickpocket or a robber. But the delusion will have its course. ... An aristocracy is growing out of them that will be as fatal as the feudal barons if unchecked in time."* (John Adams, 2<sup>nd</sup> President of the United States)

*"If the American people ever allow private banks to control the issue of their currency, first by inflation, then by deflation, the banks and corporations that will grow up around them will deprive the people of all property until their children wake up homeless on the continent their Fathers conquered.... I believe that banking institutions are more dangerous to our liberties than standing armies.... The issuing power should be taken from the banks and restored to the people, to whom it properly belongs."* (Thomas Jefferson, 3<sup>rd</sup> President of the United States)

*"When a government is dependent upon bankers for money, they and not the leaders of the government control the situation, since the hand that gives is above the hand that takes. Money has no motherland; financiers are without patriotism and without decency; their sole object is gain."* (Napoleon Bonaparte, French leader)

*"The real menace of our Republic is the invisible government which like a giant octopus sprawls its slimy legs over our cities states and nation. At the head is a small group of banking houses generally referred to as 'international bankers.' This little coterie... run our government for their own selfish ends. It operates under cover of a self-created screen...[and] seizes...our executive officers... legislative bodies... schools... courts... newspapers and every agency created for the public protection."* (John F. Hylan, 96<sup>th</sup> Mayor of New York City, 1918-1925)

*"It is well enough that people of the nation do not understand our banking and money system, for if they did, I believe there would be a revolution before tomorrow morning"* (Henry Ford, the founder of the Ford Motor)

Continuing this current course is not an option. Devastation will be felt mostly by citizens of **developed countries** because the drop in life normalcy is much more drastic. Developing countries where the fraudulent money system has not taken deep roots just yet will weather it better. Imagine a drop in your perceived accumulated bubble wealth of 70% to 90%, or worse...Imagine another World War. In fact, in early October of 2016, Russia prepared its citizens for a possible nuclear war. 40 million people participated in nuclear war drills. History shows that war manifests itself around the time of dire economic difficulties. WWI (1920's) and WWII (1940's) took place at the height of debt bubbles. According to researchers and military officials, a weaponized EMP (electromagnetic pulse) attack in the US would reduce the US population by 90% within one year. Where will humanity be if this occurs? If you survive, do you really want to live in such an environment dealing with the aftermath? What will we have to show for our era in history, or leave in hand to civilizations following us?

On June 17, 2016 Mr. Vladimir Putin, the Russia president, spoke at an auditorium filled with foreign journalists at St. Petersburg International Economic forum. He explained why major war (including a nuclear war) between Russia and the West is inevitable under current policies of the West.

*"We know year by year what's going to happen, and they know we know. It's only you that they tell these fables...You buy it and spread to citizens of your countries. Your people do not feel a sense of the impending danger...This is what worries me. How do you not understand that the world is being pulled in an irreversible direction? That is the problem, but they pretend like nothing's going on. I don't even know how to get through to you people anymore ..... I cannot help asking those who have forced the situation...Do you realize now what you have done?" (Vladimir Putin, President of Russia)*

As of spring, 2018 - there have been many "hot" situations taking place around the world. The possibility of a world-war-scale confrontation has never been higher.

## **Demographic Matter**

Governments around the world have failed to balance their population demographically. The lack of population planning and management will amplify this social issue even more. This problem is not easy to manage because it will take several generations to yield results. With better healthcare and living conditions, life expectancy will extend. Newborn babies are now estimated to live beyond 100 years.

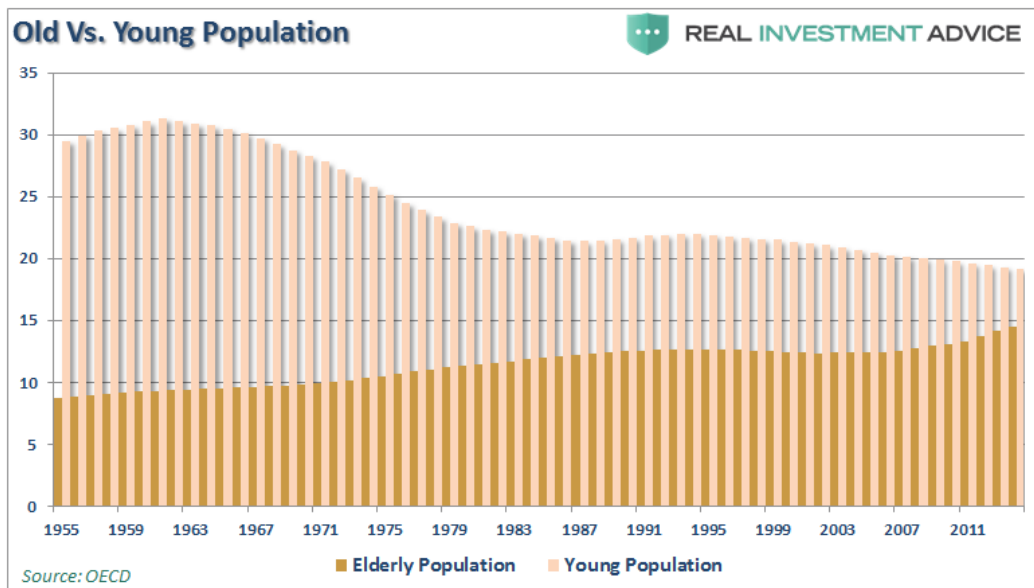
PSR (the Potential Support Ratio) is the ratio of the working-age population (15 to 64 years old) per one person 65 and older. A lower the PSR means there are more elderly people depending on fewer young workers to help support them. This has implications on labor force, taxation, education, housing, production, consumption, retirement, pensions and health services, etc.

Consider the following:

- For older industrialized countries such as Japan, Germany, Italy, South Korea; PSRs are expected to fall to 1.5 working-age per elderly person within a generation compared to what should be today's normal ratio of 6.
- Japan's PSR is already at 2.
- Less developed and emerging countries which include India, Iran, Indonesia, Nigeria, China, Brazil, etc. now have a PSR around 10.

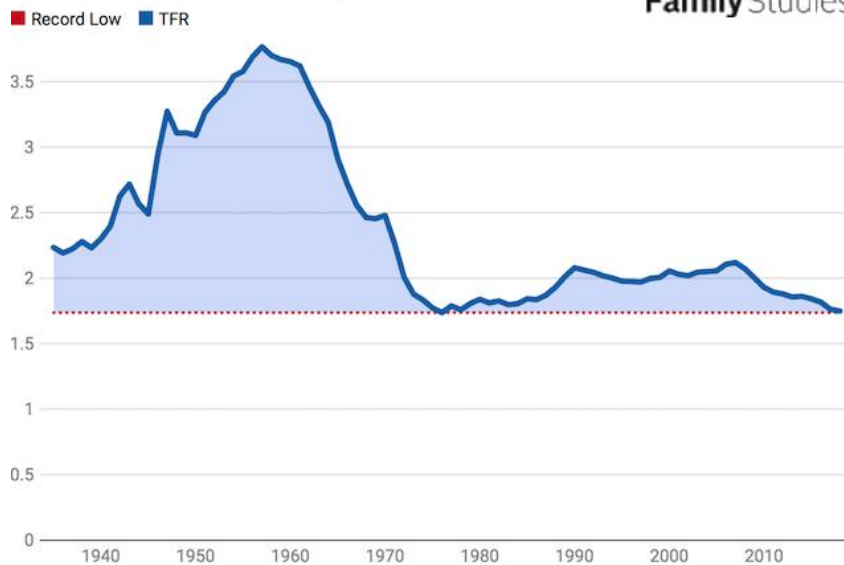


- The current overall global PSR is around 8 and is expected to decline to 4 within 30 years.
- In 1950, worldwide PSRs averaged 12 to 1. The world's median age was also 23 at that time.
- In the US, during the next four years, the Census Bureau estimates the population of those in the working age (15 – 64 years old) will grow by 3.6 million while retirees (65+ years and older) will grow by 14 million. This means one person comes into the work place while 4 people are leaving the work place.
- From 2021 to 2025, this ratio is expected to worsen. Every one person added to the work place sees 7.2 people leave the work place.
- The 1990s saw a growth of 8 people added to the work place while 1 person left for retirement.
- In 2009, the number of Americans NOT in the labor force totaled 80 million. This number increased to 92 million in 2015 and 95 million in 2016. These numbers represents those who are jobless for 27 weeks or more. The current US labor force included 153 million in 2009, 156 million in 2015 and 158 million in 2016. The labor participation rate has clearly worsened, YET the US's OFFICIAL unemployment numbers have dropped. This is because the official calculation for the unemployment rate (reported to us) OMITTS those who're not in the labor force. As a result, this paints a rosier picture of the country's economy than it actually is.
- It is estimated that 50% of the current jobs performed by humans will be replaced by automation and AI just a decade from now.



## Total Fertility Is Nearing Its Historic Low

Institute for  
**Family Studies**



1935-2016 Official Final Data. 2017 Preliminary CDC Data. 2018 Demographic Intelligence Forecast.

### World Resource, Knowledge & Technology

World resources (currently known of), when paired with human knowledge can support a population well beyond 7.3 billion. Contrary to popular belief, the world is not over populated. In fact, everyone on earth can have a comfortable house of their own. For the sake of demographic management, population growth and decline SHOULD be kept in check. Because of lifestyle and social changes, many countries predict their population will begin to decline within a decade. Japan is a one of those countries. Many studies indicate that world population will peak between 2030 and 2045 (with a population of 8.5 to 9.5 billion) and would begin to decline after that.

Consider the following:

- Around 95% of the world's population lives on 10% of its land mass. Less than 50% of the landmass in total is used for agriculture, industry, homes, and infrastructure.
- 33% of the landmass is a desert but humans have made success in transforming desert into inhabitable land. Libya under Gaddafi before western nations inflicted war upon that country was a good example of this success.
- If every single person in the world (everyone) were to live individually in a 1,300 sq. ft. apartment (36 ft. x 36 ft.) or equivalent space – total of 699,107 sq. mi. - it will require a land mass slightly larger than that of Alaska, USA (663,000 sq. mi).
- 1,300 sq. ft. of living space per person is equivalent to a 3,900 sq. ft. house for a family of three.
- If you were to more practically stack these apartments 25 stories high, it would need just a land mass the size of the Netherlands and Belgium together (28,000 sq. mi).
- To put it in perspective, the habitable land mass of Australia, the US, South America and Africa are: 2,970,000 sq. mi, 3,800,000 sq. mi, 6,890,000 sq. mi, and 11,700,000 sq. mi respectively - PLENTY of habitable room.
- The **habitable** land mass of the Earth is around 58 million sq. mi. If allowing 10 billion people to live on half of the land, each person will occupy 80,730 sq. ft. (400 x 200 feet) or 7,500 sq. meters (75 x 100 meters). That is about **1.85 acres** per person.

- With a US population of 325 million occupying **half** of the US habitable land mass, that translates to 162,980 sq. ft. or 3.74 acres per person. With 400 million in population, it would reduce to 3 acres per person.

In fact, disparity around the world is not caused by lack of resources, **but the lack in accessibility and distribution efficiency**. We produce more food than we consume, so much that over 35% of our food is wasted. New methods in food production that require less natural resources while providing higher yields are currently being replicated throughout the world. Many of these systems barely require interaction or maintenance by humans. This knowledge of food production and cultivation will pave the way for communities to be self-sustainable in food production for the coming years. The same can be said about manufacturing and production. Of worldwide capacity, 35% is unused and that over capacity grows 2% annually. As more automation and technology are incorporated in the work place, over production capacity will multiply.

Consider the following:

- Currently, 70% of fresh water is used for agriculture.
- **Bowery Indoor Farm, New Jersey - USA** - now can grow vegetables in a warehouse right in the city. It's method of growing produces 100 times more food per square foot than regular farming methods while using 95% less water. It can grow twice as fast and year-round. It uses no pesticides or agrochemicals.
- It makes use of a computer system to collect data and makes necessary adjustments to maximize the crop yield. This has greatly reduced human labor needed to grow food.
- Using Bowery Indoor Farm's growing method, food can get in the hands of consumers in a day instead of a week. This translates to eating fresher foods with greater nutritional value. It also reduces transportation costs and is better for the environment.
- **TerraFarms, California – USA** – a farm in a 40-foot shipping container, can produce as many vegetables as five acres in traditional methods of farming. Food can be harvested in 30 days instead of 60 days.
- TerraFarms' method uses just 1% of water (25 gallons per day) as that of traditional methods.
- A project called "**Hands Free Hectare**", a co-research of Harper Adams University and an agricultural company Precision Decisions, has removed humans from the farm entirely from planting to harvesting. No human steps foot on the land. It's all done by robot farmers.
- Weed-killing robots, **EcoRobotix**, *can roll through fields and individually target weeds as they go. This reduces the use of herbicide by a factor of 20 and leaves less toxic residue on vegetables.*
- Farmed poultry accounts for 70% of all birds on the planet. 60% of all mammals are livestock. Of all mammals, 36% are humans and 4% are wild animals.
- Meat can be cultivated in labs which will cut resources used in raising animals traditionally by 90% (meaning water, feed, land usage, time, etc). It is a humane shift for animals and quality and quantity can easily be controlled.

As for energy...Nichola Tesla's experiment in the early 1900's illustrated that electricity is everywhere and it can be made available free to all. Greed by the globalist have kept such knowledge hidden. Nevertheless, we now have a better appreciation for renewable energy and we've become more efficient in harvesting and storing it. The newest technology in lithium batteries reduces a charging time of 2 hours to just five minutes.

Cars and engines can run off non-petroleum and renewable energy sources. Saltwater can be desalinated economically. As human knowledge expands, we will realize that what mother-nature holds is plenty to support all living things on earth and more.

Advancements in science in the area of genome modification CRISPR/Cas9 and stem cells will provide many benefits in healthcare and food production. “Chimera” hybrids science (animal embryos with human stem cells injected) are used to learn about and treat human illnesses. We have technology so advanced that soon most goods and services will be produced by automation, computer, and AI.

Yet, with the knowledge we possess, there is a lot we do not comprehend. The great pyramids and many artifacts discovered around the world are evidence of such. Opportunity is here and now - With strong will power and courage, humanity will rediscover advanced and forgotten knowledge from ancient times. We will learn of who we are and reconnect with the hidden spiritual abilities we all hold within us. Progress and advances in all fields will develop at rapid rates.

When money no longer creates hardships and living conditions below what one needs to survive/prosper, humanity can thrive together in harmony with all living things. After all, collectively, human desire and passion is to satisfy human curiosity without financial aspirations. This promotes advancements in all fields - which will allow us to experience the world in our own way.

Humanity must find a new worldwide system where balance can be attained and sustained. That’s when humanity will be freed from social, financial, political, physical, mental, and spiritual slavery. Any new system will have a short life span and will fail if it is built without accounting for human dignity and morality.


We, the ordinary people of the world shall **NOT** ask for but **ENFORCE** and **BE** this change. Asking implies that we are subservient, which couldn’t be further from the truth. We **MUST ALWAYS** remember that we are the ones with power. We are the real doers with powerful skills. Consciousness is awakening worldwide. We are no longer alone in this cause. Brexit is a good example when citizens say “enough is enough”. Threats of destruction and demise of society were claimed to prevent Brexit, but were nothing more than empty rhetoric. Many countries in Europe are considering following the same path.

It is my great hope that this *assessment and understanding* provides clarity of the root causes of instability and unsustainability we now face worldwide. The puzzle pieces are finally coming together. With your help spreading the word of Hanomy, we can change the course of our civilization. We all have a duty, not just to ourselves, but humanity as a whole. LIVING your life is the highest duty you have to yourself. Without it, others use you as a prop to fulfill their own lives. One day you will wake up regretting time spent conforming to a prescribed way of life. It’s up to us – the majority of the world. Together we can create a society that provides conditions for long lasting peace, prosperity, and harmony for all.

*"Speak not because it is safe, but because it is right." (Edward Snowden)*

*"The only thing necessary for the triumph of evil is for good men to do nothing." (Edmund Burke, Irish statesman & philosopher)*





**US Debt Clock.org**

Debt Clock Time Machine

**State Debt Clocks** | **World Debt Clocks** | **Get the iPhone App**

**Debt Clock Time Machine**

**US NATIONAL DEBT**  
**\$23,255,844,367,067**  
DEBT PER TAXPAYER: \$188,054  
DEBT PER CITIZEN: \$70,631  
DEBT PER ADULT: \$174,426

**US FEDERAL SPENDING (OFFICIAL)**  
**\$4,568,097,170,933**  
US FEDERAL BUDGET DEFICIT (OFFICIAL)  
**\$1,054,714,302,068**

**US FEDERAL SPENDING (ACTUAL)**  
US FEDERAL BUDGET DEFICIT (ACTUAL)  
**\$1,307,845,734,426**

**US FEDERAL DEBT TO GDP RATIO**  
1960 53.28% 1980 34.51% 2000 59.32% **NOW** 106.70%

**US FEDERAL BUDGET DEFICIT/SURPLUS TO GDP RATIO**  
1980 1.59% 1990 3.40% 2000 9.62% **NOW** 4.84%

**Largest Budget Items**

**MEDICARE/MEDICAID**  
**\$1,266,787,152,385**

**SOCIAL SECURITY**  
**\$1,058,481,438,486**

**DEFENSE/WAR**  
**\$680,414,290,621**

**FEDERAL PENSIONS**  
**\$290,860,002,274**

**FOOD/AGRICULTURAL SUBSIDIES**  
**\$152,933,530,763**

**WASTEWATER/ABUSE**  
**\$134,714,735,324**

**INTEREST ON DEBT (NET)**  
**\$378,248,574,353**

**INCOME SECURITY**  
**\$301,347,143,019**

**CLASSIFIED PROGRAMS**  
**\$86,427,897,012**

**US FEDERAL TAX REVENUE**  
**\$3,513,382,868,866**

**US FEDERAL REVENUE TO GDP RATIO**  
1900 3.11% 1950 14.31% 2000 18.99% **NOW** 16.15%

**US FEDERAL SPENDING TO GDP RATIO**  
1900 3.18% 1950 16.41% 2000 17.61% **NOW** 20.96%

**TOTAL STATE REVENUE**  
**\$2,102,919,015,173**

**TOTAL LOCAL REVENUE**  
**\$1,313,770,429,408**

**PROPERTY TAX REVENUE**  
**\$743,000,629,459**

**FEDERAL TRANSFER**  
**\$525,811,588,057**

**US GROSS DOMESTIC PRODUCT**  
**\$21,796,120,548,005**

**TOTAL WORKER COMPENSATION**  
**\$11,507,597,778,033**

**INCOME TAX REVENUE**  
**\$1,733,408,588,172**

**PER TAXPAYER**  
**\$14,020**

**PAYROLL TAX REVENUE**  
**\$1,258,802,862,674**

**PER WORKER**  
**\$7,918**

**EXCISE TAX REVENUE**  
**\$101,834,418,677**

**TARIFF TAX REVENUE**  
**\$68,403,142,110**

**CORPORATE TAX REVENUE**  
**\$233,901,431,853**

**FEDERAL RESERVE REMITTANCES**  
**\$80,818,573,214**

**ESTATE AND GIFT TAX**  
**\$18,417,616,195**

**CHARITABLE DONATIONS**  
**\$445,616,499,831**

**PER ADULT**  
**\$1,749**

**STATE DEBT**  
**\$1,178,387,431,563**

**DEBT PER CITIZEN**  
**\$3,579**

**LOCAL DEBT**  
**\$2,069,592,726,344**

**DEBT PER CITIZEN**  
**\$6,286**

**UNFUNDED PENSION LIABILITY**  
**\$6,926,021,922,283**

**UNFUNDED PER-CITY**  
**\$21,036**

**MUNICIPAL EMPLOYEES**  
**19,828,027**

**AVERAGE SALARY**  
**\$57,773**

**TOTAL FEDERAL/STATE/LOCAL SPENDING**  
**\$7,857,022,912,849**

**REVENUE TO GDP RATIO**  
**121.60%**

**SPENDING TO GDP RATIO**  
**31.79%**

**PER OUNCE**  
**\$36.05%**

**US TOTAL INTEREST PAID**  
**\$3,659,744,922,703**

**US BANK REVENUE**  
**\$1,074,661,061,549**

**BANK INTEREST RECEIVED**  
**\$804,008,019,027**

**PER MORTGAGE**  
**\$205,556**

**MORTGAGE DEBT**  
**\$16,101,958,343,824**

**PER STUDENT**  
**\$36,896**

**STUDENT LOAN DEBT**  
**\$1,666,471,441,070**

**PER HOLDER**  
**\$6,746**

**CREDIT CARD DEBT**  
**\$1,081,129,597,182**

**FEDERAL RESERVE UNFUNDED INTEREST SINCE 1913**  
**\$527,023,029,352**

**FEDERAL RESERVE UNFUNDED INTEREST NOW**  
**\$1,469 to \$1**

**US TOTAL DEBT**  
**\$75,629,474,358,985**

**TOTAL DEBT PER CITIZEN**  
**\$229,700**

**TOTAL DEBT PER FAMILY**  
**\$891,611**

**PERSONAL DEBT PER CITIZEN**  
**\$61,669**

**DEBT TO INCOME**  
**200.304,887,526,036**

**PER PERSONAL DEBT**  
**\$1,774 x**

**US MONETARY BASE NOW**  
**\$3,428,934,570,905**

**US MONETARY BASE 2000**  
**\$606,959,140,644**

**US M2 MONEY SUPPLY NOW**  
**\$15,593,705,860,560**

**US M2 MONEY SUPPLY 2000**  
**\$4,687,147,688,250**

**US MONETARY BASE (ACTUAL)**  
**\$4,141,822,225,156**

**US TRADE DEFICIT**  
**\$856,496,830,726**

**US TRADE DEFICIT - CHINA**  
**\$346,577,704,293**

**US IMPORTED OIL**  
**\$197,731,357,646**

**IMPORTED OIL - OPEC**  
**\$30,915,457,376**

**US DEBT HELD BY FOREIGN COUNTRIES**  
**\$6,881,975,502,461**

**US RETIREES**  
**54,267,700**

**US VETERANS**  
**20,790,491**

**US HOMELESS**  
**554,839**

**US MILLIONAIRES**  
**17,919,994**

**US DRUG DEATHS**  
**66,717**

**US ARMED FORCES**  
**1,383,663**

**US BANKRUPTCIES**  
**779,178**

**US FORECLOSURES**  
**373,908**

**US UNEMPLOYED**  
**5,702,318**

**OFFICIAL UNEMPLOYED**  
**131,938,520**

**ACTUAL UNEMPLOYED**  
**10,910,378**

**US UNION WORKERS**  
**15,348,913**

**US SELF-EMPLOYED**  
**8,802,839**

**US WORKFORCE NOW**  
**158,991,084**

**US WORKFORCE 2000**  
**157,590,707**

**NOT IN LABOR FORCE NOW**  
**95,610,547**

**NOT IN LABOR FORCE 2000**  
**80,548,886**

**US POPULATION**  
**329,254,503**

**US INCOME TAXPAYERS**  
**123,647,536**

**PRIVATE SECTOR JOBS**  
**126,203,264**

**GOVERNMENT EMPLOYEES**  
**23,975,406**

**MANUFACTURING JOBS NOW**  
**12,855,000**

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**779,178**

**US FORECLOSURES**  
**373,908**

**US UNEMPLOYED**  
**5,702,318**

**OFFICIAL UNEMPLOYED**  
**131,938,520**

**ACTUAL UNEMPLOYED**  
**10,910,378**

**US UNION WORKERS**  
**15,348,913**

**US SELF-EMPLOYED**  
**8,802,839**

**US WORKFORCE NOW**  
**158,991,084**

**US WORKFORCE 2000**  
**157,590,707**

**NOT IN LABOR FORCE NOW**  
**95,610,547**

**NOT IN LABOR FORCE 2000**  
**80,548,886**

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**123,647,536**

**PRIVATE SECTOR JOBS**  
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**GOVERNMENT EMPLOYEES**  
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**MANUFACTURING JOBS NOW**  
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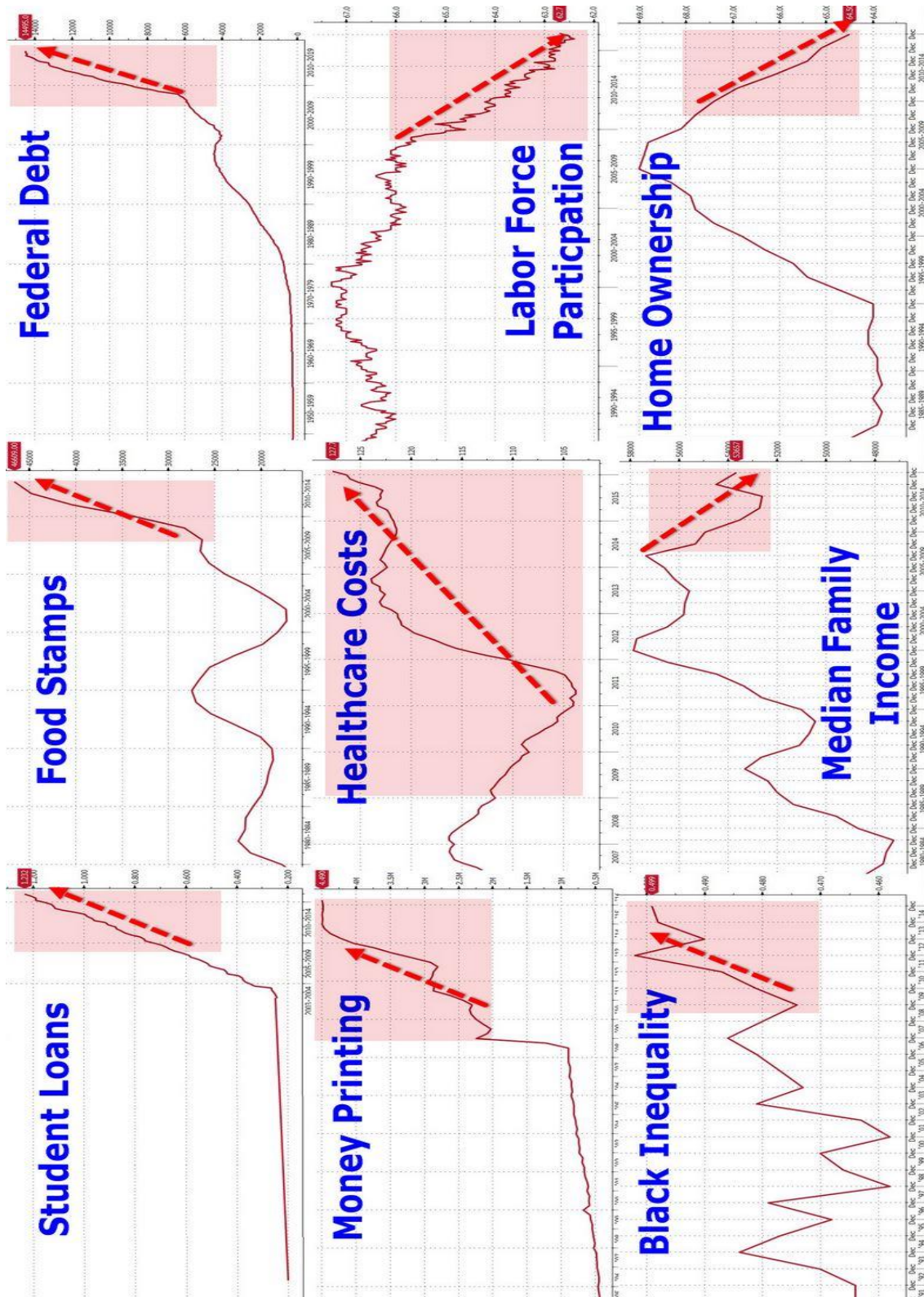
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# Financial Related Charts 2009 – 20016 (pink area)

From zerohedge.com



# HANOMY

*Hanomy is a global social, financial, and political system allowing every citizen on earth the opportunity to experience life to its fullest in harmony with the environment and all living things, while basic human needs are unconditionally met and basic human rights are observed.*

... an ECONOMY in HARMONY ...

## Hanomy's Principles

Hanomy is designed to bring about a global scale of change in social, financial, and political systems. It allows the power of money creation to return to the people. It provides an environment for a more decentralized form of governing. It respects citizens' individuality and national sovereignty while encouraging collaboration among all. Standards of living will be elevated for everyone worldwide regardless of financial wealth status. Its foundation is based on the principle of **Basic Human Needs** and **Basic Human Rights** which are defined as follow:

**BASIC HUMAN NEEDS** - 5 categories to be fulfilled

**1) Social Structure & Support:**

Government, infrastructure, social issues, public planning, public education, public safety & order, mediation, peace force, unity

**2) Physical & Comfort:**

Shelter, utilities, food, water, clothing, modern day necessities

**3) Security:**

Health & Well Being, Individual & Property Safety, Privacy, Savings, Investment, Insurance

**4) Mental:**

Knowledge & learning, opportunity & participation, freedom & liberty, justice & accountability, culture & identity

**5) Spiritual:**

Beliefs & the conscience, nature & the environment, virtue & wisdom, empathy, courage, love

**BASIC HUMAN RIGHTS** - 2 major areas to be observed and upheld

**1) Human Dignity:**

- To be able to live in a safe and comfortable shelter
- To be able to have access to clean & healthy food/water
- To be able to self-defend and protect
- To be able to express opinion without retaliation
- To be able to pursue happiness and curiosity
- To be free from coercion against one's will

**2) Human Civil Morality:**

- **Compassion:** empathy, tolerance, patience, decency, benevolence

- **Transparency:** fairness, impartiality, truthfulness, timeliness in resolution, accountability
- **Stability:** justice, responsibility, equality, peace, continuity, rule of law, unity
- **Preservation:** culture & heritage, values, history, tradition
- **Ecological:** natural resources, the environment, efficiency, conservation
- **Contribution:** production, service, volunteerism, education, invention, enrichment, truth discovery, problem solving, participation, generosity

## **The Key Components for Practice**

- 1) Interest (usury) is eliminated.
- 2) Taxation is banned.
- 3) The fractional reserve practice is dissolved.
- 4) Gold/silver reverts as a commodity and is no longer considered a form of money.
- 5) A **Global Citizen Council (GCC)** will be created to reconcile problems between countries. It sets global policies that concern the well-being of the world population. Its subcommittees such as a Global Justice Court, Global Human Rights Committee, Global Culture & Heritage Committee, Global Peace Committee, Global Science Committee, Global Energy Committee, Global Armed Force, Global Ecology & Environment Committee, etc., will all be created to lead, monitor, evaluate, and assist in the implementation of policies set forth by the GCC. In fact, these subcommittees are to make sure basic human needs and rights are observed around the world.
- 6) GCC receives its budget from countries' contributions based on their populations. It will be proportionate per capita around the world. The GCC is truly a world government by the people for the people.
- 7) Debates based on facts and science will be held on an unbiased platform before voting on important issues at local, national and international levels. Citizens will cast their votes based on comprehensive information, not emotion.
- 8) The GCC will allocate a number of voting rights per nation in association with the number of its population and the country's score within the basic human needs and basic human rights evaluation.
- 9) The "**Pichad**" Team, a team of experts and representatives of the GCC will reside in each country to ensure that Hanomy is implemented as intended. The Pichad team will assist, monitor, and evaluate the country's basic human needs and rights status. A score will then be given so that progress can be tracked. The Basic Human Needs & Rights score (**BHNR**) score is given annually using specific criteria that nations agree on. The BHNR score is essential for issues during worldwide voting. The higher the score, the more weight the country carries. *Pichad is a Thai word meaning "expert in all fields".*
- 10) Money is a means for transactions NOT financial wealth accumulation. A **Money Service Allocation (MSA)** rate, which varies from country to country, and is determined by a nation's **Country Central Bank (CCB)**, applies to all idle money. MSA is a source of **Global Basic Income (GBI)** funding. The MSA rate applies to the average monthly balance beyond **maximum account balance allowance (MABA)** for all personal and business accounts originated in the country.
- 11) GBI is a monthly basic allowance given to all world citizens without condition. Though a limit on accessibility can be imposed for periods if crimes are committed by individuals.
- 12) GBI varies among age groups, depending on each country's policy.



- 13) The **PM “Pranom Muangthong”** currency is a finite digital currency. It is created one-time and is distributed by the **Global Kinetic Bank (GKB)**.  
*Pranom Muangthong are Thai words meaning “reconciliation of golden treasure”.*
- 14) The GKB manages each country’s withdrawals, deposits, and PM reserve. It also acts as a clearing house for trade settlements between countries.
- 15) The GKB works with countries to set up new currency exchange rates under Hanomy.
- 16) The GKB determines the initial and mandatory PM reserves for all countries. This PM reserve can be withheld for sanctions or used for reparation upon aggressive countries that are in violation of their basic human needs and rights, applying both domestically and internationally. This will have a direct impact on the country’s currency exchange rate.
- 17) PM currency will be dispersed to countries in trenches during AH1 (**After Hanomy** is implemented, year 1) through AH5 and proportionate to each country’s financial outlay. This is to prevent mismanagement resulting in a massive amount of money flooding into the system. It is also to prevent a temporary surge in pricing. If additional government funding is needed, the CCB can raise funds and manage domestic money velocity through other avenues such as bond issuance.
- 18) GKB will facilitate and administer sovereign debt settlements during the transition to the Hanomy system.
- 19) Each CCB regulates the source of GBI, either from the country’s CCB account (both PM currency and domestic currency) or its global GKB account.
- 20) The CCB determines the MSA rate, collects MSA contributions, and distributes GBI.
- 21) The CCB’s most important duty is to stabilize the country’s currency exchange rate and only allow its movement within a narrow range via management of domestic money supply and PM reserve at the GKB, as well as domestic money velocity.
- 22) Currency exchange rates and country finance velocity can be managed through:
  - Stronger exchange rates: money supply reduction via bond issuance, reduction of money supply held at the CCB, and/or adding to the PM reserve held at the GKB.
  - Weaker exchange rates: money supply increase via money supply creation, extra GBI dividends, higher MABA (permanently or temporarily), and/or reduction of the PM reserve at the GKB.
- 23) Each country’s government and CCB sets policies to stabilize price fluctuations for goods and services within the country. Prices of land, food staples, and labor are allowed to move in a very narrow range through the end of year 5 under Hanomy. Countries can use many tools such as providing incentives, planning ahead for demand and supply availability, trading with other countries, and domestic subsidies.
- 24) A country’s GKB account and its money supply information are public record accessible by everyone and is updated as qualified changes take place.
- 25) The **“Wisate” Effect**, is the result of a wealth preservation strategy. It encourages borrowers to repay debt as soon as possible. It encourages lenders to lend idle money and postpone debt repayment back as far as possible to PRESERVE wealth. MSA contributions come from the holders of money exceeding MABA. In fact, lenders with idle money would actively seek borrowers. Agreements can be made between both parties to strike a win-win arrangement.  
*Wisate is a Thai word meaning “magical, wonderful, great”.*
- 26) Government is merely a central planner, mediator, safety guardian, educator, and executor of policies; not an authoritarian representative.
- 27) A country’s rule of law and policies are set according to its citizens’ wishes via a direct voting system. All decrees **MUST** strive to observe basic human needs and rights.

- 28) A country that violates basic human needs and rights shall be sanctioned by the GCC through limiting financial transactions and accessibility to the country's PM reserve held at GKB.
- 29) PM currency is to be accounted for at all times among the PM reserves held at both the GKB and the CCB as well as among each country's financial issuance accounts known as "**Krasian accounts**". A Krasian account is the primary financial account that each citizen and business within a country must have. Krasian account numbers are a prerequisite for all financial accounts within a country. These accounts administer all currency held in all subordinate financial accounts (private bank accounts, investment accounts, etc.) belonging to the citizens, and businesses. Krasian accounts calculate excess currency (beyond MABA) and returns the monthly MSA contribution to the CCB. **MSA Contribution = (only Currency held in Krasian account – MABA) x MSA Rate** *Krasian is a Thai word means "ocean of nourishing milk".*
- 30) The GCC can authorize the GKB to freeze a portion of any financial accounts associated with Krasian accounts worldwide. The authorization would come following a voting procedure. This is a double safety feature to prevent any individual or groups that misuse funds belonging to the people for personal gain, or abusing trust and power or in violation of basic human needs and rights. A dictator who starts an aggression towards its own people or other countries is subjected to this action authorized by the GCC. Those who intentionally promote false science, deceive, or mislead humanity for personal gain are also subject to this action.
- 31) **Stocks, bonds, and other non-currency financial instruments are not subjected to MSA.**
- 32) For business, MABA can be determined according to industry, size of business, and location. All entities doing business in a country must have a Krasian account in that country to handle operating expenses and revenue. Governments can vary MABA limits to encourage investment in certain industries and locations according to the country's objectives.
- 33) On occasion a country's government can temporarily increase MABA – This would be **MABA PLUS extra allowance (MABAP)**, to achieve certain objectives.
- 34) MSA contributions will be billed by the country's CCB through Krasian accounts at the end of each cycle (month). If the average balance is less than MABA or MABAP, the shortfall does not affect calculations for subsequent MSA contributions. For example, if the MABA threshold is set at 30,000 PM and the average monthly currency balance reported in your Krasian account for this month is 20,000 PM, the shortfall of 10,000 PM for this month will not be carried forward to use in any calculation of next month's MSA contribution.
- 35) The Wisate Effect encourages Krasian account holders with funds in excess of the MABA threshold to pay MSA contributions as soon as possible (the more funds accumulated in excess of the MABA threshold, the more paid to MSA contributions).
- 36) **Global Armed Force (GAF)** is a global peace keeping force, collectively supported by all countries. Its purpose is to maintain and, when need be, restore peace and order. It will assist countries during major natural disasters as well as defend against threats beyond our world.

## **Hanomy Expected Outcome**

The fear of “not having enough” to survive the future is eliminated under Hanomy. All human basic needs will be well adequately provided through life’s existence.

**People will no longer HAVE TO work for money to survive and THEN possibly enjoy living...but rather experience life with passion and contribute earnestly to mankind.**

It is the nature of human beings to not be idle for too long. Humans’ curiosity and the desire to share are engraved in our DNA. People often share without considering financial rewards but spiritual rewards through volunteering. We are all doing it without awareness...giving advice when being asked (or not) for guidance, suggesting restaurants or places to visit, offering tips on how to save money or sharing healthcare tips are all good examples. People donate items like food, water, clothing, time, labor and money when natural disasters hit. People volunteer to help clean up man-made mishaps. Often these gestures are offered by those with lesser means to do so. When human basic needs are well-met and human basic rights are well-observed, it provides conditions for humans to contribute with their best intention and passion without financial aspiration.

**Hanomy addresses most people’s wishes** (when we’re younger and more innocent)

- for all basic human needs to be met
- for all basic human rights to be observed
- for peace and unity - domestically and internationally
- for no more major conflicts, wars and manmade destruction
- for no more poverty and hunger
- for freedom from oppression - in any form
- for freedom from slavery - in any form
- for voices and concerns to be heard on an unbiased platform
- for government transparency and accountability
- for a country’s sovereignty to be respected
- for freedom to explore our world
- for power to return to the people
- for opportunity to excel without prejudice
- for freedom to pursue life’s goals and passions
- for quality time spent with family and loved ones
- for stability in social, financial, and political sectors
- for less crime
- for better and safer working environments
- for fair compensation and improved wealth distribution
- for longevity and healthy living
- for better healthcare and providers no longer cutting corners
- for access to the latest technology available - without exclusion
- for suppressed knowledge and science to be revealed and shared
- for the truth in all things that impact human life to be discovered
- for prosperity and to thrive as a species
- for a clean and balanced living environment

- for spiritual enlightenment, happiness and love

### **Hanomy allows people** (as we become adults and reflect)

- to live life without worrying about necessities
- to improve high-school graduation rates
- to have a financial safety net throughout life's existence
- to live life with dignity and purpose
- to equally feel included as a part of society and humanity
- to have less anxiety and stress
- to spend time with one's newborn/offspring
- to take care of parents and family members when needs arise
- to bring forward ideas without restriction or retaliation
- to have a neutral platform to discuss and exchange facts and findings
- to directly contribute in the law-making process
- to share ideas, knowledge, labor, goods and services without financial aspiration
- to pursue life's goals, dreams, and passions
- to produce the best goods and services as a result of passion injected into everything we do
- to be fearless in experiencing life according to our own desires
- to treat others with respect and without prejudice
- to withdraw from jobs condoning unfair treatment
- to work in safer environments
- to live without coercion
- to contribute without force or threat
- to reclaim and rebuild useful property for original or alternate purposes
- to enrich, preserve, and protect culture and heritage
- to not compromise ethics and morals in exchange for financial gain
- to strengthen communities and maximize use of their resources
- to discover truth and rediscover lost and suppressed knowledge in all fields
- to allow advanced automation and smart technology to serve humanity
- to take better care of the environment and eliminate financial gain in doing so
- to discover our spiritual side

### **Hanomy will change how things are currently done**

- Preserving national currencies while creating a finite global reserve currency: PM currency
- Utilizing idle (stagnant) money: MSA contribution & The Wisate Effect
- Eliminating lobbyists' influence at a governing level by introducing a "direct vote casting system" such as the **TruVote** system.
- Providing an unbiased debate platform which allows all sides of an issue to present their findings in a respectful and fair manner. The best course of action can be taken based on facts and science, NOT emotion. This will reduce the need for disruptive or violent protests. After all, protests often result from not having a voice heard in a balanced setting.
- Redefining a CCB's main functions to manage a country's GBI, MSA, PM, money supply, exchange rate, and Krasian accounts.
- Removing private bankers' ability to create money and charge interest.
- Redefining governments' roles as guardians of society instead of authoritarians.
- Terminating government retirement and pension fund programs as they become unnecessary.

- Redefining government healthcare subsidy functions.
- Treating law-breakers humanly through rehabilitation methods that benefit society - such as filling shortfalls in labor to maintain a country's basic needs or by participating in a **Country Citizen Dividend (CCD)** program in exchange for shortened sentences.
- Valuing individuality, a country's sovereignty, and environment above financial gain.
- Spreading democracy and trade through cooperation rather than by force and destruction.
- Ensuring prepayment as a common practice. Expensive items can be prepaid ahead of time. Producers can use the money to ramp up production. Waste is minimalized with a focus on quality over quantity...thanks to the Wisate Effect.
- Lenders with idle money will actively look for borrowers.
- Elevating compensation to REAL producers.
- Reviving humans' unique skills and reconnecting with nature and the environment.

### **Hanomy will provide encouragement and incentive**

- People will embrace and support national pride by residing, spending and investing in their originating countries - as GBI is drawn from their nations' treasury.
- Tourism and immigration are welcomed – as a host country benefits from visitors' and immigrants' GBI spent, which originates from their own nations.
- Citizens will likely avoid committing crimes or resorting to unethical conduct to meet needs. This is because their basic human needs are guaranteed by monthly GBI.
- Goods and services will flow freely as a country with a large PM reserve (strong exchange rate) can slow down its overheating economy by purchasing goods and services (including labor) from abroad; or vice versa – a nation with a weaker currency lures others in to spend and invest.
- Trade competitiveness increases as PM currency (from Krasian accounts) can be used to purchase goods and services worldwide with ease.
- The exchange of knowledge and speed of technology transferred will increase as trades flourish around the globe.
- Family owned, small scale, and community enterprises will thrive.
- Goods and services will become unique and of higher quality as producers seek niche markets.
- Innovation will flourish as idle/stagnant money holders look for opportunity to invest in projects. Individuals with ideas of products and services do not have to choose between making a living and pursuing their ideas or inventions.
- People in communities will work together to improve their living conditions and environment.
- Countries will protect their environment, stabilize demographics, maintain stability in society, finance and politics, be productive and inventive, excel in spiritual growth, and respect human basic rights. This positive outlook on a country's profile could translate to overall financial gain.
- The concept of borrowing and lending will be revolutionized. Lenders will be asking borrowers with a productive capacity and skill to take their money. Borrowers have the upper hand.
- Volunteering will spread around the world.
- Resources for war will reduce and the Military Industrial Complex will diminish on a global scale.
- Sanctions and reparation can be achieved by restricting a country's access to its PM reserve in the GKB – directly impacting a nation's exchange rate.
- Mega-projects, once too complex or impossible, can more easily be collaborated on worldwide.

## Hanomy (house rules)

- WILL NOT kill the free market principle
- WILL NOT end national pride or sovereignty
- WILL NOT eliminate national borders
- WILL NOT uproot culture and heritage
- WILL NOT allow conditions for an authoritarian world
- WILL NOT abuse corporate welfare

Hanomy is not a utopian system since it still revolves around the concept of money. But with progress in automation and AI, a utopia (where the concept of money no longer exists) is eventually possible. Hanomy hopes to be a path towards such.

### Simple rules of living under Hanomy:

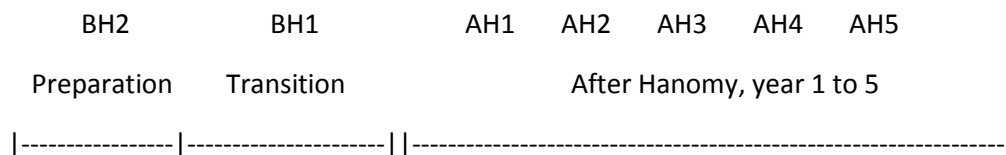
- 1) Live life to the fullest and according to your own reflection - *We're all unique individuals...The world is a canvas and you are the artist.*
- 2) Contribute wholeheartedly to the benefit of others.
- 3) Be accountable and own the responsibility of your actions.
- 4) Do unto others as you would have them do unto you. (*The common "Golden Rule"*)...But, just as importantly, DON'T do unto others that which would NOT have done onto you.

## Hanomy's Transformation Timeline Overview

The Hanomy system can be put in place in as little as two years after a worldwide agreement is reached. Prices of land, food staples, and labor are to be frozen or move within a very narrow range until the end of year 5 after Hanomy has launched (AH5).

During the transition to Hanomy, impacts on citizens' daily lives should be minimal. Prices of goods and services in each country should remain relatively stable. For international trading parties, Hanomy provides a solution to make a smooth transition as well.

### TIMELINE



## **AT THE GLOBAL LEVEL:**

### **Year: BH2 (Before Hanomy Year 2, Preparation Year)**

- 1) Form the Global Citizen Council (GCC) and its subcommittees, the Global Kinetic Bank (GKB); and introduce the PM currency as the **ONLY** global reserve currency under Hanomy.

- 2) Determine a hosting location of the newly formed global entity.
- 3) Form teams of experts, Pichad teams, assembled to oversee, monitor, assist and evaluate each country during the transition process as well as after Hanomy is implemented. Pichad teams are to have a permanent office in each country and work closely with its government and CCB.
- 4) Assess the status of basic human needs and rights around the world.
- 5) Update financial data and other information vital to the implementation of Hanomy from all countries: population, money supply, national debt, foreign reserve, yearly expenditures.
- 6) Determine **preliminary** financial adjustments using up-to-date information from the previous step. These adjustments correlate to government debt-per-capita data. [Refer to World Financial Data of Countries With Minimum GDP of \\$100 Billion Spreadsheet](#).
- 7) Put in place methods to stabilize currency exchange rates worldwide during BH1. No new money supply will be created during BH1 without approval of the GKB. One time money supply creation will take place during BH1 through conversion of each country's foreign reserve assets. The existing exchange rates will be used during this process. All convertible foreign reserve assets such as currencies, **excluding foreign government bonds**, will be converted back to each country's domestic currency which will result in an increase in domestic money supply. This newly added money supply can be used during BH1 to meet government expenditures. If additional money is needed to cover expenditures during BH1, a country can issue short-term bonds repayable once Hanomy is in effect.
- 8) **All new international business transactions for the next year, BH1, will be based in BUYER country's currency.** This procedure is put in place so that producers will maintain purchasing power in the buyer's country later (AH). Citizens of a country should not notice price level changes in AH, especially until the end of AH5.
- 9) The GKB will establish a one year temporary currency exchange platform to allow currency swap. This exchange platform is in operation during BH1 only. For example, if Thailand (currency: THB) is to sell rice to Japan (currency: JPY); transactions during the next year (BH1) will be priced in Japanese JPY according to the existing exchange rate. The same applies if Japan is to sell cars to England (currency: GBP); the transaction will be priced in GBP according to the existing exchange rate. Thailand can keep JPY and use it during AH to buy products from Japan or swap it with GBP right now before Hanomy goes into effect. This depends on business transactions expected between all relevant parties during AH. If Thailand is expecting to buy products from England during AH and England is expecting to buy products from Japan during AH, this currency swap makes good sense. Starting the first day of AH1, exchange rates worldwide are to be the new rates. However, if a product produced in Thailand costs 1 million THB before Hanomy, it should also cost 1 million in THB under Hanomy, and at least remain relatively stable until the end of AH5. Hint: Purchasing power remains the same.
- 10) Collaborate with countries to determine foreign exchange rates during AH. The new exchange rate will be in effect on January 1<sup>st</sup>, AH1. This new exchange rate is to be published at the beginning of BH1

#### **Year: BH1 (Before Hanomy Year 1, Transition Year)**

- 1) Announce the new exchange rates. The new rates will be applied to all international business contracts starting on January 1<sup>st</sup>, AH1.
- 2) Eliminate all future interest (usury) payments on all financial contracts around the world starting January 1<sup>st</sup>, BH1. This includes personal debts, consumer debts, corporate debts, and government debts. The remaining balance is just the principle amount.
- 3) Ban all taxation worldwide.



- 4) Cease all NEW money supply creation worldwide. New money supply can only be created at the approval of the GBK via a foreign reserve settlement procedure taking place ONLY during BH1.
- 5) Eliminate most derivative contracts from all banks. Contract holders are to receive back their original investment money (with proper adjustments). The only valid derivatives are those that contract holders possess with real underlying assets. In other words: "You can't buy insurance on your neighbor's house".
- 6) Determine each country's federal government debts in USD and settle in PM currency which will release on January 1<sup>st</sup>, AH1.
- 7) Allow contracts, worldwide, to make necessary changes without penalty. This will impact international business transactions as well as domestic ones.
- 8) Issue a standard format for Krasian accounts to be handled by each CCB. Each account MUST include the assigned country of the Krasian account holder. This will make financial transactions and accounting easier worldwide.

## **AT THE NATIONAL LEVEL:**

### **Year: BH2 (Before Hanomy Year 2, Preparation Year)**

- 1) Account for all of the country's citizens domestically and abroad, as accurately as possible.
- 2) Educate citizens on the Hanomy system, its impact and change on social, financial, and political systems.
- 3) Establish a national debate platform used for presenting view points on various issues while upholding respect, fairness, facts, and science.
- 4) Establish a secure central communications infrastructure program.
- 5) Create a secure direct vote casting system that allows citizens to vote directly by utilizing advanced telecommunications and computing technology.
- 6) Initiate the formation of a new government and its agencies as well as a CCB.
- 7) Plan government personnel needed for BH1 and after Hanomy is implemented.
- 8) Discontinue federal retirement and pension programs at the end of BH2.
- 9) Establish safe and secure offices and housing for Pichad teams. Adequate access and protection is to be granted so they can perform their duties without prejudice.
- 9) Lay ground work for a national healthcare system, either with private healthcare entities or central government healthcare programs. Governments shall subsidize an increase in healthcare cost for elderly. For example, 200 PM equivalent more per month for 65 to 79 y/o, and 400 PM equivalent more per month for 80 and older, etc. A GBI healthcare allowance shall be adequate for healthcare needs of all ages.
- 10) Plan labor, energy consumption, food production and financial resources to match what are needed to maintain stability and productivity up through the end of AH5. Starting at the beginning of BH1, there will be no tax collection.
- 11) Develop plans to stabilize land, energy and food staple prices through the end of AH5. Governments can subsidize production or arrange deals with other countries to satisfy these needs.
- 12) Plan to release a new series of domestic physical currency, which will replace the current series of physical currency. MSA contribution cannot be practically drawn from physical currencies. Physical currency cannot be eliminated totally. And to prevent physical currency from being hoarded, a measure of control is needed. Citizens can exchange the current series of currency to the new one before AH1. However, there will be a limit exchanged per person as the current series is phased out. Citizens who have a large sums of physical currency can deposit it in their

financial accounts. One method to prevent physical currency hoarding during Hanomy is to make available physical currency in small denominations.

- 13) Set an official targeted exchange rate to be used during AH. Refine a globally proposed GBI by adjusting to domestic costs for living. Housing and food prices should be used as leading indicators to arrive at the cost of living. This targeted exchange rate is public information at the beginning of BH1.
- 14) Prepare financial expenditures for BH1 "Transition Year". There will be no revenue from taxation. Because of the Wisate Effect, there will be a huge supply of lenders to loan money to government, business, and private entities. Personal borrowing can be constructed in exchange for future services or materials needed. Because of the Wisate Effect, borrowers are encouraged to pay back as soon as possible while lenders want to receive payment as late as possible.
- 15) Plan to support housing construction projects to bring citizens up to adequate living standards determined by each nation. Roads and infrastructure projects are to be built to support future expansion. Housing is one of the first priorities that each country needs to address. Housing should see a surge in demand during BH1 through AH5. There should be no shortage of funding from the private sector.
  - Lenders who currently have idle money will look to fund construction projects that guarantee repayments at future dates.
  - Win-win deals can be formed in many ways to benefit both lenders and borrowers. Competition will encourage builders to build the highest quality house for the money in hopes to attract buyers. A house that costs \$120,000 with \$300 monthly payments (and no down payment), will take 400 months or 33.4 years to pay. This means that MSA contributions are subsidized by the borrower for 33.4 years. Both amortization and one lump sum payment methods can be deployed. Once effective rates are calculated, builders can offer loans PLUS bonus money for furnishings to attract borrowers.
  - The free market will truly determine housing quality and prices. Land prices are to be frozen/capped from the beginning of BH1 through the end of AH5, this will encourage growth beyond urban areas where land is cheaper. As a result, cities will spread out quickly to undeveloped areas. New community businesses and "localization" will take root. Home and land prices in the city are likely to come down as a result.
  - For a home with the sale price of \$100,000; the lender can schedule a direct monthly withdraw from the borrower's Krasian account or settle with a lump sum payment at a future date. If the lender is to receive a payment of \$1000 each month, it will take 8.33 years. The borrower subsidizes MSA contributions for the lender in exchange for having a home now. In the case of a borrower paying a lump sum of \$100,000 at the end of 8.33 years with an effective rate on MSA of 1% is 63.4%, the lender will still have a full \$100,000 at the end of 8.33 years instead of around \$36,600 (\$100,000 -\$63,400) if the money is to sit idle in a bank account.
  - The following tables give a comparison of two effective rates. Assume the principle money is \$120,000, and the MSA is 1% per month. If money in the amount of \$120,000 were to sit idle for 1 year, the total MSA contribution would be \$13,634 (or an effective rate of 11.36% for the year). If that money is loaned out and \$10,000 in repayment is received per month (amortized) from the borrower (a total of 12 payments), the total MSA contributed would be \$7,521 (or 6.27%). The difference in MSA contribution between the two different methods of payment (lump sum vs amortized) is \$6,113 or 5.09%. With the Wisate Effect, lenders will look for opportunities to loan money out to preserve their wealth and future purchasing power.

# MSA Rates Comparison

MSA Effective Rate NORMAL Schedule						
MSA:	1.00%				Principle:	120,000
Month	Monthly Withdraw	Beginning	MSA	Ending	Accumulate MSA	Effective Rate
1	0	120,000	1,200	118,800	1,200	1.00%
2	0	118,800	1,188	117,612	2,388	1.99%
3	0	117,612	1,176	116,436	3,564	2.97%
4	0	116,436	1,164	115,272	4,728	3.94%
5	0	115,272	1,153	114,119	5,881	4.90%
6	0	114,119	1,141	112,978	7,022	5.85%
7	0	112,978	1,130	111,848	8,152	6.79%
8	0	111,848	1,118	110,729	9,271	7.73%
9	0	110,729	1,107	109,622	10,378	8.65%
10	0	109,622	1,096	108,526	11,474	9.56%
11	0	108,526	1,085	107,441	12,559	10.47%
12	0	107,441	1,074	106,366	13,634	11.36%

MSA Effective Rate AMORTIZED Schedule						
MSA:	1.00%				Principle:	120,000
Month	Monthly Payment	Beginning	MSA	Ending	Accumulate MSA	Effective Rate
1	10,000	10,000	100	9,900	100	0.08%
2	10,000	19,900	199	19,701	299	0.25%
3	10,000	29,701	297	29,404	596	0.50%
4	10,000	39,404	394	39,010	990	0.83%
5	10,000	49,010	490	48,520	1,480	1.23%
6	10,000	58,520	585	57,935	2,065	1.72%
7	10,000	67,935	679	67,255	2,745	2.29%
8	10,000	77,255	773	76,483	3,517	2.93%
9	10,000	86,483	865	85,618	4,382	3.65%
10	10,000	95,618	956	94,662	5,338	4.45%
11	10,000	104,662	1,047	103,615	6,385	5.32%
12	10,000	113,615	1,136	112,479	7,521	6.27%
<b>Total</b>	<b>120,000</b>		<b>7,521</b>			

16) Banks and financial institutions shall perform an assets and liabilities assessment to determine its solvency. Starting at the beginning of BH1, interest-fed income is banned. Most derivatives will cease. Banks that fail will be taken over by the CCB.

17) The concept of government bonds is simple. If a government wants to raise 1 million Euro with a maturity of 3 years (January of BH1 to December of AH2) with a national MSA rate of 1% per month, the procedure would be as follows:

- Announcement of 1 million Euro 3-year-bond issuance.
- Since interest rate is banned beginning in BH1, lenders will bid to loan money now in exchange of getting money back at the end of AH2.
- Since MSA will not start until the beginning of AH1, the total MSA subsidized will be 214,322 Euro or a 21.43% effective rate for the loan duration redeemable at the end of AH2.
- Lenders will offer to loan 1 million Euros PLUS premium.

- If lender A offers 1 million Euros plus 10% (total 1.10 million Euro) and lender B offers 1 million Euros plus 15% (total 1.15 million Euro), lender B has first priority.
- This procedure is the same for corporate bond issuance as well.

<b>MSA Effective Rate NORMAL Schedule</b>					
<b>MSA:</b>	1.00%			<b>Principle:</b>	1,000,000
<b>Month</b>	<b>Beginning</b>	<b>MSA</b>	<b>Ending</b>	<b>Accumulate MSA</b>	<b>Effective Rate</b>
1	1,000,000	10,000	990,000	10,000	1.00%
2	990,000	9,900	980,100	19,900	1.99%
3	980,100	9,801	970,299	29,701	2.97%
4	970,299	9,703	960,596	39,404	3.94%
5	960,596	9,606	950,990	49,010	4.90%
6	950,990	9,510	941,480	58,520	5.85%
7	941,480	9,415	932,065	67,935	6.79%
8	932,065	9,321	922,745	77,255	7.73%
9	922,745	9,227	913,517	86,483	8.65%
10	913,517	9,135	904,382	95,618	9.56%
11	904,382	9,044	895,338	104,662	10.47%
12	895,338	8,953	886,385	113,615	11.36%
13	886,385	8,864	877,521	122,479	12.25%
14	877,521	8,775	868,746	131,254	13.13%
15	868,746	8,687	860,058	139,942	13.99%
16	860,058	8,601	851,458	148,542	14.85%
17	851,458	8,515	842,943	157,057	15.71%
18	842,943	8,429	834,514	165,486	16.55%
19	834,514	8,345	826,169	173,831	17.38%
20	826,169	8,262	817,907	182,093	18.21%
21	817,907	8,179	809,728	190,272	19.03%
22	809,728	8,097	801,631	198,369	19.84%
23	801,631	8,016	793,614	206,386	20.64%
24	793,614	7,936	785,678	214,322	21.43%

**Year: BH1 (Before Hanomy Year 1, Transition Year)**

- 1) Issue Krasian accounts for all citizens and businesses ready to be activated on January 1<sup>st</sup> AH1. Each Krasian account is a master financial account which links to all subordinate private and business financial accounts. Monthly GBI will be deposited into this account at the beginning of each month. MSA contributions will also be billed/managed through Krasian accounts. Information on Krasian accounts MUST include country of the citizenship, or the country where a business is based. Only one country is attached to a Krasian account.
- 2) Nationalize failed banks and move assets and liabilities to the nation's CCB.
- 3) Set up a healthcare system to launch in AH.
- 4) Settle federal retirement and pension fund payments.
- 5) Cap land prices until the end of AH5. Determining prices based on the previous 7-8 years is a possibility...incorporating the highs and lows from an average boom & bust cycle.
- 6) Freeze/stabilize/cap pricing for energy, food staples, and labor compensation through the end of AH5. Subsidies or trades with other countries can be deployed to stabilize prices and to meet demand. With an efficient free market, prices will be in equilibrium over time.

- 7) The CCB determines the size of the domestic treasury which includes PM currency and domestic currency. The GKB will coordinate efforts with all world governments to set exchange rates and ensure they move within a narrow band.
- 8) Prepare and transition government agencies and their personnel to conform with Hanomy.
- 9) Work closely with Pichad teams throughout this transition period.
- 10) Accommodate debates and vote on issues relating to the nation's government structure, finance, and strategy.
- 11) Exchange the current series of physical currency to the new series.
- 12) Conduct labor commitment surveys to determine supply and demand of labor in AH. If there are imbalances in labor needs, a strategy will be formed to make sure that demand and supply of labor is met. This can be accomplished through temporary government subsidies.

### **Year: AH1 (First Year of Hanomy)**

- 1) The GKB activates new currency exchange rates and collaborates with CCBs to make sure the rates move within a narrow range. CCBs must notify the GKB of a planned significant change in their money supply so other CCBs can prepare to stabilize their exchange rates accordingly.
- 2) The GKB releases government bond settlement funds in PM currency. At this point, all nations' federal bonds worldwide should be eliminated. The only government bonds remaining in CCB accounts, if any, would be those issued during BH1.
- 3) The GCC will refine its organizational structure. Permanent representatives from each country are to reside where the GCC is located. All meetings will be observed and fully accessible worldwide.
- 4) GBI is distributed by CCBs in both PM and domestic currency, according to the new **Benchmark Exchange Rate**.
- 5) CCBs controls their own domestic money supply creation as well as the PM currency/reserve at the GKB (proportionate to the country's financial outlay during AH1 through AH5). They are also responsible for the country's treasury which may include PM currency, domestic currency, foreign currencies, bonds and promissory notes/contracts.
- 6) CCBs declare that the previous physical currency is no longer a legal tender. Only the new physical currency is.
- 7) CCBs manage MSA contribution from Krasian accounts by billing each Krasian account holder at the beginning of each GBI cycle, starting on 02/01/AH0001 (month/date/year).
- 8) National government, its agencies and the new rule of law are to be in effect on January 1<sup>st</sup>, AH1.

*We shall require a substantially new manner of thinking if mankind is to survive. (Albert Einstein)*

# MONETARY & FINANCIAL SYSTEM

*The real measure of your wealth is not how much money you have in your bank account or how much material wealth you have accumulated, but how much you'd be worth if those were lost.*

According to Hanomy, money is a means to facilitate transactions more so than a form of accumulating wealth. A portion of money in each Krasian account (beyond **Maximum Account Balance Allowance (MABA)** AND not being utilized – idle, stagnant) shall be deployed towards productivity and growth.

Today, most money is created by data entry in a computer. What is considered as real money (silver, gold and national currency base) represents a small portion of all money in existence. A person with large sums of money (either real money or debt money) could starve to death if no one is willing to accept and value it. In this case, money has neither value nor is a wealth accumulation instrument. Wealth and richness in many cultures are not limited to money but include skill, knowledge, talent, respect, friendship, and spirituality as well.

To make a transition to Hanomy's monetary & financial system, sovereign debts must first be addressed. Hanomy provides a rational method that allows resolve for worldwide debt and foreign reserve settlements within a short time frame. Principle components of the system include:

## **SOVEREIGN DEBTS**

Sovereign debt is debt accumulated by each country's government. It includes public debts and intra-government debt. By looking at financial data of 51 countries that have a minimum GDP of \$100 billion per year (2015), it's clear that most of the debts will never be paid off without printing more money which will, eventually, destroy purchasing power. In other words, inflation and hyper-inflation will follow. Developed countries (mostly western nations) carry the highest debt per capita. The overwhelming amount of money these countries have borrowed has led to the society we see today. During the process, lesser developed countries have been taken advantage of through fraudulent banking and a bias compensation system which results in perpetual poverty and suffering for its citizens. Hanomy helps to expel these issues through debt settlement procedures.

# The Snowball of Debt



Public Debt as Percentage of GDP

■ Less than 30%   
 ■ 30% - 60%   
 ■ 60% - 100%   
 ■ 100% - Above

How to read: The more each citizen of a country owes, the closer to the center of the map the country is. Countries appear bigger as debt per capita to pay down countries' debt is higher. e.g. Japan. Conversely, countries where debt per capita is lower appear smaller in size and farther from the center. e.g. Yemen. The colour of the country indicates the public debt as a percentage of GDP.

Sources: <https://howmuch.net/articles/per-capita-debt>  
International Monetary Fund, World Bank and CIA World Factbook

howmuch.net

## Sovereign Debts & Foreign Reserve Settlement

These steps will settle all sovereign debts across the world and offer a suitable amount of money for countries to prosper and thrive. Countries will work closely with the GKB throughout this process during “Before Hanomy” years 2 and 1 (BH2 and BH1):

- 1) Identify **Sovereign Debt** per capita.
- 2) Identify the nation with the highest sovereign debt per capita. In this case - Japan.
- 3) Determine the highest **Debt-Limit-Allowance** amount per capita. It should be higher than the highest debt per capita country, at least by one year’s worth of GBI (suggestion). It is suggested that monthly GBI should be set between 2,000 PM and 2,500 PM – including the government’s expenditure portion which is roughly 20% of monthly GBI. It should be noted that a country with good and efficient government will require less than 20% contribution to this expenditure. This will leave more money in the hands of citizens. Citizens should not contribute more than 20% of their GBI to government expenditure. If more money is needed, the government has to locate the additional funds elsewhere.



- 4) If GBI is set at 2,500 PM per month the allowance should be at least 30,000 PM above the highest debt per capita. This equals to one-year worth of monthly GBI. This allowance is the starting point and the amount granted to all citizens of the world in PM currency. For example: If the country with the highest debt per capita is equivalent to 120,000 PM, the debt-limit-allowance will be 150,000 PM per capita.
- 5) Deduct sovereign debt per capita from *Debt-Limit-Allowance* per capita amount to arrive at the currency ***Wealth-After-Settlement*** per capita.

$\text{Wealth-After-Settlement} = \text{Debt-Limit-Allowance} - \text{Sovereign Debt}$
--

- 6) Multiply *Wealth-After-Settlement* by a nation's population to arrive at the total country's currency *Wealth-After-Settlement* amount. This is the total amount of PM currency a country will have after clearing its national debts. During the transition period, \$1 = 1 PM. For example: If a country has a total of 1 million people with an equivalent of \$100,000 per capita in net sovereign debt and the-debt-limit-allowance is equivalent to 150,000 PM; total PM to be granted is [(150,000 pm - \$100,000) x 1 million people] = 50,000 million PM (1 million x 50,000 PM). The 100,000 million PM (1 million x 100,000 PM) will be held in escrow for debt redemptions.
- 7) All sovereign debts (government bonds) will be eliminated from all countries' treasuries. The total amount of a country's sovereign debts will be held in an escrow account at the GKB pending a release date of funds (in PM) after all debt claims are authenticated and confirmed.
- 8) The total for *Wealth-After-Settlement* will be credited to each country's GKB account in PM currency on Jan 1<sup>st</sup>, AH1. Countries with less debt per capita have higher *Wealth-After-Settlement* per capita. However, this number does not represent country's total currency wealth. A country's total currency wealth will take into consideration domestic money supply and the country's foreign reserve as well.
- 9) Identify the amount of a country's Foreign Reserve. All convertible assets, such as **foreign currency (excluding foreign government bonds)**, will be converted back to the country's domestic currency resulting in an increase of money supply. The existing exchange rates will be used during this process. This added money supply can be used during BH1 to meet government expenditures. If more money is needed to cover expenditures during BH1, the nation can issue short-term bonds repayable once Hanomy is in effect. This is to take place during BH1 and must first be approved by the GKB.
- 10) Holders of sovereign debts around the world will have a one year period to place claim on those bonds, for example between July, BH1 and June, AH1. The GKB will work with CCBs to oversee distribution of escrow money to bondholders after all the claims are authenticated.
- 11) Each CCB will determine the level of PM currency/reserve held in the GKB. PM currency will be dispersed to countries in trenches during AH1 through AH5 and proportionate to each country's financial outlay. This is to prevent a temporary surge in pricing. If additional government funding is needed, the CCB can raise funds through other avenues such as bond issuance. The GKB will work with all central banks during BH1 to determine appropriate PM currency/reserves and dispersals. The level of PM reserve and national money supply are keys to establishing **Benchmark Exchange Rates** which go into effect January 1<sup>st</sup>, AH1.

## **GBI (Global Basic Income)**

GBI is a monthly amount of money distributed to all citizens of the world, **without condition**, to ensure basic human needs are met. It is money citizens can count on to receive the beginning of each month. GBI is funded in part by **MSA** (Money Service Allocation) contributions and each country's PM holdings. MSA is imposed on average monthly balances beyond **Maximum Account Balance Allowance (MABA)**.

Each nation's CCB can control money flow outside the country by balancing a ratio of PM currency to domestic currency each month GBI is dispersed. It is a method of exchange rate stabilization. For example: If a country's citizens are unexpectedly spending money abroad, its exchange rate would be weaker as they would exchange the domestic currency for PM or other currencies. To correct the imbalance, the country's CCB would likely disperse less PM currency to its citizens the following cycle. PM currency can then also be added to the reserve at the GKB to strengthen the exchange rate. The CCB can also issue bonds to manage money velocity as well.

**Results of studies around the world indicate that when giving citizens adequate monthly basic income, 4% of people will stop working while 7% will work fewer hours. Overall, households will reduce their workload by 13%. Basic income is not enough for most people to give up their careers.**

Rewards from continuing to work are beyond financial gain. Studies report a double-digit percentage reduction in high school dropouts as teenagers put off getting part-time jobs so they may focus on school. People's general health and well-being is also improved as a result of such basic income.

Hanomy proposes a GBI of between 2,000 PM and 2,500 PM per month for each adult. For the illustration purpose - 2,500 PM will be used throughout the document. Adulthood is defined by each country. It is suggested that younger people receive less GBI per month while elderly people get more GBI to help absorb higher healthcare costs. GBI for older adults can remain the same at 2,500 PM. However, the government will subsidize increased age-related healthcare expenses incurred by healthcare companies.

The proposed GBI adequately meets basic human needs according to Hanomy. However, it does not account for Social Structure & Support. This portion should stand roughly at 20% of monthly GBI but the final decision belongs to each nation. Smaller government and less wasteful spending will lower this portion. This would result in lower MSA rate, higher MABA, MABAP, and special citizen dividends.

## GBI Proposal By Age Range

Based on Basic Human Needs With Growth Potential

Age Range	GBI	Healthcare Subsidy	Variance	Government Exp.	Net GBI Received
Monthly GBI (PM):		2,500	per person	Government Expenditure: 20%	
< 5	1,000		(1,500)	200	800
5 - 9	1,250		(1,250)	250	1,000
10 - 14	1,500		(1,000)	300	1,200
15 - 19	2,000		(500)	400	1,600
20 - 59	2,500		-	500	2,000
60 - 69	2,500	250	250	500	2,000
70 - 79	2,500	500	500	500	2,000
80 - 89	2,500	750	750	500	2,000
90 >	2,500	1,000	1,000	500	2,000

## GBI Budget Proposal

Based on Basic Human Needs With Growth Potential

Monthly GBI (PM):		2,500	per person	Government Exp (%):		20%
BASIC NEED	Monthly (PM)	% of Monthly GBI	Annual (PM)	Monthly Per Basic Need (PM)	Annual Per Basic Need (PM)	
<b>Social Structure &amp; Support: GOVERNMENT</b>	500	20%	6,000	500	6,000	
Physical & Comfort: Shelter, Utility	500	20.0	6,000			
Physical & Comfort: Food, Water, Clothing	500	20.0	6,000			
Physical & Comfort: Modern Day necessity	100	4.0	1,200	1,100	13,200	
Security: Health & Well Being	400	16.0	4,800			
Security: Personal/Property Safety/Privacy	100	4.0	1,200	500	6,000	
<b>TOTAL</b>	<b>1,600</b>	<b>64%</b>	<b>19,200</b>	<b>1,600</b>	<b>19,200</b>	
Mental: Knowledge/Learning/Opportunity/Participation /Freedom/Liberty/Justice/Accountability/Culture/Identity	200	8.0	2,400	200	2,400	
Spiritual: Belief/Conscience/Nature/Environment /Virtue/Wisdom/Empathy/Courage/Love	200	8.0	2,400	200	2,400	
<b>TOTAL</b>	<b>400</b>	<b>16%</b>	<b>4,800</b>	<b>400</b>	<b>4,800</b>	
<b>GRAND TOTAL</b>	<b>2,500</b>	<b>100%</b>	<b>30,000</b>	<b>2,500</b>	<b>30,000</b>	

### BENCHMARK EXCHANGE RATE & MONEY SUPPLY

After a country settles sovereign debt and foreign reserves, its next task is to determine its desired exchange rate and level of money supply in circulation. This new exchange rate is to be known as the **Benchmark Exchange Rate**.

- 1) A country's new money supply will be created up to the amount of the country's convertible Foreign Reserve currencies, **excluding foreign government bonds**. For example, Thailand has \$175 billion in foreign reserves and its exchange rate is at 35 baht per USD. Assume that \$75 billion is held in foreign government bonds, the total new money supply added will be at the

maximum of \$100 billion x 35 = 3.5 trillion baht or 51,094 baht per capita of 68.5 million people. Approval by the GKB is required.

2) The Benchmark Exchange Rate is set through the following steps:

- Determine what portion of the monthly allowance will be in domestic currency to cover all the human basic needs excluding Social Structure & Support (Government).
- **Since there is no tax collection and no interest payments under Hanomy, there will be higher disposable income.**
- The country can decide what it deems as a suitable GBI Domestic currency/PM currency ratio. The GBI Budget Proposal should be used as a guideline to determine the allocation of GBI.
- Housing is by far the most expensive item a citizen purchases. It is also a major element of basic human needs. Therefore, it will be used to determine a Benchmark Exchange Rate. If citizens determine that a house valued at 100,000 PM should be the median house price adequate for one person, 100,000 PM will be used as a standard for the housing portion of GBI. A house valued at 100,000 PM, with a 30-year payment plan, will require a monthly payment of 278 PM (100,000 PM divided by 360 months). That leaves 222 PM a month to cover utilities, home improvement, home insurance, and some furnishings. With the Wisate Effect, lenders will prefer to receive repayments at later times. Loans can be constructed for even longer periods if preferred.
- From the example above, 20% of GBI or 500 PM will cover housing costs (including utilities and maintenance). If two people are to share a house, more benefits will result from such synergies.
- After satisfactory adjustments are made to the GBI budget, the Benchmark Exchange Rate can be calculated. This is the rate a country will strive to maintain during AH. For Thailand; the current exchange rate is 35 baht per USD. If adequate housing for one person is provided by 6,000 baht per month (including utilities and related expenses) and accounts for 20% of the proposed GBI, the total GBI in Thai currency should be 30,000 baht (6,000 baht / 20%). The Benchmark Exchange Rate is 12 baht per PM (30,000 baht / 2,500 PM).
- The CCB holds excess PM and domestic currency in its treasury. PM held at the CCB will not be used to calculate the Benchmark Exchange Rate or exchange rate during AH. Only the country's PM reserves held at the GKB and the country's money supply are to be used. Any changes in the two numbers will have an impact on exchange rates worldwide. Hence the term "Kinetic".
- Each country can deploy a mix of PM and domestic currencies among monthly GBI payout, directly from its CCB.
- The CCB can add or reduce its money supply at will. Information regarding a country's PM reserve at the GKB and money supply in circulation are public information.
- A country can maintain its exchange rate via several methods:
  - 1) Add to or reduce the country's money supply in circulation which can be done via distribution of GBI plus extra dividends, land purchase from citizens (adds currency to the public); or bond issuance and donations (receiving currency from the public).
  - 2) Increase or decrease its GKB reserve.
  - 3) Increase MABA or award special dividends.
  - 4) Balance the ratio of PM to domestic currency for each GBI distribution cycle.

## MSA (Money Service Allocation)

There is a strong relationship between GBI and the MSA rate for each country. The MSA rate is calculated after the process of settling sovereign debt and foreign reserves. The MSA rate, which varies country-to-country, applies to the **weighted average** monthly balances beyond the **maximum account balance allowance (MABA)** in all Krasian accounts nationwide. A country with higher net wealth per capita will likely have a lower rate of MSA, but not necessarily. It is dependent on the financial outlay determined by each CCB. [Refer to Financial Outlay Sheet.](#)

For example: If the MSA rate is 2.5% per month and MABA is 30,000 PM, a Krasian account's weighted average of currency holding is equivalent to 130,000 PM then the MSA contribution will be 2,500 PM per month. Since GBI is 2,500 PM per month as well, this Krasian account's currency balance will not see any reduction at all. If the Krasian account has 230,000 PM instead of 130,000 PM, MSA contribution will be 5,000 PM. Since GBI is 2,500 PM, the net amount in the Krasian account will stand at 227,500 PM. That is 230,000 (the Krasian account's currency balance) – 5,000 (MSA contribution: 2.5% x 200,000) + 2,500 GBI.

MABA can be used as a tool to manage the velocity of money. A temporary MABA increase will slow down consumption simply because citizens will be allowed to save more and be less inclined to utilize money.

Each country's MSA rate is determined during BH1, using the financial outlay sheet. Base MSA rates are to be fixed rates for a predetermined period of time such as through the end of AH5. It should be reevaluated periodically. A CCB should only change MSA rates through nationwide referendums. This is to reduce uncertainty in business transactions and plans.

## MTI (MABA Threshold Index (MTI) %

This indicates the portion of the Krasian account that has more money than MABA amount.

## MTIIR (MTI Improvement Rate) %

The improvement rate on MTI at each period.

## BENCHMARK PM RESERVE WEIGHTED AVERAGE & PM RESERVE WEIGHTED AVERAGE

Both ratios are used to calculate exchange rates before and after Hanomy is implemented. Countries are to decide the portion of PM to be kept at the CCB. Only PM held at the GKB as reserve will be used to calculate exchange rates during AH. [Refer to GKB – PM Currency Exchange System.](#)

The **Benchmark PM Reserve Weighted Average ratio** shows wealth in PM held by each country when compared to the total PM held by all countries. It is the benchmark used to compare and calculate the exchange rate after Hanomy is implemented.

*Benchmark PM Reserve Weighted Average = (total country's PM held at GBK and country's central bank)/(total PM in existence – total PM held by GKB)*

The **PM Reserve Weighted Average ratio** shows wealth in PM held by each country as a GKB reserve. It is used to calculate exchange rates after Hanomy is implemented. A CCB can choose to hold PM in its domestic account which will not be used to calculate exchange rates. This provides additional flexibility to control exchange rates and distribution of GBI.

$$\text{PM Reserve Weighted Average} = (\text{total country's PM held at GKB}) / (\text{total PM in existence} - \text{total PM held by GKB} - \text{total PM held by all central banks})$$

As the amount of a country's PM reserve changes in the GKB (as well as domestic money supply in circulation), so does the exchange rate for all other countries. It is in the best interest of all countries to work together to stabilize exchange rates. Countries must submit a request to significantly change their money supply and GKB reserves in advance to prevent unexpected fluctuations in exchange rates worldwide.

### **GKB (Global Kinetic Bank)**

GKB is the master global financial bank. It creates finite digital PM currency which is the world's reserve currency. It works closely with all CCBs to ensure orderly financial conduct around the globe. Its primary duties include:

- Sovereign debt and foreign reserve settlements during the transition period (BH1)
- Maintaining record of all nations' PM reserve and money supply
- Accounting for all PM currency in GKB, CCB and Krasian accounts
- Settling financial transactions between countries
- Evaluating and suggesting solutions to stabilize each nation's exchange rate
- Imposing financial sanctions, limitations, and reparations according to GCC resolutions

### **CCB (Country Central Bank)**

The CCB is a government agency handling financial issues domestically and abroad. It works closely with the GKB to stabilize a nation's exchange rate. Its primary duties include:

- Issuing Krasian accounts to citizens and businesses
- Distributing GBI and additional GBI special dividends
- Handling MSA contribution
- Managing MABA and MABAP
- Managing the PM reserve at the GKB
- Managing the country's treasury
- Managing the country's money supply
- Issuing bonds to raise funds for projects
- Monitoring and regulating financial transactions and rules
- Freezing portions of or access to all financial accounts associated with Krasian accounts if warranted
- Nationalizing banks that fail
- Managing the country's expenditures and revenue accounts

The CCB also works closely with other government agencies to manage and maintain price equilibrium for basic-human-need items such as housing, staple-food and healthcare. These prices should move within a narrow range and always be in line with the GBI proposal. Governments will temporarily

subsidize prices of those items as needed to encourage additional supply/production. Over time, demand and supply should be in equilibrium with targeted prices.

## **KRASIAN ACCOUNTS**

A Krasian account is a master financial account issued by the CCB to every citizen, and business operating within the country. A Krasian account number is needed to open other financial accounts. The account will have the same format worldwide in suit with the GKB's format. Account information can be accessed by the GKB to monitor the status of PM in circulation. Each account MUST include the registration of citizenship or country of business information. Businesses that operate within a country must open Krasian accounts in that country to handle its financial transactions. All financial accounts that have currency as a component must have a direct link to this account so that MSA contributions can be assessed.

Foreign currencies can be held in Krasian accounts. Money subjected to MSA will be calculated using the host country's MSA rate. The rate will apply to total money over MABA, or MABAP (MABA plus extra allowance). For example, if a personal Krasian account has a monthly average balance of 35,000 PM equivalent and MABA is 30,000 PM, the country MSA rate will be applied to 5,000 PM equivalent. If the average balance is less than MABA or MABAP, the shortfall does not affect calculations for subsequent MSA contributions.

This practice also applies to business Krasian accounts. Government may set MABA according to business type, size, and location. This specially set MABA can be temporary or permanent. It can be a tool to encourage certain types of business investment according to a nation's objectives.

## **WISATE EFFECT**

The Wisate Effect changes the concept of time value of money. In fact, it turns the existing concept of money and how it is utilized upside down. The Wisate Effect encourages productivity through diversion of stagnant money into productive entities. Since taxing and interest payments are banned, money sitting idle is subject to monthly MSA contribution. It is best to spend, loan, or invest in projects.

Because of the Wisate Effect, lenders will work tirelessly to find borrowers. Lenders have a certain level of comfort knowing that money loaned is somewhat guaranteed by monthly GBI. Lenders will prefer delaying repayment. Borrowers will prefer to repay as soon as possible so money on hand won't be subjected to monthly MSA.

Arrangements between lenders and borrowers can be constructed in many ways including bartering for future work, lump sum payments, and amortization. The effective rates of MSA should be used to arrive at win-win agreements. Essentially, productive and skillful borrowers will have better negotiating power thanks to the Wisate Effect.

## **COMPENSATION SYSTEM**

There are many ways to derive fair compensation. However, Hanomy created a schedule with a sample matrix for fair compensation. More work is needed to perfect such a system as Hanomy gains acceptance. In all, the free market principle will dictate the level of compensation. [Refer to Free Market Pricing & Compensation Schedule Spreadsheet.](#)



## A COUNTRY'S FINANCIAL OUTLAY

The money supply (both PM & domestic currency) held by citizens should be relatively stable or move within a tight range over time. The Hanomy Financial Outlay worksheet allows a country to plan its finances 20 years in advance. It all depends on a country's financial outlay and needs. For the most part, there will be a significant increase in money held by citizens in the earlier years for developing and less developed countries. As years go by, the fluctuation in money held by citizens should be very minimum or within a percentage, give or take. Some countries may reach this threshold sooner than others

This is a result of initial massive investments in housing, food production, healthcare, utilities, transportation infrastructure and communications – now meeting adequate levels of basic human needs set by each country. As well, the increase is brought on by more money made available to those who did not have monetary wealth before Hanomy. The surge in activities in these categories should slow down as years pass. [Refer to the Financial Outlay Sheet.](#)

EXPECTED MONTHLY MSA RATE COMPARISON (%) *												
Debt-Limit:	150,000		All money unit is in PM						180,000		200,000	
Monthly GBI:	2,500		1,250				1,250		New Forex			
	Forex Unchange				New Forex		Ratio to PM		MSA		Yearly Rate	
Country	MSA %	Yearly %	MSA %	Yearly %	MSA %	Yearly %	New/Old~	MSA %	Yearly %	MSA %	Yearly %	
Japan	1.55	17.09	0.8	9.19	1.5	16.59	2	1.35	15.05	1.20	13.49	
USA	2.00	21.53	1.0	11.36	1.5	16.59	2	1.65	18.10	1.45	16.08	
Switzerland	0.80	9.19	0.3	3.54	0.6	6.97	2	0.70	8.08	0.62	7.19	
Germany	1.85	20.07	0.9	10.28	1.1	12.43	2	1.55	17.09	1.35	13.49	
Australia	1.55	17.09	0.7	8.08	0.9	10.28	2	1.30	14.53	1.17	13.17	
Mexico	2.40	25.29	1.1	12.43	1.0	11.36	0.52	1.90	20.56	1.62	17.80	
Thailand	2.20	23.43	1.0	11.36	0.8	9.19	0.39	1.75	19.09	1.53	16.89	
Russia	2.25	23.90	1.0	11.36	0.9	10.28	0.38	1.80	19.58	1.56	17.19	
China	2.05	22.01	0.9	10.28	0.7	8.08	0.37	1.65	18.10	1.44	15.98	
India	2.43	25.56	1.1	12.43	1.1	12.43	0.36	1.90	20.56	1.65	18.10	

\* Assume that debt held by a country's citizens is 70% with no change in exchange rate  
 ~ The lower the number, the stronger the country's currency become AH, less country's currency is needed to exchange for a unit of PM

**Note:**  
 - A higher New Forex Ratio, results in a faster growth in money supply (in citizens' hands) - which will impact prices of products & services when demand and supply are not in balance.  
 - In a country where wealth inequality is great and an average citizen's account is much lower than MABA, results in a faster growth in money supply during the earlier years after Hanomy is implemented.

Assume that Debt-Limit-Allowance is \$150,000 per person and monthly GBI is 2,500 PM per person.

**Thailand** is to be used as an example (for an illustrative purpose only):

- National wealth after all sovereign debt and foreign reserve settlements: 26,225 billion baht, and 10,241 billion PM.
- Suggest mandated PM reserve at GKB is 10%. The exact amount will be determined during the setting of the Benchmark Exchange Rate.
- Monthly GBI: total of 5,320 billion baht OR 173.4 billion PM. That is a 30,000 baht OR 2,500 PM per capita per month.

- MSA rate is 2.2% per month using the Benchmark Exchange Rate. This translates to a 23.43% annual effective rate.
- The exact MSA rate will be determined by each country through a financial outlay, nation's financial strategy, and the new exchange rate.

#### Year BH1:

- If government funding during BH1 is needed, the Thai government can issue a series of short-term bonds with maturity dates at the end of AH1 or sooner. On January 1<sup>st</sup>, AH1, the GKB will release the first trench of PM to all nations according to a country's financial outlay. Thus, there should be no need to issue any longer-term bonds – unless it wants to reduce money supply or decrease money velocity.
- The interest rate during BH1 is at 0% since interest is banned. The MSA effective rate for AH1 is 23.43%.
- Lenders will buy government bonds at face value plus premium. The higher the premium, the better the deal for the government. For the government, a lender who offers money at the bond's face value + 15% is more desirable than a lender who offers the bond's face value + 10%.
- The GKB's reserve is suggested at 10% of the country's total currency wealth (both PM and domestic money supply combined). 90% of the country's currency wealth is free to be used for GBI, additional reserve, government expenditures, special dividends, etc. However, the release of the country's PM by GKB will be in trenches during AH1 through AH5 according to a country's financial outlay.
- The CCB performs a financial outlay strategy that best fits the country's objectives.
- The MSA rate will be set by each country during BH1 after a Benchmark Exchange Rate is determined through the country's financial outlay for the next 20 years. [Refer to Financial Outlay Sheet \(Thailand\)](#).
- At 2.2% monthly MSA rate, the effective rate is at 72% at the end of AH5 (60 months), and 92% at the end of 10 years (120 months).
- The GBI Budget Proposal suggests that an estimate of 20% of total monthly GBI should be allocated to government expenditures starting AH1. However, the transition year may require larger than 20% to cover expenditures.
- First-priority projects such as housing, food production, healthcare, utilities, transportation infrastructure, and communications will be the main focus of government. Those projects are important elements of basic human needs. The CCB can set aside funding for projects that address these demands and provide loans. Businesses in these categories should do well in early years until equilibrium in supply and demand is established.

#### Year AH1:

- Countries can offer its citizens special dividends along with GBI regularly. This is a strategy to manage levels of productivity, money supply, and the exchange rate.
- The country can deploy a strategy to keep the exchange rate stable by dispersing GBI in both PM and domestic currencies. If the exchange rate is kept in a narrow range, there should be no difference to citizens receiving GBI in PM or domestic currency.
- The CCB can exchange its excess domestic currency in the treasury for additional PM which can be added to country's PM reserve at the GKB.

- The CCB can withdraw its PM reserve beyond the mandated reserve (of 10%) at any time after giving advance notification and is approved to do so by the GKB. This notification is done as a courtesy to other countries as they will have to adjust their PM reserves and money supply accordingly.
- The GKB does not disperse a country's reserve to any entity but the country's CCB. It deals directly with the CCB.
- The CCB notifies Krasian account holders of the previous month's MSA contribution due, at the beginning of each month. It is in the best interest of a Krasian account holder to pay any balance as early as possible. In some cases, the MSA contribution due can be automatically deducted from incoming GBI.
- The CCB verifies the country's sovereign debt claims and works with the GKB during the redemption period.
- The CCB redeems bonds issued during BH1, at face value.

### **CONSIDERATIONS DURING PRACTICE:**

MSA rates are, for most countries, to be between 1% and 3% per month depending on each country's financial outlay and objectives (at Debt-Limit Allowance of 150,000 PM). Levels of existing debt and money supply will contribute greatly to the MSA rate. This brings effective rates to between 11% and 30% annually. This may seem high, however there is no tax collection and no interest payment under the Hanomy system. Furthermore, these rates provide safeguards against inflation and hyperinflation as well. Citizens do not need to plan financial retirement because all basic human needs are provided throughout life's existence.

### **Taxes:**

Currently, total average taxes paid in the US are closer to 43% per year. These taxes include federal personal income tax, state & local income taxes, sales tax, property tax, fuel/gasoline tax, and other taxes. This average tax paid does not even include items like inflation, employer's share of social security, Medicare deductions, and mandated healthcare expenses.

### **Inflation and Hyperinflation:**

Inflation will be kept in check under Hanomy, thanks to the finite money principle. Hanomy has safeguards built in to prevent run-away inflation since prices of basic-human-need items are allowed to fluctuate in very narrow bands. If price levels are too high, the CCB will use a country's treasury to subsidize price increases and bring about the equilibrium in supply and demand. Competition among producers (locally and abroad) will result. Together with progress in automation and smart technology, the cost of production is likely to trend downward by nature.

This is in contrast to the current system where interest rates can move up hundreds of percentages a year. This is known as hyperinflation. Hanomy's MSA annual effective rate of between 10% and 30% is far more preferable. Together with MABAP, the annual effective rate will be lower as well.

With continued money printing, as is currently done worldwide, hyperinflation is imminent. As a result, money saved will retain much less purchasing power. When society breaks down, dreadful impacts will be felt through all classes, INCLUDING the super wealthy and few elite.

Hanomy offers a solution to maintain wealth by lending stagnant money to generate productivity right now in exchange for future repayments. It is **“pulling supply forward – with productivity”**. People can enjoy the fruits of productivity now and in the future. The current system is **“pulling demand forward – with debt”** and stealing from generations that follow, leaving them with mountains of unpayable debts.

Data shows that during the US great depression between 1929 and 1932, those who invested in the stock market at its peak lost 90% of their investment in 1932. Two thirds of people lost their jobs and those who still had their homes were living with high stress. The private construction industry in cities had a collapse rate over 80%. Many landlords saw their rental income drain away and went bankrupt. Suicide, sickness, hunger, murder (for money) spread throughout society. It is estimated that nearly 6% of the US population (7 million out of 123 million at the time) died from malnutrition, and nearly 2% from suicide.

Most people do not realize in a standard mortgage loan, the originator of the loan (the bank or lending institution) has the option to call back the loan IN FULL at ANY MOMENT. This means you may have to vacate your home on very short notice if the loan is recalled.

The world does not need another pre-Hitler Weimar Republic (Germany - between June 1921 and January 1924, which ultimately led to a world war, costing many lives, world resources, the environment and human progress).

# World Financial Data of Countries With Minimum GDP of \$100 Billion

By Debt Range

Debt Per Capita Rank	Country	World Population: 7.713 billion										Debt-Limit-Allowance: \$ per person										GPI per person: 2500 PM/month										Await For Input															
		All PIM Created: 1,156,950 billion		M2 Per Capita (billion \$)		M2 Per Capita (currency)		M2 Per Capita (\$)		Foreign Reserves (billion \$)		Foreign Reserves (excl. Gold) (billion \$)		Foreign Reserves (excl. Gold) Per Capita (\$)		Foreign Reserves (excl. Gold) Per Capita (currency)		Currency Exchange Rate Per \$		Country Wealth (billion \$)		New M2 (billion \$)		New M2 Per Capita (currency)		New M2 Per Capita (\$)		Wealth At Debt Settlement (billion \$)		Wealth At Debt Settlement Per Capita (\$)			Wealth At Debt Settlement Per Capita (currency)		Monthly Government Budget (billion \$)		Monthly Government Budget Per Capita (currency)		Monthly Government Budget Per Capita (\$)		Monthly Reserve (billion \$)		Monthly Reserve Per Capita (currency)		Monthly Reserve Per Capita (\$)		Benchmark Exchange Rate @ M17/01
1	Japan	126,437	5,362	11,978	223	45,408	947,35	1,714	1,885	100	14,909	57	JPY	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
2	Germany	82,958	4,511	9,467	22	500	602	482	332	9,467	22	EUR	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734																
3	France	66,046	4,196	8,049	100	4,092	1,412	1,412	1,412	8,049	100	EUR	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734																
4	United Kingdom	62,746	3,962	7,186	100	3,962	1,412	1,412	1,412	7,186	100	GBP	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734																
5	Italy	60,746	2,261	2,315	129	37,221	480,033	603	548	161	13,606	43	EUR	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
6	Canada	37,603	1,908	1,798	94	50,741	47,815	624	657	13,480	33	USD	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734																
7	Australia	22,029	2,029	2,029	45	1,300	1,500	1,500	1,500	2,029	45	EUR	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734																
8	Spain	41,399	2,025	2,025	101	2,340	55	EUR	358	407	4,028	46,006	0.88	EUR	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734														
9	Greece	11,216	414	8,827	45	8,827	45	EUR	177	201	16,432	18,672	0.88	EUR	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734														
10	Ireland	4,274	391	218	56	69,972	39,011	68	76	111	13,550	50	USD	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
11	Switzerland	8,271	779	331	42	90,926	38,619	242	234	3	27,348	40	CHF	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
12	Netherlands	16,885	409	179	44	83,961	38,769	91	92	11	18,855	48	EUR	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
13	United Kingdom	65,842	2,256	2,451	109	33,701	36,620	984	1,110	131	16,582	45	GBP	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
14	Norway	5,295	460	182	40	86,908	34,334	214	198	7	37,394	38	NOK	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
15	Sweden	46,319	1,384	1,528	99	32,758	33,419	498	539	11	11,488	45	EUR	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
16	Ireland	5,351	304	174	52	54,690	31,316	134	136	11	24,456	54	EUR	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
17	Germany	82,958	4,511	9,467	22	500	602	482	332	9,467	22	EUR	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734																
18	France	66,046	4,196	8,049	100	4,092	1,412	1,412	1,412	8,049	100	EUR	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734																
19	United Kingdom	62,746	3,962	7,186	100	3,962	1,412	1,412	1,412	7,186	100	GBP	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734																
20	Norway	10,588	260	265	102	25,282	25,762	320	320	17	24,628	35	EUR	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
21	Sweden	10,442	629	230	37	66,900	20,626	173	169	2	23,247	56	EUR	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
22	Hong Kong	7,890	388	136	35	51,800	18,109	79	62	22	8,230	15	HKD	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
23	New Zealand	4,732	235	85	36	62,400	17,442	461	484	6	15,216	33	USD	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
24	Australia	25,351	1,382	442	28	64,400	17,442	461	484	6	15,216	33	AUD	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
25	South Korea	52,119	1,778	792	45	34,108	15,197	357	336	6	6,943	42	KRW	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
26	Hungary	9,655	173	115	66	17,900	11,901	62	65	41	6,701	15	HUF	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
27	Slovakia	6,450	120	57	48	21,995	10,498	38	39	21	7,117	19	EUR	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
28	Brazil	213,612	2,257	2,104	93	10,565	9,650	734	756	13	3,541	28	BRL	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
29	Taiwan	25,223	621	237	38	24,605	9,607	92	92	10	3,649	40	TWD	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
30	Argentina	45,218	460	414	63	14,589	9,156	121	159	121	3,507	35	ARS	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
31	Czech Republic	10,630	277	89	32	26,055	8,386	87	84	3	7,902	23	CZK	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966	6,988	55,265	1,102,290	6,988	34,095	316,09	6,813.0	61.22	0.8752	107.36	1.7734															
32	Saudi Arabia	33,421	791	235	31	22,717	7,039	172	228	131	6,816	22	SAR	1,020,758	9,547	8,144,515	7,520	13,522	12,935	10,230	18,966																										

# GKB - PM Currency Exchange System

Only Countries With Minimum GDP of \$100 Billion

		ENTER DATA	Mandated GKB Reserve: 20%		Debt-Limit-Allowance: 150,000 per person		Total PM: 1,095,000 billion PM					
		DURING TRANSITION PERIOD (BH1)				AFTER IMPLEMENTATION OF HANOMY						
No	Country	Beginning Money Supply M2 (billion currency)	Beginning PM Bank Account (billion PM)	Benchmark PM Reserve Weight Average (%)	Benchmark Exchange Rate Per PM	Money Supply (billion currency)	Mandated GKB Reserve (PM)	GKB Reserve (PM)	Central Bank Held (PM)	Total Country (PM)	PM Reserve Weight Average (%)	Exchange Rate Per PM
1	Angola	9,107	3,163	0.3972	166.00000	9,107	632.65	632.65	2,531	3,163	0.3969	166.11305
2	Argentina	1,406	6,071	0.7623	14.18000	1,406	1,214.27	1,214.27	4,857	6,071	0.7618	14.18966
3	Australia	1,773	3,099	0.3891	0.75000	2,216	619.88	775.61	2,324	3,099	0.4866	0.74978
4	Austria	324	947	0.1189	1.15000	243	189.34	142.10	805	947	0.0891	1.15006
5	Belgium	520	1,145	0.1438	1.15000	520	229.04	229.04	916	1,145	0.1437	1.15078
6	Brazil	3,542	28,713	3.6051	3.57000	3,542	5,742.68	5,742.68	22,971	28,713	3.6026	3.57243
7	Canada	1,508	3,711	0.4660	1.27000	1,508	742.28	742.28	2,969	3,711	0.4657	1.27086
8	Chile	127,390	2,615	0.3284	659.00000	127,390	523.06	523.06	2,092	2,615	0.3281	659.44879
9	China	166,138	203,089	25.4987	6.51000	166,138	40,617.76	40,617.76	162,471	203,089	25.4814	6.51443
10	Colombia	525,887	7,032	0.8829	2,914.00000	525,887	1,406.42	1,406.42	5,626	7,032	0.8823	2,915.98447
11	Czech Republic	5,444	1,476	0.1853	23.53000	5,444	295.23	295.23	1,181	1,476	0.1852	23.54602
12	Denmark	1,543	679	0.0852	6.48000	1,543	135.77	135.77	543	679	0.0852	6.48441
13	Egypt	2,138	12,617	1.5841	8.88000	2,138	2,523.40	2,523.40	10,094	12,617	1.5830	8.88605
14	Finland	156	660	0.0829	1.15000	156	132.08	132.08	528	660	0.0829	1.15078
15	France	1,953	6,887	0.8646	1.15000	1,953	1,377.32	1,377.32	5,509	6,887	0.8641	1.15078
16	Germany	2,887	9,312	1.1692	1.15000	2,887	1,862.42	1,862.42	7,450	9,312	1.1684	1.15078
17	Greece	164	1,249	0.1569	1.15000	164	249.89	249.89	1,000	1,249	0.1568	1.15078
18	Hong Kong	14,564	998	0.1253	7.76000	14,564	199.64	199.64	799	998	0.1252	7.76528
19	Hungary	26,589	1,375	0.1727	271.00000	26,589	275.02	275.02	1,100	1,375	0.1725	271.18455
20	India	50,527	187,763	23.5745	66.61000	50,527	37,552.66	37,552.66	150,211	187,763	23.5585	66.65536
21	Indonesia	5,985,468	37,494	4.7075	13,245.00000	5,985,468	7,498.77	7,498.77	29,995	37,494	4.7043	13,254.02001
22	Iran	4,605,324	11,673	1.4655	30,321.00000	4,605,324	2,334.50	2,334.50	9,338	11,673	1.4645	30,341.64897
23	Iraq	145,753	5,349	0.6716	1,107.00000	145,753	1,069.87	1,069.87	4,279	5,349	0.6712	1,107.75388
24	Ireland	190	412	0.0518	1.15000	190	82.47	82.47	330	412	0.0517	1.15078
25	Israel	1,043	1,000	0.1256	3.77000	1,043	200.08	200.08	800	1,000	0.1255	3.77257
26	Italy	1,538	6,318	0.7933	1.15000	1,538	1,263.69	1,263.69	5,055	6,318	0.7928	1.15078
27	Japan	1,058,184	6,390	0.8023	100.00000	1,058,184	1,277.99	1,277.99	5,112	6,390	0.8017	100.06810
28	Kazakhstan	18,801	2,606	0.3272	326.00000	18,801	521.15	521.15	2,085	2,606	0.3269	326.22201
29	Kuwait	44	590	0.0741	0.30000	44	118.10	118.10	472	590	0.0741	0.30020
30	Malaysia	540	4,389	0.5510	3.98000	540	877.75	877.75	3,511	4,389	0.5507	3.98271
31	Mexico	14,616	17,270	2.1684	17.65000	14,616	3,454.07	3,454.07	13,816	17,270	2.1669	17.66202
32	Morocco	1,067	4,909	0.6164	9.54000	1,067	981.89	981.89	3,928	4,909	0.6160	9.54650
33	Netherlands	896	1,894	0.2379	1.15000	896	378.90	378.90	1,516	1,894	0.2377	1.15078
34	New Zealand	165	607	0.0763	0.69000	165	121.49	121.49	486	607	0.0762	0.69047
35	Nigeria	20,726	26,020	3.2670	199.00000	20,726	5,204.06	5,204.06	20,816	26,020	3.2647	199.13552
36	Norway	2,422	598	0.0751	8.12000	2,422	119.69	119.69	479	598	0.0751	8.12553
37	Pakistan	13,909	27,792	3.4894	105.00000	13,909	5,558.37	5,558.37	22,233	27,792	3.4870	105.07151
38	Peru	345	4,672	0.5866	3.33000	345	934.45	934.45	3,738	4,672	0.5862	3.33227
39	Philippines	12,232	14,796	1.8577	47.08000	12,232	2,959.24	2,959.24	11,837	14,796	1.8565	47.11206
40	Portugal	200	1,306	0.1640	1.15000	200	261.25	261.25	1,045	1,306	0.1639	1.15078
41	Romania	438	3,122	0.3920	3.91000	438	624.47	624.47	2,498	3,122	0.3918	3.91266
42	Russia	61,900	20,826	2.6148	66.45000	61,900	4,165.22	4,165.22	16,661	20,826	2.6130	66.49525
43	Saudi Arabia	3,648	4,524	0.5680	3.75000	3,648	904.84	904.84	3,619	4,524	0.5676	3.75255
44	Singapore	862	512	0.0642	1.35000	862	102.32	102.32	409	512	0.0642	1.35092
45	Slovakia	57	751	0.0943	1.15000	57	150.23	150.23	601	751	0.0942	1.15078
46	South Africa	3,145	7,679	0.9642	14.66000	3,145	1,535.84	1,535.84	6,143	7,679	0.9635	14.66998
47	South Korea	2,714,767	7,126	0.8948	1,153.00000	2,714,767	1,425.28	1,425.28	5,701	7,126	0.8941	1,153.78521
48	Spain	1,129	5,519	0.6929	1.15000	1,129	1,103.71	1,103.71	4,415	5,519	0.6924	1.15078
49	Sweden	3,238	1,211	0.1520	8.06000	3,238	242.20	242.20	969	1,211	0.1519	8.06549
50	Switzerland	1,476	902	0.1133	0.97000	1,476	180.40	180.40	722	902	0.1132	0.97066
51	Taiwan	54,190	3,314	0.4161	32.34000	54,190	662.85	662.85	2,651	3,314	0.4158	32.36202
52	Thailand	24,227	10,071	1.2645	12.00000	24,227	2,014.22	2,014.22	8,057	10,071	1.2636	12.00817
53	Turkey	1,553	11,298	1.4185	2.85000	1,553	2,259.63	2,259.63	9,039	11,298	1.4176	2.85194
54	Ukraine	1,327	6,737	0.8459	25.13000	1,327	1,347.43	1,347.43	5,390	6,737	0.8453	25.14711
55	United Kingdom	1,795	7,141	0.8966	1.46000	1,795	1,428.26	1,428.26	5,713	7,141	0.8960	1.46099
56	United States	12,688	29,183	3.6640	1.00000	12,688	5,836.55	5,836.55	23,346	29,183	3.6615	1.00068
57	Venezuela	4,569	4,360	0.5475	10.00000	4,569	872.10	872.10	3,488	4,360	0.5471	10.00681
58	Vietnam	6,061,821	13,496	1.6944	22,288.00000	6,061,821	2,699.12	2,699.12	10,796	13,496	1.6933	22,303.17840
	Sub Total		796,467	100.00			159,293	159,402	637,065	796,467	100.00	
	Under Report							637,065	637,065			
	GKB (PM)		298,533					298,533		298,533		
	TOTAL		1,095,000					1,095,000		1,095,000		

## Country Financial Outlay - Japan

Adjusted For Government Debt Held By Citizens

Mandated Expenditures									
BH1	12/31/BH1	* Estimated wealth held by citizens on 12/31/BH1 = M2 in circulation + 1 year of Govt. expenditure (since no tax is collected during BH1) * CCB wealth can be negative if it borrows (issue bond) to cover govt. expenditure during BH1 fiscal year							
		Citizen Held				Citizen Held			
		(Currency)				(Currency)			
		M2 (billion)	Government Expenditure:	M2:	Govt. Expenditure:	Govt. Expenditure:	Govt. Expenditure:	Govt. Expenditure:	Govt. Expenditure:
		1,029,768	(203,314)	1,029,768	139,517	139,517	139,517	139,517	139,517
		203,316	(63,799)	203,316	203,316	203,316	203,316	203,316	203,316
		1,233,084		1,233,084					
AH1	1/1/AH1	Adjustment (billion) PM (currency)				Citizen Held (Currency)			
		6,988.00	753,725.68						
		1,896.45	204,551.10						
		5,091.55	549,174.58						
		(63,799.19)							
		485,375.39							
Mc.	CCB Wealth Beginning	Revenue (PM)	MTI	Misc	Govt	Other Expenses	Misc	CCB Wealth Ending	Citizen Held
1	485,375.39	0.200			13,636.74	3,409.18		488,329.47	2,154,492.38
2	468,329.47	0.204			13,636.74	3,409.18		467,863.66	2,154,958.79
3	467,863.66	0.208			13,636.74	3,409.18		467,388.49	2,155,433.96
4	467,388.49	0.212			13,636.74	3,409.18		466,903.76	2,155,918.69
5	466,903.76	0.216			13,636.74	3,409.18		466,409.29	2,156,413.16
6	466,409.29	0.221			13,636.74	3,409.18		465,904.89	2,156,917.56
7	465,904.89	0.225			13,636.74	3,409.18		465,390.35	2,157,432.10
8	465,390.35	0.230			13,636.74	3,409.18		464,865.47	2,157,956.98
9	464,865.47	0.234			13,636.74	3,409.18		464,330.05	2,158,492.40
10	464,330.05	0.239			13,636.74	3,409.18		463,783.88	2,159,038.57
11	463,783.88	0.244			13,636.74	3,409.18		463,226.73	2,159,595.32
12	463,226.73	0.249			13,636.74	3,409.18		462,658.40	2,160,164.05
13	462,658.40	0.254			13,636.74	3,409.18		462,078.65	2,160,744.79
14	462,078.65	0.259			13,636.74	3,409.18		461,487.27	2,161,335.18
15	461,487.27	0.264			13,636.74	3,409.18		460,884.02	2,161,938.43
16	460,884.02	0.269			13,636.74	3,409.18		460,268.65	2,162,553.80
17	460,268.65	0.275			13,636.74	3,409.18		459,640.94	2,163,181.51
18	459,640.94	0.280			13,636.74	3,409.18		459,000.62	2,163,821.82
19	459,000.62	0.286			13,636.74	3,409.18		458,347.46	2,164,474.99
20	458,347.46	0.291			13,636.74	3,409.18		457,681.20	2,165,141.25
21	457,681.20	0.297			13,636.74	3,409.18		457,001.56	2,165,820.89
22	457,001.56	0.303			13,636.74	3,409.18		456,308.29	2,166,514.35
23	456,308.29	0.309			13,636.74	3,409.18		455,601.12	2,167,221.33
24	455,601.12	0.315			13,636.74	3,409.18		454,879.76	2,167,942.69
25	454,879.76	0.322			13,636.74	3,409.18		454,143.93	2,168,678.52
26	454,143.93	0.328			13,636.74	3,409.18		453,393.34	2,169,429.11
27	453,393.34	0.335			13,636.74	3,409.18		452,627.71	2,170,194.74
28	452,627.71	0.341			13,636.74	3,409.18		451,846.72	2,170,975.73
29	451,846.72	0.348			13,636.74	3,409.18		451,050.07	2,171,772.38
30	451,050.07	0.355			13,636.74	3,409.18		450,237.45	2,172,585.00
31	450,237.45	0.362			13,636.74	3,409.18		449,408.53	2,173,413.91
32	449,408.53	0.370			13,636.74	3,409.18		448,563.01	2,174,259.44
33	448,563.01	0.377			13,636.74	3,409.18		447,700.53	2,175,121.92
34	447,700.53	0.384			13,636.74	3,409.18		446,820.76	2,176,001.69
35	446,820.76	0.392			13,636.74	3,409.18		445,933.36	2,176,899.38
36	445,933.36	0.400			13,636.74	3,409.18		445,007.98	2,177,814.47
37	445,007.98	0.408			13,636.74	3,409.18		444,074.25	2,178,748.20
38	444,074.25	0.416			13,636.74	3,409.18		443,121.81	2,179,700.63
39	443,121.81	0.424			13,636.74	3,409.18		442,150.29	2,180,672.16
40	442,150.29	0.433			13,636.74	3,409.18		441,159.30	2,181,663.15
41	441,159.30	0.442			13,636.74	3,409.18		440,148.45	2,182,674.00
42	440,148.45	0.450			13,636.74	3,409.18		439,117.35	2,183,705.10
43	439,117.35	0.459			13,636.74	3,409.18		438,065.60	2,184,756.85
44	438,065.60	0.469			13,636.74	3,409.18		436,992.77	2,185,829.68
45	436,992.77	0.478			13,636.74	3,409.18		435,898.45	2,186,924.00
46	435,898.45	0.488			13,636.74	3,409.18		434,782.21	2,188,040.24
47	434,782.21	0.497			13,636.74	3,409.18		433,643.62	2,189,178.83
48	433,643.62	0.507			13,636.74	3,409.18		432,482.21	2,190,340.24
49	432,482.21	0.517			13,636.74	3,409.18		431,297.25	2,191,524.80
50	431,297.25	0.528			13,636.74	3,409.18		430,089.15	2,192,732.29
51	430,089.15	0.538			13,636.74	3,409.18		428,856.56	2,193,965.89
52	428,856.56	0.549			13,636.74	3,409.18		427,599.29	2,195,223.16
53	427,599.29	0.560			13,636.74	3,409.18		426,316.83	2,196,505.62
54	426,316.83	0.571			13,636.74	3,409.18		425,008.69	2,197,813.76
55	425,008.69	0.583			13,636.74	3,409.18		423,674.36	2,199,148.09
56	423,674.36	0.594			13,636.74	3,409.18		422,313.31	2,200,509.14
57	422,313.31	0.606			13,636.74	3,409.18		420,925.01	2,201,897.44
58	420,925.01	0.618			13,636.74	3,409.18		419,508.91	2,203,313.54
59	419,508.91	0.631			13,636.74	3,409.18		418,064.46	2,204,757.99
60	418,064.46	0.643			13,636.74	3,409.18		416,591.08	2,206,231.36
61	416,591.08	0.656			13,636.74	3,409.18		415,088.21	2,207,734.24
62	415,088.21	0.669			13,636.74	3,409.18		413,555.26	2,209,267.19
63	413,555.26	0.683			13,636.74	3,409.18		411,991.61	2,210,830.84
64	411,991.61	0.696			13,636.74	3,409.18		410,398.66	2,212,425.79
65	410,398.66	0.710			13,636.74	3,409.18		408,769.78	2,214,052.67
66	408,769.78	0.725			13,636.74	3,409.18		407,110.33	2,215,712.12
67	407,110.33	0.739			13,636.74	3,409.18		405,417.67	2,217,404.78
68	405,417.67	0.754			13,636.74	3,409.18		403,691.12	2,219,131.32
69	403,691.12	0.769			13,636.74	3,409.18		401,930.02	2,220,892.43
70	401,930.02	0.784			13,636.74	3,409.18		400,133.66	2,222,688.79
71	400,133.66	0.800			13,636.74	3,409.18		398,301.35	2,224,521.10
72	398,301.35	0.816			13,636.74	3,409.18		396,432.27	2,226,390.08
73	396,432.27	0.832			13,636.74	3,409.18		394,525.97	2,228,296.47
74	394,525.97	0.849			13,636.74	3,409.18		392,581.43	2,230,241.02
75	392,581.43	0.866			13,636.74	3,409.18		390,597.96	2,232,224.49
76	390,597.96	0.883			13,636.74	3,409.18		388,574.80	2,234,247.65
77	388,574.80	0.901			13,636.74	3,409.18		386,511.15	2,236,311.30
78	386,511.15	0.919			13,636.74	3,409.18		384,406.19	2,238,416.26
79	384,406.19	0.937			13,636.74	3,409.18		382,259.12	2,240,563.33
80	382,259.12	0.955			13,636.74	3,409.18		380,069.07	2,242,753.38
81	380,069.07	0.974			13,636.74	3,409.18		377,835.20	2,244,987.25
82	377,835.20	0.993			13,636.74	3,409.18		375,556.62	2,247,265.83
83	375,556.62	1.000			13,636.74	3,409.18		373,232.45	2,249,590.00
84	373,232.45	1.000			13,636.74	3,409.18		370,859.16	2,251,913.29
85	370,859.16	1.000			13,636.74	3,409.18		368,436.46	2,254,217.99
86	368,436.46	1.000			13,636.74	3,409.18		366,000.23	2,256,504.25
87	366,000.23	1.000			13,636.74	3,409.18		363,558.49	2,258,772.22
88	364,050.23	1.000			13,636.74	3,409.18		361,100.40	2,261,022.05
89	361,800.40	1.000			13,636.74	3,409.18		358,628.57	2,263,253.88
90	359,568.57	1.000			13,636.74	3,409.18		357,154.59	2,265,467.86
91	357,354.59	1.000			13,636.74	3,409.18		355,156.33	2,267,664.42
92	355,156.33	1.000			13,636.74	3,409.18		353,079.64	2,269,842.81
93	352,979.64</								

## Country Financial Outlay - Japan

Adjusted For Government Debt Held By Citizens

		Mandated Expenditures										
BH1	12/31/BH1	* Estimated wealth held by citizens on 12/31/BH1 = M2 in circulation + 1 year of Govt. expenditure (since no tax is collected during BH1)										
		M2 (billion)   currency					Government Expenditure: (Currency)   (203,314)					M2: 2,025,768
		Reserve (billion)   currency					Government Reserve: 139,517					BH1 Govt. Exp: 203,316
		Govt. Expenditure (billion)   currency					CCB Wealth: 203,316					1,233,084
AH1	1/1/AH1	Adjustment Wealth (billion)   PM   currency					Citizen Held (Currency)					
		Mandated GBK Holding (billion)   PM   currency					Government Debt Held By Citizen: 904,362.96					
		CCB Added Wealth on 12/31/BH1   currency					Foreign Govt. Debt Held By Citizen: -					
		BH1 CCB Wealth   currency					Currency Held on 12/31/447.06					
		AH1 CCB Wealth   currency										
Mc.	CCB Wealth Beginning	MSA	Revenue	MTI	Misc	GB	Govt.	Other Expenses	Misc	CCB Wealth	Citizen Held	
1	485,375.39			0.200		27,273.48	6,818.37			451,283.54	2,171,538.93	
2	451,283.54	32,385.74		0.204		27,273.48	6,818.37			449,577.43	2,173,245.02	
3	449,577.43	32,386.82		0.208		27,273.48	6,818.37			447,872.40	2,174,950.05	
4	447,872.40	32,387.37		0.212		27,273.48	6,818.37			446,167.92	2,176,654.53	
5	446,167.92	32,387.40		0.216		27,273.48	6,818.37			444,463.48	2,178,358.97	
6	444,463.48	32,386.91		0.221		27,273.48	6,818.37			442,758.53	2,180,063.91	
7	442,758.53	32,385.88		0.225		27,273.48	6,818.37			441,052.56	2,181,769.89	
8	441,052.56	32,384.32		0.230		27,273.48	6,818.37			439,347.03	2,183,474.42	
9	439,347.03	32,382.22		0.234		27,273.48	6,818.37			437,641.50	2,185,178.95	
10	437,641.50	32,379.58		0.239		27,273.48	6,818.37			435,935.97	2,186,893.92	
11	435,935.97	32,376.40		0.244		27,273.48	6,818.37			434,230.69	2,188,608.96	
12	434,230.69	32,372.68		0.249		27,273.48	6,818.37			432,525.22	2,190,323.93	
13	432,525.22	32,368.41		0.254		27,273.48	6,818.37			430,819.75	2,192,038.97	
14	430,819.75	32,363.58		0.259		27,273.48	6,818.37			429,114.28	2,193,753.94	
15	429,114.28	32,358.20		0.264		27,273.48	6,818.37			427,408.81	2,195,468.91	
16	427,408.81	32,352.26		0.269		27,273.48	6,818.37			425,703.34	2,197,183.88	
17	425,703.34	32,345.76		0.275		27,273.48	6,818.37			424,000.00	2,198,898.85	
18	424,000.00	32,338.69		0.280		27,273.48	6,818.37			422,296.63	2,200,613.82	
19	422,296.63	32,331.04		0.286		27,273.48	6,818.37			420,593.27	2,202,328.79	
20	420,593.27	32,322.82		0.291		27,273.48	6,818.37			418,889.91	2,204,043.76	
21	418,889.91	32,314.01		0.297		27,273.48	6,818.37			417,186.54	2,205,758.73	
22	417,186.54	32,304.62		0.303		27,273.48	6,818.37			415,483.17	2,207,473.70	
23	415,483.17	32,294.63		0.309		27,273.48	6,818.37			413,779.80	2,209,188.67	
24	413,779.80	32,284.04		0.315		27,273.48	6,818.37			412,076.43	2,210,903.64	
25	412,076.43	32,272.85		0.322		27,273.48	6,818.37			410,373.06	2,212,618.61	
26	410,373.06	32,261.05		0.328		27,273.48	6,818.37			408,669.69	2,214,333.58	
27	408,669.69	32,248.63		0.335		27,273.48	6,818.37			406,966.32	2,216,048.55	
28	406,966.32	32,235.59		0.341		27,273.48	6,818.37			405,262.95	2,217,763.52	
29	405,262.95	32,221.91		0.348		27,273.48	6,818.37			403,559.58	2,219,478.49	
30	403,559.58	32,207.60		0.355		27,273.48	6,818.37			401,856.21	2,221,193.46	
31	401,856.21	32,192.65		0.362		27,273.48	6,818.37			400,152.84	2,222,908.43	
32	400,152.84	32,177.04		0.370		27,273.48	6,818.37			398,449.47	2,224,623.40	
33	398,449.47	32,160.78		0.377		27,273.48	6,818.37			396,746.10	2,226,338.37	
34	396,746.10	32,143.85		0.384		27,273.48	6,818.37			395,042.73	2,228,053.34	
35	395,042.73	32,126.24		0.392		27,273.48	6,818.37			393,339.36	2,229,768.31	
36	393,339.36	32,107.95		0.400		27,273.48	6,818.37			391,635.99	2,231,483.28	
37	391,635.99	32,088.97		0.408		27,273.48	6,818.37			389,932.62	2,233,198.25	
38	389,932.62	32,069.29		0.416		27,273.48	6,818.37			388,229.25	2,234,913.22	
39	388,229.25	32,048.80		0.424		27,273.48	6,818.37			386,525.88	2,236,628.19	
40	386,525.88	32,027.79		0.433		27,273.48	6,818.37			384,822.51	2,238,343.16	
41	384,822.51	32,005.95		0.442		27,273.48	6,818.37			383,119.14	2,240,058.13	
42	383,119.14	31,983.38		0.450		27,273.48	6,818.37			381,415.77	2,241,773.10	
43	381,415.77	31,960.05		0.459		27,273.48	6,818.37			379,712.40	2,243,488.07	
44	379,712.40	31,935.97		0.469		27,273.48	6,818.37			378,009.03	2,245,203.04	
45	378,009.03	31,911.12		0.478		27,273.48	6,818.37			376,305.66	2,246,918.01	
46	376,305.66	31,885.49		0.488		27,273.48	6,818.37			374,602.29	2,248,632.98	
47	374,602.29	31,859.06		0.497		27,273.48	6,818.37			372,898.92	2,250,347.95	
48	372,898.92	31,831.84		0.507		27,273.48	6,818.37			371,195.55	2,252,062.92	
49	371,195.55	31,803.79		0.517		27,273.48	6,818.37			369,492.18	2,253,777.89	
50	369,492.18	31,774.93		0.528		27,273.48	6,818.37			367,788.81	2,255,492.86	
51	367,788.81	31,745.22		0.538		27,273.48	6,818.37			366,085.44	2,257,207.83	
52	366,085.44	31,714.66		0.549		27,273.48	6,818.37			364,382.07	2,258,922.80	
53	364,382.07	31,683.24		0.560		27,273.48	6,818.37			362,678.70	2,260,637.77	
54	362,678.70	31,650.93		0.571		27,273.48	6,818.37			360,975.33	2,262,352.74	
55	360,975.33	31,617.74		0.583		27,273.48	6,818.37			359,271.96	2,264,067.71	
56	359,271.96	31,583.64		0.594		27,273.48	6,818.37			357,568.59	2,265,782.68	
57	357,568.59	31,548.62		0.606		27,273.48	6,818.37			355,865.22	2,267,497.65	
58	355,865.22	31,512.66		0.618		27,273.48	6,818.37			354,161.85	2,269,212.62	
59	354,161.85	31,475.76		0.631		27,273.48	6,818.37			352,458.48	2,270,927.59	
60	352,458.48	31,437.89		0.643		27,273.48	6,818.37			350,755.11	2,272,642.56	
61	350,755.11	31,399.03		0.656		27,273.48	6,818.37			349,051.74	2,274,357.53	
62	349,051.74	31,359.18		0.669		27,273.48	6,818.37			347,348.37	2,276,072.50	
63	347,348.37	31,318.32		0.683		27,273.48	6,818.37			345,645.00	2,277,787.47	
64	345,645.00	31,276.42		0.696		27,273.48	6,818.37			343,941.63	2,279,502.44	
65	343,941.63	31,233.48		0.710		27,273.48	6,818.37			342,238.26	2,281,217.41	
66	342,238.26	31,189.47		0.725		27,273.48	6,818.37			340,534.89	2,282,932.38	
67	340,534.89	31,144.37		0.739		27,273.48	6,818.37			338,831.52	2,284,647.35	
68	338,831.52	31,098.14		0.754		27,273.48	6,818.37			337,128.15	2,286,362.32	
69	337,128.15	31,050.86		0.769		27,273.48	6,818.37			335,424.78	2,288,077.29	
70	335,424.78	31,002.40		0.784		27,273.48	6,818.37			333,721.41	2,289,792.26	
71	333,721.41	30,952.78		0.800		27,273.48	6,818.37			332,018.04	2,291,507.23	
72	332,018.04	30,901.98		0.816		27,273.48	6,818.37			330,314.67	2,293,222.20	
73	330,314.67	30,849.97		0.832		27,273.48	6,818.37			328,611.30	2,294,937.17	
74	328,611.30	30,796.75		0.849		27,273.48	6,818.37			326,907.93	2,296,652.14	
75	326,907.93	30,742.28		0.866		27,273.48	6,818.37			325,204.56	2,298,367.11	
76	325,204.56	30,686.54		0.883		27,273.48	6,818.37			323,501.19	2,300,082.08	
77	323,501.19	30,629.51		0.901		27,273.48	6,818.37			321,797.82	2,301,797.05	
78	321,797.82	30,571.17		0.919		27,273.48	6,818.37			320,094.45	2,303,512.02	
79	320,094.45	30,511.50		0.937		27,273.48	6,818.37			318,391.08	2,305,226.99	
80	318,391.08	30,450.47		0.956		27,273.48	6,818.37			316,687.71	2,306,941.96	
81	316,687.71	30,388.05		0.975		27,273.48	6,818.37			314,984.34	2,308,656.93	
82	314,984.34	30,324.22		0.995		27,273.48	6,818.37			313,280.97	2,310,371.90	
83	313,280.97	30,258.65										



## Country Financial Outlay - USA

### Adjusted For Government Debt Held By Citizens

		Mandated Expenditures										
BH1	12/31/BH1	* Estimated wealth held by citizens on 12/31/BH1 = M2 in circulation + 1 year of Govt. expenditure (since no tax is collected during BH1)										
		* CCB wealth can be negative if it borrows (issue bond) to cover govt. expenditure during BH1 fiscal year										
		M2 (billion)   currency					Government Expenditure: (4,746)					M2: 24,613
		Reserve (billion)   currency					Government Reserve: 126					BH1 Govt. Exp: 4,746
		Govt. Expenditure (billion)   currency					CCB Wealth: 4,746					19,358
AH1	1/1/AH1	Adjustment Wealth (billion)   PM   currency		Mandated GBK Holding (billion)   PM   currency		CCB Added Wealth on 12/31/BH1   currency		BH1 CCB Wealth   currency		AH1 CCB Wealth   currency		Citizen Held (Currency)
		26,959.00		26,959.00		4,936.50		4,936.50		17,402.50		15,690.50
		Government Debt Held By Citizens: 15,690.50										
		Foreign Govt. Debt Held By Citizens: (4,620.00)										
		Currency Held By Citizens: 35,048.50										
Mc.	CCB Wealth Beginning	MSA	Revenue	MTI	Misc	GB	Gov. Exp.	Other Expenses	Misc	CCB Wealth Ending	Citizen Held	
1	17,402.50				0.200	329.10	82.28			16,991.13	35,459.88	
2	16,991.13	330.74			0.204	329.10	82.28			16,910.49	35,540.51	
3	16,910.49	331.15			0.208	329.10	82.28			16,830.26	35,620.74	
4	16,830.26	331.55			0.212	329.10	82.28			16,750.44	35,700.56	
5	16,750.44	331.94			0.216	329.10	82.28			16,671.00	35,780.00	
6	16,671.00	332.31			0.221	329.10	82.28			16,591.94	35,859.06	
7	16,591.94	332.68			0.225	329.10	82.28			16,513.24	35,937.76	
8	16,513.24	333.03			0.230	329.10	82.28			16,434.89	36,016.11	
9	16,434.89	333.37			0.234	329.10	82.28			16,356.88	36,094.12	
10	16,356.88	333.69			0.239	329.10	82.28			16,279.20	36,171.80	
11	16,279.20	334.01			0.244	329.10	82.28			16,201.83	36,249.17	
12	16,201.83	334.31			0.249	329.10	82.28			16,124.76	36,326.24	
13	16,124.76	334.60			0.254	329.10	82.28			16,047.98	36,403.02	
14	16,047.98	334.87			0.259	329.10	82.28			15,971.48	36,479.52	
15	15,971.48	335.14			0.264	329.10	82.28			15,895.25	36,555.75	
16	15,895.25	335.39			0.269	329.10	82.28			15,819.26	36,631.74	
17	15,819.26	335.63			0.275	329.10	82.28			15,743.51	36,707.49	
18	15,743.51	335.85			0.280	329.10	82.28			15,667.99	36,783.01	
19	15,667.99	336.07			0.286	329.10	82.28			15,592.68	36,858.32	
20	15,592.68	336.27			0.291	329.10	82.28			15,517.58	36,933.42	
21	15,517.58	336.45			0.297	329.10	82.28			15,442.66	37,008.34	
22	15,442.66	336.63			0.303	329.10	82.28			15,367.91	37,083.09	
23	15,367.91	336.79			0.309	329.10	82.28			15,293.32	37,157.58	
24	15,293.32	336.94			0.315	329.10	82.28			15,218.88	37,232.12	
25	15,218.88	337.07			0.322	329.10	82.28			15,144.58	37,306.42	
26	15,144.58	337.19			0.328	329.10	82.28			15,070.39	37,380.61	
27	15,070.39	337.30			0.335	329.10	82.28			14,996.32	37,454.68	
28	14,996.32	337.39			0.341	329.10	82.28			14,922.33	37,528.67	
29	14,922.33	337.47			0.348	329.10	82.28			14,848.42	37,602.58	
30	14,848.42	337.53			0.355	329.10	82.28			14,774.58	37,676.42	
31	14,774.58	337.58			0.362	329.10	82.28			14,700.79	37,750.21	
32	14,700.79	337.62			0.370	329.10	82.28			14,627.04	37,823.96	
33	14,627.04	337.64			0.377	329.10	82.28			14,553.31	37,897.69	
34	14,553.31	337.65			0.384	329.10	82.28			14,479.58	37,971.42	
35	14,479.58	337.64			0.392	329.10	82.28			14,405.85	38,045.15	
36	14,405.85	337.62			0.400	329.10	82.28			14,332.10	38,118.90	
37	14,332.10	337.59			0.408	329.10	82.28			14,258.31	38,192.69	
38	14,258.31	337.53			0.416	329.10	82.28			14,184.47	38,266.53	
39	14,184.47	337.47			0.424	329.10	82.28			14,110.56	38,340.44	
40	14,110.56	337.38			0.433	329.10	82.28			14,036.57	38,414.43	
41	14,036.57	337.29			0.442	329.10	82.28			13,962.48	38,488.52	
42	13,962.48	337.17			0.450	329.10	82.28			13,888.28	38,562.72	
43	13,888.28	337.04			0.459	329.10	82.28			13,813.94	38,637.06	
44	13,813.94	336.90			0.469	329.10	82.28			13,739.46	38,711.54	
45	13,739.46	336.73			0.478	329.10	82.28			13,664.83	38,786.18	
46	13,664.83	336.55			0.488	329.10	82.28			13,590.00	38,861.00	
47	13,590.00	336.36			0.497	329.10	82.28			13,514.98	38,936.02	
48	13,514.98	336.15			0.507	329.10	82.28			13,439.75	39,011.25	
49	13,439.75	335.92			0.517	329.10	82.28			13,364.30	39,086.70	
50	13,364.30	335.67			0.528	329.10	82.28			13,288.59	39,162.41	
51	13,288.59	335.40			0.538	329.10	82.28			13,212.62	39,238.38	
52	13,212.62	335.12			0.549	329.10	82.28			13,136.37	39,314.63	
53	13,136.37	334.82			0.560	329.10	82.28			13,059.81	39,391.19	
54	13,059.81	334.50			0.571	329.10	82.28			12,982.94	39,468.06	
55	12,982.94	334.17			0.583	329.10	82.28			12,905.73	39,545.27	
56	12,905.73	333.81			0.594	329.10	82.28			12,828.17	39,622.83	
57	12,828.17	333.43			0.606	329.10	82.28			12,750.23	39,700.77	
58	12,750.23	333.04			0.618	329.10	82.28			12,671.89	39,779.11	
59	12,671.89	332.63			0.631	329.10	82.28			12,593.14	39,857.86	
60	12,593.14	332.19			0.643	329.10	82.28			12,513.96	39,937.04	
61	12,513.96	331.74			0.656	329.10	82.28			12,434.33	40,016.67	
62	12,434.33	331.27			0.669	329.10	82.28			12,354.22	40,096.78	
63	12,354.22	330.77			0.683	329.10	82.28			12,273.61	40,177.39	
64	12,273.61	330.26			0.696	329.10	82.28			12,192.49	40,258.51	
65	12,192.49	329.72			0.710	329.10	82.28			12,110.84	40,340.16	
66	12,110.84	329.16			0.725	329.10	82.28			12,028.62	40,422.38	
67	12,028.62	328.58			0.739	329.10	82.28			11,945.83	40,505.17	
68	11,945.83	327.98			0.754	329.10	82.28			11,862.43	40,588.57	
69	11,862.43	327.35			0.769	329.10	82.28			11,778.41	40,672.59	
70	11,778.41	326.70			0.784	329.10	82.28			11,693.73	40,757.27	
71	11,693.73	326.03			0.800	329.10	82.28			11,608.39	40,842.61	
72	11,608.39	325.34			0.816	329.10	82.28			11,522.35	40,928.63	
73	11,522.35	324.62			0.832	329.10	82.28			11,435.60	41,015.40	
74	11,435.60	323.87			0.849	329.10	82.28			11,348.10	41,102.90	
75	11,348.10	323.11			0.866	329.10	82.28			11,259.83	41,191.17	
76	11,259.83	322.31			0.883	329.10	82.28			11,170.76	41,280.24	
77	11,170.76	321.49			0.901	329.10	82.28			11,080.88	41,370.12	
78	11,080.88	320.65			0.919	329.10	82.28			10,990.16	41,460.84	
79	10,990.16	319.78			0.937	329.10	82.28			10,898.56	41,552.44	
80	10,898.56	318.88			0.956	329.10	82.28			10,806.06	41,644.94	
81	10,806.06	317.95			0.975	329.10	82.28			10,712.64	41,738.36	
82	10,712.64	317.00			0.995	329.10	82.28			10,618.26	41,832.74	
83	10,618.26	316.02			1.000	329.10	82.28			10,522.91	41,928.09	
84	10,522.91	316.44			1.000	329.10	82.28			10,427.97	42,023.03	
85	10,427.97	317.39			1.000	329.10	82.28			10,333.98	42,117.02	
86	10,333.98	318.33			1.000	329.10	82.28			10,240.93	42,210.07	
87	10,240.93	319.26			1.000	329.10	82.28			10,148.81	42,302.19	
88	10,148.81	320.18			1.000	329.10	82.28			10,057.62	42,393.38	
89	10,057.62	321.09			1.000	329.10	82.28			9,967.33	42,483.67	
90	9,967.33	321.99			1.000	329.10	82.28					

## Country Financial Outlay - USA

### Adjusted For Government Debt Held By Citizens

		Mandated Expenditures									
BH1	12/31/BH1	* Estimated wealth held by citizens on 12/31/BH1 = M2 in circulation + 1 year of Govt. expenditure (since no tax is collected during BH1) * CCB wealth can be negative if it borrows (issue bond) to cover govt. expenditure during BH1 fiscal year									
		Revenue (PM)					Expenditure (PM)				
		MSA	Revenue	MTI	Misc	GBK	Gov. Exp.	Other Expenses	Misc	CCB Wealth	Citizen
1	17,402.50			0.200		658.20	164.55			26,579.75	35,871.25
2	16,579.75	661.48		0.204		658.20	164.55			16,418.48	36,032.53
3	16,418.48	663.91		0.208		658.20	164.55			16,259.64	36,191.36
4	16,259.64	666.28		0.212		658.20	164.55			16,103.18	36,347.82
5	16,103.18	668.59		0.216		658.20	164.55			15,949.02	36,501.98
6	15,949.02	670.84		0.221		658.20	164.55			15,797.11	36,653.89
7	15,797.11	673.02		0.225		658.20	164.55			15,647.38	36,803.62
8	15,647.38	675.14		0.230		658.20	164.55			15,499.77	36,951.23
9	15,499.77	677.21		0.234		658.20	164.55			15,354.23	37,096.77
10	15,354.23	679.21		0.239		658.20	164.55			15,210.68	37,240.32
11	15,210.68	681.15		0.244		658.20	164.55			15,069.09	37,381.91
12	15,069.09	683.04		0.249		658.20	164.55			14,929.38	37,521.62
13	14,929.38	684.87		0.254		658.20	164.55			14,791.51	37,659.49
14	14,791.51	686.65		0.259		658.20	164.55			14,655.41	37,795.59
15	14,655.41	688.37		0.264		658.20	164.55			14,521.03	37,929.97
16	14,521.03	690.04		0.269		658.20	164.55			14,388.31	38,062.69
17	14,388.31	691.65		0.275		658.20	164.55			14,257.21	38,193.79
18	14,257.21	693.21		0.280		658.20	164.55			14,127.67	38,323.33
19	14,127.67	694.71		0.286		658.20	164.55			13,999.63	38,451.37
20	13,999.63	696.17		0.291		658.20	164.55			13,873.05	38,577.95
21	13,873.05	697.57		0.297		658.20	164.55			13,747.87	38,703.13
22	13,747.87	698.92		0.303		658.20	164.55			13,624.04	38,826.96
23	13,624.04	700.23		0.309		658.20	164.55			13,501.52	38,949.48
24	13,501.52	701.48		0.315		658.20	164.55			13,380.25	39,070.75
25	13,380.25	702.69		0.322		658.20	164.55			13,260.19	39,190.81
26	13,260.19	703.84		0.328		658.20	164.55			13,141.28	39,309.72
27	13,141.28	704.95		0.335		658.20	164.55			13,023.48	39,427.52
28	13,023.48	706.01		0.341		658.20	164.55			12,906.73	39,544.27
29	12,906.73	707.02		0.348		658.20	164.55			12,791.01	39,659.99
30	12,791.01	707.99		0.355		658.20	164.55			12,676.24	39,774.76
31	12,676.24	708.91		0.362		658.20	164.55			12,562.40	39,888.60
32	12,562.40	709.78		0.370		658.20	164.55			12,449.44	40,001.56
33	12,449.44	710.61		0.377		658.20	164.55			12,337.30	40,113.70
34	12,337.30	711.39		0.384		658.20	164.55			12,225.94	40,225.96
35	12,225.94	712.13		0.392		658.20	164.55			12,115.33	40,335.67
36	12,115.33	712.83		0.400		658.20	164.55			12,005.40	40,445.60
37	12,005.40	713.48		0.408		658.20	164.55			11,896.13	40,554.87
38	11,896.13	714.08		0.416		658.20	164.55			11,787.46	40,663.54
39	11,787.46	714.65		0.424		658.20	164.55			11,679.36	40,771.64
40	11,679.36	715.16		0.433		658.20	164.55			11,571.77	40,879.23
41	11,571.77	715.64		0.442		658.20	164.55			11,464.66	40,986.34
42	11,464.66	716.07		0.450		658.20	164.55			11,357.98	41,093.02
43	11,357.98	716.46		0.459		658.20	164.55			11,251.70	41,199.30
44	11,251.70	716.81		0.469		658.20	164.55			11,145.75	41,305.35
45	11,145.75	717.11		0.478		658.20	164.55			11,040.12	41,410.88
46	11,040.12	717.37		0.488		658.20	164.55			10,934.74	41,516.36
47	10,934.74	717.59		0.497		658.20	164.55			10,829.59	41,621.41
48	10,829.59	717.77		0.507		658.20	164.55			10,724.61	41,726.39
49	10,724.61	717.91		0.517		658.20	164.55			10,619.77	41,831.23
50	10,619.77	718.00		0.528		658.20	164.55			10,515.02	41,935.98
51	10,515.02	718.05		0.538		658.20	164.55			10,410.32	42,040.68
52	10,410.32	718.06		0.549		658.20	164.55			10,305.63	42,145.37
53	10,305.63	718.03		0.560		658.20	164.55			10,200.91	42,250.09
54	10,200.91	717.96		0.571		658.20	164.55			10,096.12	42,354.88
55	10,096.12	717.84		0.584		658.20	164.55			9,991.21	42,459.79
56	9,991.21	717.68		0.594		658.20	164.55			9,886.14	42,564.86
57	9,886.14	717.48		0.606		658.20	164.55			9,780.87	42,670.13
58	9,780.87	717.24		0.618		658.20	164.55			9,675.36	42,775.64
59	9,675.36	716.96		0.631		658.20	164.55			9,569.57	42,881.43
60	9,569.57	716.63		0.643		658.20	164.55			9,463.45	42,987.55
61	9,463.45	716.26		0.656		658.20	164.55			9,356.96	43,094.04
62	9,356.96	715.85		0.669		658.20	164.55			9,250.06	43,200.94
63	9,250.06	715.40		0.683		658.20	164.55			9,142.71	43,308.29
64	9,142.71	714.90		0.696		658.20	164.55			9,034.86	43,416.14
65	9,034.86	714.36		0.710		658.20	164.55			8,926.48	43,524.52
66	8,926.48	713.78		0.725		658.20	164.55			8,817.51	43,633.49
67	8,817.51	713.15		0.739		658.20	164.55			8,707.91	43,743.09
68	8,707.91	712.48		0.754		658.20	164.55			8,597.65	43,853.35
69	8,597.65	711.77		0.769		658.20	164.55			8,486.67	43,964.33
70	8,486.67	711.01		0.784		658.20	164.55			8,374.93	44,076.07
71	8,374.93	710.21		0.800		658.20	164.55			8,262.39	44,188.61
72	8,262.39	709.37		0.816		658.20	164.55			8,149.01	44,301.99
73	8,149.01	708.48		0.832		658.20	164.55			8,034.74	44,416.25
74	8,034.74	707.54		0.849		658.20	164.55			7,919.52	44,531.48
75	7,919.52	706.56		0.866		658.20	164.55			7,803.33	44,647.67
76	7,803.33	705.53		0.883		658.20	164.55			7,686.11	44,764.89
77	7,686.11	704.45		0.901		658.20	164.55			7,567.81	44,883.19
78	7,567.81	703.33		0.919		658.20	164.55			7,448.39	45,002.61
79	7,448.39	702.16		0.937		658.20	164.55			7,327.80	45,123.20
80	7,327.80	700.94		0.956		658.20	164.55			7,206.00	45,245.00
81	7,206.00	699.68		0.975		658.20	164.55			7,082.93	45,368.07
82	7,082.93	698.37		0.995		658.20	164.55			6,958.54	45,492.46
83	6,958.54	697.00		1.000		658.20	164.55			6,832.80	45,618.20
84	6,832.80	698.45		1.000		658.20	164.55			6,708.49	45,742.51
85	6,708.49	700.94		1.000		658.20	164.55			6,586.68	45,864.32
86	6,586.68	703.37		1.000		658.20	164.55			6,467.30	45,983.70
87	6,467.30	705.76		1.000		658.20	164.55			6,350.31	46,100.69
88	6,350.31	708.10		1.000		658.20	164.55			6,235.66	46,215.34
89	6,235.66	710.39		1.000		658.20	164.55			6,123.30	46,327.70
90	6,123.30	712.64		1.000		658.20	164.55			6,013.19	46,437.81
91	6,013.19	714.84		1.000		658.20	164.55			5,905.28	46,545.72
92	5,905.28	717.00		1.000		658.20	164.55			5,799.53	46,651.47
93	5,799.53	719.11		1.000		658.20	164.55			5,695.89	46,755.11
94	5,695.89	721.19		1.000		658.20	164.55			5,594.33	46,856.67
95	5,594.33	723.22		1.000		658.20	164.55			5,494.80	46,956.20

# Country Financial Outlay - Switzerland

## Adjusted For Government Debt Held By Citizens

		Mandated Expenditures										Data Entry - Adjustable (in red)				Data Entry		
BH1	12/31/BH1	* Estimated wealth held by citizens on 12/31/BH1 = M2 in circulation + 1 year of Govt. expenditure (since no tax is collected during BH1) * CCB wealth can be negative if it borrows (issue bond) to cover govt. expenditure during BH1 fiscal year										CCB Wealth (Currency)		Citizen Wealth (Currency)				
		M2 (billion)   currency	1,030	Government Expenditure: (227)							M2:	1,030						
		Govt. Reserve (billion)   currency	716	Government Reserve: 716							BH1 Govt. Exp:	227						
		Govt. Expenditure (billion)   currency	227	CCB Wealth:							489							
AH1	1/1/AH1	Adjustment Wealth (billion)   PM   currency		955.00		926.35		Citizen Held										
		Mandated GBK Holding (billion)   PM   currency	128.57	124.71				Government Debt Held By Its Citizen:		224.75								
		CCB Added Wealth on 12/31/BH1   currency	826.44	801.64				Foreign Govt. Debt Held By Citizen:		-								
		BH1 CCB Wealth   currency	488.69					Currency Held By Citizen:		1,481.73								
		AH1 CCB Wealth   currency	1,290.33															
Mc.	CCB Wealth Beginning	Revenue (PM)				Expenditure (PM)				CCB Wealth Ending	Citizen Held							
		MSA	Revenue	MTI	Misc	GBK	Gov. Exp.	Other Expenses	Misc									
1	1,290.33			0.200		8.31	2.08			1,279.94	1,492.12							
2	1,279.94	4.29	0.204		8.31	2.08				1,273.84	1,498.22							
3	1,273.84	4.31	0.208		8.31	2.08				1,267.76	1,504.30							
4	1,267.76	4.33	0.212		8.31	2.08				1,261.69	1,510.37							
5	1,261.69	4.34	0.216		8.31	2.08				1,255.64	1,516.42							
6	1,255.64	4.36	0.221		8.31	2.08				1,249.60	1,522.46							
7	1,249.60	4.37	0.225		8.31	2.08				1,243.58	1,528.48							
8	1,243.58	4.38	0.230		8.31	2.08				1,237.57	1,534.49							
9	1,237.57	4.40	0.234		8.31	2.08				1,231.58	1,540.48							
10	1,231.58	4.41	0.239		8.31	2.08				1,225.60	1,546.46							
11	1,225.60	4.43	0.244		8.31	2.08				1,219.63	1,552.43							
12	1,219.63	4.44	0.249		8.31	2.08				1,213.68	1,558.37							
13	1,213.68	4.46	0.254		8.31	2.08				1,207.75	1,564.31							
14	1,207.75	4.47	0.259		8.31	2.08				1,201.83	1,570.23							
15	1,201.83	4.48	0.264		8.31	2.08				1,195.92	1,576.14							
16	1,195.92	4.50	0.269		8.31	2.08				1,190.03	1,582.03							
17	1,190.03	4.51	0.275		8.31	2.08				1,184.15	1,587.91							
18	1,184.15	4.53	0.280		8.31	2.08				1,178.28	1,593.78							
19	1,178.28	4.54	0.286		8.31	2.08				1,172.43	1,599.63							
20	1,172.43	4.55	0.291		8.31	2.08				1,166.59	1,605.47							
21	1,166.59	4.57	0.297		8.31	2.08				1,160.76	1,611.29							
22	1,160.76	4.58	0.303		8.31	2.08				1,154.95	1,617.11							
23	1,154.95	4.59	0.309		8.31	2.08				1,149.15	1,622.91							
24	1,149.15	4.61	0.315		8.31	2.08				1,143.36	1,628.69							
25	1,143.36	4.62	0.322		8.31	2.08				1,137.59	1,634.47							
26	1,137.59	4.63	0.328		8.31	2.08				1,131.83	1,640.23							
27	1,131.83	4.64	0.335		8.31	2.08				1,126.08	1,645.98							
28	1,126.08	4.66	0.341		8.31	2.08				1,120.34	1,651.72							
29	1,120.34	4.67	0.348		8.31	2.08				1,114.61	1,657.44							
30	1,114.61	4.68	0.355		8.31	2.08				1,108.90	1,663.15							
31	1,108.90	4.69	0.362		8.31	2.08				1,103.20	1,668.86							
32	1,103.20	4.70	0.370		8.31	2.08				1,097.51	1,674.54							
33	1,097.51	4.72	0.377		8.31	2.08				1,091.84	1,680.22							
34	1,091.84	4.73	0.384		8.31	2.08				1,086.17	1,685.89							
35	1,086.17	4.74	0.392		8.31	2.08				1,080.51	1,691.54							
36	1,080.51	4.75	0.400		8.31	2.08				1,074.87	1,697.19							
37	1,074.87	4.76	0.408		8.31	2.08				1,069.24	1,702.82							
38	1,069.24	4.77	0.416		8.31	2.08				1,063.62	1,708.44							
39	1,063.62	4.78	0.424		8.31	2.08				1,058.01	1,714.05							
40	1,058.01	4.79	0.433		8.31	2.08				1,052.41	1,719.65							
41	1,052.41	4.80	0.442		8.31	2.08				1,046.82	1,725.24							
42	1,046.82	4.81	0.450		8.31	2.08				1,041.24	1,730.82							
43	1,041.24	4.82	0.459		8.31	2.08				1,035.67	1,736.39							
44	1,035.67	4.83	0.469		8.31	2.08				1,030.11	1,741.95							
45	1,030.11	4.84	0.478		8.31	2.08				1,024.56	1,747.50							
46	1,024.56	4.85	0.488		8.31	2.08				1,019.02	1,753.04							
47	1,019.02	4.86	0.497		8.31	2.08				1,013.49	1,758.57							
48	1,013.49	4.87	0.507		8.31	2.08				1,007.97	1,764.09							
49	1,007.97	4.88	0.517		8.31	2.08				1,002.46	1,769.60							
50	1,002.46	4.89	0.528		8.31	2.08				996.96	1,775.10							
51	996.96	4.90	0.538		8.31	2.08				991.46	1,780.59							
52	991.46	4.91	0.549		8.31	2.08				985.98	1,786.08							
53	985.98	4.92	0.560		8.31	2.08				980.50	1,791.56							
54	980.50	4.92	0.571		8.31	2.08				975.03	1,797.03							
55	975.03	4.93	0.583		8.31	2.08				969.57	1,802.49							
56	969.57	4.94	0.594		8.31	2.08				964.12	1,807.94							
57	964.12	4.95	0.606		8.31	2.08				958.67	1,813.39							
58	958.67	4.95	0.618		8.31	2.08				953.23	1,818.82							
59	953.23	4.96	0.631		8.31	2.08				947.80	1,824.25							
60	947.80	4.97	0.643		8.31	2.08				942.38	1,829.68							
61	942.38	4.98	0.656		8.31	2.08				936.96	1,835.09							
62	936.96	4.98	0.669		8.31	2.08				931.55	1,840.50							
63	931.55	4.99	0.683		8.31	2.08				926.15	1,845.91							
64	926.15	4.99	0.696		8.31	2.08				920.75	1,851.31							
65	920.75	5.00	0.710		8.31	2.08				915.36	1,856.70							
66	915.36	5.01	0.725		8.31	2.08				909.97	1,862.08							
67	909.97	5.01	0.739		8.31	2.08				904.59	1,867.46							
68	904.59	5.02	0.754		8.31	2.08				899.22	1,872.84							
69	899.22	5.02	0.769		8.31	2.08				893.85	1,878.21							
70	893.85	5.03	0.784		8.31	2.08				888.48	1,883.57							
71	888.48	5.03	0.800		8.31	2.08				883.12	1,888.93							
72	883.12	5.04	0.816		8.31	2.08				877.77	1,894.29							
73	877.77	5.04	0.832		8.31	2.08				872.41	1,899.64							
74	872.41	5.04	0.849		8.31	2.08				867.07	1,904.99							
75	867.07	5.05	0.866		8.31	2.08				861.72	1,910.34							
76	861.72	5.05	0.883		8.31	2.08				856.38	1,915.68							
77	856.38	5.05	0.901		8.31	2.08				851.04	1,921.02							
78	851.04	5.06	0.919		8.31	2.08				845.71	1,926.35							

## Country Financial Outlay - Switzerland

Adjusted For Government Debt Held By Citizens

		Mandated Expenditures							
BH1	12/31/BH1	* Estimated wealth held by citizens on 12/31/BH1 = M2 in circulation + 1 year of Govt. expenditure (since no tax is collected during BH1)							
		M2 (billion)   currency				Government Expenditure: (227)			
		Govt. Reserve (billion)   currency				M2: 1,030			
		Govt. Expenditure (billion)   currency				Government Reserve: 716			
						BH1 Govt. Exp: 227			
						CCB Wealth: 489			
						Citizen Held (Currency)			
						1,269.54			
						1,503.51			
						1,511.85			
						1,521.12			
						1,530.32			
						1,539.46			
						1,548.53			
						1,557.54			
						1,566.48			
						1,575.37			
						1,584.19			
						1,592.95			
						1,601.66			
						1,610.38			
						1,618.86			
						1,627.38			
						1,635.85			
						1,644.25			
						1,652.60			
						1,660.90			
						1,669.14			
						1,677.32			
						1,685.45			
						1,693.53			
						1,701.55			
						1,709.53			
						1,717.45			
						1,725.32			
						1,733.14			
						1,740.91			
						1,748.64			
						1,756.31			
						1,763.94			
						1,771.52			
						1,779.06			
						1,786.55			
						1,794.00			
						1,801.40			
						1,808.76			
						1,816.07			
						1,823.35			
						1,830.58			
						1,837.77			
						1,844.93			
						1,852.04			
						1,859.13			
						1,866.15			
						1,873.15			
						1,880.12			
						1,887.04			
						1,893.93			
						1,900.79			
						1,907.62			
						1,914.41			
						1,921.17			
						1,927.89			
						1,934.59			
						1,941.25			
						1,947.89			
						1,954.50			
						1,961.07			
						1,967.63			
						1,974.15			
						1,980.65			
						1,987.12			
						1,993.57			
						1,999.99			
						2,006.40			
						2,012.78			
						2,019.13			
						2,025.47			
						2,031.79			
						2,038.09			
						2,044.37			
						2,050.63			
						2,056.87			
						2,063.10			
						2,069.31			
						2,075.51			
						2,081.70			
						2,087.87			
						2,094.03			
						2,100.18			
						2,106.32			
						2,112.42			
						2,118.47			
						2,124.48			
						2,130.43			
						2,136.34			
						2,142.20			
						2,148.02			
						2,153.78			
						2,159.50			
						2,165.18			
						2,170.81			
						2,176.39			
						2,181.93			

		Data Entry - Adjustable (in red)	Data Entry	Data Entry
Debt-Limit Allowance (\$)			150,000	
Population (million)			8.6	
Govt. Expenditure during BH1 (billion) \$   currency			234	227
Min CCB Wealth to Cover Mandated Exp (month)			1.0	
NOW (BH1) Foreign Exchange rate (currency/USD)			0.97	
Wealth at Debt-Limit Allowance (billion) PM			1,286	
M2 in circulation BH (billion) \$   currency			1,062	1,030
M2 in circulation BH per capita \$   currency			123,889	120,173
Country's Reserve (billion) \$   currency			738	716
Government Debts (billion) \$   currency			331	321
Govt Debt Held By Citizens %   (billion)   currency			70%	225
Foreign gov. debt held by citizen (billion) \$   currency			0.97	-
New (AH1) Forex rate (currency/PM)   Ratio (new/old):			0.97	1.00
Total Country's PM MONEY (billion) After Debt Settlement			955	
<b>Total Country's MONEY (billion) on 12/31/BH1:</b>				
M2 in Circulation (billion)   currency				1,030
Country's Reserve (billion)   currency				716
Money Held At GKB Before Dispersment To Country PM (billion)   PM				955
Money Held At CCB For Debt Settlements (billion)   PM				331
<b>MABA, GBI, MSA, Govn Exp, Outlay:</b>				
Max Krasian Act Allowance (MABA) PM   currency			30,000	29,100
Total Monthly MABA Balance (billion) PM   currency			257	249
GBI per month Per Person PM			1.60166	1.580
Government Expenditure %   PM			20%	500
<b>Outlay Per Month:</b>				
Net GBI to Citizens in Currency (billion)   currency				17
Gov Exp in Currency (billion)   currency				4
GBI in Currency (billion)   currency				21
<b>MSA Rate</b>				
MSA Rate			0.8000%	
<b>GKB PM Reserve Requirement %   (billion) PM</b>				
At Central Bank %   PM			10%	129
Net Country's PM Money Held at GKB and Central Bank Less Settlement Escrow			90%	826
Net Country's PM Money Held at GKB and Central Bank Less Settlement Escrow			955	955
<b>* Beginning - MABA Threshold Index (MTI) %</b>				
MTI			20%	
<b>Monthly - MTI Improvement Rate (MTIR) %</b>				
MTIR			20%	
* How many % of population who has money over MABA at given period				
<b>Country's Money Wealth during AH1 (after debt redemption) using the new FX:</b>				
After Mandated Reserve at GKB (billion) PM   currency			826	802
M2 in Circulation (billion)   currency				1,030
Hard Currency Per Capita Month of GBI   Currency			1	2,500
Country's hard currency in circulation (billion)   currency				21
Country's Reserve (billion)   currency				716
Govt. debt held by citizen (billion) PM   currency				225
Foreign gov. debt held by citizen (billion)   currency				-
Total Country's Money in Circulation Subject to MSA (billion)   currency				2,744
<b>CCB Wealth &gt; X Month of Gov. Mandated Expenditures</b>				
CCB Wealth > X Month of Gov. Mandated Expenditures			1	PASS
Citizen Held ending BH1 (billion)   currency			1,481.73	
Avg 3 months to ending AH1 (billion)   currency   growth rate			1,592.93	7.5045%
Avg 3 months to ending AH2 (billion)   currency   growth rate			1,693.51	6.3146%
Avg 3 months to ending AH3 (billion)   currency   growth rate			1,786.54	5.4929%
Avg 3 months to ending AH4 (billion)   currency   growth rate			1,873.14	4.8476%
Avg 3 months to ending AH5 (billion)   currency   growth rate			1,954.49	4.3428%
Avg 3 months to ending AH6 (billion)   currency   growth rate			2,031.78	3.9548%
Avg 3 months to ending AH7 (billion)   currency   growth rate			2,106.31	3.6680%
Avg 3 months to ending AH8 (billion)   currency   growth rate			2,176.38	3.3267%
Avg 3 months to ending AH9 (billion)   currency   growth rate			2,240.01	2.9293%
Avg 3 months to ending AH10 (billion)   currency   growth rate			2,297.80	2.5798%
Avg 3 months to ending AH11 (billion)   currency   growth rate			2,350.28	2.2839%
Avg 3 months to ending AH12 (billion)   currency   growth rate			2,397.94	2.0277%
Avg 3 months to ending AH13 (billion)   currency   growth rate			2,441.22	1.8048%
Avg 3 months to ending AH14 (billion)   currency   growth rate			2,480.52	1.6099%
Avg 3 months to ending AH15 (billion)   currency   growth rate			2,516.21	1.4388%
Avg 3 months to ending AH16 (billion)   currency   growth rate			2,551.75	-0.5744%
Avg 3 months to ending AH17 (billion)   currency   growth rate			2,535.49	1.3486%
Avg 3 months to ending AH18 (billion)   currency   growth rate			2,566.13	1.2084%
Avg 3 months to ending AH19 (billion)   currency   growth rate			2,593.95	1.0842%
Avg 3 months to ending AH20 (billion)   currency   growth rate			2,619.22	0.9741%

# Country Financial Outlay - Germany

Adjusted For Government Debt Held By Citizens

		Mandated Expenditures									
BH1	12/31/BH1	* Estimated wealth held by citizens on 12/31/BH1 = M2 in circulation + 1 year of Govt. expenditure (since no tax is collected during BH1) * CCB wealth can be negative if it borrows (issue bond) to cover govt. expenditure during BH1 fiscal year									
		CCB Wealth (Currency)					Citizen Wealth (Currency)				
		M2 (billion)   currency	3,078	Government Expenditure: (1,425)	M2:	3,078	Government Reserve: 33	BH1 Govt. Exp: 1,425	CCB Wealth: (1,392)		
		Govt. Expenditure (billion)   currency	1,425								
AH1	1/1/AH1	Adjustment Wealth (billion)   currency	9,813.00	8,635.44						Citizen Held (Currency)	
		Mandated GBK Holding (billion)   currency	1,209.84	1,064.66							
		CCB Added Wealth on 12/31/BH1   currency	8,603.16	7,570.78						Government Debt Held By Its Citizen: 1,407.56	
		BH1 CCB Wealth   currency	(1,391.54)							Foreign Govt. Debt Held By Citizen: -	
		AH1 CCB Wealth   currency	6,179.24							Currency Held By Citizen: 5,910.28	
Mc.	CCB Wealth Beginning	Revenue (PM)	Expenditure (PM)				CCB Wealth Ending	Citizen Held			
	MSA	Revenue	MTI	Misc	GB	Gov. Exp.	Other Expenses	Misc			
1	6,179.24		0.200		70.98	1,774			6,090.52	5,999.00	
2	6,090.52	49.25	0.204		70.98	1,774			6,051.04	6,038.47	
3	6,051.04	49.53	0.208		70.98	1,774			6,011.85	6,077.66	
4	6,011.85	49.80	0.212		70.98	1,774			5,972.93	6,116.58	
5	5,972.93	50.07	0.216		70.98	1,774			5,934.29	6,155.23	
6	5,934.29	50.34	0.221		70.98	1,774			5,895.91	6,193.61	
7	5,895.91	50.60	0.225		70.98	1,774			5,857.79	6,231.73	
8	5,857.79	50.86	0.230		70.98	1,774			5,819.93	6,269.59	
9	5,819.93	51.12	0.234		70.98	1,774			5,782.32	6,307.19	
10	5,782.32	51.37	0.239		70.98	1,774			5,744.97	6,344.55	
11	5,744.97	51.61	0.244		70.98	1,774			5,707.85	6,381.66	
12	5,707.85	51.86	0.249		70.98	1,774			5,670.99	6,418.52	
13	5,670.99	52.09	0.254		70.98	1,774			5,634.37	6,455.15	
14	5,634.37	52.33	0.259		70.98	1,774			5,597.97	6,491.54	
15	5,597.97	52.56	0.264		70.98	1,774			5,561.81	6,527.71	
16	5,561.81	52.78	0.269		70.98	1,774			5,525.87	6,563.64	
17	5,525.87	53.01	0.275		70.98	1,774			5,490.16	6,599.36	
18	5,490.16	53.23	0.280		70.98	1,774			5,454.66	6,634.86	
19	5,454.66	53.44	0.286		70.98	1,774			5,419.38	6,670.14	
20	5,419.38	53.65	0.291		70.98	1,774			5,384.31	6,705.21	
21	5,384.31	53.86	0.297		70.98	1,774			5,349.44	6,740.07	
22	5,349.44	54.06	0.303		70.98	1,774			5,314.78	6,774.74	
23	5,314.78	54.26	0.309		70.98	1,774			5,280.31	6,809.30	
24	5,280.31	54.45	0.315		70.98	1,774			5,246.04	6,843.48	
25	5,246.04	54.64	0.322		70.98	1,774			5,211.96	6,877.56	
26	5,211.96	54.83	0.328		70.98	1,774			5,178.06	6,911.45	
27	5,178.06	55.01	0.335		70.98	1,774			5,144.35	6,945.17	
28	5,144.35	55.19	0.341		70.98	1,774			5,110.81	6,978.70	
29	5,110.81	55.36	0.348		70.98	1,774			5,077.45	7,012.07	
30	5,077.45	55.53	0.355		70.98	1,774			5,044.26	7,045.26	
31	5,044.26	55.69	0.362		70.98	1,774			5,011.23	7,078.29	
32	5,011.23	55.85	0.370		70.98	1,774			4,978.36	7,111.15	
33	4,978.36	56.01	0.377		70.98	1,774			4,945.65	7,143.86	
34	4,945.65	56.16	0.384		70.98	1,774			4,913.10	7,176.42	
35	4,913.10	56.31	0.392		70.98	1,774			4,880.69	7,208.83	
36	4,880.69	56.46	0.400		70.98	1,774			4,848.42	7,241.09	
37	4,848.42	56.60	0.408		70.98	1,774			4,816.30	7,273.22	
38	4,816.30	56.73	0.416		70.98	1,774			4,784.31	7,305.21	
39	4,784.31	56.86	0.424		70.98	1,774			4,752.45	7,337.06	
40	4,752.45	56.99	0.433		70.98	1,774			4,720.72	7,368.79	
41	4,720.72	57.11	0.442		70.98	1,774			4,689.12	7,400.40	
42	4,689.12	57.23	0.450		70.98	1,774			4,657.63	7,431.89	
43	4,657.63	57.35	0.459		70.98	1,774			4,626.25	7,463.26	
44	4,626.25	57.46	0.469		70.98	1,774			4,594.99	7,494.53	
45	4,594.99	57.56	0.478		70.98	1,774			4,563.83	7,525.69	
46	4,563.83	57.66	0.488		70.98	1,774			4,532.77	7,556.74	
47	4,532.77	57.76	0.497		70.98	1,774			4,501.81	7,587.71	
48	4,501.81	57.85	0.507		70.98	1,774			4,470.94	7,618.58	
49	4,470.94	57.94	0.517		70.98	1,774			4,440.16	7,649.36	
50	4,440.16	58.02	0.528		70.98	1,774			4,409.46	7,680.06	
51	4,409.46	58.10	0.538		70.98	1,774			4,378.83	7,710.68	
52	4,378.83	58.17	0.549		70.98	1,774			4,348.28	7,741.23	
53	4,348.28	58.24	0.560		70.98	1,774			4,317.80	7,771.71	
54	4,317.80	58.31	0.571		70.98	1,774			4,287.39	7,802.13	
55	4,287.39	58.36	0.583		70.98	1,774			4,257.03	7,832.49	
56	4,257.03	58.42	0.594		70.98	1,774			4,226.73	7,862.79	
57	4,226.73	58.47	0.606		70.98	1,774			4,196.47	7,893.04	
58	4,196.47	58.51	0.618		70.98	1,774			4,166.26	7,923.25	
59	4,166.26	58.55	0.631		70.98	1,774			4,136.09	7,953.42	
60	4,136.09	58.59	0.643		70.98	1,774			4,105.96	7,983.56	
61	4,105.96	58.62	0.656		70.98	1,774			4,075.85	8,013.66	
62	4,075.85	58.64	0.669		70.98	1,774			4,045.77	8,043.75	
63	4,045.77	58.66	0.683		70.98	1,774			4,015.71	8,073.81	
64	4,015.71	58.67	0.696		70.98	1,774			3,985.66	8,103.86	
65	3,985.66	58.68	0.710		70.98	1,774			3,955.62	8,133.90	
66	3,955.62	58.69	0.725		70.98	1,774			3,925.59	8,163.93	
67	3,925.59	58.68	0.739		70.98	1,774			3,895.55	8,193.97	
68	3,895.55	58.68	0.754		70.98	1,774			3,865.50	8,224.01	
69	3,865.50	58.66	0.769		70.98	1,774			3,835.44	8,254.07	
70	3,835.44	58.65	0.784		70.98	1,774			3,805.37	8,284.15	
71	3,805.37	58.62	0.800		70.98	1,774			3,775.27	8,314.25	
72	3,775.27	58.59	0.816		70.98	1,774			3,745.14	8,344.38	
73	3,745.14	58.56	0.832		70.98	1,774			3,714.97	8,374.55	
74	3,714.97	58.51	0.849		70.98	1,774			3,684.76	8,404.75	
75	3,684.76	58.47	0.866		70.98	1,774			3,654.51	8,435.01	
76	3,654.51	58.41	0.883		70.98	1,774			3,624.20	8,465.31	
77	3,624.20	58.36	0.901		70.98	1,774			3,593.84	8,495.68	
78	3,593.84	58.29	0.919		70.98	1,774			3,563.41	8,526.11	
79	3,563.41	58.22	0.937		70.98	1,774			3,532.90	8,556.61	
80	3,532.90	58.14	0.956		70.98	1,774			3,502.32	8,587.19	
81	3,502.32	58.06	0.975		70.98	1,774			3,471.66	8,617.86	
82	3,471.66	57.97	0.995		70.98	1,774			3,440.90	8,648.65	
83	3,440.90	57.87	1.000		70.98	1,774			3,410.05	8,679.46	
84	3,410.05	58.04	1.000		70.98	1,774			3,379.38	8,710.14	
85	3,379.38	58.32	1.000		70.98	1,774			3,348.97	8,740.54	
86	3,348.97	58.59	1.000		70.98	1,774			3,318.85	8,770.67	
87	3,318.85	58.86	1.000		70.98	1,774			3,288.99	8,800.53	
88	3,288.99	59.13	1.000		70.98	1,774			3,259.40	8,830.12	
89	3,259.40	59.40	1.000		70.98	1,774			3,230.08	8,859.44	
90	3,230.08	59.66	1.000		70.98	1,774			3,201.02	8,888.50	
91	3,201.02	59.93	1.000		70.98	1,774			3,172.22	8,917.29	
92	3,172.22	60.18	1.000		70.98	1,774			3,143.69	8,945.83	
93	3,143.69	60.44	1.000		70.98	1,774			3,115.41	8,974.11	
94	3,115.41	60.70	1.000		70.98	1,774			3,087.38	9,002.14	
95	3,087.38	60.95	1.000		70.98	1,774			3,059.61	9,029.91	
96	3,059.61	61.20	1.000		70.98	1,774			3,032.08	9,057.43	

		Data Entry - Adjustable (in red)		Data Entry	Data Entry
Debt-Limit Allowance (\$)				150,000	
Population (million)				80.7	1,425
Govt. Expenditure during BH1 (billion)   currency				1,619	
Min CCB Wealth to Cover Mandated Exp (month)				1.0	
NOW (BH1) Foreign Exchange rate (currency/USD)				0.88	
Wealth at Debt-Limit Allowance (billion) PM				12,098	3,078
M2 in circulation BH (billion)   currency				3,498	3,078
M2 in circulation BH per capita   currency				43,366	38,162
Country's Reserve (billion)   currency				38	33
Government Debts (billion)   currency				2,285	2,011
Govt Debt Held By Citizens %   (billion)   currency				70%	1,408
Foreign govt. debt held by citizen (billion)   currency					-
New (AH1) Forex rate (currency/PM)   Ratio (new/old):				0.88	1.00
Total Country's PM MONEY (billion) After Debt Settlement				9,813	
<b>Total Country's MONEY (billion) on 12/31/BH1:</b>					
M2 in Circulation (billion)   currency					3,078
Country's Reserve (billion)   currency					33
Money Held At GBK Before Dispersment To Country PM (billion)   PM					9,813
Money Held At CCB For Debt Settlements (billion)   PM					2,285
<b>MABA, GBK, MSA, Govten Exp. Outlay:</b>					
Max Krasian Act Allowance (MABA) PM   currency				30,000	26,400
Total Monthly MABA Balance (billion) PM   currency				2,420	2,129
GBK per month Per Person PM				6,218.52	

## Country Financial Outlay - Germany

### Adjusted For Government Debt Held By Citizens

		Mandated Expenditures											
BH1	12/31/BH1	* Estimated wealth held by citizens on 12/31/BH1 = M2 in circulation + 1 year of Govt. expenditure (since no tax is collected during BH1) * CCB wealth can be negative if it borrows (issue bond) to cover govt. expenditure during BH1 fiscal year											
		M2 (billion)   currency					Government Expenditure: (Currency)					Citizen Wealth (Currency)	
		Reserve (billion)   currency					M2: (Currency)					Citizen Wealth (Currency)	
		Govt. Expenditure (billion)   currency					Government Reserve: (Currency)					Citizen Wealth (Currency)	
							CCB Wealth: (Currency)					Citizen Wealth (Currency)	
AH1	1/1/AH1	Adjustment Wealth (billion)   currency		9,813.00		8,635.44						Citizen Wealth (Currency)	
		Mandated GBK Holding (billion)   currency		1,209.84		1,064.66						Citizen Wealth (Currency)	
		CCB Added Wealth on 12/31/BH1   currency		8,603.16		7,570.78						Citizen Wealth (Currency)	
		BH1 CCB Wealth   currency		(1,391.54)								Citizen Wealth (Currency)	
		AH1 CCB Wealth   currency		6,179.24								Citizen Wealth (Currency)	
Mc.	CCB Wealth Beginning	MSA	Revenue	MTI	Misc	GBK	Govt. Exp.	Other Expenses	Misc	CCB Wealth Ending	Citizen Wealth		
1	6,179.24			0.200		141.95	35.49			6,001.79	6,087.72		
2	6,001.79	101.01		0.204		141.95	35.49			5,925.36	6,164.15		
3	5,925.36	102.27		0.208		141.95	35.49			5,850.19	6,239.33		
4	5,850.19	103.50		0.212		141.95	35.49			5,776.25	6,313.27		
5	5,776.25	104.70		0.216		141.95	35.49			5,703.51	6,386.01		
6	5,703.51	105.88		0.221		141.95	35.49			5,631.95	6,457.57		
7	5,631.95	107.04		0.225		141.95	35.49			5,561.54	6,527.97		
8	5,561.54	108.16		0.230		141.95	35.49			5,492.26	6,597.25		
9	5,492.26	109.27		0.234		141.95	35.49			5,424.09	6,665.43		
10	5,424.09	110.35		0.239		141.95	35.49			5,357.00	6,732.52		
11	5,357.00	111.41		0.244		141.95	35.49			5,290.96	6,798.56		
12	5,290.96	112.44		0.249		141.95	35.49			5,225.95	6,863.56		
13	5,225.95	113.45		0.254		141.95	35.49			5,161.96	6,927.56		
14	5,161.96	114.44		0.259		141.95	35.49			5,098.96	6,990.56		
15	5,098.96	115.40		0.264		141.95	35.49			5,036.92	7,052.60		
16	5,036.92	116.35		0.269		141.95	35.49			4,975.82	7,113.70		
17	4,975.82	117.27		0.275		141.95	35.49			4,915.65	7,173.87		
18	4,915.65	118.17		0.280		141.95	35.49			4,856.37	7,233.14		
19	4,856.37	119.05		0.286		141.95	35.49			4,797.98	7,291.54		
20	4,797.98	119.91		0.291		141.95	35.49			4,740.45	7,349.07		
21	4,740.45	120.75		0.297		141.95	35.49			4,683.76	7,405.76		
22	4,683.76	121.57		0.303		141.95	35.49			4,627.88	7,461.63		
23	4,627.88	122.37		0.309		141.95	35.49			4,572.81	7,516.77		
24	4,572.81	123.15		0.315		141.95	35.49			4,518.51	7,571.00		
25	4,518.51	123.91		0.322		141.95	35.49			4,464.98	7,624.54		
26	4,464.98	124.65		0.328		141.95	35.49			4,412.19	7,677.33		
27	4,412.19	125.37		0.335		141.95	35.49			4,360.12	7,729.40		
28	4,360.12	126.08		0.341		141.95	35.49			4,308.76	7,780.76		
29	4,308.76	126.77		0.348		141.95	35.49			4,258.08	7,831.44		
30	4,258.08	127.43		0.355		141.95	35.49			4,208.07	7,881.45		
31	4,208.07	128.09		0.362		141.95	35.49			4,158.71	7,930.80		
32	4,158.71	128.72		0.370		141.95	35.49			4,109.99	7,979.53		
33	4,109.99	129.33		0.377		141.95	35.49			4,062.88	8,027.64		
34	4,062.88	129.93		0.384		141.95	35.49			4,016.37	8,075.15		
35	4,016.37	130.52		0.392		141.95	35.49			3,970.44	8,122.07		
36	3,967.44	131.08		0.400		141.95	35.49			3,925.08	8,168.44		
37	3,925.08	131.63		0.408		141.95	35.49			3,875.27	8,214.25		
38	3,875.27	132.16		0.416		141.95	35.49			3,829.99	8,259.53		
39	3,829.99	132.68		0.424		141.95	35.49			3,785.22	8,304.30		
40	3,785.22	133.18		0.433		141.95	35.49			3,740.96	8,348.56		
41	3,740.96	133.66		0.442		141.95	35.49			3,697.18	8,392.34		
42	3,697.18	134.13		0.450		141.95	35.49			3,653.86	8,435.65		
43	3,653.86	134.59		0.459		141.95	35.49			3,611.01	8,478.51		
44	3,611.01	135.02		0.469		141.95	35.49			3,568.59	8,520.83		
45	3,568.59	135.45		0.478		141.95	35.49			3,526.59	8,562.63		
46	3,526.59	135.85		0.488		141.95	35.49			3,485.00	8,604.52		
47	3,485.00	136.25		0.497		141.95	35.49			3,443.80	8,645.71		
48	3,443.80	136.62		0.507		141.95	35.49			3,402.99	8,686.53		
49	3,402.99	136.99		0.517		141.95	35.49			3,362.53	8,726.89		
50	3,362.53	137.34		0.528		141.95	35.49			3,322.42	8,767.09		
51	3,322.42	137.67		0.538		141.95	35.49			3,282.65	8,806.87		
52	3,282.65	137.99		0.549		141.95	35.49			3,243.20	8,846.32		
53	3,243.20	138.30		0.560		141.95	35.49			3,204.05	8,885.46		
54	3,204.05	138.59		0.571		141.95	35.49			3,165.20	8,924.33		
55	3,165.20	138.87		0.583		141.95	35.49			3,126.62	8,962.90		
56	3,126.62	139.13		0.594		141.95	35.49			3,088.31	9,001.21		
57	3,088.31	139.38		0.606		141.95	35.49			3,050.24	9,039.27		
58	3,050.24	139.62		0.618		141.95	35.49			3,012.42	9,077.10		
59	3,012.42	139.84		0.631		141.95	35.49			2,974.81	9,114.71		
60	2,974.81	140.05		0.643		141.95	35.49			2,937.41	9,152.10		
61	2,937.41	140.24		0.656		141.95	35.49			2,900.21	9,189.31		
62	2,900.21	140.42		0.669		141.95	35.49			2,863.19	9,226.33		
63	2,863.19	140.59		0.683		141.95	35.49			2,826.34	9,263.18		
64	2,826.34	140.74		0.696		141.95	35.49			2,789.64	9,299.88		
65	2,789.64	140.89		0.710		141.95	35.49			2,753.08	9,336.44		
66	2,753.08	141.01		0.725		141.95	35.49			2,716.65	9,372.87		
67	2,716.65	141.13		0.739		141.95	35.49			2,680.33	9,409.18		
68	2,680.33	141.23		0.754		141.95	35.49			2,644.12	9,445.40		
69	2,644.12	141.32		0.769		141.95	35.49			2,607.99	9,481.52		
70	2,607.99	141.39		0.784		141.95	35.49			2,571.94	9,517.58		
71	2,571.94	141.45		0.800		141.95	35.49			2,535.95	9,553.57		
72	2,535.95	141.50		0.816		141.95	35.49			2,500.01	9,589.51		
73	2,500.01	141.53		0.832		141.95	35.49			2,464.10	9,625.42		
74	2,464.10	141.56		0.849		141.95	35.49			2,428.21	9,661.30		
75	2,428.21	141.56		0.866		141.95	35.49			2,392.33	9,697.18		
76	2,392.33	141.56		0.883		141.95	35.49			2,356.45	9,733.07		
77	2,356.45	141.54		0.901		141.95	35.49			2,320.55	9,768.97		
78	2,320.55	141.51		0.919		141.95	35.49			2,284.62	9,804.90		
79	2,284.62	141.46		0.937		141.95	35.49			2,248.64	9,840.88		
80	2,248.64	141.41		0.956		141.95	35.49			2,212.60	9,876.92		
81	2,212.60	141.33		0.975		141.95	35.49			2,176.49	9,913.03		
82	2,176.49	141.25		0.995		141.95	35.49			2,140.30	9,949.32		
83	2,140.30	141.15		1.000		141.95	35.49			2,104.01	9,985.51		
84	2,104.01	141.61		1.000		141.95	35.49			2,068.17	10,021.35		
85	2,068.17	142.27		1.000		141.95	35.49			2,033.00	10,056.52		
86	2,033.00	142.92		1.000		141.95	35.49			1,998.48	10,091.04		
87	1,998.48	143.56		1.000		141.95	35.49			1,964.60	10,124.92		
88	1,964.60	144.19		1.000		141.95	35.49			1,931.34	10,158.17		
89	1,931.34	144.80		1.000		141.95	35.49			1,898.70	10,190.81		
90	1,898.70	145.41		1.000		141.95	35.49			1,866.67	10,222.85		
91	1,866.67	146.00		1.000		141.95	35.49			1,835.22	10,254.29		
92	1,835.22	146.58		1.000		141.95	35.49			1			





## Country Financial Outlay - Australia

Adjusted For Government Debt Held By Citizens

		Mandated Expenditures										
BH1	12/31/BH1	* Estimated wealth held by citizens on 12/31/BH1 = M2 in circulation + 1 year of Govt. expenditure (since no tax is collected during BH1)										
		* CCB Wealth can be negative if it borrows (issue bond) to cover govt. expenditure during BH1 fiscal year										
		M2 (billion)   currency					Government Expenditure: (692)					M2: 2,181
		Reserve (billion)   currency					Government Reserve: 81					BH1 Govt. Exp: 692
		Govt. Expenditure (billion)   currency					CCB Wealth: 692					Citizen Held (Currency): 2,873
AH1	1/1/AH1	Adjustment Wealth (billion)   PM   currency		3,360.00		4,804.80		Citizen Held (Currency)		442.44		
		Mandated GBK Holding (billion)   PM   currency		378.77		541.63		Government Debt Held By Its Citizen:		442.44		
		CCB Added Wealth on 12/31/BH1   currency		2,981.24		4,263.17		Foreign Govt. Debt Held By Citizen:		-		
		BH1 CCB Wealth   currency		(611.61)		-		Currency Held By Citizen:		3,315.56		
		AH1 CCB Wealth   currency		3,651.56		-						
Mc.	CCB Wealth Beginning	Revenue (PM)				Expenditure (PM)				CCB Wealth Ending	Citizen Held	
		MSA	Revenue	MTI	Misc	GBK	Gov. Exp.	Other Expenses	Misc			
1	3,651.56			0.200		72.22	18.05			3,561.28	3,405.83	
2	3,561.28	48.45		0.204		72.22	18.05			3,519.46	3,447.65	
3	3,519.46	49.03		0.208		72.22	18.05			3,478.23	3,488.89	
4	3,478.23	49.61		0.212		72.22	18.05			3,437.56	3,529.56	
5	3,437.56	50.17		0.216		72.22	18.05			3,397.45	3,569.66	
6	3,397.45	50.72		0.221		72.22	18.05			3,357.90	3,609.22	
7	3,357.90	51.26		0.225		72.22	18.05			3,318.88	3,648.23	
8	3,318.88	51.79		0.230		72.22	18.05			3,280.40	3,686.72	
9	3,280.40	52.31		0.234		72.22	18.05			3,242.43	3,724.68	
10	3,242.43	52.82		0.239		72.22	18.05			3,204.98	3,762.14	
11	3,204.98	53.32		0.244		72.22	18.05			3,168.03	3,799.99	
12	3,168.03	53.81		0.249		72.22	18.05			3,131.57	3,835.55	
13	3,131.57	54.30		0.254		72.22	18.05			3,095.60	3,871.53	
14	3,095.60	54.77		0.259		72.22	18.05			3,060.09	3,907.02	
15	3,060.09	55.24		0.264		72.22	18.05			3,025.06	3,942.06	
16	3,025.06	55.69		0.269		72.22	18.05			2,990.48	3,976.64	
17	2,990.48	56.14		0.275		72.22	18.05			2,956.35	4,010.77	
18	2,956.35	56.58		0.280		72.22	18.05			2,922.65	4,044.46	
19	2,922.65	57.01		0.286		72.22	18.05			2,889.39	4,077.73	
20	2,889.39	57.43		0.291		72.22	18.05			2,856.55	4,110.57	
21	2,856.55	57.84		0.297		72.22	18.05			2,824.12	4,143.00	
22	2,824.12	58.25		0.303		72.22	18.05			2,792.09	4,175.02	
23	2,792.09	58.64		0.309		72.22	18.05			2,760.46	4,206.85	
24	2,760.46	59.03		0.315		72.22	18.05			2,729.23	4,237.89	
25	2,729.23	59.41		0.322		72.22	18.05			2,698.37	4,268.75	
26	2,698.37	59.79		0.328		72.22	18.05			2,667.88	4,299.24	
27	2,667.88	60.15		0.335		72.22	18.05			2,637.76	4,329.36	
28	2,637.76	60.51		0.341		72.22	18.05			2,607.99	4,359.12	
29	2,607.99	60.86		0.348		72.22	18.05			2,578.58	4,388.54	
30	2,578.58	61.20		0.355		72.22	18.05			2,549.50	4,417.62	
31	2,549.50	61.53		0.362		72.22	18.05			2,520.76	4,446.36	
32	2,520.76	61.86		0.370		72.22	18.05			2,492.35	4,474.77	
33	2,492.35	62.18		0.377		72.22	18.05			2,464.25	4,502.87	
34	2,464.25	62.49		0.384		72.22	18.05			2,436.46	4,530.85	
35	2,436.46	62.79		0.392		72.22	18.05			2,408.98	4,558.13	
36	2,408.98	63.09		0.400		72.22	18.05			2,381.80	4,585.32	
37	2,381.80	63.38		0.408		72.22	18.05			2,354.91	4,612.21	
38	2,354.91	63.66		0.416		72.22	18.05			2,328.29	4,638.82	
39	2,328.29	63.94		0.424		72.22	18.05			2,301.96	4,665.16	
40	2,301.96	64.20		0.433		72.22	18.05			2,275.89	4,691.23	
41	2,275.89	64.47		0.442		72.22	18.05			2,250.08	4,717.03	
42	2,250.08	64.72		0.450		72.22	18.05			2,224.53	4,742.59	
43	2,224.53	64.97		0.459		72.22	18.05			2,199.23	4,767.89	
44	2,199.23	65.21		0.469		72.22	18.05			2,174.16	4,792.85	
45	2,174.16	65.44		0.478		72.22	18.05			2,149.34	4,817.78	
46	2,149.34	65.67		0.488		72.22	18.05			2,124.73	4,842.38	
47	2,124.73	65.89		0.497		72.22	18.05			2,100.35	4,866.76	
48	2,100.35	66.11		0.507		72.22	18.05			2,076.19	4,890.93	
49	2,076.19	66.31		0.517		72.22	18.05			2,052.23	4,914.89	
50	2,052.23	66.51		0.528		72.22	18.05			2,028.47	4,938.65	
51	2,028.47	66.71		0.538		72.22	18.05			2,004.91	4,962.21	
52	2,004.91	66.90		0.549		72.22	18.05			1,981.53	4,985.58	
53	1,981.53	67.08		0.560		72.22	18.05			1,958.34	5,008.78	
54	1,958.34	67.25		0.571		72.22	18.05			1,935.32	5,031.80	
55	1,935.32	67.42		0.583		72.22	18.05			1,912.47	5,054.65	
56	1,912.47	67.58		0.594		72.22	18.05			1,889.78	5,077.33	
57	1,889.78	67.74		0.606		72.22	18.05			1,867.25	5,099.87	
58	1,867.25	67.89		0.618		72.22	18.05			1,844.87	5,122.25	
59	1,844.87	68.03		0.631		72.22	18.05			1,822.63	5,144.49	
60	1,822.63	68.17		0.643		72.22	18.05			1,800.53	5,166.59	
61	1,800.53	68.30		0.656		72.22	18.05			1,778.56	5,188.56	
62	1,778.56	68.43		0.669		72.22	18.05			1,756.71	5,210.40	
63	1,756.71	68.54		0.683		72.22	18.05			1,734.98	5,232.13	
64	1,734.98	68.66		0.696		72.22	18.05			1,713.37	5,253.75	
65	1,713.37	68.76		0.710		72.22	18.05			1,691.86	5,275.26	
66	1,691.86	68.86		0.725		72.22	18.05			1,670.45	5,296.67	
67	1,670.45	68.96		0.739		72.22	18.05			1,649.13	5,317.99	
68	1,649.13	69.04		0.754		72.22	18.05			1,627.90	5,339.22	
69	1,627.90	69.12		0.769		72.22	18.05			1,606.75	5,360.37	
70	1,606.75	69.20		0.784		72.22	18.05			1,585.68	5,381.44	
71	1,585.68	69.27		0.800		72.22	18.05			1,564.67	5,402.45	
72	1,564.67	69.33		0.816		72.22	18.05			1,543.72	5,423.39	
73	1,543.72	69.38		0.832		72.22	18.05			1,522.84	5,444.28	
74	1,522.84	69.43		0.849		72.22	18.05			1,502.00	5,465.11	
75	1,502.00	69.48		0.866		72.22	18.05			1,481.21	5,485.91	
76	1,481.21	69.51		0.883		72.22	18.05			1,460.45	5,506.67	
77	1,460.45	69.55		0.901		72.22	18.05			1,439.72	5,527.40	
78	1,439.72	69.57		0.919		72.22	18.05			1,419.02	5,548.10	
79	1,419.02	69.59		0.937		72.22	18.05			1,398.34	5,568.78	
80	1,398.34	69.60		0.956		72.22	18.05			1,377.67	5,589.45	
81	1,377.67	69.61		0.975		72.22	18.05			1,357.00	5,610.12	
82	1,357.00	69.61		0.995		72.22	18.05			1,336.33	5,630.78	
83	1,336.33	69.60		1.000		72.22	18.05			1,315.66	5,651.46	
84	1,315.66	69.83		1.000		72.22	18.05			1,295.22	5,671.90	
85	1,295.22	70.45		1.000		72.22	18.05			1,275.09	5,692.03	
86	1,275.09	70.46		1.000		72.22	18.05			1,255.27	5,711.84	
87	1,255.27	70.76		1.000		72.22	18.05			1,235.77	5,731.35	
88	1,235.77	71.07		1.000		72.22	18.05			1,216.56	5,750.56	
89	1,216.56	71.36		1.000		72.22	18.05			1,197.65	5,769.46	
90	1,197.65	71.66		1.000		72.22	18.05			1,179.04	5,788.08	
91	1,179.04	71.95		1.000		72.22	18.05			1,160.71	5,806.41	
92	1,160.71	72.23		1.000		72.22	18.05			1,142.67	5,824.45	
93	1,142.67	72.51		1.000		72.22	18.05			1,124.91	5,842.21	
94	1,124.91	72.79		1.000		72.22	18.05			1,107.42	5,859.70	
95	1,107.42	73.06		1.000		72.22	18.05			1,090.20	5,876.91	
96	1,090.20	73.32		1.000		72.22	18.05			1,073.25	5,893.86	

		Data Entry - Adjustable (in red)		Data Entry	Data Entry
Debt-Limit Allowance (\$)				150,000	
Population (million)				25.3	692
Govt. Expenditure during BH1 (billion)   \$   currency				484	1.0
Min CCB Wealth to Cover Mandated Exp (month)				1.0	
NOW (BH1) Foreign Exchange rate (currency/USD)				1.43	
Wealth at Debt-Limit Allowance (billion)   PM				3,788	2,181
M2 in circulation BH (billion)   \$   currency				1,525	2,181
M2 in circulation BH per capita   \$   currency				60,401	86,373
Country's Reserve (billion)   \$   currency				56	81
Government Debts (billion)   \$   currency				442	632
Govt Debt Held By Citizens %   (billion)   currency				70%	442
Foreign govt. debt held by citizen (billion)   \$   currency				1.43	1.00
New (AH1) Forex rate (currency/PM)   Ratio (new/old):				3,360	
Total Country's PM MONEY (billion) After Debt Settlement					
Total Country's MONEY (billion) on 12/31/BH1:					
M2 in Circulation (billion)   currency				2,181	
Country's Reserve (billion)   currency					



## Country Financial Outlay - Mexico

Adjusted For Government Debt Held By Citizens

		Mandated Expenditures									
BH1	12/31/BH1	* Estimated wealth held by citizens on 12/31/BH1 = M2 in circulation + 1 year of Govt. expenditure (since no tax is collected during BH1)									
		* CCB wealth can be negative if it borrows (issue bond) to cover govt. expenditure during BH1 fiscal year									
		M2 (billion)   currency					Government Expenditure: (5,258)   currency				
		Reserve (billion)   currency					Government Reserve: 3,408   currency				
		Govt. Expenditure (billion)   currency					CCB Wealth: (1,850)   currency				
AH1	1/1/AH1	Adjustment Wealth (billion)   PM   currency		Mandated GBK Holding (billion)   PM   currency		CCB Added Wealth on 12/31/BH1   currency		BHI CCB Wealth   currency		AH1 CCB Wealth   currency	
		19,162.00	367,718.78	1,995.00	38,284.05	17,167.00	329,434.73	(1,849.92)	327,584.81	10,625.50	24,601.56
		Government Debt Held By Citizens:									
		Foreign Govt. Debt Held By Citizens: -									
		Currency Held By Citizen: 24,601.56									
Mc	CCB Wealth Beginning	MSA	Revenue	MTI	Misc	GB	Gov. Exp.	Other Expenses	Misc	CCB Wealth Ending	Citizen Held
1	327,584.81			0.200		2,552.27	638.07	-	-	324,934.48	27,791.90
2	324,934.48	135.43		0.204		2,552.27	638.07	-	-	321,339.57	30,846.81
3	321,339.57	165.67		0.208		2,552.27	638.07	-	-	318,314.90	33,871.48
4	318,314.90	195.50		0.212		2,552.27	638.07	-	-	315,320.07	36,866.31
5	315,320.07	224.94		0.216		2,552.27	638.07	-	-	312,354.67	39,831.71
6	312,354.67	253.98		0.221		2,552.27	638.07	-	-	309,418.32	42,768.06
7	309,418.32	282.64		0.225		2,552.27	638.07	-	-	306,510.62	45,675.76
8	306,510.62	310.90		0.230		2,552.27	638.07	-	-	303,631.18	48,555.20
9	303,631.18	338.78		0.234		2,552.27	638.07	-	-	300,779.63	51,406.75
10	300,779.63	366.28		0.239		2,552.27	638.07	-	-	297,955.57	54,230.81
11	297,955.57	393.40		0.244		2,552.27	638.07	-	-	295,158.63	57,037.95
12	295,158.63	420.14		0.249		2,552.27	638.07	-	-	292,388.43	59,827.85
13	292,388.43	446.50		0.254		2,552.27	638.07	-	-	289,644.59	62,541.74
14	289,644.59	472.50		0.259		2,552.27	638.07	-	-	286,926.75	65,259.63
15	286,926.75	498.12		0.264		2,552.27	638.07	-	-	284,234.53	67,951.84
16	284,234.53	523.38		0.269		2,552.27	638.07	-	-	281,567.57	70,618.81
17	281,567.57	548.27		0.275		2,552.27	638.07	-	-	278,925.50	73,260.88
18	278,925.50	572.80		0.280		2,552.27	638.07	-	-	276,307.96	75,878.42
19	276,307.96	596.96		0.286		2,552.27	638.07	-	-	273,714.58	78,471.79
20	273,714.58	620.77		0.291		2,552.27	638.07	-	-	271,145.02	81,041.36
21	271,145.02	644.23		0.297		2,552.27	638.07	-	-	268,598.91	83,587.47
22	268,598.91	667.33		0.303		2,552.27	638.07	-	-	266,075.90	86,110.48
23	266,075.90	690.07		0.309		2,552.27	638.07	-	-	263,573.63	88,610.94
24	263,573.63	712.47		0.315		2,552.27	638.07	-	-	261,097.76	91,088.63
25	261,097.76	734.52		0.322		2,552.27	638.07	-	-	258,641.94	93,544.43
26	258,641.94	756.22		0.328		2,552.27	638.07	-	-	256,207.83	95,978.55
27	256,207.83	777.58		0.335		2,552.27	638.07	-	-	253,795.06	98,391.31
28	253,795.06	798.59		0.341		2,552.27	638.07	-	-	251,403.32	100,783.06
29	251,403.32	819.26		0.348		2,552.27	638.07	-	-	249,032.24	103,154.14
30	249,032.24	839.59		0.355		2,552.27	638.07	-	-	246,681.49	105,504.89
31	246,681.49	859.58		0.362		2,552.27	638.07	-	-	244,350.74	107,835.64
32	244,350.74	879.24		0.370		2,552.27	638.07	-	-	242,039.64	110,146.74
33	242,039.64	898.56		0.377		2,552.27	638.07	-	-	239,747.86	112,438.51
34	239,747.86	917.54		0.384		2,552.27	638.07	-	-	237,475.07	114,711.31
35	237,475.07	936.20		0.392		2,552.27	638.07	-	-	235,220.93	116,965.45
36	235,220.93	954.52		0.400		2,552.27	638.07	-	-	232,985.11	119,201.27
37	232,985.11	972.50		0.408		2,552.27	638.07	-	-	230,767.27	121,419.10
38	230,767.27	990.16		0.416		2,552.27	638.07	-	-	228,567.10	123,619.28
39	228,567.10	1,007.49		0.424		2,552.27	638.07	-	-	226,384.25	125,802.12
40	226,384.25	1,024.49		0.433		2,552.27	638.07	-	-	224,218.41	127,967.97
41	224,218.41	1,041.17		0.442		2,552.27	638.07	-	-	222,069.24	130,117.14
42	222,069.24	1,057.52		0.450		2,552.27	638.07	-	-	219,932.62	132,249.96
43	219,932.62	1,073.54		0.459		2,552.27	638.07	-	-	217,819.62	134,366.76
44	217,819.62	1,089.24		0.469		2,552.27	638.07	-	-	215,718.52	136,467.86
45	215,718.52	1,104.61		0.478		2,552.27	638.07	-	-	213,629.79	138,553.59
46	213,629.79	1,119.66		0.488		2,552.27	638.07	-	-	211,552.11	140,624.27
47	211,552.11	1,134.38		0.497		2,552.27	638.07	-	-	209,506.15	142,680.23
48	209,506.15	1,148.78		0.507		2,552.27	638.07	-	-	207,464.60	144,721.78
49	207,464.60	1,162.86		0.517		2,552.27	638.07	-	-	205,437.12	146,749.25
50	205,437.12	1,176.62		0.528		2,552.27	638.07	-	-	203,421.41	148,762.97
51	203,421.41	1,190.06		0.538		2,552.27	638.07	-	-	201,423.13	150,763.25
52	201,423.13	1,203.17		0.549		2,552.27	638.07	-	-	199,439.96	152,750.42
53	199,439.96	1,215.96		0.560		2,552.27	638.07	-	-	197,461.58	154,724.79
54	197,461.58	1,228.43		0.571		2,552.27	638.07	-	-	195,499.67	156,686.70
55	195,499.67	1,240.58		0.583		2,552.27	638.07	-	-	193,549.91	158,636.46
56	193,549.91	1,252.40		0.594		2,552.27	638.07	-	-	191,611.98	160,574.40
57	191,611.98	1,263.90		0.606		2,552.27	638.07	-	-	189,685.54	162,500.84
58	189,685.54	1,275.08		0.618		2,552.27	638.07	-	-	187,770.28	164,416.09
59	187,770.28	1,285.94		0.631		2,552.27	638.07	-	-	185,865.88	166,320.49
60	185,865.88	1,296.47		0.643		2,552.27	638.07	-	-	183,972.01	168,214.36
61	183,972.01	1,306.68		0.656		2,552.27	638.07	-	-	182,088.35	170,098.02
62	182,088.35	1,316.56		0.669		2,552.27	638.07	-	-	180,214.58	171,971.80
63	180,214.58	1,326.12		0.683		2,552.27	638.07	-	-	178,350.36	173,836.02
64	178,350.36	1,335.35		0.696		2,552.27	638.07	-	-	176,495.37	175,691.01
65	176,495.37	1,344.25		0.710		2,552.27	638.07	-	-	174,649.29	177,537.09
66	174,649.29	1,352.83		0.725		2,552.27	638.07	-	-	172,811.78	179,374.60
67	172,811.78	1,361.08		0.739		2,552.27	638.07	-	-	170,982.52	181,203.86
68	170,982.52	1,369.00		0.754		2,552.27	638.07	-	-	169,161.18	183,025.20
69	169,161.18	1,376.58		0.769		2,552.27	638.07	-	-	167,347.43	184,838.95
70	167,347.43	1,383.84		0.784		2,552.27	638.07	-	-	165,540.92	186,645.45
71	165,540.92	1,390.76		0.800		2,552.27	638.07	-	-	163,741.34	188,445.03
72	163,741.34	1,397.24		0.816		2,552.27	638.07	-	-	161,948.35	190,238.03
73	161,948.35	1,403.59		0.832		2,552.27	638.07	-	-	160,161.60	192,024.76
74	160,161.60	1,409.50		0.849		2,552.27	638.07	-	-	158,380.76	193,805.63
75	158,380.76	1,415.07		0.866		2,552.27	638.07	-	-	156,605.50	195,588.88
76	156,605.50	1,420.30		0.883		2,552.27	638.07	-	-	154,834.46	197,350.92
77	154,834.46	1,425.18		0.901		2,552.27	638.07	-	-	153,070.31	199,116.07
78	153,070.31	1,429.72		0.919		2,552.27	638.07	-	-	151,309.69	200,876.68
79	151,309.69	1,433.92		0.937		2,552.27	638.07	-	-	149,555.27	202,633.11
80	149,555.27	1,437.76		0.956		2,552.27	638.07	-	-	147,800.69	204,385.68
81	147,800.69	1,441.25		0.975		2,552.27	638.07	-	-	146,051.61	206,134.77
82	146,051.61	1,444.39		0.995		2,552.27	638.07	-	-	144,305.66	207,880.72
83	144,305.66	1,447.17		1.000		2,552.27	638.07	-	-	142,562.49	209,623.89
84	142,562.49	1,461.78		1.000		2,552.27	638.07	-	-	140,833.93	211,352.44
85	140,833.93	1,480.80		1.000		2,552.27	638.07	-	-	139,124.39	213,061.98
86	139,124.39	1,499.60		1.000		2,552.27	638.07	-	-	137,433.66	214,752.72
87	137,433.66	1,518.20		1.000		2,552.27	638.07	-	-	135,761.53	216,424.85
88	135,761.53	1,536.60		1.000		2,552.27	638.07	-	-	134,107.78	218,078.59
89	134,107.78	1,554.79		1.000		2,552.27	638.07	-	-	132,472.23	219,714.14
90	132,472.23	1,572.78		1.000		2,552.27	638.07	-	-	130,854.67	221,331.70
91	130,854.67	1,590.57		1.000		2,552.27	638.07	-	-	129,254.91	222,931.47
92	129,254.91	1,608.17		1.000		2,552.27	638.07	-	-	127,672.74	224,513.64
93	127,672.74	1,625.57		1.000		2,552.27	638.07	-	-	126,107.97	226,078.41
94	126,107.97	1,642.78		1.000		2,552.27	638.07	-	-	124,560.42	227,625.96
95	124,560.42	1,659.81		1.000</							

# Country Financial Outlay - Mexico

Adjusted For Government Debt Held By Citizens

		Mandated Expenditures									
BH1	12/31/BH1	* Estimated wealth held by citizens on 12/31/BH1 = M2 in circulation + 1 year of Govt. expenditure (since no tax is collected during BH1)									
		* CCB Wealth can be negative if it borrows (issue bond) to cover govt. expenditure during BH1 fiscal year									
		M2 (billion)   currency					Government Expenditure: (Currency)   M2:   Currency				
		Reserve (billion)   currency					Government Reserve: (Currency)   BH1 Govt. Exp:   Currency				
		Govt. Expenditure (billion)   currency					CCB Wealth: (Currency)   Citizen Held:   Currency				
AH1	1/1/AH1	Adjustment Wealth (billion)   PM   currency		Mandated GBK Holding (billion)   PM   currency		CCB Added Wealth on 12/31/BH1   currency		BHI CCB Wealth   currency		AH1 CCB Wealth   currency	
		19,162.00	367,718.78	1,995.00	38,284.05	17,167.00	329,434.73	(1,849.92)	327,584.81	10,625.50	24,601.56
		Government Debt Held By Its Citizen:   Currency Held By Citizen:   Citizen									
		Foreign Govt. Debt Held By Citizen:   Currency Held By Citizen:   Citizen									
Mc	CCB Wealth Beginning	MSA	Revenue	MTI	Misc	GB	Govt	Other Expenses	Misc	CCB Wealth Ending	Citizen Held
1	327,584.81			0.200		5,104.54	1,276.14			321,284.14	30,983.24
2	321,204.14	368.07		0.204		5,104.54	1,276.14			315,191.53	26,994.85
3	315,191.53	505.02		0.208		5,104.54	1,276.14			309,315.87	22,870.50
4	309,315.87	638.54		0.212		5,104.54	1,276.14			303,573.74	18,612.64
5	303,573.74	768.70		0.216		5,104.54	1,276.14			297,961.76	14,224.61
6	297,961.76	895.59		0.221		5,104.54	1,276.14			292,476.68	9,709.70
7	292,476.68	1,019.27		0.225		5,104.54	1,276.14			287,115.27	5,071.10
8	287,115.27	1,139.83		0.230		5,104.54	1,276.14			281,874.43	70,311.95
9	281,874.43	1,257.33		0.234		5,104.54	1,276.14			276,751.09	75,325.29
10	276,751.09	1,371.85		0.239		5,104.54	1,276.14			271,742.26	80,444.11
11	271,742.26	1,483.45		0.244		5,104.54	1,276.14			266,845.04	85,341.34
12	266,845.04	1,592.20		0.249		5,104.54	1,276.14			262,056.56	90,129.83
13	262,056.56	1,698.16		0.254		5,104.54	1,276.14			257,374.05	94,812.33
14	257,374.05	1,801.40		0.259		5,104.54	1,276.14			252,794.78	99,391.60
15	252,794.78	1,901.98		0.264		5,104.54	1,276.14			248,316.09	103,870.29
16	248,316.09	1,999.96		0.269		5,104.54	1,276.14			243,935.37	108,251.00
17	243,935.37	2,095.40		0.275		5,104.54	1,276.14			239,650.10	112,536.28
18	239,650.10	2,188.35		0.280		5,104.54	1,276.14			235,457.78	116,728.60
19	235,457.78	2,278.88		0.286		5,104.54	1,276.14			231,355.99	120,830.39
20	231,355.99	2,367.03		0.291		5,104.54	1,276.14			227,342.34	124,844.04
21	227,342.34	2,452.86		0.297		5,104.54	1,276.14			223,414.53	128,771.85
22	223,414.53	2,536.42		0.303		5,104.54	1,276.14			219,570.27	132,616.11
23	219,570.27	2,617.76		0.309		5,104.54	1,276.14			215,807.35	136,379.83
24	215,807.35	2,696.93		0.315		5,104.54	1,276.14			212,123.61	140,062.77
25	212,123.61	2,773.97		0.322		5,104.54	1,276.14			208,516.90	143,669.47
26	208,516.90	2,848.94		0.328		5,104.54	1,276.14			204,985.17	147,201.20
27	204,985.17	2,921.88		0.335		5,104.54	1,276.14			201,526.38	150,660.00
28	201,526.38	2,992.83		0.341		5,104.54	1,276.14			198,138.54	154,074.84
29	198,138.54	3,061.84		0.348		5,104.54	1,276.14			194,819.71	157,366.67
30	194,819.71	3,128.95		0.355		5,104.54	1,276.14			191,567.98	160,518.40
31	191,567.98	3,194.19		0.362		5,104.54	1,276.14			188,381.49	163,504.88
32	188,381.49	3,257.61		0.370		5,104.54	1,276.14			185,254.43	166,327.95
33	185,254.43	3,319.25		0.377		5,104.54	1,276.14			182,197.01	169,989.37
34	182,197.01	3,379.15		0.384		5,104.54	1,276.14			179,195.48	173,990.90
35	179,195.48	3,437.33		0.392		5,104.54	1,276.14			176,252.13	178,334.24
36	176,252.13	3,493.84		0.400		5,104.54	1,276.14			173,365.30	182,012.08
37	173,365.30	3,548.71		0.408		5,104.54	1,276.14			170,533.34	185,633.04
38	170,533.34	3,601.98		0.416		5,104.54	1,276.14			167,754.64	189,191.74
39	167,754.64	3,653.67		0.424		5,104.54	1,276.14			165,027.64	187,584.74
40	165,027.64	3,703.83		0.433		5,104.54	1,276.14			162,350.79	185,835.58
41	162,350.79	3,752.47		0.442		5,104.54	1,276.14			159,722.59	184,048.79
42	159,722.59	3,799.64		0.450		5,104.54	1,276.14			157,141.55	182,197.01
43	157,141.55	3,845.35		0.459		5,104.54	1,276.14			154,606.23	180,288.15
44	154,606.23	3,889.64		0.469		5,104.54	1,276.14			152,115.20	178,334.24
45	152,115.20	3,932.54		0.478		5,104.54	1,276.14			149,667.07	176,325.91
46	149,667.07	3,974.07		0.488		5,104.54	1,276.14			147,260.47	174,267.91
47	147,260.47	4,014.26		0.497		5,104.54	1,276.14			144,894.06	172,160.27
48	144,894.06	4,053.14		0.507		5,104.54	1,276.14			142,566.52	170,002.88
49	142,566.52	4,090.72		0.517		5,104.54	1,276.14			140,276.57	167,801.81
50	140,276.57	4,127.04		0.528		5,104.54	1,276.14			138,022.93	165,554.45
51	138,022.93	4,162.11		0.538		5,104.54	1,276.14			135,804.36	163,261.81
52	135,804.36	4,195.96		0.549		5,104.54	1,276.14			133,619.65	160,924.37
53	133,619.65	4,228.61		0.560		5,104.54	1,276.14			131,464.58	158,541.66
54	131,464.58	4,260.08		0.571		5,104.54	1,276.14			129,336.98	156,113.19
55	129,336.98	4,290.39		0.583		5,104.54	1,276.14			127,235.69	153,639.69
56	127,235.69	4,319.56		0.594		5,104.54	1,276.14			125,159.57	151,115.20
57	125,159.57	4,347.61		0.606		5,104.54	1,276.14			123,107.50	148,541.66
58	123,107.50	4,374.56		0.618		5,104.54	1,276.14			121,077.54	145,918.72
59	121,077.54	4,400.42		0.631		5,104.54	1,276.14			119,068.67	143,240.27
60	119,068.67	4,425.22		0.643		5,104.54	1,276.14			117,080.81	140,507.88
61	117,080.81	4,448.97		0.656		5,104.54	1,276.14			115,122.93	137,720.81
62	115,122.93	4,471.69		0.669		5,104.54	1,276.14			113,194.04	134,889.66
63	113,194.04	4,493.39		0.683		5,104.54	1,276.14			111,293.11	132,009.86
64	111,293.11	4,514.08		0.696		5,104.54	1,276.14			109,428.12	129,080.91
65	109,428.12	4,533.79		0.710		5,104.54	1,276.14			107,587.07	126,102.44
66	107,587.07	4,552.52		0.725		5,104.54	1,276.14			105,764.94	123,074.94
67	105,764.94	4,570.29		0.739		5,104.54	1,276.14			103,960.75	120,000.00
68	103,960.75	4,587.11		0.754		5,104.54	1,276.14			102,173.47	116,878.12
69	102,173.47	4,603.00		0.769		5,104.54	1,276.14			100,401.92	113,707.88
70	100,401.92	4,617.96		0.784		5,104.54	1,276.14			98,645.11	110,489.66
71	98,645.11	4,632.01		0.800		5,104.54	1,276.14			96,902.84	107,222.93
72	96,902.84	4,645.15		0.816		5,104.54	1,276.14			95,174.04	103,909.66
73	95,174.04	4,657.41		0.832		5,104.54	1,276.14			93,458.79	100,549.66
74	93,458.79	4,668.78		0.849		5,104.54	1,276.14			91,756.07	97,141.66
75	91,756.07	4,679.28		0.866		5,104.54	1,276.14			90,064.88	93,684.94
76	90,064.88	4,688.91		0.883		5,104.54	1,276.14			88,384.24	90,178.12
77	88,384.24	4,697.69		0.901		5,104.54	1,276.14			86,713.15	86,621.66
78	86,713.15	4,705.63		0.919		5,104.54	1,276.14			85,051.61	83,015.66
79	85,051.61	4,712.72		0.937		5,104.54	1,276.14			83,400.52	79,359.66
80	83,400.52	4,718.98		0.955		5,104.54	1,276.14			81,759.88	75,653.66
81	81,759.88	4,724.42		0.974		5,104.54	1,276.14			80,129.69	71,907.66
82	80,129.69	4,729.03		0.995		5,104.54	1,276.14			78,498.95	68,111.66
83	78,498.95	4,732.83		1.000		5,104.54	1,276.14			76,859.61	64,265.66
84	76,859.61	4,762.44		1.000		5,104.54	1,276.14			75,221.58	60,369.66
85</											

## Country Financial Outlay - Thailand

### Adjusted For Government Debt Held By Citizens

		Mandated Expenditures									
BH1	12/31/BH1	* Estimated wealth held by citizens on 12/31/BH1 = M2 in circulation + 1 year of Govt. expenditure (since no tax is collected during BH1)									
		* CCB Wealth can be negative if it borrows (issue bond) to cover govt. expenditure during BH1 fiscal year									
		M2 (billion)   currency					Government Expenditure: (2,577)				
		Reserve (billion)   currency					Government Reserve: 6,621				
		Govt. Expenditure (billion)   currency					CCB Wealth: 2,577				
		M2: 19,610					M2: 25,610				
		1,040.40					1,040.40				
		3,282.78					3,282.78				
		282,274.41					282,274.41				
		4,043.62					4,043.62				
		286,318.03					286,318.03				
		25,515.90					25,515.90				
Mc.	CCB Wealth Beginning	MSA	Revenue	MTI	Misc	GB	Govt	Other Expenses	Misc	CCB Wealth Ending	Citizen Held
1	286,318.03			0.200		2,127.96	531.99	-		283,858.08	28,175.86
2	283,858.08	153.21		0.204		2,127.96	531.99	-		281,151.33	30,682.60
3	281,151.33	175.73		0.208		2,127.96	531.99	-		278,667.11	33,166.83
4	278,667.11	197.97		0.212		2,127.96	531.99	-		276,205.11	35,628.82
5	276,205.11	219.93		0.216		2,127.96	531.99	-		273,765.09	38,068.85
6	273,765.09	241.62		0.221		2,127.96	531.99	-		271,346.75	40,487.18
7	271,346.75	263.04		0.225		2,127.96	531.99	-		268,949.83	42,884.10
8	268,949.83	284.19		0.230		2,127.96	531.99	-		266,574.06	45,259.87
9	266,574.06	305.07		0.234		2,127.96	531.99	-		264,219.18	47,614.75
10	264,219.18	325.69		0.239		2,127.96	531.99	-		261,884.91	49,949.02
11	261,884.91	346.34		0.244		2,127.96	531.99	-		259,579.99	52,262.84
12	259,579.99	366.12		0.249		2,127.96	531.99	-		257,277.16	54,556.78
13	257,277.16	385.95		0.254		2,127.96	531.99	-		255,003.15	56,830.78
14	255,003.15	405.51		0.259		2,127.96	531.99	-		252,748.71	59,085.22
15	252,748.71	424.82		0.264		2,127.96	531.99	-		250,513.57	61,320.36
16	250,513.57	443.87		0.269		2,127.96	531.99	-		248,297.48	63,536.45
17	248,297.48	462.66		0.275		2,127.96	531.99	-		246,100.19	65,733.74
18	246,100.19	481.20		0.280		2,127.96	531.99	-		243,921.43	67,912.50
19	243,921.43	499.48		0.286		2,127.96	531.99	-		241,760.95	70,072.98
20	241,760.95	517.51		0.291		2,127.96	531.99	-		239,618.50	72,215.43
21	239,618.50	535.28		0.297		2,127.96	531.99	-		237,493.83	74,340.10
22	237,493.83	552.81		0.303		2,127.96	531.99	-		235,386.69	76,447.25
23	235,386.69	570.09		0.309		2,127.96	531.99	-		233,296.82	78,537.11
24	233,296.82	587.12		0.315		2,127.96	531.99	-		231,223.98	80,609.95
25	231,223.98	603.90		0.322		2,127.96	531.99	-		229,167.92	82,666.01
26	229,167.92	620.43		0.328		2,127.96	531.99	-		227,128.40	84,705.54
27	227,128.40	636.72		0.335		2,127.96	531.99	-		225,105.16	86,728.77
28	225,105.16	652.76		0.341		2,127.96	531.99	-		223,097.96	88,735.97
29	223,097.96	668.56		0.348		2,127.96	531.99	-		221,106.57	90,727.36
30	221,106.57	684.12		0.355		2,127.96	531.99	-		219,130.73	92,703.20
31	219,130.73	699.43		0.362		2,127.96	531.99	-		217,170.20	94,663.73
32	217,170.20	714.50		0.370		2,127.96	531.99	-		215,224.75	96,609.19
33	215,224.75	729.33		0.377		2,127.96	531.99	-		213,292.88	98,539.81
34	213,292.88	743.92		0.384		2,127.96	531.99	-		211,375.08	100,455.85
35	211,375.08	758.27		0.392		2,127.96	531.99	-		209,476.39	102,357.54
36	209,476.39	772.37		0.400		2,127.96	531.99	-		207,588.81	104,245.13
37	207,588.81	786.24		0.408		2,127.96	531.99	-		205,715.09	106,118.84
38	205,715.09	799.87		0.416		2,127.96	531.99	-		203,855.01	107,978.92
39	203,855.01	813.26		0.424		2,127.96	531.99	-		202,008.32	109,825.61
40	202,008.32	826.42		0.433		2,127.96	531.99	-		200,174.78	111,659.15
41	200,174.78	839.33		0.442		2,127.96	531.99	-		198,354.16	113,479.77
42	198,354.16	852.01		0.450		2,127.96	531.99	-		196,546.22	115,287.72
43	196,546.22	864.45		0.459		2,127.96	531.99	-		194,750.71	117,083.22
44	194,750.71	876.66		0.469		2,127.96	531.99	-		192,967.42	118,866.52
45	192,967.42	888.62		0.478		2,127.96	531.99	-		191,196.08	120,637.85
46	191,196.08	900.35		0.488		2,127.96	531.99	-		189,436.48	122,397.45
47	189,436.48	911.85		0.497		2,127.96	531.99	-		187,688.37	124,145.56
48	187,688.37	923.10		0.507		2,127.96	531.99	-		185,951.52	125,882.41
49	185,951.52	934.12		0.517		2,127.96	531.99	-		184,225.69	127,608.24
50	184,225.69	944.90		0.528		2,127.96	531.99	-		182,510.64	129,323.30
51	182,510.64	955.45		0.538		2,127.96	531.99	-		180,806.13	131,027.80
52	180,806.13	965.75		0.549		2,127.96	531.99	-		179,111.93	132,722.01
53	179,111.93	975.82		0.560		2,127.96	531.99	-		177,427.79	134,406.14
54	177,427.79	985.65		0.571		2,127.96	531.99	-		175,753.49	136,080.64
55	175,753.49	995.25		0.583		2,127.96	531.99	-		174,088.78	137,745.15
56	174,088.78	1,004.60		0.594		2,127.96	531.99	-		172,433.43	139,400.50
57	172,433.43	1,013.71		0.606		2,127.96	531.99	-		170,787.19	141,046.75
58	170,787.19	1,022.59		0.618		2,127.96	531.99	-		169,149.82	142,684.12
59	169,149.82	1,031.22		0.631		2,127.96	531.99	-		167,521.08	144,312.85
60	167,521.08	1,039.61		0.643		2,127.96	531.99	-		165,900.74	145,933.19
61	165,900.74	1,047.76		0.656		2,127.96	531.99	-		164,288.55	147,545.38
62	164,288.55	1,055.67		0.669		2,127.96	531.99	-		162,684.26	149,149.67
63	162,684.26	1,063.34		0.683		2,127.96	531.99	-		161,087.68	150,746.29
64	161,087.68	1,070.76		0.696		2,127.96	531.99	-		159,498.44	152,335.49
65	159,498.44	1,077.93		0.710		2,127.96	531.99	-		157,916.42	153,917.51
66	157,916.42	1,084.86		0.725		2,127.96	531.99	-		156,341.32	155,492.61
67	156,341.32	1,091.54		0.739		2,127.96	531.99	-		154,772.91	157,061.02
68	154,772.91	1,097.98		0.754		2,127.96	531.99	-		153,210.93	158,623.00
69	153,210.93	1,104.16		0.769		2,127.96	531.99	-		151,655.14	160,178.79
70	151,655.14	1,110.10		0.784		2,127.96	531.99	-		150,105.28	161,728.66
71	150,105.28	1,115.78		0.800		2,127.96	531.99	-		148,561.10	163,272.83
72	148,561.10	1,121.21		0.816		2,127.96	531.99	-		147,022.35	164,813.58
73	147,022.35	1,126.38		0.832		2,127.96	531.99	-		145,489.77	166,351.16
74	145,489.77	1,131.30		0.849		2,127.96	531.99	-		143,962.12	167,877.82
75	143,962.12	1,135.96		0.866		2,127.96	531.99	-		142,436.12	169,397.81
76	142,436.12	1,140.36		0.883		2,127.96	531.99	-		140,916.53	170,917.41
77	140,916.53	1,144.50		0.901		2,127.96	531.99	-		139,401.07	172,432.86
78	139,401.07	1,148.38		0.919		2,127.96	531.99	-		137,889.50	173,944.44
79	137,889.50	1,152.00		0.937		2,127.96	531.99	-		136,381.54	175,452.40
80	136,381.54	1,155.34		0.956		2,127.96	531.99	-		134,876.92	176,957.01
81	134,876.92	1,158.42		0.975		2,127.96	531.99	-		133,375.39	178,458.54
82	133,375.39	1,161.23		0.995		2,127.96	531.99	-		131,876.67	179,957.27
83	131,876.67	1,163.77		1.000		2,127.96	531.99	-		130,380.48	181,453.45
84	130,380.48	1,175.28		1.000		2,127.96	531.99	-		128,895.80	182,938.13
85	128,895.80	1,190.42		1.000		2,127.96	531.99	-		127,425.97	184,407.96
86	127,425.97	1,204.82		1.000		2,127.96	531.99	-		125,970.84	185,863.09
87	125,970.84	1,2									

## Country Financial Outlay - Thailand

### Adjusted For Government Debt Held By Citizens

		Mandated Expenditures									
BH1	12/31/BH1	* Estimated wealth held by citizens on 12/31/BH1 = M2 in circulation + 1 year of Govt. expenditure (since no tax is collected during BH1)									
		* CCB wealth can be negative if it borrows (issue bond) to cover govt. expenditure during BH1 fiscal year									
		M2 (billion)   currency					Government Expenditure: (Currency)   (2,577)				
		Reserve (billion)   currency					Government Reserve: (Currency)   (6,621)				
		Govt. Expenditure (billion)   currency					CCB Wealth: (Currency)   (2,577)				
AH1	1/1/AH1	Adjustment Wealth (billion)   PM   currency		10,241.00		314,193.88		Citizen Held (Currency)   (2,515.90)		Citizen Held (Currency)   (2,515.90)	
		Mandated GBK Holding (billion)   PM   currency		1,040.40		31,919.47		Government Debt Held By Citizens: (Currency)   (3,328.78)		Foreign Govt. Debt Held By Citizens: (Currency)   (-)	
		CCB Added Wealth on 12/31/BH1   currency		9,200.60		282,274.41		Currency Held By Citizens: (Currency)   (25,515.90)		Total Country's PM MONEY (billion)   currency	
		BH1 CCB Wealth   currency		4,043.62		286,318.03					
		AH1 CCB Wealth   currency		286,318.03							
Mo.	CCB Wealth Beginning	MSA	Revenue	MTI	Misc	GB	Govt. Exp	Other Expenses	Misc	CCB Wealth Ending	Citizen Held
1	386,318.03			0.200		4,255.93	1,063.98			280,988.12	30,835.81
2	280,988.12	393.68		0.204		4,255.93	1,063.98			276,071.89	35,762.04
3	276,071.89	496.44		0.208		4,255.93	1,063.98			271,248.42	40,585.51
4	271,248.42	596.83		0.212		4,255.93	1,063.98			266,525.33	45,308.60
5	266,525.33	694.89		0.216		4,255.93	1,063.98			261,900.31	49,933.62
6	261,900.31	790.68		0.221		4,255.93	1,063.98			257,371.08	54,462.85
7	257,371.08	884.24		0.225		4,255.93	1,063.98			252,935.41	58,898.52
8	252,935.41	975.62		0.230		4,255.93	1,063.98			248,591.12	63,242.81
9	248,591.12	1,064.87		0.234		4,255.93	1,063.98			244,336.08	67,497.85
10	244,336.08	1,152.03		0.239		4,255.93	1,063.98			240,168.20	71,665.74
11	240,168.20	1,237.14		0.244		4,255.93	1,063.98			236,085.42	75,748.55
12	236,085.42	1,320.25		0.249		4,255.93	1,063.98			232,085.76	79,748.37
13	232,085.76	1,401.39		0.254		4,255.93	1,063.98			228,167.24	83,666.69
14	228,167.24	1,480.61		0.259		4,255.93	1,063.98			224,327.94	87,505.99
15	224,327.94	1,557.95		0.264		4,255.93	1,063.98			220,565.98	91,267.95
16	220,565.98	1,633.45		0.269		4,255.93	1,063.98			216,879.52	94,954.41
17	216,879.52	1,707.14		0.275		4,255.93	1,063.98			213,266.75	98,567.18
18	213,266.75	1,779.06		0.280		4,255.93	1,063.98			209,725.90	102,108.04
19	209,725.90	1,849.25		0.286		4,255.93	1,063.98			206,255.23	105,578.70
20	206,255.23	1,917.73		0.291		4,255.93	1,063.98			202,853.05	108,980.88
21	202,853.05	1,984.56		0.297		4,255.93	1,063.98			199,517.70	112,316.23
22	199,517.70	2,049.75		0.303		4,255.93	1,063.98			196,247.54	115,586.89
23	196,247.54	2,113.35		0.309		4,255.93	1,063.98			193,040.98	118,792.85
24	193,040.98	2,175.38		0.315		4,255.93	1,063.98			189,896.44	121,937.49
25	189,896.44	2,235.87		0.322		4,255.93	1,063.98			186,812.40	125,021.53
26	186,812.40	2,294.86		0.328		4,255.93	1,063.98			183,787.35	128,046.58
27	183,787.35	2,352.38		0.335		4,255.93	1,063.98			180,819.82	131,014.11
28	180,819.82	2,408.45		0.341		4,255.93	1,063.98			177,908.36	133,925.58
29	177,908.36	2,463.10		0.348		4,255.93	1,063.98			175,051.54	136,782.39
30	175,051.54	2,516.36		0.355		4,255.93	1,063.98			172,247.99	139,585.94
31	172,247.99	2,568.26		0.362		4,255.93	1,063.98			169,496.33	142,337.60
32	169,496.33	2,618.82		0.370		4,255.93	1,063.98			166,795.24	145,038.69
33	166,795.24	2,668.06		0.377		4,255.93	1,063.98			164,143.39	147,690.54
34	164,143.39	2,716.03		0.384		4,255.93	1,063.98			161,539.50	150,294.43
35	161,539.50	2,762.72		0.392		4,255.93	1,063.98			158,982.32	152,851.62
36	158,982.32	2,808.18		0.400		4,255.93	1,063.98			156,470.59	155,363.34
37	156,470.59	2,852.43		0.408		4,255.93	1,063.98			154,003.10	157,830.83
38	154,003.10	2,895.48		0.416		4,255.93	1,063.98			151,578.67	160,255.26
39	151,578.67	2,937.35		0.424		4,255.93	1,063.98			149,196.11	162,637.82
40	149,196.11	2,978.08		0.433		4,255.93	1,063.98			146,854.28	164,979.65
41	146,854.28	3,017.68		0.442		4,255.93	1,063.98			144,552.05	167,281.88
42	144,552.05	3,056.17		0.450		4,255.93	1,063.98			142,288.30	169,545.63
43	142,288.30	3,093.57		0.459		4,255.93	1,063.98			140,061.96	171,771.97
44	140,061.96	3,129.89		0.469		4,255.93	1,063.98			137,871.94	173,969.98
45	137,871.94	3,165.17		0.478		4,255.93	1,063.98			135,717.19	176,136.74
46	135,717.19	3,199.41		0.488		4,255.93	1,063.98			133,596.69	178,273.24
47	133,596.69	3,232.63		0.497		4,255.93	1,063.98			131,509.41	180,324.52
48	131,509.41	3,264.86		0.507		4,255.93	1,063.98			129,454.35	182,279.58
49	129,454.35	3,296.10		0.517		4,255.93	1,063.98			127,430.54	184,203.39
50	127,430.54	3,326.37		0.528		4,255.93	1,063.98			125,437.00	186,396.93
51	125,437.00	3,355.70		0.538		4,255.93	1,063.98			123,472.79	188,361.14
52	123,472.79	3,384.09		0.549		4,255.93	1,063.98			121,536.96	190,296.97
53	121,536.96	3,411.55		0.560		4,255.93	1,063.98			119,628.61	192,205.23
54	119,628.61	3,438.11		0.571		4,255.93	1,063.98			117,745.81	194,087.13
55	117,745.81	3,463.78		0.583		4,255.93	1,063.98			115,889.68	195,943.25
56	115,889.68	3,488.57		0.594		4,255.93	1,063.98			114,059.34	197,774.59
57	114,059.34	3,512.49		0.606		4,255.93	1,063.98			112,251.92	199,582.01
58	112,251.92	3,535.56		0.618		4,255.93	1,063.98			110,467.57	201,366.36
59	110,467.57	3,557.79		0.631		4,255.93	1,063.98			108,705.44	203,128.49
60	108,705.44	3,579.19		0.643		4,255.93	1,063.98			106,964.72	204,869.21
61	106,964.72	3,599.77		0.656		4,255.93	1,063.98			105,244.57	206,589.36
62	105,244.57	3,619.54		0.669		4,255.93	1,063.98			103,544.20	208,289.73
63	103,544.20	3,638.51		0.683		4,255.93	1,063.98			101,862.80	209,971.13
64	101,862.80	3,656.70		0.696		4,255.93	1,063.98			100,199.59	211,634.34
65	100,199.59	3,674.12		0.710		4,255.93	1,063.98			98,553.80	213,280.14
66	98,553.80	3,690.76		0.725		4,255.93	1,063.98			96,924.65	214,909.28
67	96,924.65	3,706.65		0.739		4,255.93	1,063.98			95,311.39	216,522.54
68	95,311.39	3,721.79		0.754		4,255.93	1,063.98			93,713.27	218,120.66
69	93,713.27	3,736.20		0.769		4,255.93	1,063.98			92,129.56	219,704.37
70	92,129.56	3,749.86		0.784		4,255.93	1,063.98			90,559.51	221,274.42
71	90,559.51	3,762.81		0.800		4,255.93	1,063.98			89,002.41	222,831.52
72	89,002.41	3,775.04		0.816		4,255.93	1,063.98			87,457.53	224,376.40
73	87,457.53	3,786.56		0.832		4,255.93	1,063.98			85,924.18	225,909.75
74	85,924.18	3,797.37		0.849		4,255.93	1,063.98			84,401.64	227,432.30
75	84,401.64	3,807.49		0.866		4,255.93	1,063.98			82,889.22	228,944.72
76	82,889.22	3,816.92		0.883		4,255.93	1,063.98			81,386.22	230,447.71
77	81,386.22	3,825.66		0.901		4,255.93	1,063.98			79,891.98	231,941.96
78	79,891.98	3,833.73		0.919		4,255.93	1,063.98			78,405.80	233,428.14
79	78,405.80	3,841.12		0.937		4,255.93	1,063.98			76,927.01	234,906.93
80	76,927.01	3,847.85		0.956		4,255.93	1,063.98			75,454.94	236,378.99
81	75,454.94	3,853.91		0.975		4,255.93	1,063.98			73,988.94	237,845.00
82	73,988.94	3,859.31		0.995		4,255.93	1,063.98			72,529.33	239,305.60
83	72,529.33	3,864.05		1.000		4,255.93	1,063.98			71,072.47	240,761.46
84	71,072.47	3,868.48		1.000		4,255.93	1,063.98			69,614.04	242,192.89
85	69,614.04	3,919.97		1.000		4,255.93	1,063.98			68,241.10	243,592.83
86	68,241.10	3,950.77		1.000		4,255.93	1,063.98			66,871.96	244,961.98
87	66,871.96	3,980.89		1.000		4,255.93	1,063.98			65,532.94	246,301.00
88	65,532.94	4,010.35		1.000		4,255.93	1,063.98			64,223.37	247,610.56
89	64,223.37	4,039.16		1.000		4,255.93	1,063.98			62,942.62	248,891.31
90	62,942.62	4,067.34		1.000		4,255.93	1,063.98			61,690.05	250,143.88
91	61,690.05	4,094.89		1.000		4,255.93	1,063.98			60,465.03	251,368.89
92	60,465.03	4,121.84		1.000		4,255.93	1,063.98			59,266.96	252,566.97
93	59,266.96	4,148.20		1.000		4,255.93	1,063.98			58,095.25	253,738.88
94	58,095.25	4,173.98		1.000							

## Country Financial Outlay - Russia

### Adjusted For Government Debt Held By Citizens

		Mandated Expenditures									
BH1	12/31/BH1	* Estimated wealth held by citizens on 12/31/BH1 = M2 in circulation + 1 year of Govt. expenditure (since no tax is collected during BH1) * CCB wealth can be negative if it borrows (issue bond) to cover govt. expenditure during BH1 fiscal year								CCB Wealth (Currency)	Citizen Wealth (Currency)
		M2 (billion)   currency	46,736	Government Expenditure: (17,734)	M2:	46,736					
		Reserve (billion)   currency	29,270	Government Reserve:	29,270	BH1 Govt. Exp:	17,734				
		Govt. Expenditure (billion)   currency	17,734	CCB Wealth:	17,734		64,470				
AH1	1/1/AH1	Adjustment Wealth (billion)   PM   currency	20,486.00	1,292,871.46						Citizen Wealth (Currency)	
		Mandated GBK Holding (billion)   PM   currency	2,077.80	131,129.96							
		CCB Added Wealth on 12/31/BH1   currency	18,408.20	1,161,741.50						Government Debt Held By Its Citizen:	12,899.68
		BH1 CCB Wealth   currency	11,536.51							Foreign Govt. Debt Held By Citizen:	-
		AH1 CCB Wealth   currency	1,173,278.01							Currency Held By Citizen:	77,369.59
Mc		Revenue (PM)									
		MSA									
		Revenue									
		MTI									
		Misc									
		GB									
		Govt. Expenditure (PM)									
		Other Expenses									
		Misc									
		CCB Wealth End									
		Citizen									
		Head									
1	1,173,278.01		0.200	8,742.00	2,185.50			1,162,350.51	88,297.09		
2	1,162,350.51	356.72	0.204	8,742.00	2,185.50			1,151,779.74	88,867.87		
3	1,151,779.74	451.94	0.208	8,742.00	2,185.50			1,141,304.18	109,343.43		
4	1,141,304.18	545.99	0.212	8,742.00	2,185.50			1,130,922.67	119,724.93		
5	1,130,922.67	638.89	0.216	8,742.00	2,185.50			1,120,634.07	130,013.53		
6	1,120,634.07	730.65	0.221	8,742.00	2,185.50			1,110,437.22	140,210.38		
7	1,110,437.22	821.26	0.225	8,742.00	2,185.50			1,100,330.98	150,316.62		
8	1,100,330.98	910.74	0.230	8,742.00	2,185.50			1,090,314.23	160,333.38		
9	1,090,314.23	999.09	0.234	8,742.00	2,185.50			1,080,385.82	170,261.78		
10	1,080,385.82	1,086.33	0.239	8,742.00	2,185.50			1,070,544.66	180,102.95		
11	1,070,544.66	1,173.45	0.244	8,742.00	2,185.50			1,060,789.61	189,858.38		
12	1,060,789.61	1,257.46	0.249	8,742.00	2,185.50			1,051,116.57	199,528.03		
13	1,051,116.57	1,341.27	0.254	8,742.00	2,185.50			1,041,533.45	209,114.15		
14	1,041,533.45	1,424.19	0.259	8,742.00	2,185.50			1,032,030.15	218,617.46		
15	1,032,030.15	1,505.92	0.264	8,742.00	2,185.50			1,022,608.57	228,039.03		
16	1,022,608.57	1,586.57	0.269	8,742.00	2,185.50			1,013,267.64	237,379.96		
17	1,013,267.64	1,666.13	0.275	8,742.00	2,185.50			1,004,006.28	246,641.33		
18	1,004,006.28	1,744.63	0.280	8,742.00	2,185.50			994,823.41	255,824.20		
19	994,823.41	1,822.06	0.286	8,742.00	2,185.50			985,717.97	264,929.64		
20	985,717.97	1,898.42	0.291	8,742.00	2,185.50			976,688.89	273,958.71		
21	976,688.89	1,973.73	0.297	8,742.00	2,185.50			967,735.13	282,912.48		
22	967,735.13	2,047.98	0.303	8,742.00	2,185.50			958,855.61	291,791.99		
23	958,855.61	2,121.19	0.309	8,742.00	2,185.50			950,049.31	300,598.30		
24	950,049.31	2,193.25	0.315	8,742.00	2,185.50			941,315.17	309,322.44		
25	941,315.17	2,264.48	0.322	8,742.00	2,185.50			932,652.15	317,995.46		
26	932,652.15	2,334.57	0.328	8,742.00	2,185.50			924,059.22	326,588.39		
27	924,059.22	2,403.62	0.335	8,742.00	2,185.50			915,535.34	335,112.26		
28	915,535.34	2,471.65	0.341	8,742.00	2,185.50			907,079.50	343,568.11		
29	907,079.50	2,538.65	0.348	8,742.00	2,185.50			898,690.65	351,956.95		
30	898,690.65	2,604.64	0.355	8,742.00	2,185.50			890,367.79	360,279.81		
31	890,367.79	2,669.60	0.362	8,742.00	2,185.50			882,109.90	368,537.71		
32	882,109.90	2,733.55	0.370	8,742.00	2,185.50			873,915.95	376,731.65		
33	873,915.95	2,796.49	0.377	8,742.00	2,185.50			865,784.94	384,862.66		
34	865,784.94	2,858.42	0.384	8,742.00	2,185.50			857,715.86	392,931.74		
35	857,715.86	2,919.34	0.392	8,742.00	2,185.50			849,707.70	400,939.90		
36	849,707.70	2,979.25	0.400	8,742.00	2,185.50			841,759.46	408,888.14		
37	841,759.46	3,038.17	0.408	8,742.00	2,185.50			833,870.13	416,777.47		
38	833,870.13	3,096.08	0.416	8,742.00	2,185.50			826,038.72	424,608.89		
39	826,038.72	3,153.00	0.424	8,742.00	2,185.50			818,264.22	432,383.39		
40	818,264.22	3,208.91	0.433	8,742.00	2,185.50			810,545.64	440,101.97		
41	810,545.64	3,263.84	0.442	8,742.00	2,185.50			802,881.98	447,765.63		
42	802,881.98	3,317.76	0.450	8,742.00	2,185.50			795,272.24	455,375.36		
43	795,272.24	3,370.70	0.459	8,742.00	2,185.50			787,715.45	462,932.16		
44	787,715.45	3,422.64	0.469	8,742.00	2,185.50			780,210.59	470,437.01		
45	780,210.59	3,473.59	0.478	8,742.00	2,185.50			772,756.68	477,890.93		
46	772,756.68	3,523.55	0.488	8,742.00	2,185.50			765,352.73	485,294.87		
47	765,352.73	3,572.51	0.497	8,742.00	2,185.50			757,997.75	492,649.85		
48	757,997.75	3,620.49	0.507	8,742.00	2,185.50			750,690.74	499,956.86		
49	750,690.74	3,667.47	0.517	8,742.00	2,185.50			743,430.72	507,216.88		
50	743,430.72	3,713.47	0.528	8,742.00	2,185.50			736,216.69	514,430.91		
51	736,216.69	3,758.47	0.538	8,742.00	2,185.50			729,047.67	521,599.94		
52	729,047.67	3,802.48	0.549	8,742.00	2,185.50			721,922.65	528,724.96		
53	721,922.65	3,845.49	0.560	8,742.00	2,185.50			714,840.64	535,806.96		
54	714,840.64	3,887.51	0.571	8,742.00	2,185.50			707,800.65	542,846.95		
55	707,800.65	3,928.53	0.583	8,742.00	2,185.50			700,801.69	549,845.91		
56	700,801.69	3,968.56	0.594	8,742.00	2,185.50			693,842.75	556,804.85		
57	693,842.75	4,007.59	0.606	8,742.00	2,185.50			686,924.84	563,724.76		
58	686,924.84	4,045.61	0.618	8,742.00	2,185.50			680,040.96	570,606.65		
59	680,040.96	4,082.63	0.631	8,742.00	2,185.50			673,196.09	577,451.51		
60	673,196.09	4,118.65	0.643	8,742.00	2,185.50			666,387.24	584,260.36		
61	666,387.24	4,153.65	0.656	8,742.00	2,185.50			659,613.39	591,034.21		
62	659,613.39	4,187.64	0.669	8,742.00	2,185.50			652,873.54	597,774.06		
63	652,873.54	4,220.62	0.683	8,742.00	2,185.50			646,166.67	604,480.93		
64	646,166.67	4,252.59	0.696	8,742.00	2,185.50			639,491.76	611,155.85		
65	639,491.76	4,283.52	0.710	8,742.00	2,185.50			632,847.79	617,799.82		
66	632,847.79	4,313.44	0.725	8,742.00	2,185.50			626,233.73	624,413.88		
67	626,233.73	4,342.32	0.739	8,742.00	2,185.50			619,648.55	630,999.05		
68	619,648.55	4,370.17	0.754	8,742.00	2,185.50			613,091.23	637,556.38		
69	613,091.23	4,396.98	0.769	8,742.00	2,185.50			606,560.72	644,086.89		
70	606,560.72	4,422.75	0.784	8,742.00	2,185.50			600,055.97	650,591.63		
71	600,055.97	4,447.47	0.800	8,742.00	2,185.50			593,575.95	657,071.66		
72	593,575.95	4,471.14	0.816	8,742.00	2,185.50			587,119.99	663,528.02		
73	587,119.99	4,493.74	0.832	8,742.00	2,185.50			580,686.83	669,961.97		
74	580,686.83	4,515.29	0.849	8,742.00	2,185.50			574,273.62	676,373.38		
75	574,273.62	4,535.76	0.866	8,742.00	2,185.50			567,881.88	682,765.72		
76	567,881.88	4,555.15	0.883	8,742.00	2,185.50			561,509.53	689,138.07		
77											

## Country Financial Outlay - Russia

### Adjusted For Government Debt Held By Citizens

Mandated Expenditures									
BH1	12/31/BH1	* Estimated wealth held by citizens on 12/31/BH1 = M2 in circulation + 1 year of Govt. expenditure (since no tax is collected during BH1) * CCB wealth can be negative if it borrows (issue bond) to cover govt. expenditure during BH1 fiscal year							
		CCB Wealth (Currency)				Citizen Wealth (Currency)			
		M2 (billion)	Govt. Expenditure (billion)	Government Expenditure: (17,734)	M2:	Govt. Expenditure: (17,734)	BH1 Govt. Exp:	CCB Wealth:	Citizen Wealth:
		Reserve (billion)	Govt. Expenditure (billion)	Government Reserve:	29,270	29,270	17,734	64,470	64,470
AH1	1/1/AH1	Adjustment Wealth (billion) PM   Currency	20,486.00	1,292,871.46					Citizen Wealth (Currency)
		Mandated GBK Holding (billion) PM   Currency	2,077.80	131,129.96					Citizen Wealth (Currency)
		CCB Added Wealth on 12/31/BH1   Currency	18,408.20	1,161,741.50					Government Debt Held By Its Citizen: 12,899.68
		BH1 CCB Wealth   Currency	11,536.51						Foreign Govt. Debt Held By Citizen: -
		AH1 CCB Wealth   Currency	1,173,278.01						Currency Held By Citizen: 77,369.59
Mc	CCB Wealth Beginning	Revenue (PM)	MTI	Misc	GB	Govt Exp	Other Expenses	Misc	Citizen Ending
1	1,173,278.01		0.200		17,483.99	4,371.00			1,151,423.02
2	1,151,423.02	1,044.59	0.204		17,483.99	4,371.00			1,130,612.62
3	1,130,612.62	1,489.22	0.208		17,483.99	4,371.00			1,110,246.85
4	1,110,246.85	1,923.38	0.212		17,483.99	4,371.00			1,090,315.23
5	1,090,315.23	2,347.28	0.216		17,483.99	4,371.00			1,070,807.52
6	1,070,807.52	2,761.16	0.221		17,483.99	4,371.00			1,051,713.68
7	1,051,713.68	3,165.22	0.225		17,483.99	4,371.00			1,033,023.91
8	1,033,023.91	3,559.68	0.230		17,483.99	4,371.00			1,014,728.59
9	1,014,728.59	3,944.74	0.234		17,483.99	4,371.00			996,818.34
10	996,818.34	4,320.61	0.239		17,483.99	4,371.00			979,283.96
11	979,283.96	4,687.48	0.244		17,483.99	4,371.00			962,116.44
12	962,116.44	5,045.54	0.249		17,483.99	4,371.00			945,306.99
13	945,306.99	5,394.98	0.254		17,483.99	4,371.00			928,846.98
14	928,846.98	5,735.98	0.259		17,483.99	4,371.00			912,727.97
15	912,727.97	6,068.72	0.264		17,483.99	4,371.00			896,941.70
16	896,941.70	6,393.38	0.269		17,483.99	4,371.00			881,480.09
17	881,480.09	6,710.12	0.275		17,483.99	4,371.00			866,335.22
18	866,335.22	7,019.12	0.280		17,483.99	4,371.00			851,499.34
19	851,499.34	7,320.52	0.286		17,483.99	4,371.00			836,964.87
20	836,964.87	7,614.50	0.291		17,483.99	4,371.00			822,724.37
21	822,724.37	7,901.20	0.297		17,483.99	4,371.00			808,770.58
22	808,770.58	8,180.77	0.303		17,483.99	4,371.00			795,096.36
23	795,096.36	8,453.37	0.309		17,483.99	4,371.00			781,694.73
24	781,694.73	8,719.13	0.315		17,483.99	4,371.00			768,558.87
25	768,558.87	8,978.20	0.322		17,483.99	4,371.00			755,682.07
26	755,682.07	9,230.70	0.328		17,483.99	4,371.00			743,057.78
27	743,057.78	9,476.79	0.335		17,483.99	4,371.00			730,679.58
28	730,679.58	9,716.57	0.341		17,483.99	4,371.00			718,541.15
29	718,541.15	9,950.19	0.348		17,483.99	4,371.00			706,636.35
30	706,636.35	10,177.76	0.355		17,483.99	4,371.00			694,959.11
31	694,959.11	10,399.40	0.362		17,483.99	4,371.00			683,501.52
32	683,501.52	10,615.24	0.370		17,483.99	4,371.00			672,263.76
33	672,263.76	10,825.38	0.377		17,483.99	4,371.00			661,234.15
34	661,234.15	11,029.93	0.384		17,483.99	4,371.00			650,409.09
35	650,409.09	11,229.02	0.392		17,483.99	4,371.00			639,783.11
36	639,783.11	11,422.73	0.400		17,483.99	4,371.00			629,350.85
37	629,350.85	11,611.18	0.408		17,483.99	4,371.00			619,107.03
38	619,107.03	11,794.46	0.416		17,483.99	4,371.00			609,046.50
39	609,046.50	11,972.67	0.424		17,483.99	4,371.00			599,164.17
40	599,164.17	12,145.91	0.433		17,483.99	4,371.00			589,455.09
41	589,455.09	12,314.27	0.442		17,483.99	4,371.00			579,914.38
42	579,914.38	12,477.84	0.450		17,483.99	4,371.00			570,537.23
43	570,537.23	12,636.71	0.459		17,483.99	4,371.00			561,318.95
44	561,318.95	12,790.96	0.469		17,483.99	4,371.00			552,254.92
45	552,254.92	12,940.68	0.478		17,483.99	4,371.00			543,340.61
46	543,340.61	13,085.95	0.488		17,483.99	4,371.00			534,571.56
47	534,571.56	13,226.84	0.497		17,483.99	4,371.00			525,943.41
48	525,943.41	13,363.43	0.507		17,483.99	4,371.00			517,451.84
49	517,451.84	13,495.80	0.517		17,483.99	4,371.00			509,092.65
50	509,092.65	13,624.01	0.528		17,483.99	4,371.00			500,861.67
51	500,861.67	13,748.15	0.538		17,483.99	4,371.00			492,754.82
52	492,754.82	13,868.27	0.549		17,483.99	4,371.00			484,768.09
53	484,768.09	13,984.44	0.560		17,483.99	4,371.00			476,897.54
54	476,897.54	14,096.72	0.571		17,483.99	4,371.00			469,139.27
55	469,139.27	14,205.19	0.583		17,483.99	4,371.00			461,489.46
56	461,489.46	14,309.89	0.594		17,483.99	4,371.00			453,944.36
57	453,944.36	14,410.89	0.606		17,483.99	4,371.00			446,500.25
58	446,500.25	14,508.23	0.618		17,483.99	4,371.00			439,153.49
59	439,153.49	14,601.99	0.631		17,483.99	4,371.00			431,900.49
60	431,900.49	14,692.21	0.643		17,483.99	4,371.00			424,737.70
61	424,737.70	14,778.93	0.656		17,483.99	4,371.00			417,661.64
62	417,661.64	14,862.22	0.669		17,483.99	4,371.00			410,668.87
63	410,668.87	14,942.11	0.683		17,483.99	4,371.00			403,755.99
64	403,755.99	15,018.66	0.696		17,483.99	4,371.00			396,919.66
65	396,919.66	15,091.91	0.710		17,483.99	4,371.00			390,156.57
66	390,156.57	15,161.89	0.725		17,483.99	4,371.00			383,463.47
67	383,463.47	15,228.66	0.739		17,483.99	4,371.00			376,837.13
68	376,837.13	15,292.25	0.754		17,483.99	4,371.00			370,274.39
69	370,274.39	15,352.70	0.769		17,483.99	4,371.00			363,772.09
70	363,772.09	15,410.04	0.784		17,483.99	4,371.00			357,327.14
71	357,327.14	15,464.31	0.800		17,483.99	4,371.00			350,936.46
72	350,936.46	15,515.55	0.816		17,483.99	4,371.00			344,597.02
73	344,597.02	15,563.79	0.832		17,483.99	4,371.00			338,305.81
74	338,305.81	15,609.05	0.849		17,483.99	4,371.00			332,059.87
75	332,059.87	15,651.36	0.866		17,483.99	4,371.00			325,856.24
76	325,856.24	15,690.76	0.883		17,483.99	4,371.00			319,692.01
77	319,692.01	15,727.27	0.901		17,483.99	4,371.00			313,564.29
78	313,564.29	15,760.92	0.919		17,483.99	4,371.00			307,470.22
79	307,470.22	15,791.72	0.937		17,483.99	4,371.00			301,406.95
80	301,406.95	15,819.71	0.956		17,483.99	4,371.00			295,371.66
81	295,371.66	15,844.89	0.975		17,483.99	4,371.00			289,361.56
82	289,361.56	15,867.30	0.995		17,483.99	4,371.00			283,373.86
83	283,373.86	15,886.95	1.000		17,483.99	4,371.00			277,405.82
84	277,405.82	15,989.30	1.000		17,483.99	4,371.00			271,540.12
85	271,540.12	16,121.28	1.000		17,483.99	4,371.00			265,806.41
86	265,806.41	16,250.29	1.000		17,483.99	4,371.00			260,201.70
87	260,201.70	16,376.39	1.000		17,483.99	4,371.00			254,723.10
88	254,723.10	16,499.66	1.000		17,483.99	4,371.00			249,367.77
89	249,367.77	16,620.16	1.000		17,483.99	4,371.00			244,132.94
90	244,132.94	16,737.94	1.000		17,483.99	4,371.00			239,015.88
91	239,015.88	16,853.07	1.000		17,483.99	4,371.00			234,011.96
92	234,011.96	16,965.62	1.000		17,483.99	4,371.00			229,124.59
93	229,124.59	17,075.63	1.000		17,483.99	4,371.00			224,345.22
94	224,345.22	17,183.16	1.000		17,483.99	4,371.00			219,673.39
95	219,673.39	17,288.28	1.000		17,483.99	4,371.00			215,106.68
96	215,106.68	17,391.03	1.000		17,483.99	4,371.00			210,642.72



## Country Financial Outlay - China

### Adjusted For Government Debt Held By Citizens

		Mandated Expenditures										Data Entry - Adjustable (in red)				Data Entry	Data Entry
BH1	12/31/BH1	* Estimated wealth held by citizens on 12/31/BH1 = M2 in circulation + 1 year of Govt. expenditure (since no tax is collected during BH1) * CCB Wealth can be negative if it borrows (issue bond) to cover govt. expenditure during BH1 fiscal year										CCB Wealth (Currency)		Citizen Wealth (Currency)			
		M2 (billion)   currency	189,120	Government Expenditure: (20,635)	M2:	189,120											
		Reserve (billion)   currency	20,944	Government Reserve: (20,944)	BH1 Govt. Exp:	20,635											
		Govt. Expenditure (billion)   currency	20,635	CCB Wealth:	309	209,755											
AH1	1/1/AH1	Adjustment Wealth (billion)   PM   currency		205,767.00		1,411,561.62		Citizen Held (Currency)									
		Mandated GBK Holding (billion)   PM   currency	21,090.00	144,677.40													
		CCB Added Wealth on 12/31/BH1   currency	184,677.00	1,266,884.22													
		BH1 CCB Wealth   currency	308.70														
		AH1 CCB Wealth   currency	1,267,192.92														
Mc	CCB Wealth Beginning	MSA	Revenue	MTI	Misc	GB	Govt. Expenditure (PM)	Other Expenses	Misc	CCB Wealth Ending	Citizen Held						
1	1,267,192.92			0.200		9,645.16	2,411.29			1,255,136.47	247,871.78						
2	1,255,136.47	1,694.19		0.204		9,645.16	2,411.29			1,244,774.21	258,234.04						
3	1,244,774.21	1,777.03		0.208		9,645.16	2,411.29			1,234,494.79	268,513.46						
4	1,234,494.79	1,858.92		0.212		9,645.16	2,411.29			1,224,297.27	278,710.99						
5	1,224,297.27	1,939.86		0.216		9,645.16	2,411.29			1,214,180.68	288,827.57						
6	1,214,180.68	2,019.86		0.221		9,645.16	2,411.29			1,204,144.09	298,864.17						
7	1,204,144.09	2,098.91		0.225		9,645.16	2,411.29			1,194,186.55	308,821.70						
8	1,194,186.55	2,177.03		0.230		9,645.16	2,411.29			1,184,307.13	318,701.13						
9	1,184,307.13	2,254.21		0.234		9,645.16	2,411.29			1,174,504.89	328,503.36						
10	1,174,504.89	2,330.47		0.239		9,645.16	2,411.29			1,164,778.91	338,229.35						
11	1,164,778.91	2,405.80		0.244		9,645.16	2,411.29			1,155,126.26	347,880.88						
12	1,155,126.26	2,480.20		0.249		9,645.16	2,411.29			1,145,552.01	357,456.25						
13	1,145,552.01	2,553.69		0.254		9,645.16	2,411.29			1,135,049.25	366,959.80						
14	1,135,049.25	2,626.26		0.259		9,645.16	2,411.29			1,124,619.06	376,389.19						
15	1,124,619.06	2,697.92		0.264		9,645.16	2,411.29			1,113,260.54	385,747.72						
16	1,113,260.54	2,768.68		0.269		9,645.16	2,411.29			1,101,972.77	395,035.49						
17	1,101,972.77	2,838.52		0.275		9,645.16	2,411.29			1,090,754.84	404,253.42						
18	1,090,754.84	2,907.46		0.280		9,645.16	2,411.29			1,089,605.85	413,402.40						
19	1,089,605.85	2,975.50		0.286		9,645.16	2,411.29			1,080,524.90	422,483.35						
20	1,080,524.90	3,042.65		0.291		9,645.16	2,411.29			1,071,511.10	431,497.15						
21	1,071,511.10	3,108.89		0.297		9,645.16	2,411.29			1,062,563.54	440,444.71						
22	1,062,563.54	3,174.25		0.303		9,645.16	2,411.29			1,053,681.34	449,326.91						
23	1,053,681.34	3,238.71		0.309		9,645.16	2,411.29			1,044,863.60	458,144.66						
24	1,044,863.60	3,302.28		0.315		9,645.16	2,411.29			1,036,109.43	466,898.83						
25	1,036,109.43	3,364.96		0.322		9,645.16	2,411.29			1,027,417.94	475,590.32						
26	1,027,417.94	3,426.76		0.328		9,645.16	2,411.29			1,018,788.25	484,220.01						
27	1,018,788.25	3,487.67		0.335		9,645.16	2,411.29			1,010,219.47	492,788.79						
28	1,010,219.47	3,547.70		0.341		9,645.16	2,411.29			1,001,710.72	501,293.53						
29	1,001,710.72	3,606.85		0.348		9,645.16	2,411.29			993,261.12	509,747.14						
30	993,261.12	3,665.11		0.355		9,645.16	2,411.29			984,869.78	518,148.37						
31	984,869.78	3,722.50		0.362		9,645.16	2,411.29			976,535.83	526,472.42						
32	976,535.83	3,779.01		0.370		9,645.16	2,411.29			968,258.39	534,749.87						
33	968,258.39	3,834.64		0.377		9,645.16	2,411.29			960,036.57	542,971.68						
34	960,036.57	3,889.39		0.384		9,645.16	2,411.29			951,869.51	551,138.74						
35	951,869.51	3,943.26		0.392		9,645.16	2,411.29			943,756.32	559,251.93						
36	943,756.32	3,996.25		0.400		9,645.16	2,411.29			935,696.12	567,312.13						
37	935,696.12	4,048.37		0.408		9,645.16	2,411.29			927,688.05	575,320.21						
38	927,688.05	4,099.61		0.416		9,645.16	2,411.29			919,731.21	583,277.05						
39	919,731.21	4,149.97		0.424		9,645.16	2,411.29			911,824.73	591,183.52						
40	911,824.73	4,199.46		0.433		9,645.16	2,411.29			903,967.74	599,040.51						
41	903,967.74	4,248.06		0.442		9,645.16	2,411.29			896,159.36	606,848.90						
42	896,159.36	4,295.79		0.450		9,645.16	2,411.29			888,398.70	614,609.56						
43	888,398.70	4,342.64		0.459		9,645.16	2,411.29			880,684.88	622,323.37						
44	880,684.88	4,388.60		0.469		9,645.16	2,411.29			873,017.03	629,994.32						
45	873,017.03	4,433.68		0.478		9,645.16	2,411.29			865,394.26	637,613.99						
46	865,394.26	4,477.88		0.488		9,645.16	2,411.29			857,815.69	645,192.57						
47	857,815.69	4,521.19		0.497		9,645.16	2,411.29			850,280.42	652,727.83						
48	850,280.42	4,563.61		0.507		9,645.16	2,411.29			842,787.58	660,220.67						
49	842,787.58	4,605.14		0.517		9,645.16	2,411.29			835,336.28	667,671.98						
50	835,336.28	4,645.78		0.528		9,645.16	2,411.29			827,925.61	675,082.64						
51	827,925.61	4,685.53		0.538		9,645.16	2,411.29			820,554.69	682,453.56						
52	820,554.69	4,724.38		0.549		9,645.16	2,411.29			813,222.62	689,785.63						
53	813,222.62	4,762.33		0.560		9,645.16	2,411.29			805,928.51	697,079.75						
54	805,928.51	4,799.38		0.571		9,645.16	2,411.29			798,671.44	704,336.83						
55	798,671.44	4,835.52		0.583		9,645.16	2,411.29			791,450.51	711,557.74						
56	791,450.51	4,870.76		0.594		9,645.16	2,411.29			784,264.82	718,743.43						
57	784,264.82	4,905.08		0.606		9,645.16	2,411.29			777,113.45	725,894.80						
58	777,113.45	4,938.49		0.618		9,645.16	2,411.29			769,995.49	733,012.77						
59	769,995.49	4,970.97		0.631		9,645.16	2,411.29			762,910.01	740,098.24						
60	762,910.01	5,002.54		0.643		9,645.16	2,411.29			755,856.10	747,152.15						
61	755,856.10	5,033.17		0.656		9,645.16	2,411.29			748,832.82	754,175.43						
62	748,832.82	5,062.87		0.669		9,645.16	2,411.29			741,839.25	761,169.01						
63	741,839.25	5,091.64		0.683		9,645.16	2,411.29			734,874.43	768,133.82						
64	734,874.43	5,119.46		0.696		9,645.16	2,411.29			727,937.44	775,070.81						
65	72																



## Country Financial Outlay - China

### Adjusted For Government Debt Held By Citizens

		Mandated Expenditures									
BH1	12/31/BH1	* Estimated wealth held by citizens on 12/31/BH1 = M2 in circulation + 1 year of Govt. expenditure (since no tax is collected during BH1)									
		CCB Wealth					Citizen Wealth				
		(Currency)					(Currency)				
		M2: 189,120					M2: 189,120				
		Government Expenditure: 20,944					Government Reserve: 20,944				
		Govt. Expenditure (billion)   currency					CCB Wealth: 20,944				
		20,944					20,944				
		184,677.00					184,677.00				
		1,411,561.62					1,411,561.62				
		21,090.00					21,090.00				
		1,467,674.00					1,467,674.00				
		309					309				
		26,060.45					26,060.45				
		308.70					308.70				
		1,267,192.92					1,267,192.92				
		235,815.33					235,815.33				
Mc	CCB Wealth Beginning	MSA	Revenue	MTI	Misc	GB	Expenditure (PM)	Other Expenses	Misc	CCB Wealth Ending	Citizen
1	1,267,192.92			0.200		19,290.32	4,822.58			1,243,080.02	259,928.23
2	1,243,080.02	4,070.12		0.204		19,290.32	4,822.58			1,223,037.24	279,971.02
3	1,223,037.24	4,457.27		0.208		19,290.32	4,822.58			1,203,381.60	299,626.65
4	1,203,381.60	4,836.01		0.212		19,290.32	4,822.58			1,184,104.71	318,903.55
5	1,184,104.71	5,206.50		0.216		19,290.32	4,822.58			1,165,198.30	337,809.95
6	1,165,198.30	5,568.90		0.221		19,290.32	4,822.58			1,146,654.30	356,535.95
7	1,146,654.30	5,923.37		0.225		19,290.32	4,822.58			1,128,464.77	374,543.48
8	1,128,464.77	6,270.06		0.230		19,290.32	4,822.58			1,110,621.93	392,386.33
9	1,110,621.93	6,609.11		0.234		19,290.32	4,822.58			1,093,118.14	409,890.11
10	1,093,118.14	6,940.69		0.239		19,290.32	4,822.58			1,075,945.93	427,062.33
11	1,075,945.93	7,264.92		0.244		19,290.32	4,822.58			1,059,097.94	443,916.35
12	1,059,097.94	7,581.94		0.249		19,290.32	4,822.58			1,042,566.99	460,441.27
13	1,042,566.99	7,891.51		0.254		19,290.32	4,822.58			1,026,345.99	476,662.26
14	1,026,345.99	8,194.93		0.259		19,290.32	4,822.58			1,010,428.03	492,580.23
15	1,010,428.03	8,491.16		0.264		19,290.32	4,822.58			994,806.29	508,201.97
16	994,806.29	8,780.71		0.269		19,290.32	4,822.58			979,474.10	523,534.15
17	979,474.10	9,063.72		0.275		19,290.32	4,822.58			964,424.92	538,583.34
18	964,424.92	9,340.29		0.280		19,290.32	4,822.58			949,652.31	553,355.95
19	949,652.31	9,610.56		0.286		19,290.32	4,822.58			935,149.96	567,588.29
20	935,149.96	9,874.63		0.291		19,290.32	4,822.58			920,911.69	582,096.56
21	920,911.69	10,132.63		0.297		19,290.32	4,822.58			906,931.42	596,076.83
22	906,931.42	10,384.66		0.303		19,290.32	4,822.58			893,201.18	609,805.08
23	893,201.18	10,630.63		0.309		19,290.32	4,822.58			879,731.11	623,387.15
24	879,731.11	10,871.25		0.315		19,290.32	4,822.58			866,474.45	636,528.80
25	866,474.45	11,106.02		0.322		19,290.32	4,822.58			853,472.58	649,535.88
26	853,472.58	11,335.25		0.328		19,290.32	4,822.58			840,694.92	662,313.33
27	840,694.92	11,559.03		0.335		19,290.32	4,822.58			828,141.05	674,867.21
28	828,141.05	11,777.45		0.341		19,290.32	4,822.58			815,805.60	687,202.65
29	815,805.60	11,990.62		0.348		19,290.32	4,822.58			803,683.32	699,324.93
30	803,683.32	12,198.63		0.355		19,290.32	4,822.58			791,769.06	711,239.20
31	791,769.06	12,401.56		0.362		19,290.32	4,822.58			780,057.72	722,950.53
32	780,057.72	12,599.51		0.370		19,290.32	4,822.58			768,544.33	734,463.92
33	768,544.33	12,792.56		0.377		19,290.32	4,822.58			757,222.99	745,784.27
34	757,222.99	12,980.79		0.384		19,290.32	4,822.58			746,091.88	756,916.38
35	746,091.88	13,164.28		0.392		19,290.32	4,822.58			735,143.26	767,865.00
36	735,143.26	13,343.12		0.400		19,290.32	4,822.58			724,373.47	778,634.78
37	724,373.47	13,517.38		0.408		19,290.32	4,822.58			713,777.95	789,230.30
38	713,777.95	13,687.13		0.416		19,290.32	4,822.58			703,352.18	799,656.07
39	703,352.18	13,852.46		0.424		19,290.32	4,822.58			693,091.75	809,916.51
40	693,091.75	14,013.43		0.432		19,290.32	4,822.58			682,992.28	820,015.98
41	682,992.28	14,170.11		0.440		19,290.32	4,822.58			673,049.49	829,958.76
42	673,049.49	14,322.58		0.450		19,290.32	4,822.58			663,259.17	839,749.08
43	663,259.17	14,470.89		0.459		19,290.32	4,822.58			653,617.16	849,391.09
44	653,617.16	14,615.11		0.469		19,290.32	4,822.58			644,119.37	858,888.88
45	644,119.37	14,755.31		0.478		19,290.32	4,822.58			634,761.79	868,246.47
46	634,761.79	14,891.54		0.488		19,290.32	4,822.58			625,540.43	877,467.82
47	625,540.43	15,023.87		0.497		19,290.32	4,822.58			616,451.40	886,556.85
48	616,451.40	15,152.36		0.507		19,290.32	4,822.58			607,490.86	895,517.40
49	607,490.86	15,277.05		0.517		19,290.32	4,822.58			598,655.00	904,353.25
50	598,655.00	15,398.00		0.528		19,290.32	4,822.58			589,940.11	913,068.15
51	589,940.11	15,515.27		0.538		19,290.32	4,822.58			581,342.48	921,665.78
52	581,342.48	15,628.91		0.549		19,290.32	4,822.58			572,858.49	930,149.76
53	572,858.49	15,738.97		0.560		19,290.32	4,822.58			564,484.56	938,523.69
54	564,484.56	15,845.50		0.571		19,290.32	4,822.58			556,217.16	946,791.10
55	556,217.16	15,948.53		0.583		19,290.32	4,822.58			548,055.79	954,955.46
56	548,055.79	16,048.13		0.594		19,290.32	4,822.58			539,988.02	963,020.23
57	539,988.02	16,144.33		0.606		19,290.32	4,822.58			532,019.45	970,988.80
58	532,019.45	16,237.18		0.618		19,290.32	4,822.58			524,143.73	978,864.53
59	524,143.73	16,326.71		0.631		19,290.32	4,822.58			516,357.54	986,650.72
60	516,357.54	16,412.97		0.643		19,290.32	4,822.58			508,657.60	994,350.65
61	508,657.60	16,495.99		0.656		19,290.32	4,822.58			501,040.69	1,001,967.57
62	501,040.69	16,575.81		0.669		19,290.32	4,822.58			493,503.60	1,009,504.65
63	493,503.60	16,652.47		0.683		19,290.32	4,822.58			486,041.17	1,016,965.08
64	486,041.17	16,726.00		0.696		19,290.32	4,822.58			478,656.28	1,024,351.98
65	478,656.28	16,796.44		0.710		19,290.32	4,822.58			471,339.82	1,031,668.43
66	471,339.82	16,863.81		0.725		19,290.32	4,822.58			464,090.73	1,038,917.52
67	464,090.73	16,928.15		0.739		19,290.32	4,822.58			456,905.99	1,046,102.27
68	456,905.99	16,989.49		0.754		19,290.32	4,822.58			449,782.58	1,053,225.68
69	449,782.58	17,047.85		0.769		19,290.32	4,822.58			442,717.53	1,060,290.73
70	442,717.53	17,103.26		0.784		19,290.32	4,822.58			435,707.88	1,067,300.37
71	435,707.88	17,155.74		0.800		19,290.32	4,822.58			428,750.73	1,074,257.53
72	428,750.73	17,205.33		0.816		19,290.32	4,822.58			421,843.15	1,081,165.10
73	421,843.15	17,252.03		0.832		19,290.32	4,822.58			414,980.29	1,088,025.97
74	414,980.29	17,295.89		0.849		19,290.32	4,822.58			408,165.28	1,094,842.98
75	408,165.28	17,336.90		0.866		19,290.32	4,822.58			401,389.28	1,101,618.98
76	401,389.28	17,375.10		0.883		19,290.32	4,822.58			394,651.48	1,108,356.77
77	394,651.48	17,410.51		0.901		19,290.32	4,822.58			387,949.09	1,115,059.16
78	387,949.09	17,443.13		0.919		19,290.32	4,822.58			381,279.33	1,121,728.93
79	381,279.33	17,472.99		0.937		19,290.32	4,822.58			374,639.42	1,128,368.83
80	374,639.42	17,500.10		0.956		19,290.32	4,822.58			368,026.62	1,134,981.63
81	368,026.62	17,524.48		0.975		19,290.32	4,822.58			361,439.20	1,141,570.05
82	361,439.20	17,545.13		0.995							

## Country Financial Outlay - India

### Adjusted For Government Debt Held By Citizens

		Mandated Expenditures													
BH1	12/31/BH1	* Estimated wealth held by citizens on 12/31/BH1 = M2 in circulation + 1 year of Govt. expenditure (since no tax is collected during BH1) * CCB Wealth can be negative if it borrows (issue bond) to cover govt. expenditure during BH1 fiscal year										CCB Wealth (Currency)		Citizen Held (Currency)	
		M2 (billion)   currency	37,068	Government Expenditure: (51,720)		M2: 37,068		CCB Wealth: 51,720		BH1 Govt. Exp: 51,720		Citizen Held: 88,788			
		Reserve (billion)   currency	28,963	Government Reserve: 28,963		BH1 Govt. Exp: 51,720		CCB Wealth: 51,720		BH1 Govt. Exp: 51,720		Citizen Held: 88,788			
		Govt. Expenditure (billion)   currency	51,720	CCB Wealth: 51,720		BH1 Govt. Exp: 51,720		CCB Wealth: 51,720		BH1 Govt. Exp: 51,720		Citizen Held: 88,788			
AH1	1/1/AH1	Adjustment Wealth (billion) PM   currency										Citizen Held (Currency)			
		Mandated GBK Holding (billion) PM   currency	209,846.00	14,470,980.16		Citizen Held: 96,737.09		Government Debt Held By Citizens: 96,737.09		Foreign Govt. Debt Held By Citizens: -		Citizen Held: 185,525.09			
		CCB Added Wealth on 12/31/BH1   currency	188,666.00	13,010,407.36		Citizen Held: 185,525.09		Government Debt Held By Citizens: 96,737.09		Foreign Govt. Debt Held By Citizens: -		Citizen Held: 185,525.09			
		BH1 CCB Wealth   currency	(22,756.80)	12,987,650.56		Citizen Held: 185,525.09		Government Debt Held By Citizens: 96,737.09		Foreign Govt. Debt Held By Citizens: -		Citizen Held: 185,525.09			
		AH1 CCB Wealth   currency		12,987,650.56		Citizen Held: 185,525.09		Government Debt Held By Citizens: 96,737.09		Foreign Govt. Debt Held By Citizens: -		Citizen Held: 185,525.09			
Mo	Beginning	Revenue (PM)				Expenditure (PM)				CCB Wealth		Citizen			
		MSA	Revenue	MTI	Misc	Govt	Other Expenses	Misc	CCB Wealth <td>Citizen <td>CCB Wealth <td>Citizen <td>CCB Wealth <td>Citizen </td></td></td></td></td>	Citizen <td>CCB Wealth <td>Citizen <td>CCB Wealth <td>Citizen </td></td></td></td>	CCB Wealth <td>Citizen <td>CCB Wealth <td>Citizen </td></td></td>	Citizen <td>CCB Wealth <td>Citizen </td></td>	CCB Wealth <td>Citizen </td>	Citizen	
1	12,987,650.56		0.200			97,371.52	24,342.88		12,865,936.16	307,239.49					
2	12,865,936.16		0.204			97,371.52	24,342.88		12,741,155.46	432,020.19					
3	12,741,155.46		0.208			97,371.52	24,342.88		12,617,168.82	555,556.83					
4	12,617,168.82		0.212			97,371.52	24,342.88		12,493,309.97	677,865.67					
5	12,493,309.97		0.216			97,371.52	24,342.88		12,370,212.81	798,962.84					
6	12,370,212.81		0.221			97,371.52	24,342.88		12,254,311.31	918,864.84					
7	12,254,311.31		0.225			97,371.52	24,342.88		12,135,589.61	1,037,586.04					
8	12,135,589.61		0.230			97,371.52	24,342.88		12,018,031.93	1,155,143.72					
9	12,018,031.93		0.234			97,371.52	24,342.88		11,901,622.65	1,271,553.00					
10	11,901,622.65		0.239			97,371.52	24,342.88		11,786,346.22	1,386,829.43					
11	11,786,346.22		0.244			97,371.52	24,342.88		11,672,187.24	1,500,988.44					
12	11,672,187.24		0.249			97,371.52	24,342.88		11,559,130.41	1,614,045.24					
13	11,559,130.41		0.254			97,371.52	24,342.88		11,447,160.52	1,726,013.83					
14	11,447,160.52		0.259			97,371.52	24,342.88		11,336,262.49	1,836,913.16					
15	11,336,262.49		0.264			97,371.52	24,342.88		11,226,421.33	1,946,754.32					
16	11,226,421.33		0.269			97,371.52	24,342.88		11,117,622.16	2,055,553.49					
17	11,117,622.16		0.275			97,371.52	24,342.88		11,009,850.18	2,163,325.47					
18	11,009,850.18		0.280			97,371.52	24,342.88		10,903,090.71	2,270,084.94					
19	10,903,090.71		0.286			97,371.52	24,342.88		10,797,329.15	2,375,846.50					
20	10,797,329.15		0.291			97,371.52	24,342.88		10,692,550.99	2,480,624.66					
21	10,692,550.99		0.297			97,371.52	24,342.88		10,588,741.82	2,584,433.83					
22	10,588,741.82		0.303			97,371.52	24,342.88		10,485,887.31	2,687,288.94					
23	10,485,887.31		0.309			97,371.52	24,342.88		10,385,979.20	2,789,302.45					
24	10,385,979.20		0.315			97,371.52	24,342.88		10,282,985.35	2,890,190.30					
25	10,282,985.35		0.322			97,371.52	24,342.88		10,182,909.65	2,990,266.00					
26	10,182,909.65		0.328			97,371.52	24,342.88		10,083,732.10	3,089,434.54					
27	10,083,732.10		0.335			97,371.52	24,342.88		9,985,438.78	3,187,736.87					
28	9,985,438.78		0.341			97,371.52	24,342.88		9,888,015.82	3,285,159.83					
29	9,888,015.82		0.348			97,371.52	24,342.88		9,791,449.42	3,381,726.23					
30	9,791,449.42		0.355			97,371.52	24,342.88		9,695,725.86	3,477,449.78					
31	9,695,725.86		0.362			97,371.52	24,342.88		9,600,831.50	3,572,344.15					
32	9,600,831.50		0.370			97,371.52	24,342.88		9,506,752.71	3,666,422.93					
33	9,506,752.71		0.377			97,371.52	24,342.88		9,411,475.98	3,759,699.66					
34	9,411,475.98		0.384			97,371.52	24,342.88		9,320,987.83	3,852,187.82					
35	9,320,987.83		0.392			97,371.52	24,342.88		9,232,274.82	3,943,900.83					
36	9,232,274.82		0.400			97,371.52	24,342.88		9,138,323.59	4,034,852.06					
37	9,138,323.59		0.408			97,371.52	24,342.88		9,048,120.82	4,125,054.83					
38	9,048,120.82		0.416			97,371.52	24,342.88		8,958,653.23	4,214,522.42					
39	8,958,653.23		0.424			97,371.52	24,342.88		8,869,907.59	4,303,268.06					
40	8,869,907.59		0.433			97,371.52	24,342.88		8,781,870.73	4,391,304.92					
41	8,781,870.73		0.442			97,371.52	24,342.88		8,694,529.49	4,478,646.16					
42	8,694,529.49		0.450			97,371.52	24,342.88		8,607,807.77	4,565,304.87					
43	8,607,807.77		0.459			97,371.52	24,342.88		8,521,881.50	4,651,294.15					
44	8,521,881.50		0.469			97,371.52	24,342.88		8,436,548.63	4,736,627.63					
45	8,436,548.63		0.478			97,371.52	24,342.88		8,351,859.16	4,821,316.49					
46	8,351,859.16		0.488			97,371.52	24,342.88		8,267,800.10	4,905,375.55					
47	8,267,800.10		0.497			97,371.52	24,342.88		8,184,358.50	4,988,817.15					
48	8,184,358.50		0.507			97,371.52	24,342.88		8,101,521.41	5,071,654.23					
49	8,101,521.41		0.517			97,371.52	24,342.88		8,019,275.93	5,153,899.72					
50	8,019,275.93		0.528			97,371.52	24,342.88		7,937,609.15	5,235,566.49					
51	7,937,609.15		0.538			97,371.52	24,342.88		7,856,508.19	5,316,667.46					
52	7,856,508.19		0.549			97,371.52	24,342.88		7,775,960.17	5,397,215.47					
53	7,775,960.17		0.560			97,371.52	24,342.88		7,695,952.23	5,477,223.41					
54	7,695,952.23		0.571			97,371.52	24,342.88		7,616,471.51	5,556,704.14					
55	7,616,471.51		0.583			97,371.52	24,342.88		7,537,505.15	5,635,670.50					
56	7,537,505.15		0.594			97,371.52	24,342.88		7,459,040.29	5,714,335.36					
57	7,459,040.29		0.606			97,371.52	24,342.88		7,381,064.08	5,792,111.57					
58	7,381,064.08		0.618			97,371.52	24,342.88		7,303,563.54	5,869,612.01					
59	7,303,563.54		0.631			97,371.52	24,342.88		7,226,526.12	5,946,649.53					
60	7,226,526.12		0.643			97,371.52	24,342.88		7,149,938.62	6,023,237.03					
61	7,149,938.62		0.656			97,371.52	24,342.88		7,073,788.24	6,099,387.41					
62	7,073,788.24		0.669			97,371.52	24,342.88		6,998,062.08	6,175,113.57					
63	6,998,062.08		0.683			97,371.52	24,342.88		6,922,747.19	6,250,428.46					
64	6,922,747.19		0.696			97,371.52	24,342.88		6,847,830.62	6,325,345.03					
65	6,847,830.62		0.710			97,371.52	24,342.88		6,773,299.38	6,399,876.27					
66	6,773,299.38		0.725			97,371.52	24,342.88		6,699,140.46	6,474,035.19					
67	6,699,140.46		0.739			97,371.52	24,342.88		6,625,340.81	6,547,834.84					
68	6,625,340.81		0.754			97,371.52	24,342.88		6,551,887.36	6,621,288.29					
69	6,551,887.36		0.769			97,371.52	24,342.88		6,478,766.97	6,694,408.67					
70	6,478,766.97		0.784			97,371.52	24,342.88		6,405,966.50	6,767,209.15					
71	6,405,966.50		0.800			97,371.52	24,342.88		6,333,472.73	6,839,702.92					

## Country Financial Outlay - India Adjusted For Government Debt Held By Citizens

		Mandated Expenditures									
BH1	12/31/BH1	* Estimated wealth held by citizens on 12/31/BH1 = M2 in circulation + 1 year of Govt. expenditure (since no tax is collected during BH1) * CCB Wealth can be negative if it borrows (issue bond) to cover govt. expenditure during BH1 fiscal year									
		CCB Wealth					Citizen Held				
		M2 (billion)   currency	37,668	Government Expenditure: (51,720)	M2: 37,668						
		Reserve (billion)   currency	25,963	Government Reserve: 25,963	BH1 Govt. Exp: 51,720						
		Govt. Expenditure (billion)   currency	51,720	CCB Wealth: (22,757)							
AH1	1/1/AH1	Adjustment Wealth (billion)   PM   currency	209,846.00	14,470,980.16	Citizen Held (Currency)						
		Mandated GBK Holding (billion)   PM   currency	21,180.00	1,460,572.80							
		CCB Added Wealth on 12/31/BH1   currency	188,666.00	13,010,407.36	Government Debt Held By Citizens: 96,737.09						
		BH1 CCB Wealth   currency	(22,756.80)		Foreign Govt. Debt Held By Citizens: -						
		AH1 CCB Wealth   currency	12,987,650.56		Currency Held By Citizens: 185,525.09						
Mc	Beginning	Revenue (PM)	MTI	Misc	GB	Govt. Expend	Other Expenses	Misc	CCB Wealth	Citizen Held	
1	12,987,650.56	0.200			194,743.04	48,685.76	-	-	12,744,231.76	428,953.89	
2	12,744,231.76	(3,858.97)			194,743.04	48,685.76	-	-	12,496,933.99	676,241.66	
3	12,496,933.99	1,866.19			194,743.04	48,685.76	-	-	12,255,371.38	917,804.76	
4	12,255,371.38	7,446.55			194,743.04	48,685.76	-	-	12,019,389.13	1,153,786.52	
5	12,019,389.13	12,885.51			194,743.04	48,685.76	-	-	11,788,845.44	1,384,329.81	
6	11,788,845.44	18,186.40			194,743.04	48,685.76	-	-	11,563,603.44	1,609,572.21	
7	11,563,603.44	23,352.45			194,743.04	48,685.76	-	-	11,343,527.09	1,829,648.56	
8	11,343,527.09	28,386.81			194,743.04	48,685.76	-	-	11,128,485.10	2,044,690.55	
9	11,128,485.10	33,292.58			194,743.04	48,685.76	-	-	10,918,348.88	2,254,826.77	
10	10,918,348.88	38,072.74			194,743.04	48,685.76	-	-	10,712,992.81	2,460,182.83	
11	10,712,992.81	42,730.21			194,743.04	48,685.76	-	-	10,512,294.23	2,650,881.43	
12	10,512,294.23	47,267.86			194,743.04	48,685.76	-	-	10,316,132.29	2,837,042.36	
13	10,316,132.29	51,688.45			194,743.04	48,685.76	-	-	10,124,392.94	3,048,782.71	
14	10,124,392.94	55,994.71			194,743.04	48,685.76	-	-	9,936,958.85	3,236,216.80	
15	9,936,958.85	60,189.26			194,743.04	48,685.76	-	-	9,753,719.30	3,419,456.35	
16	9,753,719.30	64,274.68			194,743.04	48,685.76	-	-	9,574,565.18	3,598,610.47	
17	9,574,565.18	68,253.48			194,743.04	48,685.76	-	-	9,399,389.85	3,773,785.79	
18	9,399,389.85	72,128.10			194,743.04	48,685.76	-	-	9,228,089.15	3,945,086.50	
19	9,228,089.15	75,900.92			194,743.04	48,685.76	-	-	9,060,561.27	4,112,614.38	
20	9,060,561.27	79,574.27			194,743.04	48,685.76	-	-	8,896,706.74	4,276,468.91	
21	8,896,706.74	83,150.41			194,743.04	48,685.76	-	-	8,736,428.35	4,436,747.30	
22	8,736,428.35	86,631.53			194,743.04	48,685.76	-	-	8,579,633.08	4,593,044.57	
23	8,579,633.08	90,019.79			194,743.04	48,685.76	-	-	8,425,231.07	4,746,953.58	
24	8,425,231.07	93,317.28			194,743.04	48,685.76	-	-	8,276,110.55	4,897,065.10	
25	8,276,110.55	96,526.03			194,743.04	48,685.76	-	-	8,129,207.78	5,043,967.87	
26	8,129,207.78	99,648.03			194,743.04	48,685.76	-	-	7,985,427.01	5,187,748.64	
27	7,985,427.01	102,685.21			194,743.04	48,685.76	-	-	7,844,683.42	5,328,492.23	
28	7,844,683.42	105,639.45			194,743.04	48,685.76	-	-	7,706,894.07	5,466,281.57	
29	7,706,894.07	108,512.59			194,743.04	48,685.76	-	-	7,571,977.87	5,601,197.78	
30	7,571,977.87	111,306.41			194,743.04	48,685.76	-	-	7,439,855.48	5,733,320.17	
31	7,439,855.48	114,022.65			194,743.04	48,685.76	-	-	7,310,449.32	5,862,726.32	
32	7,310,449.32	116,662.99			194,743.04	48,685.76	-	-	7,183,683.52	5,989,492.13	
33	7,183,683.52	119,229.09			194,743.04	48,685.76	-	-	7,059,488.81	6,113,691.84	
34	7,059,488.81	121,722.55			194,743.04	48,685.76	-	-	6,937,777.55	6,235,086.99	
35	6,937,777.55	124,144.52			194,743.04	48,685.76	-	-	6,818,493.68	6,354,681.97	
36	6,818,493.68	126,497.73			194,743.04	48,685.76	-	-	6,701,562.62	6,471,613.04	
37	6,701,562.62	128,782.45			194,743.04	48,685.76	-	-	6,586,916.26	6,586,259.99	
38	6,586,916.26	131,000.52			194,743.04	48,685.76	-	-	6,474,487.98	6,698,687.67	
39	6,474,487.98	133,153.33			194,743.04	48,685.76	-	-	6,364,212.50	6,808,963.14	
40	6,364,212.50	135,242.24			194,743.04	48,685.76	-	-	6,256,025.95	6,917,149.70	
41	6,256,025.95	137,268.58			194,743.04	48,685.76	-	-	6,149,865.73	7,023,309.92	
42	6,149,865.73	139,233.63			194,743.04	48,685.76	-	-	6,045,670.55	7,127,505.09	
43	6,045,670.55	141,138.63			194,743.04	48,685.76	-	-	5,943,380.38	7,229,795.27	
44	5,943,380.38	142,984.80			194,743.04	48,685.76	-	-	5,842,936.38	7,330,239.37	
45	5,842,936.38	144,773.32			194,743.04	48,685.76	-	-	5,744,280.90	7,428,894.75	
46	5,744,280.90	146,505.33			194,743.04	48,685.76	-	-	5,647,357.44	7,525,818.21	
47	5,647,357.44	148,181.95			194,743.04	48,685.76	-	-	5,552,110.59	7,621,065.06	
48	5,552,110.59	149,804.26			194,743.04	48,685.76	-	-	5,458,486.05	7,714,689.60	
49	5,458,486.05	151,373.30			194,743.04	48,685.76	-	-	5,366,430.55	7,806,745.10	
50	5,366,430.55	152,890.09			194,743.04	48,685.76	-	-	5,275,819.76	7,897,283.81	
51	5,275,819.76	154,355.62			194,743.04	48,685.76	-	-	5,186,818.66	7,986,356.99	
52	5,186,818.66	155,770.85			194,743.04	48,685.76	-	-	5,099,160.70	8,074,014.94	
53	5,099,160.70	157,136.70			194,743.04	48,685.76	-	-	5,012,868.60	8,160,307.05	
54	5,012,868.60	158,454.07			194,743.04	48,685.76	-	-	4,927,893.88	8,245,281.77	
55	4,927,893.88	159,723.85			194,743.04	48,685.76	-	-	4,844,188.92	8,328,986.73	
56	4,844,188.92	160,946.86			194,743.04	48,685.76	-	-	4,761,706.99	8,411,468.66	
57	4,761,706.99	162,123.94			194,743.04	48,685.76	-	-	4,680,402.13	8,492,733.52	
58	4,680,402.13	163,255.87			194,743.04	48,685.76	-	-	4,600,229.19	8,572,946.45	
59	4,600,229.19	164,343.42			194,743.04	48,685.76	-	-	4,521,143.81	8,652,031.84	
60	4,521,143.81	165,387.32			194,743.04	48,685.76	-	-	4,443,102.33	8,730,073.32	
61	4,443,102.33	166,388.30			194,743.04	48,685.76	-	-	4,366,061.84	8,807,113.81	
62	4,366,061.84	167,347.05			194,743.04	48,685.76	-	-	4,289,980.09	8,883,195.56	
63	4,289,980.09	168,264.24			194,743.04	48,685.76	-	-	4,214,815.53	8,958,360.12	
64	4,214,815.53	169,140.51			194,743.04	48,685.76	-	-	4,140,527.24	9,032,648.41	
65	4,140,527.24	169,976.48			194,743.04	48,685.76	-	-	4,067,074.91	9,106,100.73	
66	4,067,074.91	170,772.74			194,743.04	48,685.76	-	-	3,994,418.86	9,178,756.79	
67	3,994,418.86	171,529.89			194,743.04	48,685.76	-	-	3,922,519.95	9,250,655.70	
68	3,922,519.95	172,248.47			194,743.04	48,685.76	-	-	3,851,339.62	9,321,836.02	
69	3,851,339.62	172,929.02			194,743.04	48,685.76	-	-	3,780,839.85	9,392,335.80	
70	3,780,839.85	173,572.05			194,743.04	48,685.76	-	-	3,710,983.10	9,462,192.55	
71	3,710,983.10	174,178.05			194,743.04	48,685.76	-	-	3,641,732.35	9,531,443.30	
72	3,641,732.35	174,747.49			194,743.04	48,685.76	-	-	3,572,025.04	9,600,124.81	
73	3,572,025.04	175,280.83			194,743.04	48,685.76	-	-	3,504,903.08	9,668,772.57	
74	3,504,903.08	175,778.50			194,743.04	48,685.76	-	-	3,437,252.78	9,735,922.87	
75	3,437,252.78	176,240.91			194,743.04	48,685.76	-	-	3,370,064.89	9,803,110.76	
76	3,370,064.89	176,668.45			194,743.04	48,685.76	-	-	3,303,304.54	9,869,871.11	
77	3,303,304.54	177,061.50			194,743.04	48,685.76	-	-	3,236,937.24	9,936,238.41	
78	3,236,937.24	177,420.41			194,743.04	48,685.76	-	-	3,170,928.85	10,002,246.80	
79	3,170,928.85	177,745.53			194,743.04	48,685.76	-	-	3,105,245.58	10,067,930.07	
80	3,105,245.58	178,037.17			194,743.04	48,685.76	-	-	3,039,853.94	10,133,321.70	
81	3,039,853.94	178,295.63			194,743.04	48,685.76	-	-	2,974,720.77	10,198,454.88	
82	2,974,720.77	178,521.20			194,743.04	48,685.76	-	-	2,909,811.17	10,263,362.80	
83	2,909,811.17										

# Free Market Pricing & Compensation Schedule

## Physical & Comfort Needs: Food & Non-Alcoholic Beverage

<b>Proposed GBI:</b>	<b>500.00</b>	PM/month		<b>Meal Served:</b>	<b>3</b>	per day
<b>Cost of Raw Materials &amp; Energy:</b>	<b>60%</b>					
<b>Cost of Labor:</b>	<b>40%</b>					
<b>Price Increment:</b>		<b>25%</b>	<b>50%</b>	<b>75%</b>	<b>100%</b>	
<b>Price Of A Well-Balance Meal:</b>	<b>10.00</b>	<b>12.50</b>	<b>15.00</b>	<b>17.50</b>	<b>20.00</b>	PM/meal
<b>Meal Program:</b>	<b>Standard</b>	<b>Bronze</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>	
Program Cost:	400.00	500.00	600.00	700.00	800.00	PM/month
Number of Meals Per Person:	93	93	93	93	93	per month
People Served Per Group:	20	20	20	20	20	persons
Number of Groups Serving:	1	1	1	1	1	group
Total Daily Meals Served:	60	60	60	60	60	meals per day
	1,860	1,860	1,860	1,860	1,860	meals per month
Price Per Meal:	4.30	5.38	6.45	7.53	8.60	PM/meal
<b>Variance From Standard Program:</b>	<b>-</b>	<b>1.08</b>	<b>2.15</b>	<b>3.23</b>	<b>4.30</b>	<b>PM/meal</b>
Variable Costs:	2.00	2.50	3.00	3.50	4.00	PM/meal
Fixed Costs & Misc:	0.58	0.73	0.87	1.02	1.16	PM/meal
Labor Needed:	2.0	2.0	2.0	2.0	2.0	persons
Labor Hours Needed:	1	1	1	1	1	hours/meal/group
	3	3	3	3	3	hours/day
	93	93	93	93	93	hours/month
<b>Cost of Raw Materials &amp; Energy</b>	<b>2.58</b>	<b>3.23</b>	<b>3.87</b>	<b>4.52</b>	<b>5.16</b>	<b>PM/meal</b>
	<b>240.00</b>	<b>300.00</b>	<b>360.00</b>	<b>420.00</b>	<b>480.00</b>	<b>PM/month/patron</b>
	<b>4,800.00</b>	<b>6,000.00</b>	<b>7,200.00</b>	<b>8,400.00</b>	<b>9,600.00</b>	<b>PM/month</b>
Ingredients:	2.00	2.50	3.00	3.50	4.00	PM/meal
	3,720.00	4,650.00	5,580.00	6,510.00	7,440.00	PM/month
Fixed Costs:	0.58	0.73	0.87	1.02	1.16	PM/meal
	1,080.00	1,350.00	1,620.00	1,890.00	2,160.00	PM/month
<b>Cost of Labor:</b>	<b>1.72</b>	<b>2.15</b>	<b>2.58</b>	<b>3.01</b>	<b>3.44</b>	<b>PM/meal/serving</b>
	<b>160.00</b>	<b>200.00</b>	<b>240.00</b>	<b>280.00</b>	<b>320.00</b>	<b>PM/month/patron</b>
	<b>3,200.00</b>	<b>4,000.00</b>	<b>4,800.00</b>	<b>5,600.00</b>	<b>6,400.00</b>	<b>PM/month</b>
<b>Labor Compensation:</b>	<b>17.20</b>	<b>21.51</b>	<b>25.81</b>	<b>30.11</b>	<b>34.41</b>	<b>PM/hour</b>
<b>Net Labor Comp. Adjusted Taxes:</b>	<b>30.18</b>	<b>37.73</b>	<b>45.27</b>	<b>52.82</b>	<b>60.37</b>	<b>PM/hour</b>
<b>Current Average Tax Rate:</b>	<b>43%</b>					

### STEPS TO DETERMINE PRICE OF PRODUCT AND SERVICE

- Determine how much a customer is happy paying for the product
- Determine the cost of the product without labor cost, according to the ratio
- Add labor cost to the cost of the product
- This arrives at the suggested price of the product
- If the price is too low, labor cost can be added onto the suggested price.
- If the price is too high, labor cost can be deducted from the suggested price.
- With Free Market, the changes in the labor compensation are determined by the real supply and demand of the labor pool or technology in use.

### Example Of A Menu At Restaurant

It will list items with additional pay-in depending on meal program.

Prices can be manipulated by ingredients, service & atmosphere, quality and quantity of food, location, and promotional programs.

	Standard	Bronze	Silver	Gold	Platinum	Price w/o Program
Jimmy Chunga Mexican	-	-	-	-	-	10.00
Green curry on rice	1.50	-	-	-	-	12.50
Seafood medley	3.00	1.50	-	-	-	15.00
Baby back rib	6.00	4.00	2.00	-	-	17.50
Lobster tail	6.00	4.50	3.00	1.50	-	20.00
Filet Mignon	12.00	10.00	8.00	6.00	4.00	28.00

Price increase under each plan should be between \$1.50 and \$2 per each program level.

# Free Market Pricing Suggestion

## Physical & Comfort Needs: Shelter

<b>Proposed GBI:</b>	<b>500.00</b>	PM/month		
<b>House Price (exclude land):</b>	<b>100,000.00</b>	<b>150,000.00</b>	<b>200,000.00</b>	PM
<b>Land Price:</b>	<b>20,000.00</b>	<b>30,000.00</b>	<b>40,000.00</b>	PM
<b>Total Net Price:</b>	<b>120,000.00</b>	<b>180,000.00</b>	<b>240,000.00</b>	PM
<b>Cost of Raw Materials &amp; Land:</b>	<b>60%</b>	<b>60%</b>	<b>60%</b>	
<b>Cost of Labor:</b>	<b>40%</b>	<b>40%</b>	<b>40%</b>	
Monthly Payment:	333.33	500.00	666.67	PM/month
Loan Payments:	<b>360</b>	<b>360</b>	<b>360</b>	months
Number of Hours Needed To Build:	<b>1,000</b>	<b>1,000</b>	<b>1,000</b>	hours per house
Labor Needed:	<b>2.0</b>	<b>2.5</b>	<b>3.0</b>	persons
<b>Land Price:</b>	20,000.00	30,000.00	40,000.00	PM
<b>Cost of Raw Materials &amp; Energy:</b>	60,000.00	90,000.00	120,000.00	PM
<b>Cost of Labor:</b>	40,000.00	60,000.00	80,000.00	PM/house
<b>Labor Compensation:</b>	<b>20.00</b>	<b>24.00</b>	<b>26.67</b>	<b>PM/hour</b>
<b>Net Labor Comp. Adjusted Taxes:</b>	<b>35.09</b>	<b>42.11</b>	<b>46.78</b>	<b>PM/hour</b>
<b>Current Average Tax Rate:</b>	<b>43%</b>			

# GOVERNANCE

*It's easy to distinguish between a good government and a bad one. The closer a government is, voluntarily, with its citizens, the better. A good government has happy citizens who want the relationship to continue. This results in fewer protests. The more distant a relationship is, the more oppressive a government can become. When favor is of the government controlled by a few, freedom and liberty die.*

It may be unorthodox to consider a government as a part of our basic human needs, but humans are social animals and are unpredictable. To co-exist and provide conditions and social structures where peace and prosperity can be obtained, common rules are needed so we will not occupy our time fighting, hunting, and protecting. Similarly, members of large families may not always be in agreement but are expected to mind family affairs and tasks. Some families prefer an authoritarian method of governing over the more lenient ones, and some prefer a free range. Whatever paths chosen, the ultimate goal is to keep the family whole and well. Government is no different when it has its citizens' best interests at heart and is aware that it is part of a family. **After all, the government IS and SHOULD BE nothing more than a reflection of ourselves.**

With this understanding, the form of government each country has is for its citizens to decide. As long as the understanding that basic human needs and basic human rights are respected, peace and prosperity can flourish while stability and sustainability will be long lasting. In cases where a nation has difficulty implementing or maintaining the fundamentals embraced by Hanomy, a body must be able to step in and ensure the needs of a nation's people are met. The **Global Citizens Council (GCC)** is that world body. They are tasked as the protectors of world citizens' basic human needs and rights.

There are many paths a country can take to better its citizens' lives. Although we were born on this same rock called earth, we do not live equally. The same is true among nations...all are not blessed with the same natural resources.

We do not all have the same social cultures imbedded within us. Our societies and environments mold our behavior. But because of these variations, there are opportunities for all countries to grow and prosper. Citizens' strong will and good government are cornerstones.

Research shows that countries with greater equality benefit more, and societies that embrace true democracy achieve higher productivity. Policies that address issues at their roots are likely to be the most effective way to achieve long-lasting equality. Common criteria among rich, healthy, safe, and happy countries include:

- Good and stable governments
- Abundance in energy, food, and clean water
- Personal, financial and property safety and security
- Leading public health and healthcare systems
- Strong economic performance and equality
- Robust entrepreneurship opportunity and support
- Sufficient transportation and communication infrastructures
- Superior education and learning institutions
- Champions of personal freedom and liberty
- Solid culture identity and participation
- Higher tolerance of differing ideas and thoughts

- Impartial and transparent peace force and justice system
- Pronounced social cohesion and unity
- Rich in virtue, compassion, and wisdom
- Well preserved ecology and environment

These criteria strive to address basic human needs. Government agencies are to make sure that all these criteria are met and sustained, in balance with basic human rights. As a result, the country has many paths to become successful. For example, a country with rich culture, heritage, and pristine natural resources may do well in tourism. A country that is well advanced in technology and craft may also do well as its goods and services are in higher demand. A country with stable government will do well to attract citizens of other countries who wish to relocate. A country that is rich in energy, resources, and agriculture is likely to prosper in trades. Nevertheless, countries have an incentive to regulate their population growth so that more resources per capita can be enjoyed.

### **GLOBAL CITIZENS COUNCIL (GCC)**

The GCC is a global intergovernmental body with a predefined authority among all nations. Each country will have a permanent ambassador team residing within the vicinity of the GCC headquarters and act as that country's representatives. GCC officials conduct regularly scheduled meetings as well as emergency meetings, all which can be accessed and monitored worldwide. After the technology has been established and proven, direct-worldwide-voting from all global citizens can be conducted for certain issues.

A **Basic Human Needs & Rights (BHNR)** score is determined annually by GCC's agents, **Pichad teams** (a permanent team of experts and representatives of GCC residing in each country). This score is used in calculating votes during both representative-voting and direct-worldwide-voting events. The GCC works closely with its subcommittees to make sure that countries are in harmony with one another, its citizens, and the environment.

The GCC is run on a strict budget provided by world citizens. It exists to serve world citizens. Its objectives run parallel with those of the people.

The GCC's main duties include:

- Stopping a crisis from becoming a worldwide pandemic via financial, political, and military tools.
- Acting as a high judge in international disputes.
- Leading international megaprojects that need global collaboration.
- Raising worldwide awareness of knowledge and technology recently discovered, RE-discovered, invented and/or achieved.
- Setting global initiatives on issues that have impact on all humanity and ecology.

The **Global Armed Force (GAF)** is a world peace keeping force. It can be deployed around the world but under heavy restrictions with strategic roles. It is also the world's defending force against natural or intelligent extraterrestrial threats. The GAF is equipped with the most advanced weaponry and gear. It is to be the only force of such capacity in the world. In fact, nations shall eventually need little, if any, military force. Under Hanomy, countries are likely to avoid military engagement during conflict as GCC-



enforced retributions come at a high price. Starting with restriction of the aggressing country's financial vehicles which ultimately impact its citizens negatively.

Each nation and its citizens have roles in the GAF by volunteering and contributing resources. This is similar to patriot citizens supporting their country's military when it is deployed to protect peace, or to stabilize humanity's progress.

## **COUNTRY / NATION**

A bordered land where residents residing share commonalities in culture, history, heritage, language, and future goals is defined as a country. Government is entrusted to manage its country according to its citizens' will. **It is subservient to its people.** Its highest priority is to service people NOT corporations or institutions. As long as a country's basic human needs and rights are met and not violated, the country's sovereignty is upheld. If not, the GCC is required to assist, according to agreed-upon procedures, to ensure that desirable conditions are restored.

Government is tasked to ensure that conditions for peace, prosperity, and unity exist within the country. It manages national affairs by delegating power through its agencies at central, regional and local levels. Duties include:

- Planning national resource strategies to meet present and future demands. This covers matters of demographics, land, housing, jobs, energy, food, technology, the environment, etc.
- Establishing governing bodies and structures at central, regional and local levels.
- Ensuring all citizens' living standards are adequately within the GBI proposal.
- Overseeing domestic and international finance.
- Upholding the nation's image and maintaining healthy relationships with others, especially neighboring countries.
- Maintaining domestic safety and security for citizens and their properties.
- Managing welfare and healthcare accessibility.
- Promoting equality and a responsible compensation structure.
- Encouraging and assisting in a fair-competitive business environment.
- Building and maintaining a public transportation and communication infrastructure.
- Expanding education, technology, and science in all fields.
- Supporting non-commercial research funding needs.
- Protecting and creating conditions where personal freedom and liberty can flourish.
- Restoring and preserving various cultures, heritages, history, languages, and ways of life.
- Establishing domestic peace forces that can be held accountable for their actions.
- Creating a national unbiased debate platform where concerns can be heard, studied, and deliberated in order to find conforming solutions.
- Putting in place a direct-vote-casting system that allows citizens to directly participate in voting instead of through representatives.
- Advocating a fair and transparent justice system that champions basic human needs and basic human rights.
- Reforming punishment systems to focus on rehabilitation rather than retribution.
- Inspiring and supporting social unity among all citizens.
- Accommodating different beliefs and values and improving conditions for peaceful co-existence.

- Restoring and protecting balance in ecology and the environment.

These basic duties are expected of a government under Hanomy. A country with good government, can expect fewer protests. If an issue of concern arises, after enough support, a debate can be commenced at local and national levels. A debate should be done in three separate sessions. This is to give citizens time to digest information, do more research, and form their opinions based on facts and science presented to them during the debate. Election of government officials could be done on a national platform as well. Candidates will no longer spend time to raise funds but instead deliver their message. They will be given equal times on local and national media platforms to convey their messages to voters. Politics shall no longer be limited to those with substantial financial resources. No more political signs littering the landscape.

Government officials have the duty of implementing citizens' will. They are servants of the citizens. Those who violate trusted power will be disciplined and their rights to serve citizens could be forever revoked. Citizens can report abuse of power and wrong doing to Pichad teams residing in each country. The GCC will investigate the complaints and act accordingly.

Under Hanomy, trades between countries will increase as well as tourism. Borders will become less of a barrier dividing citizens of the world. Because Krasian accounts are assigned to a specific country, GBI is drawn directly from the corresponding nation's treasury. Therefore, it is in the best interest of a nation to create conditions where citizens financially engage domestically. In fact, communities around the world will start looking WITHIN to make sure that prosperity starts locally first.

Certainly, people will be traveling abroad and mingling in other cultures. A nation's laws including DOs and DON'Ts while visiting should be publicized. A nation's laws and cultures are to be respected.

The GBI budget proposal for a country's government is approximately 20% of the total monthly GBI. A country can adjust this portion to best fit its needs and citizens' wishes. [Refer to USA & Hanomy Government Expenditure Comparison sheet.](#)

Whether an existing government is simply adapted or requires an overhaul, below are a few principle agencies good government should include. Naturally, subordinate divisions will fall within these agencies. Examples for Resource Management include agriculture, land & water management, census, labor, etc

#### **Department(s) for Basic Needs & Rights**

- Monitor and evaluate the country's status of basic human needs and rights.
- Collaborate with all agencies to logistically satisfy those needs and rights.

#### **Department(s) for Resource Management**

- Evaluate, plan use of and monitor the country's resources as well as management for demographics, land & housing, food & medicine, jobs & tasks, energy & utilities, ecology & environment, etc.

Management of land & housing plays a significant role as housing is a primary objective. Management of jobs and tasks ensures demand and supply of labor is in check, especially during BH1 and earlier years under Hanomy.

#### **Department(s) for Healthcare**

- Create/sustain an effective national healthcare system, run by either private entity or government.
- Promote preventative-care and healthy living.
- Regulate and evaluate safety of general healthcare and healthcare related goods and services.

It is mandatory that all citizens have healthcare insurance or a portion of GBI will be garnished to pay for monthly healthcare insurance. Healthcare can be provided through private or public universal healthcare systems. A country's portion of GBI Budget Proposal allocated to Health & Well Being should be used as a pricing guideline.

Nations can choose to allocate higher GBI for older adults OR make an additional payment to private healthcare companies to help absorb such increased healthcare expenses. This portion of money is funded from the reduced GBI provided to youth.

It is estimated that about 1/3 of current healthcare costs are administrative related expenses. By streamlining the funding of healthcare, Hanomy will greatly reduce these costs while much of the administrative and reimbursement tasks are eliminated. Furthermore, insurance companies will no longer be subjected to the expense and complications of taxes and interest payments.

The top 10 nations with the most efficient systems currently spend an average of \$3,196 per capita on healthcare cost annually. According to the GBI Budget Proposal allocated to Health & Well Being expenses together with lesser administrative expenses and elimination of other expenses, this allocation is more than adequate. [Refer to Healthcare Spending Comparison sheet.](#)

#### **Department(s) of Interior**

- Oversee and support government's domestic agencies.
- Manage a national domestic peace force.
- Implement the direct-vote-casting system.
- Provide a nation's defense (which should not be needed under Hanomy). [Refer to Defense Spending Comparison sheet.](#)

#### **Department(s) for Domestic Relationships**

- Inform citizens of latest issues such as law changes, debates, voting, or events.
- Establish and conduct unbiased debates on issues concerning citizens.
- Promote transparency in government through various broadcasting means.
- Provide a secure platform for whistle blowers to submit necessary information of misconduct.
- Collaborate with the private sector (citizens, businesses, and corporations) to promote the **Country Citizen Dividend (CCD)** program.

#### **Department(s) for International Relationships**

- Promote tourism.
- Uphold the nation's image.
- Represent the nation in international forums and events.
- Solidify alliance with neighboring countries.

#### **Department(s) for Finance & Commerce**

- Oversee the Country Central Bank (CCB).
- Monitor and regulate financial businesses, investments, trades, and commerce.
- Manage distribution of GBI, MSA contributions, MABA/MABAP, special dividends, domestic money supply, PM currency, Krasian accounts, government budgets, etc.

### **Department(s) for Transportation & Infrastructure**

- Administer systems for all transportation & communication infrastructures.

### **Department(s) for Education**

- Provide essential education for citizens.
- Promote and fund research in all fields.
- Ensure citizens' in-depth comprehension of Hanomy.

### **Department(s) for Technology & Science**

- Promote and regulate technology and science.
- Provide funding for non-commercial research, studies and projects.

### **Department(s) for Culture & Heritage**

- Discover, restore, preserve and promote a nation's culture, heritage, and history.

### **Department(s) for Justice**

- Uphold justice, accountability, freedom, and liberty.
- Regulate punishment and rehabilitation methods.

A prison system, like that found in Sweden, where prisoners are treated humanely and is 100% rehabilitation enables prisoners to rejoin the community effectively with pride. Prisoners have options to perform certain tasks in exchange for shortened sentencing. Recidivism is among single digits for offenders. Punishments should include cutting access (or partial access) to Krasian accounts. A portion of prisoners' GBI will be used to fund sentencing and prison related expenses. While serving a sentence, prisoners are banned from participating in the Country Citizen Dividend (CCD) program for a predetermined period.

### **Department(s) for Fact-Finding & Accountability**

- Record keeping of up-to-date facts and findings. The nation's strategic decisions are made based on such data. Education relies on the accuracy of information provided by this department.
- Organize debates to determine citizens' consensus on certain issues.
- Make public and accessible: previous deception, responsible parties and motives.
- Fund research projects to discover facts of all things deemed important (for example: when agencies have conflicting data).

### **Department(s) for Morals & Ethics**

- Monitor and evaluate government conduct and citizen feedback.
- Promote peace and unity among citizens through various tools and techniques.

### **Department(s) for Ecology & Environmental**

- Evaluate, promote, regulate, and preserve a healthy balance of the country's ecology and environment.
- Manage an **Ecology Recovery Program (ERP)** which will be applied to certain products to help curve their impact on ecology and the environment.

## **COUNTRY CITIZEN DIVIDEND (CCD) ...a “dividend” redefined.**

CCD is a program that awards citizens with gifts donated by the private sector as well as the public sector (government). Goods come from donations and previously exclusive resources are made available. Services come from volunteering, internships and rehabilitation programs.

For the private sector, it is a direct way to promote its goods & services. VIP concert tickets, annual memberships, consumer goods, vacation packages, or a year’s worth of services are examples.

For the government, it is a way to provide citizens access to previously exclusive assets. These assets include properties and natural places that were once accessible only by either government personnel or a few elites. An all-accommodations-paid vacation to such places is an example. CCD can initiate new projects that allow more citizens to enjoy special life experiences. Blending constructed dwellings within unique government-owned properties, such as natural preserves – beaches, mountains, etc. or human developed properties and governmental facilities are examples.

As you’ll find, the CCD encourages citizens to take better care of their ecology and environment as a feeling of ownership rises. They will conduct affairs in harmony with one another. It results in less money required of government budgets to maintain a balance in ecology and the environment. Domestic peace keeping forces will shrink as crime rates drop. The CCD rewards citizens simply for their patriotism. Citizens should have access to as much of their own country as possible and enjoy those assets with pride.

The CCD is a great way to manage waste, productivity, and internships. It will list available gifts and details in a national database accessible by all citizens. A citizen’s age can determine odds for selection. However, there should be a minimum age limit to participate. As an example: in a contest to win a particular gift, a 30 year old may have 30 entries whereas a 50 year old has 50 entries. The older you get, the greater the odds are of winning. It is the humane way of practice since the older you are the less mobile you may become. Staying healthy and fit definitely has its advantages. In this way, CCD indirectly promotes good health and well-being.

CCD participation is a privilege not a right, it can be revoked during a prison sentencing or through other forced restrictions. CCD is limited to one contest per week per person. Number of entries per person is according to age. Up-coming gifts will be announced at least one month in advance. Citizens who wish to keep up with the contest can follow a CCD web site. It is an indirect and subtle way to inform citizens of all things happening in the country and throughout the world as well. Information such as up-coming debates, voting, status of country’s finance and management, break-throughs in science and technology, world events, etc. will be posted and updated regularly.

Gifts won should have no restrictions. It can be given away at the recipients’ discretion. But for the sake of efficiency, gifts must be utilized. A suggested penalty of a gift not being utilized should be a ban from participating in the CCD contest for a certain period.

## **PROSPERITY UNITY STABILITY (PUS) INDEX**

When there is abundance, wealth is shared. In a country where citizens know their duties and contribution is a norm; donations and volunteerism are plentiful. Ultimately, how good a government and its citizens are can be calculated and compared. The quantity and quality of the gifts available

through CCD can be used to determine the real prosperity, unity, and stability of a country. The PUS index is to be updated annually.

The PUS index is created as a measurement of such harmony. It takes into consideration both the quantity and quality of gifts available. Each gift will be assigned a quality rating, scale from 1 to 10 where 10 is the highest perceived value of the gift. Those who enter the contest will collectively determine quality rating. This rating is based on the contestants' perception of its worth to themselves overall, not necessarily in terms of a financial value.

$$\text{PUS index} = \frac{[(\text{total quantity of gifts} \times \text{weighted average of quality rating}) / \text{population eligible to participate in the CCD program (millions)}] / \text{the mean of winners age.}}$$

For example, where two countries are equal in quantity of gifts, number of population, and the mean of winners' age but differ in weighted-average for quality ratings, the country with higher weighted-average for quality rating will have a higher PUS index.

The same is true for two countries with the same variables but a difference in mean of winners' age. The lower the age, the higher PUS index. The higher the PUS index score, the more prosperity and unity exists in the country.

Similar to the GDP (Gross Domestic Product) index, PUS leaves out many variables. Other variables could be taken into consideration for a better profile of each nation: demographics, geography and internet accessibility are examples.

*"The welfare of a nation can scarcely be inferred from a measure of national income." (Simon Keynets – the creator of GDP)*

## **ECOLOGY RECOVERY PROGRAM (ERP)**

ERP is a program that helps curve certain goods from going to landfills before usefulness expires. Consumer products that require a lot of natural resources and energy to produce (such as refrigerators, automobiles, TVs, etc.) will be subject to mandated disposal fees. Fees will be based on product life expectancy. If a refrigerator is determined to have 10 years of service, a working refrigerator that is being discarded to a landfill before 10 years will be subjected to a heavy disposal fee. If it is passed on to be reused through the end of its life expectancy, a disposal fee is waived.

This program will make sure that manufactures create longer lasting products. Discouraging product replacement helps the environment. Businesses for repairs and servicing regain a footing because of ERP. ERP can be directed to goods and services that have more immediate impacts on the environment such as gasoline or coal usage as well.

The ERP concept is a suggestion, but not a fundamental part of Hanomy.

## **BASIC HUMAN NEEDS INDEX (BHNI)**

This index can be an important component of PUS index. It measures the quality and quantity of products and services citizens are given as part of the country's basic human needs. A country with great wealth can add more items into what it considers to be the country's basket of basic human needs. Items in this basket are price-controlled to an extent. The country will use its wealth to subsidize those products and services or find a suitable alternative, so its pricing and its availability is not interrupted.

Certain restrictions such as a permit or a license should be in place so that there would not be over production of such items in the basket in order to reduce waste and increase the ability to plan in case of expected disruption in availability of the item.

## **ADDITIONAL CONSIDERATIONS**

Although it is up to the citizens of a nation to decide its own destiny regarding rule of law, the following is worth considering.

- Land or property deemed unsafe (for greater public use) or non-productive can be bought out by government. Fair compensation is required.
- At least 1,000 hours of social service in total is required before entering adulthood. This is to ensure young citizens understand responsibility and accountability. Social service is applied toward improving conditions for basic human needs such as home restoration, food production, healthcare assistance, and preservation of culture and the environment, etc.
- Although, government agencies are not-for-profit entities, minimum fees for some services (not normally accessed by general public) should be imposed. Fees are to cover salary and expenses, safety and accessibility related issues (such as business fire inspections, food inspection, business waste water management, commercial fishing licenses, security services for events, etc.).
- Recreational substances (alcohol, cigarettes, drugs) are to be monitored and regulated by the government so that production and quality standards are maintained. Citizens should be made aware of the known dangers from consumption. However, it is NOT the duty of the government to impose judgment on citizens' choices. A **Social Responsibility Fund** (SRF) should be established and paid for by the consumers of such. SRF will be used in prevention education and towards efforts for necessary rehabilitation.

*"Government's first duty is to protect the people, not run their lives." (Ronald Reagan, 40<sup>th</sup> President of the United State, 1981-1989)*



## USA & Hanomy Government Expenditure Comparison

ITEM	Federal Expenditure		State & Local Expenditure		Total Government Expenditure			A Hanomy Government Exp.					
	Annual (trillion \$)	Annual (%)	Annual (trillion \$)	Annual (%)	Annual (trillion \$)	Monthly Per Capita (\$)	Annual Per Capita (\$)	As % of GBI (\$)	Monthly Per Capita (\$)	Annual Per Capita (\$)			
	319.3	millions	Monthly GBI: \$ 2,500	per person	Monthly Per Capita (\$)	Annual Per Capita (\$)	Annual Per Capita (\$)	Annual Per Capita (\$)	Monthly Per Capita (\$)	Annual Per Capita (\$)			
<b>Pensions &amp; Social Security Benefits</b>	0.96	2.6%	250	3,005	0.30	9%	78	939	1.26	329	3,943		
Healthcare	1.03	2.8%	270	3,236	0.70	21%	183	2,190	1.73	452	5,426		
Education	0.11	3%	29	347	0.93	28%	243	2,920	1.04	272	3,267	8.00%	200
<b>National Defense &amp; Local Protection</b>	0.81	2.2%	212	2,542	0.23	7%	61	730	1.04	273	3,272	3.00%	75
Welfare	0.37	10%	96	1,156	0.23	7%	61	730	0.60	157	1,886		
<b>Transportation &amp; Infrastructure</b>	0.11	3%	29	347	0.27	8%	70	834	0.38	98	1,181	4.00%	100
All Others (agencies)	0.30	8%	77	925	0.67	20%	174	2,086	0.96	251	3,010	5.00%	125
<b>Total Expenditure</b>	3.69	100%	963	11,557	3.33	100%	869	10,429	7.02	1,832	21,986	20.00%	500

**NOTE:**

<b>Pensions &amp; Social Security Benefits</b>	Currently Social Security is heading to bankruptcy in about a decade. Average monthly benefits are \$1,342 per person
<b>Healthcare</b>	This expenditure is eliminated under Hanomy because of GBI. Currently consists of Medicare, Medicaid, Children's Health Insurance Program (CHIP), Affordable Care Act (ACA) subsidies. The US spends \$8,895 per capita for private and public healthcare. Countries among the Top 10 in healthcare spend an average of \$3,196 per capita. This expenditure is eliminated under Hanomy because of GBI. The education system will be adjusted to be more effective and efficient under Hanomy. China, Russia, Japan, India, German and France combined spend an average of \$116 per capita annually. Under Hanomy, most of the budget will be cut and diverted to a domestic peace keeping force. Countries will have no need to maintain a huge military domestic defense as the Global Armed Force (GAF) is to perform international peace keeping duties. This expenditure is eliminated under Hanomy.
<b>Education</b>	
<b>National Defense &amp; Local Protection</b>	
<b>Welfare</b>	Currently is for elderly, disabled, poor and the unemployed.
<b>All Others (agencies)</b>	This expenditure is eliminated under Hanomy because of GBI.
<b>Government Mandate</b>	This is for both central government and local agencies Each country will determine expenditures according to its needs. 20% of monthly GBI is proposed under Hanomy.

## Healthcare Spending Comparison

Range In Most Efficient Healthcare	Life Expectancy (years)	Country	Population (million)	GDP (billion \$)	Annual Government Expenditure (billion \$)	Annual Healthcare Spending (billion \$)	Annual Healthcare Spending Per Capita (\$)	% of Healthcare Spending to US Healthcare Spending Per Capita	% of Healthcare Spending to GDP	% of Healthcare Spending to Government Ependiture
44	79	USA	319	17,435	3,520	2,840	8,895		12	81
1	82	Singapore	11	296	43	27	2,426	27	9	63
2	84	Hong Kong	7	303	54	14	1,944	22	5	26
3	83	Italy	61	2,148	1,055	186	3,032	34	9	18
4	83	Japan	127	5,229	1,840	604	4,752	53	12	33
5	81	South Korea	51	1,271	337	86	1,703	19	7	26
6	82	Australia	24	1,459	519	144	6,140	69	10	28
7	82	Isreal	8	288	74	18	2,289	26	6	25
8	83	France	64	2,863	1,631	297	4,640	52	10	18
9	77	UAE	9	570	100	12	1,343	15	2	12
10	82	UK	64	2,627	1,106	235	3,647	41	9	21
19	81	Finland	6	274	160	23	4,232	48	8	15
21	81	Canada	36	1,887	717	204	5,741	65	11	28
12	77	Mexico	119	1,396	340	74	618	7	5	22
28	80	Portugal	11	227	120	20	1,905	21	9	17
29	74	Thailand	69	422	79	15	215	2	3	19
36	75	Peru	31	221	65	11	337	4	5	16
26	76	China	1,489	9,761	2,469	320	215	2	3	13
51	71	Russia	141	2,215	440	48	337	4	2	11

**NOTE:**

- The US spends \$8,895 per capita on healthcare cost which is 17% of the GDP. It is ranked 44th among the most efficient healthcare in the world.
- The countries among the top 10 with most efficient healthcare spend an average of \$3,196 per capita or 7.6% of GDP using the weight-average method.
- If the US is to spend 7.6% of its GDP on healthcare, it would be about \$3,662 per capita.

## Defense Spending Comparison

Range In Defense Spending	Country	Population (million)	GDP (billion \$)	Government Expenditure (billion \$)	Defense Spending (billion \$)	Defense Spending Per Capita (\$)	% of Defense Spending to GDP	Defense Spending to Government Expenditure (%)	As % of USA's Defense Spending Per Capita
1	USA	319	17,438	3,520	581	1,820	3.3	17	
2	China	1,367	9,761	2,469	156	114	1.6	6	6
3	Saudi Arabia	30	747	293	57	1,872	7.6	19	103
4	UK	64	2,627	1,106	55	855	2.1	5	47
5	Russia	141	2,215	440	47	330	2.1	11	18
6	Japan	127	5,229	1,840	40	317	0.8	2	17
7	India	1,260	1,750	580	40	32	2.3	7	2
8	German	82	3,747	1,696	36	445	1.0	2	24
9	French	64	2,863	1,631	35	547	1.2	2	30
10	Italy	61	2,148	1,055	34	556	1.6	3	31
11	South Korea	51	1,271	337	33	657	2.6	10	36
12	Brazil	201	2,170	891	32	158	1.5	4	9
13	Australia	24	1,459	519	26	1,111	1.8	5	61
14	Turkey	77	851	204	18	235	2.1	9	13
15	Isreal	8	288	74	16	1,950	5.4	21	107
	<b>TOTAL</b>	<b>3,040</b>	<b>25,565</b>	<b>8,656</b>	<b>354</b>	<b>1,785</b>	<b>1.38%</b>		

**NOTE:**

- US Defense Spending is higher than all of the highlighted countries' Defense Spending combined.

- Weighted Average Defense Spending is \$116 per capita or \$158 per capita without India, compared to \$1,820 per capita for the US.

# TECHNOLOGY REVOLUTION

*Technology in simple terms is the knowledge that can be applied to reveal the truth of elements - and its properties already exist around us. It allows us to experience things in ways once thought impossible or unheard-of. If we are smart enough to control ourselves and apply the knowledge appropriately, new discoveries will greatly benefit us. If not, it may well end up destroying us.*

During the past few centuries, many innovations have helped humans do things better, faster, safer, cheaper, and more efficiently. Since the industrial revolution around the turn of the 19<sup>th</sup> century, innovations by and large accelerated human progress. People began living better and longer. Many hours once needed to complete a given task now take just few minutes. Products that used to cost thousands, now hundreds. These innovations have allowed us free time to enjoy life - but not without cost to society. Many jobs have been forever lost or worse, communities reliant on them destroyed. Some NEW job opportunities often emerge. Nevertheless, with automation, the availability of many existing jobs is shrinking and those who can't be retrained or retooled are left behind.

Machines, improved logistics management, and automation contribute to lower cost of production as lesser labor, resources, and time are needed. Benefits from such innovations, however, are not being enjoyed by all. Working conditions for many are still stuck in the past. The gap of wealth between the owner-class and worker-class widens. The problem is caused by the ownership claim of machines, and the nature of capitalism which values profit above anything else.

Until recent years, technology in manufacturing and businesses still needed human interaction and supervision. Technology was used as an extension of humans' effort to produce goods and services. This change has a profound impact on human labor compensation. Humans are being laid off in mass. Those who still have jobs see growth of their income stagnant - not catching up with the growth of inflation. New higher paid jobs may be created, but in the short-term many more jobs are lost.

Normally, this does not present a dire consequence to society as people will retrain and retool to perform new tasks, hand in hand, with advancing technology. But things are changing fast. For example, companies that used to make cameras, compasses, and many electronic devices are no longer in business as smart phones can perform multiple tasks. Until recently, smart phone manufactures employed humans to assemble these products. Now, 90% of workers for one of the biggest smart phone manufactures are being replaced with automation and advanced technology. Such manufacturers soon hope to remove humans out of the production process completely.

Consider the following:

- Over a century ago, 60% of the US population was involved in farming, now less than 2.7%. Yet it can feed the whole nation and has extra to export.
- Less than 5% of companies around the world have begun a transition to the machine culture.
- 45% of current jobs can be replaced by technology already in existence TODAY.
- By 2030, over 50% of jobs (a more recent estimate in 2017 puts it at 80%) can be eliminated or done by advanced technology and AI.
- According to BLS data, 28% of currently in the USA will be lost to automation in a decade.
- It is believed by many researchers and the scientific community that AI will have higher intelligence than any human alive within a decade.

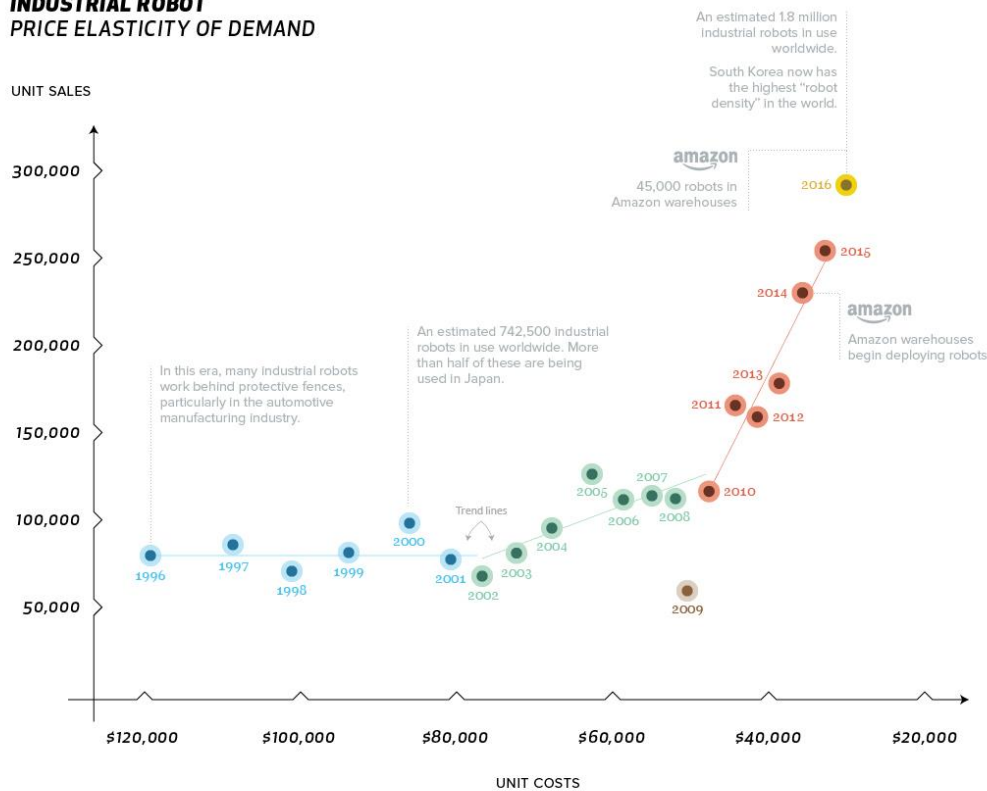
- AI has the capacity to learn at compound speeds - multiple times faster than humans are capable of.
- AI is now capable of self-awareness, sensitivity, and self-healing of its skin.
- Robots and advanced technology are now capable of replacing a surgeon in an operating room.
- As of 2016, a machine can lay bricks with more precision 20 times the speed of a human.
- The cost of industrial robots is expected to drop by a solid 65% between 2015 to 2025. That is from \$31,000 to \$11,000 per unit.
- The demand for industrial robots grows 14% annually.
- Giant 3D “printing” technology can now build a 2,500 square foot home in 20 hours.
- 3D printing technology can now be placed on-site to build a 650 square foot home for \$4,000.
- Integration between robotic warehouse machinery and computer systems reduces fulfillment time for online grocers - an order of 50 items taking 2 man-hours, now takes only 5 minutes.
- Jobs are being replaced by automation and machines for: customer service, food related service, call centers, real estate agents, writers / journalists, accountants, construction, farming, fishing, mining, data processing, professional drivers, delivery service, warehousing, retail, factories, security, pharmacists, teachers, nannies, attorneys, computer programming, aerospace / pilots, military, entertainment, sex workers, medical & healthcare staff, etc.

Chart of the Week

## THE NEAR FUTURE IS AUTOMATED

Production is increasing dramatically as robots become cheaper to produce

### INDUSTRIAL ROBOT PRICE ELASTICITY OF DEMAND



SOURCE: Ark Investment Management, IRF

visualcapitalist.com



Humanity is now facing a challenge we are not well equipped to handle under our current social, financial, political structure. As we move quickly through this advancing technology revolution, humans will soon no longer need to supervise machines. The technological obsolescence of HUMAN workers is quickly approaching. Jobs currently performed by the working and middle classes will be hit the hardest. This will result in class wars worldwide that could abruptly end our civilization.

*"The role of humans as the most important factor of production is bound to diminish in the same way that the role of horses in agricultural production was first diminished and then eliminated by the introduction of tractors."  
(Nobel laureate economist Wasilly Leontief)*

*"The automation of factories has already decimated jobs in traditional manufacturing, and the rise of artificial intelligence is likely to extend this job destruction deep into the middle classes ... with not only jobs but entire industries disappearing" (World renown physicist Stephen Hawking)*

Humans will need to find a new purpose in life. After all, there will be very few jobs humans can perform better than AI. Leisure-life, discovering our past, star gazing, art, exploring the environment, and volunteering will likely become life's main focus. **With Hanomy, people will no longer "live to work to experience life" but "live to experience life and contribute"**. Humans will be truly free to pursue their dreams and passions as long as basic human rights are observed.

Being well prepared in a social, financial, and political structure; humanity can benefit from our technology revolution and live better. Technology will truly free humanity from the bonds that limit us from living life to the fullest. It allows a better use of world resources as waste is kept minimal while efficiency rises. We will find new methods to harvest environmentally friendly energy. Food can be produced using different methods or even through replication. Diseases can be eliminated through modern science or even rediscovered ancient knowledge. Crime can be solved with less time and effort. Modern day slavery practices affecting 50 million people worldwide will vanish.

Consider the following:

- Genome modification CRISPR/Cas9 and stem cell technology yields benefits in healthcare and food production.
- A single cell of bone can reconstruct the entire bone.
- Gene drives can force selective traits to be passed along to the next generation.
- The DNA of two species can be mixed to create "chimera" hybrids to treat human illnesses.
- DNA at crime scenes can identify facial structure of suspects.
- The DNA from skin cells can be used to create eggs that hatch into a baby.
- A human ear can now be grown out of apple slices. This will lead to the future of synthetic body parts. The relatively simple but powerful Spiderwort's CO2 incubator allows human body parts to be cultivated. It was displayed at the 2014 Biofabricate conference for biological designers.
- The paralyzed could soon walk instantly after brain implants allowing lost sensitivity to be restored following injury. This is now successfully done in primates.
- Nano materials now exist with "memory" which can return to its original form & function if damage/deformation occurs.
- AI can diagnose cancer and heart disease issues at 97% accuracy vs. 73% done by human.

- Objects can be made invisible through cloaking technology.
- Weather modification from programs such as HAARP can create earthquakes and change weather patterns.
- Lasers can be used as cutting tools and weapons.
- Devices can see objects and sense human emotions through walls.
- Automation allows control of the farming environment to maximize production and efficiency.
- Tractors and farming equipment do all the jobs themselves by the touch of a button.
- Self-driving cars/trucks are already on the road...soon including self-flying transportation.
- Food can be grown using methods that use up to 99% less water and space which can yield at multiple times of the traditional methods.
- Meat can now be grown in labs for quality and disease control while saving the resources needed in raising livestock for meat the traditional way. This also helps cut down greenhouse gas impacts, eliminates much of the biohazards associated with animal feces, etc. Not to mention a humane shift towards the treatment and use of animals.
- Nanny robots can now keep children aged 3 to 8 occupied for hours without adult supervision.
- 3D printer technology can print ten - 650 square foot homes a day, from floor to roof.

All these advances are reality right now and soon to be evident in our daily lives. There is no doubt technology increases efficiency. It magnifies available resources and enables sustainability for all life on earth. In fact, we do not have a food production problem but rather an accessibility and distribution efficiency problem. We produce so much food that over 35% of it is thrown away. We also don't have an energy problem as we now have knowledge of harvesting energy from renewable resources. The problem we have been facing is greed and power which prevent more efficient alternatives and free energy from being utilized.

*“Electric power is everywhere present[ly] in unlimited quantities and can drive the world’s machinery without the need of coal, oil, gas, or any other of the common fuels.” (Nikola Tesla)*

In fact, according to Hanomy, our working hours should be normalized to around 20-24 hours per week since we now already have 35% of excess capacity (with growth around 2% per year). Under Hanomy, products will be made with better quality and last longer. Ultimately, human working hours will be further reduced as technology advances. Profitability is not the main focus but rather living in harmony with all things.

It is time to take a serious look at an alternative system. A system that is equipped to handle the challenges should accompany an advanced technology revolution. Hanomy utilizes what advanced technology has to offer enabling real-time labor management under a government task-list program. It allows citizens’ voices to be heard directly via a direct-vote-casting system. The country and its citizens can take part in the country’s finance via the CCB and GKB banking. Without doubt, upcoming advanced technology is the engine that powers Hanomy.

*Our virtues and our failings are inseparable, like force and matter. When they separate, man is no more. (Nikola Tesla)*



# ANCIENT CIVILIZATION

*Curiosity is imbedded in human DNA. With available resources, we will attempt to solve what once was impossible. Society will flood with the quest to understand our universe...to better understand who we are and how to live with great satisfaction as intended by our creator.*

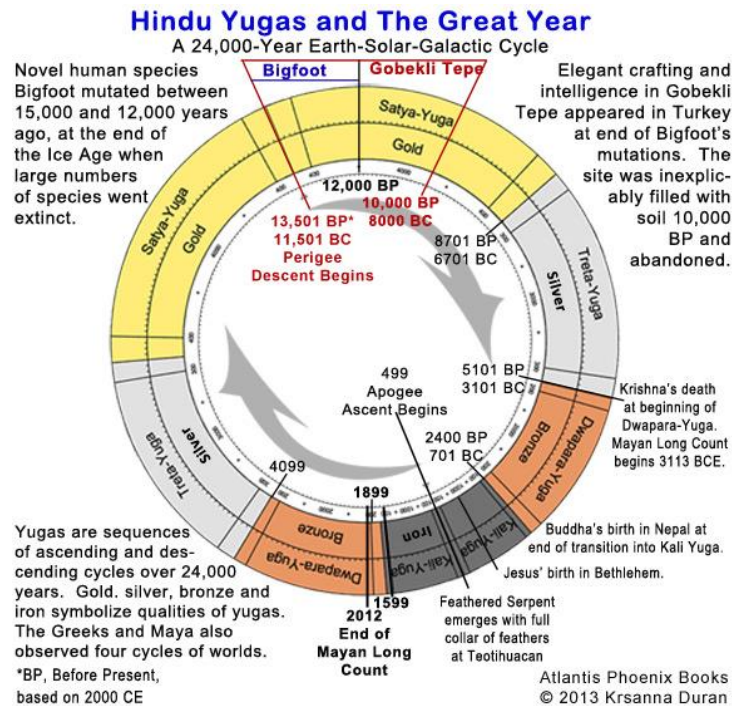
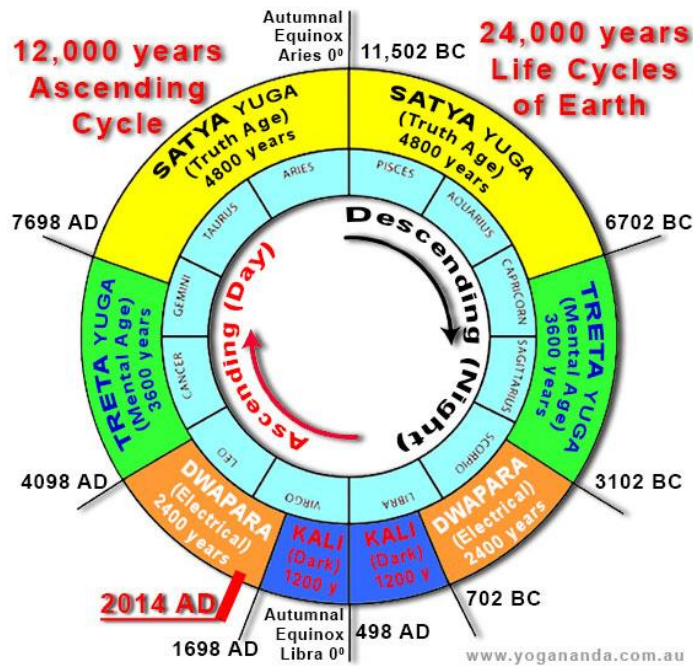
It is naïve to think that human civilization started just a few millennia ago and that our current civilization is the most advanced. Consider several ancient structures we can't even duplicate or explain with technology and knowledge we possess now. The Tiwanacu and Puma Punku sites, the Nazca Lines, the giant walls of Sacsayhuaman, the Trilithon at Baalbeck, the Great Pyramid of Giza are just few examples.

Many well-known researchers have devoted their lives to the understanding of our human heritage and ancient civilizations. With advancement in technology comes new discoveries about the past. Naturally, these findings alter previous and "established" explanations (narratives) provided by mainstream archaeology. As new understandings emerge, more questions than answers surface regarding our past. A piece of aluminum was found 10 meters under earth in Romania in 1973. It is displayed in the History Museum of Cluj-Napoca and dates back 250,000 years. Metallic aluminum was not produced by humans until around 200 years ago. As always, finance and politics play parts as gate keepers to truth. Certain ancient technology and knowledge is being suppressed rather than shared. Some ancient sites have been destroyed with their history rewritten. Yet, the remaining traces from the past are still enough to spark humans' quest for truth.

Most historians and archaeologists consider the cradle of known civilization to be from Mesopotamia - dating back 6,000 years. It is the earliest known in the world and its location includes most of modern day Iraq, Kuwait; and parts of Syria and Turkey. It was a civilization equipped with knowledge in mathematics, astronomy, organized agriculture, architecture, civil structure, academics and written language. Researchers, who often have limited funding for explorations, have evidence that human civilizations could have begun 200,000 years ago. They did not have a written language that we know of. Many ancient cities are now being discovered worldwide, both underwater and on land. The sunken city in the Gulf of Cambay, Adam's bridge, the Yonaguni monument, Gobekli Tepe as examples, trace back at least 12,000 years. The Aborigines of Australia are believed to date back as much as 60,000 years. Perhaps these civilizations existed but evidence was erased through cycles of nature and erosion of time. According to Plato, an ancient Greek historian in 360 B.C., Atlantis sank over 10,000 years ago during a catastrophic event.

Throughout these civilizations, stories of culture and human history have been passed on through religious chants, myths, and legends. Hinduism has sustained for thousands of years because it is a "dynamic" belief system where Dharma (righteousness, truth, sacred law, ethics, duty, justice, and the law of nature) is a cardinal concept. Most people in the west have a misunderstanding between "(Abrahamic) religion" and "Dharma" therefore, inaccurately classifying Hinduism as religion. Hinduism has none of the characteristics of Abrahamic religions which include: a prescriptive model of god, DOs and DON'Ts, an identifiable founder, threats of potential transgression / hell, aggressive conquering/proselytizing, a main scripture with subsidiaries, or definitive and unvarying rites and rituals. Ancient Hinduism traces back over 10,000 years. Hinduism believes that humanity has gone through

many cycles of equinox which last approximately 24,000 years per cycle, and that we are at the last cycle starting in 3102 BCE when Krishna passed.



A popular theory of man's origin that is quickly gaining acceptance suggests that humans were created by Anunnaki (ancient astronauts, gods) as gold mining and construction slaves 200,000 years ago by manipulating the DNA of animals (the Homo Erectus and Anunnaki genes). Anunnaki or Nephilim were

giants with a life span of thousands of years. Cultures around the world from South America, Native America, Europe, Africa, Russia, and Asia have mentioned of these giants existing in their past. Several discoveries of these giants' remains have been kept from the public eye. Only a fraction of their remains and enormous tools are on display in museums around the world.

Recent discoveries among African underground gold mines date back over 100,000 years. THOUSANDS of stone circles are found near these mines throughout the continent. Some of the circles' ruins are approximately 250,000 years old. Each stone was placed according to the sound it makes in relation to another as well as an astrological position. These circles have a unique design and were built as a connected unit by channels of roads and agricultural terraces spanning about 447 square miles. <http://www.michaeltellinger.com>.

The theory indicates that Anunnaki allowed the humans it created to govern themselves via genetically enhanced blood lines from human kings, around 6,000 years ago. Knowledge and language was transferred from Anunnaki to humans. Might this be why civilizations suddenly emerged out of nowhere 6,000 years ago? Zecharia Sitchin's interpretation of the Sumerian culture and text from Sumerian tablets support this theory. As humans grew in number during that time, they began to spread throughout the world. This may explain why ancient structures found in Mesopotamia, Egypt, India, and South and Central America share so many similarities in character, even in some writing scripts.

Many researchers also believe that around 12,500 years ago, the Nibiru system (also known as planet X, nemesis, ... etc; which has 3,600 years of elliptical orbit around our solar system) wiped out a considerable number of humans via flood, pole shift and radiation exposure as a result of its strong electromagnetic effects on earth. Scientific evidence shows that around the same time, a huge space rock collided with earth and abruptly cooled the earth creating a mini ice age.

It's clear that pieces of our puzzling past knowledge and technology are coming together. Yet humans are still at a loss to explain or duplicate the gift of ancient civilizations' achievements. What has happened to the human race since then? Today's science shows that many features of our human DNA are inactive. Humans use less than 10% of brain capacity, and the human race is an "amnesia" race. Radiation (cosmic, EMP, CME, or solar wind) exposure and repressed human psychology, could be shifting factors. Our solar system has just crossed the Galactic Plain where a greater exposure of light, radiation, and resonance is believed to be activating our dormant DNA. The change suggests we will be more opened, awakened, and find ourselves in a higher state of consciousness.

During the last 6,000 years, many civilizations have come and gone. Common characteristics of civilizations at their peak are peace and prosperity. During an ancient civilization known as the "Golden Age", society devoted itself to culture, learning, art, peace, and unity. It excelled in philosophy, justice, technology, science, literacy, art, architecture, horticulture, agriculture, mathematics, physics, cosmetology, astrology, astronomy, medicine, and spirituality across the land. The empire was responsible for security, major roads, irrigation projects and common welfare. History indicates charitable institutions were numerous as well. It was full of virtues, innocence, and happiness. These are what a mature and prosperous society should leave as achievements for succeeding generations.

A peaceful society, where wars are not a concern, can free resources to improve its citizens' lives. Human resources and natural resources can be used to build infrastructure, acquire knowledge in all fields, and excel in the arts. A plentiful society shares...With higher levels of income equality, it has better health, longer / better quality for life, and less social conflict. Norway, Sweden, and the Netherlands are good modern-day examples. However, these countries are currently facing issues with threat of an immigration crisis.

Great civilizations often ended when wars were brought upon them. These civilizations over time had become unaccustomed to and unequipped for such conflicts. Most failed because they were too weak to defend themselves. For those that DID survive, much power was given to "trusted hands" in exchange for security. Those hands often wanted more power or wanted to maintain their given power and would harshly eliminate threats to such using all means. Oligarchy (authoritarianism, fascism) emerged and such civilizations slowly slipped into dark times. This resulted in compounding corruption, inequality, and a decline in the confidence of currency. The Roman civilization is a reminder of such.

Most people can agree that it's not the job of the "gate keepers" to ensure an accurate record of history. Such knowledge belongs to the people and must be shared. Hanomy will allow researchers to seek and reveal the truth without jeopardizing one's profession or surrendering principles for means to carry out their work.

Be it unrefined technology or intentionally beguiling, much of our history is not as we've perceived. Those who have access to the right information have an advantage in controlling wealth and power. This action goes against human progress and wastes resources. Politics, of course, can lead us down the wrong path as well. Victors often write history - elevating themselves and demonizing opponents. Researchers and historians not conforming a to victors' narratives often are unable to overcome these odds for concern of retaliation. Hanomy encourages people to seek out the truth without repercussion.

Consider the following:

- There are over 3,600 religions and beliefs around the world
- Christianity, Islam, Atheism, Hinduism, Buddhism are the top 5
- There are over 6,900 languages used around the world
- Mandarin, Spanish, English, Hindi, Arabic are the top 5 used worldwide
- Over 4 billion people (over 60%) contain 30 languages as their native tongue

Ancient civilizations are being discovered throughout the world by deploying advanced technology such as Lidar (light detection and ranging), electro-mechanical gears, and drones. Hanomy encourages volunteers and curious minds alike to make new discoveries at an even faster pace. Jobs will be done with real passion, greater care, and without limitation. The knowledge and understanding of who we are, will eventually surface. The awareness of our true past will help humanity to plot the best course for our future so that peace, prosperity and harmony can once again spread throughout the world.

Hanomy can be a path towards the next (improved) Golden Age. It promotes countries to work in harmony with each other and with the environment. It hopes to bring long lasting peace and prosperity while encouraging individual identity, sovereignty, and unity. Cultures, beliefs, and languages will continue to flourish. Achievements on all subjects, especially the arts, can be left to the next generation

as gifts. One would hope that our achievements can stand the test of time as the Great Pyramid of Giza does, thousands of years later.

*“Monuments and archaeological pieces serve as testimonies of man's greatness and establish a dialogue between civilizations showing the extent to which human beings are linked.” (Vicente Fox, A business tycoon and 55<sup>th</sup> President of Mexico, 2000 - 2006)*

# SPIRITUALITY & WISDOM

*Our greatest discovery comes not in seeking a new world but seeing the world with new eyes. After all, the world is our own reflection. Similarly, wisdom is the ability to look at things beyond a few perspectives which is drawn from acquired knowledge and life's experience.*

According to Egyptians and many ancient beliefs, humans have up to 360 senses. Being unappreciated, unrecognized and polluted by environment, most of these have been lost or dormant since birth. Just like a gift, if not utilized, it is often forgotten and no longer serves a purpose.

When we're young, life is worry-free, and everything seems possible because there is no lack of imagination. We cherish things - be they a birthday, a lollipop, a butterfly, or even playing in the dirt. Some things we reject outright - such as broccoli and bitter medicine. We do this innocently. We do not judge or understand the complexity of our actions during this stage.

As our environments demand us to interact with the outside world, we become more occupied with things like money, possessions, appearances, our careers, etc. We don't have time to appreciate things like we used to. We rely on our primary 5 senses: sight, sound, touch, smell, and taste. These are the senses that humans master, although some people are better at some than others. A good cook can cook without tasting the food. Some cooks even lack sense of smell. They become masters at additional senses most have yet to quantify.

There are about 20 senses that we know of - such as precognition, telepathy, empathy, passion, clairvoyance, clairaudience, clairsentience, instant knowing, survival instinct, balance, etc. Animals can sense gravitational, magnetic, and electrical fields as they detect prey and for the purpose of migration. Since we only access a small portion of our brains, we do not yet comprehend all these senses confined within us.

Senses are not always in support of each other. Sometimes they move in opposite directions. For example, great tasting food can have an awful smell and texture. The key is the ability to harmonize senses. When that happens, one feels whole, content, peaceful, enlightened, accepting, excited, satisfied, and joyful. These feelings are often followed by cross-sensing. Some may refer to this as a natural high. Cross-sensing reactions include goose bumps, tingling sensations all over the body especially of the neck. Some are able to taste and smell the freshness of air around them.

When you do things that you are passionate about, your whole being responds to you positively which takes you to a higher level of consciousness and frequency. The mind becomes clearer, and the world becomes full of possibilities. Universal truth and knowledge is ready to be transmitted directly to you.

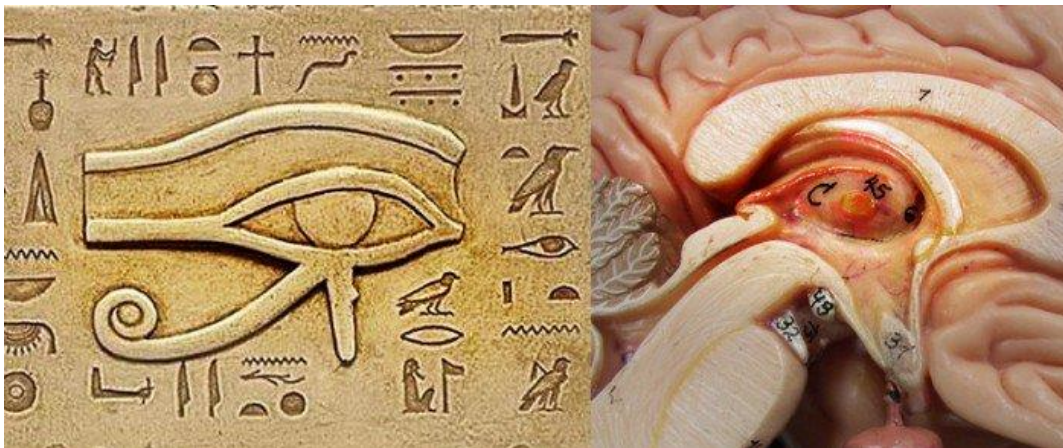
In my opinion, "sensing" is knowing and understanding the concept of elements around us, and the ability to interact with them. Think of it as a receptacle that allows humans to detect and interact beyond the body. It can be through human physical sense or by other means. The results of sensing are not always quantifiable by existing physics and science.

We only perceive a fraction of the spectrums or elements around us. In fact, humans can only see a few of the countless spectrums of light. Our 5 primary senses allow us to recognize only what we believe

exists. We can interact with what we recognize and produce certain expected outcomes. However, we now can detect and interact with more spectrums using the 5 senses in conjunction with tools created through advancement in technology and science. Radio waves, wi-fi signals, and electromagnetic fields are good examples. Perhaps someday humans can naturally recover their forgotten senses and interact directly with those spectrums without any assistant or external tools.

Many movies portray characters with extra abilities and senses: bending objects without touching, predicting earthquakes before they happen, smelling colors, and healing sickness by moving hands over the body, etc. Perhaps we're all capable of doing these things if we were to have access to the right senses residing within us. The first step is to have an open mind of the possibilities. When unbelievable things are achieved, others follow. Knowing it's possible inspires others to step up and replicate such newly discovered possibilities. The once-thought-impossible will become the new normal before the next "impossible" becomes the next new normal. This is a progress humans are more than capable of making once they become open minded and do not impose limitations on themselves.

Ancient Egyptians demonstrated the pineal gland's importance. It is referred to as the "Eye Of Horus" which is the symbol of protection, royal power, good health, and sacred geometry. According to today's science, the pineal gland produces serotonin and melatonin hormones that affect mood and sleeping patterns.



From [Themindunleashed.org](http://Themindunleashed.org)

A tiny pine cone shaped Pineal Gland (third eye, Ajna, Chakra, all-seeing eye, mind's eye, spiritual eye) which is located in the center of the human brain is believed by many to be the gateway that connects our physical and spiritual worlds. It is linked to superstition and mysticism which connects between physical reality and higher frequencies allowing humans to travel through space-time to explore the realms of a higher consciousness. It is the highest source of energy and development of our psychic talents. When the body is at high frequencies (high vibration), the third eye is activated.

*"If you want to find the secrets of the universe, think in terms of energy, frequency and vibration." (Nikola Tesla)*



New science is considering a principle where the human soul or conscious is the product of electro-magnetics, frequencies, and vibrations. Large sums of money are being invested to find a method for transferring consciousness to a new body shell that is longer lasting than the human body...a none biological body. The Avatar X Gift is conducting an AI humanoid contest that will allow humans to teleport their consciousness into robotic forms. It will be globally televised starting in 2020 offering \$22 million in awards then \$15 million in awards yearly thereafter.

There is countless evidence of the correlation between frequencies and their impacts on the physical human body and consciousness. It produces sacred geometry - patterns in all things existing. Flowers, seashells, butterflies, eyes, galaxy spirals are just to name a few. Cymatics studies confirm the effect of frequency and patterns. When a specific sacred geometry pattern is formed, harmonic resonance allows a concentration of natural energies generated to be harnessed. Ancient civilizations knew this secret of the universe and benefited from the knowledge. We are now starting to understand this concept and incorporate awareness in architectural designs for greater peace of mind, health, and well-being. Sounds (frequencies and vibrations) NOT light, could be where everything in existence began.

A healthy human body's frequencies are between 62 and 78 MHz. Lowering the frequency beyond that range will make the body more vulnerable to illness and disease. When it reaches 25 MHz, the risk of death increases significantly. A doctor's visit is less likely when the body's frequency is above 62 MHz. Maintaining a good frequency can be done first by stopping the consumption of junk food, canned food, processed food, sodium fluoride, etc. Raising the frequency can be done through sungazing during sunrise and sunset, eating healthy food, meditating, feeling gratitude, appreciation and love, etc.

Once the third-eye is activated, long forgotten senses will begin to come back, and we begin to understand concepts of elements existing in the universe. We're able to interact with more spectrums around us with fresh eyes and live richer lives. As more senses are reactivated, humanity can rediscover knowledge we once celebrated. This allows us to find answers to all mysteries of ancient construction around the world. We will reveal the methods of large stone movement and techniques of stone manipulation which has puzzled us. We can learn of our true past, who we really are and where we came from. At last, we will find the path to enlightenment - promoting peace, prosperity, and harmony among all living things, once again.

*"Our main problem is the lack of understanding of what it means to be human and that we are not separate from nature." (Jacque Fresco, futurist ... the Venus Project)*

*"Anyone who becomes seriously involved in the pursuit of science becomes convinced ... that there is a spirit manifest in the laws of the universe ... a spirit vastly superior to that of man." (Albert Einstein)*

*"I think everybody should get rich and famous and get everything they dreamed so they can see that is not the answer." (Jim Carrey, comedian & actor)*

# CONCLUSION

*Hanomy allows people to live and meet life's goals according to their own terms with the comfort of knowing that basic human needs are in place and basic human rights are observed. What remains is to experience life and contribute to humanity. Let go of a life striving to meet others' expectations and, instead, be true to yourself. Celebrate individuality. Allow your conscious to grow and your senses to expand. Then you will realize that we are all together...ONE.*

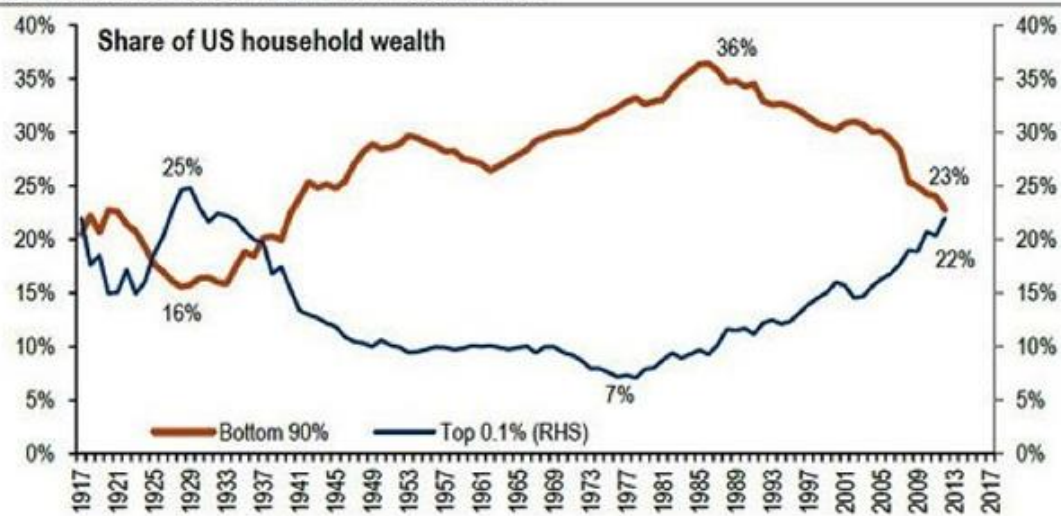
Uncertainty causes worry and concern which impacts our health and the way we interact with others. People are generally good-natured and like to contribute and share. Fear of not having enough or losing what's needed to survive allows greed to influence our behavior. Sustainable peace and prosperity cannot be obtained under such conditions.

Hanomy removes many uncertainties in life, at least in terms of what one needs to survive throughout life's natural existence. It creates an environment where people can be true to themselves without fear of alienation or retaliation. It promotes harmony and unity with all things and allows unique traits to flourish. Citizens of the world can grow in both body and mind. It understands that TIME is the most valuable commodity in human life. The older one gets, time seems shorter and physical constraints are amplified. Hanomy peels away some of the difficult layers facing all ages of life - revealing much needed time we can use to live fully, to contribute wholeheartedly and share in the experience.

*"Man is by nature a social animal; an individual who is unsocial naturally and not accidentally is either beneath our notice or more than human. Society is something that precedes the individual. Anyone who either cannot lead the common life or is so self-sufficient as not to need to, and therefore does not partake of society, is either a beast or a god." (Aristotle, Ancient Greek philosopher)*

Because humans are social creatures, rules that the majority can live with naturally form. Unfortunately, those rules can be manipulated to benefit a few in order to gain more wealth, power, and control. When only 42 people in the world control as much financial wealth as 3.8 billion people combined, something is **absolutely** wrong.

Chart 5: Distribution of wealth in the US since 1917



Source: BofA Merrill Lynch Global Investment Strategy, Emmanuel Saez & Gabriel Zucman - 2015

Consider the following:

- In 2013, in the US, families in the top 10 percent of the wealth distribution (held 76 percent of total wealth, while the 51st to the 90th percentiles held 23 percent, and those in the bottom half of the distribution held 1 percent.
- Average wealth was about \$4 million for families in the top 10 percent of the wealth distribution, \$316,000 for families in the 51st to 90th percentiles, and \$36,000 for families in the 26th to 50th percentiles. On average, families at or below the 25th percentile were \$13,000 in debt.
- 75% of the \$1.8 trillion increase in asset appreciation went to the top 10%.
- The top 10% of the US population is worth \$73 trillion combined, while the bottom 50% was worth under \$10 trillion.
- In 2017, 52.5 percent of Americans cannot afford to spend more than \$100 a month on health insurance premiums while 5.5 percent said they could afford \$400, and 9.8 percent said they could afford \$500 or more

With never ending distractions, the people of our world are kept somber and unaware of what really matters. Entertainment, sports, false-flag events, and endless war and conflicts are all strategies deployed throughout time to divert and misdirect; or occupy the population's time and consciousness. Corruption and favoritism take deep root just prior to confidence in currency being destroyed. History has shown us that a break down and demise of civilization is often the end result.

The current form of money, its creation and deployments are fraudulent and dangerous. If continued, our civilization will soon pass a point of no return. The end result: violent protests, unrest, heightened conflicts, immigration and refugee issues will all worsen. More lives will be lost, families separated, and others displaced. Cultures and heritages are destroyed, resources are wasted, and "progress" is lost.

Hanomy turns the concept of money upside down. Money is no longer an accumulation of wealth (that being - beyond what citizens in a given nation deem reasonable). Money should be a means to facilitate

transactions more so than a form of accumulated wealth. In fact, in a perfect world, money is not needed at all...perhaps someday.

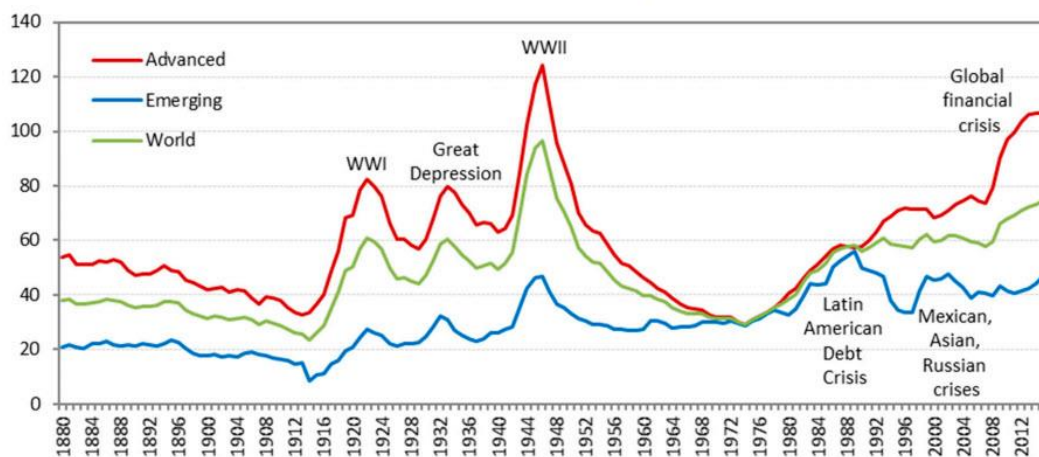
The concept of interest rates and taxes as we know them shall become things of the past. New elements like those coined in Hanomy: Money Service Allocation rate (MSA), Global Basic Income (GBI), the Wisate Effect, Krasian Accounts, and Pranom Muangthong (PM) currency could all become household terms.

Under Hanomy, government is put in place to implement the will of its citizens NOT the few with ill-intent. It takes a lead in safety, resource planning, education, and justice while channeling the voices of the people. People and their country central bank (CCB) collaborate to ensure financial stability is in place. It provides sustainable and stable peace and prosperity for its citizens.

Globally, nations must work together to stabilize exchange rates and co-exist in harmony. The Global Kinetic Bank (GKB) will work with the Global Citizen Council (GCC) to enforce and sustain peace and prosperity throughout the world. Sovereignty will be respected according to a global agreement ensuring basic human needs and protecting basic human rights.

Currently, our world's economy is on life support. Those whom we trusted to run the system have boxed themselves into a corner. No more tools are left in their arsenal to fluff up the financial system. Even the former CEO of UBS and Credit Suisse, Oswald Grübel, made a statement in November 2016: *"Central Banks are past the point of no return, it will all end in a crash"*. Analysis suggests the effects from this failing system will only worsen and result in destruction comparable to world war. As history has shown (but we seem to forget so easily) there WILL be beneficiaries...international bankers and the few elite. The bankers' best kept strategy is financing opposing sides of war. The ability to create money out of thin air leads to a handsome payback when war ends.

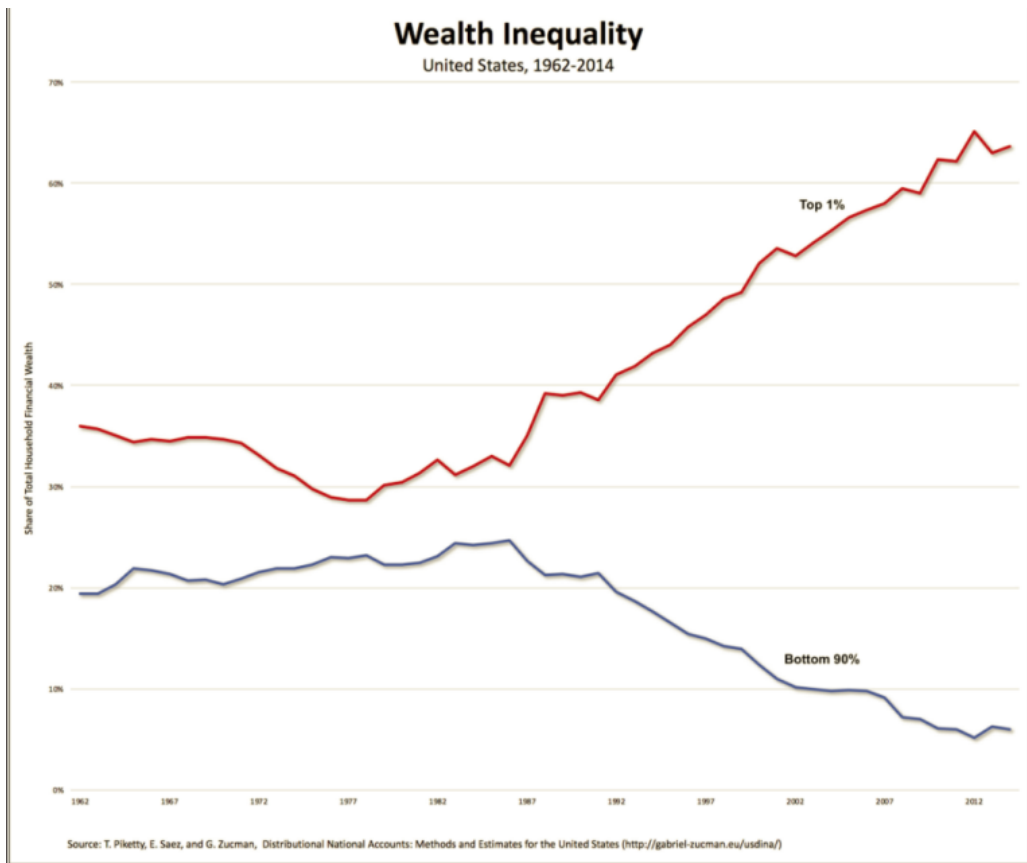
**Figure 1. Public Debt, 1880-2015 (percent of GDP)**



Source: FAD Historical Public Debt Database and IMF Fiscal Monitor.  
Note: The chart above uses weighted averages.

We are now facing the largest debt bubble crisis ever in human history. Corporate debts have more than doubled since 2008. Money (credit, debt) has been created virtually - without limit. This directly leads to inflated stock prices and speculation on assets such as land and housing. Benefits are enjoyed

by only a few. The gap between the wealthy (who increase wealth through “financial rent” and speculative activities) and the middle class (who use real labor to produce real goods and services) has never been wider.



When reckless speculative actions fail, a system is often already in place to subsidize the losses via government bail-outs. In some cases, bail-ins are forced onto account holders. The MF Global fiasco in 2011 was a good example of a bail-in taking place in the US. Banks and investment firms simply delete a portion of your money and/or exchange it for the bank’s common stock with restrictions. This will soon become a frequent recurrence around the world. In the US, it was recently signed into law that money in your bank account is basically considered to be among the bank’s assets. Depositors are unsecured creditors.

In an effort to maintain the illusion of normalcy, further implementation of laws and restrictions place pressure on citizens’ liberties and freedom. An increase in uncertainty combined with shrunken disposable income is forcing citizens to cut spending on non-essentials. Without the ability to take on more debt, spending will eventually come to a halt, sending a chain-reaction around the world.

To encourage spending, unprecedented moves by the western banking cabal have been deployed. Quantitative Easing (QE) and the purchasing of a nation’s own sovereign debts has become normal practice. Short-sighted tactics such as money injection and interest manipulation are being used in attempt to extend the life of the system. However, these tactics are failing to deliver the desired outcomes.

A Negative Interest Rate Policy (NIRP), another unprecedented practice, began in recent years. NIRP has been applied to various investment instruments and other financial accounts. Currently, over \$13 trillion worth of bonds carry NIRP. The motive of such a move is to entice spending. In principle, holding money in banks or purchasing NIRP bonds will decrease purchasing power by the NIRP rate plus the real rate of inflation.

*"I have often said that the inflation tax is one of the worst taxes because it is hidden and because it is regressive. Of course, there is a limit to how long the Fed can facilitate big government spending without causing an economic crisis." (Ron Paul, politician – physician – United State presidential candidate)*

As jobs begin to disappear or are replaced by automation and advanced technology, social problems emerge and classes crash. These short-sighted tactics used to hide the real state of the economy will soon all fail. Nations with higher debt, but strong military arsenal, will find ways to instigate conflicts to protect and defend their dwindling currencies. These are, conveniently, the same currencies bankers and the global elite have their wealth accumulated in. The ability to control the currency used in energy trading is vital to the survival of an empire, therefore endless conflicts around the world (especially in the Middle East and energy-rich countries) are taking place. The world reserve currency status is now being challenged by several emerging countries. Naturally - the harder countries are being pushed around and treated unfairly, the faster an alternative will gain support.

Pentagon insiders admit that the US military is (conservatively) 4 times larger than is needed to defend the US. Many military veterans increasingly echo the sentiment that the US military's primary objective is no longer peace keeping or helping to spread democracy but rather to defend international commerce, centralized banking, maintain the dollar as the world reserve status and stabilize the US bond market, as well as creating demand for high-priced military equipment & gear.

The "You're either with us or against us", unjust sanctioning/bombing/threatening-of-war mentality will inevitably lead us directly to another world war...one where people are dispensable, and veterans are left to suffer without adequate care. Such a war disregards all but a few elites whose interests will be protected as a result. A major change of course is urgently needed.

In the last few decades, many people have devoted their lives to spreading truth and have worked diligently to bring about real change. But none have ever gotten far. Fortunately, advanced technology allows us to communicate like never before. Ideas are being discussed and solutions to various problems are being formed throughout the world at an increasing pace. We know we are not alone in our way of thinking. Knowledge, research, and experience can now be shared instantaneously allowing the truth behind each story to quickly emerge.

Humans are an intelligent species. Perhaps what we need is a vision of our possibilities and the courage to change. It is time to evict fear of the unknown and arm ourselves with a refined knowledge gathered through a history of trial and error. Conditions are ripe for this magnitude of change and there's not much time left to wander.

The excuse of "just doing my job" is no longer enough to justify actions oppressing ordinary citizens. Government officials have duties to defend the people, their lives, liberties, and freedom; NOT the interests of a few elites. It is time to disobey unjust orders...to lay down weapons of war, be they pens

or guns. Join with ordinary people around the world in an effort to make a promising solution take root. Humanity is counting on you to do the right thing.

**Knowledge** is power, **Will** is stamina, and **Courage** is action to pursue; we possess all three. A higher consciousness is awakening worldwide. Conditions are ripe and ready. It is a duty to yourself, your family and friends to live life to the fullest and in harmony with all things on earth. Together, we can move forward in our evolution and bring on a magnitude of change that once was thought impossible; and proudly claim it as an achievement worth passing on to generations that follow.

**THE TIME IS NOW ...**

**The Worldwide Paradigm Shift to Harmonize Living For All**

# PERSONAL REFLECTION

For those who are weaponized (tangible and non-tangible) and capable of oppressing people, it's time to have your higher consciousness lead the way. Do you want your children and grandchildren growing up in a society where fraudulent money dictates behavior and benefits the few? Or do you want them to grow up in a society where money promotes long-lasting peace and prosperity for all?

Additional things to consider for Hanomy:

- A 3 layered accountability system.
- Skilled workers and builders should help those living under inadequate standards before taking on jobs from those whose basic needs are already well met.
- Performing soft priority tasks devoted to cleaning and removing toxic materials from the environment.
- Capitalism in the current form can kill technology advancement. Big corporations kill entrepreneurship, innovation, business start-ups and thinkers, etc. Capitalism focuses on profit, not what is best for humanity and the environment.
- When protesters are arrested, not for protesting alone, but for WHAT they are protesting, we have a social crisis. Protests often create disruptions and often have immediate cost to the economy in the short term. Protesters also bear the burden of cost and discomfort. Providing unbiased debate platforms and procedures should be the solution. After all, protest is about having voices heard.
- Education should allow more focus on critical thinking skills instead of memorization/repetition.
- Hanomy will free humanity for non-goal-oriented explorations as it removes future uncertainty and worries of meeting basic human needs.
- Hanomy will encourage people to spend money on live art/performances, live appearances, live speaking engagements, etc.
- Government regulations' priorities are to protect citizens and the environment's well-being.
- No more prosecution in victimless crimes unless it is negligence or negatively impacts the environment.
- In 1973, CEOs earned an average of 26 times the median income in comparison to 339 times today (up to 5,000 times). This is morally and socially unacceptable. People can vote with their wallet to force change.
- Citizens will create an identity for community and support growth locally first.
- Nobody can work all the time or travel all the time. But everyone should have the freedom to balance their lives as they wish.

***When money is no longer demanded in exchange for labor and skills, Hanomy will succeed beyond its original intention. That is when people do not work for financial greed. Instead, they contribute and gain recognition of the body of their work. As a result, spiritual richness will become the foundation of systems that follow. A UTOPIA may be a future possibility after all.***



# HANOMY ACRONYMS & ABBREVIATIONS

(By order of appearance)

GCC	Global Citizen Council
Pichad Team	a team of experts and representatives of the GCC residing in each country to ensure that Hanomy is implemented as intended.
BHNR score	The Basic Human Needs & Basic Human Rights score
MSA	Money Service Allocation
MSA rate	Money Service Allocation rate
CCB	Country Central Bank
GBI	Global Basic Income
MABA	Maximum Account Balance Allowance
MABAP	Maximum Account Balance Allowance Plus Extra Allowance
MTI	MABA Threshold Index %
MTIIR	MTI Improvement Rate %
PM currency	Pranom Muangthong currency – a finite digital currency
Wisate Effect	the result of a wealth preservation strategy
Krasian Account	a master financial account issued by the CCB to every citizen, and business operating within the country.
GAF	Global Armed Force
CCD	Country Citizen Dividend
BH	Before Hanomy
AH	After Hanomy
GKB	Global Kinetic Bank
PUS Index	Prosperity, Unity, and Stability index, a measurement of good government, harmony, generosity, abundance, and wealth in a society.
ERP	Ecology Recovery Program
BHNI	Basic Human Needs Index
SRF	Social Responsibility Fund



# CONTRIBUTORS

Much thanks is given to those who've taken the time to understand, embrace and further the message of Hanomy.

Uniting an informed, self-aware and motivated majority is a great challenge.

Yet we all have the collective power to achieve this.

Support and collaboration is valued by everyone this manuscript touches.

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Thank you again to those investing themselves previously, now and in the future!