Hanomy Manifesto @ Hanomy.com A WORLDWIDE Paradigm Shift to HARMONIZE Living for ALL

Now, more than ever, our existing social, financial, and political systems reveal they are no longer serving the world's greater population. Protests and social turmoil, desperate and unprecedented financial arrangements, as well as trade and physical wars are becoming daily headlines all too frequently. Many short-term fixes have been deployed to prolong the inevitable disaster. The progress of mankind up to this point can easily be lost when survival abruptly becomes our highest priority. We are now quickly approaching an irreversible tipping point. Alternatives to these failing systems are urgently needed. Any new system addressing these issues and more must take a path that is long-lasting, peaceful, prosperous, stable and sustainable. Cooperation among people throughout the world is necessary to bring in such a magnitude of change.

The majority of the world's problems today derive from the in-place fraudulent and failing financial system. Bankers are granted the ability to create fictional money as credit/debt by just entering digits in a computer and loan it in return for interest payments. They are the ultimate benefactors, thanks to Fractional Reserve rules imbedded within the current financial system. Money printed out of thin air only results in inflation which erodes purchasing power of money and widens the gap of inequality. In 2018, \$1 has the same purchasing power of \$0.04 in 1913, or \$0.17 in 1971.

The existing financial system, BY DESIGN, is to consolidate wealth upward via "economic rent" practices and through "boom and bust" cycles induced by the manipulation of money supply and interest rates. The REAL producers of services and products are the victims as the growth rate of income is lesser than the rate of inflation. For many, owning a home is out of reach and disposable income is disappearing. Worse, they are falling further into debt just to make ends need. In the US, since 2008, 58% of all new income is going to the top 1%. Worldwide in 2016, the top 1% held more financial wealth than 99% of the world population. In 2018, just 42 individuals hold more wealth than the bottom half (3.5 billion people) of all the world's population combined. Without a doubt, the current system largely rewards deal makers and rule setters over real producers who are mainly characterized as the lower and middle financial classes. Should this be the other way around?

When looking closely at hard numbers, developED countries have the highest debt per capita. This debt will never be paid off for one simple reason ... interest charges ... which is extra money required perpetually to service debt. Historically, developING and lesser developed countries have much less debt per capita as they do not run on credit or debt principles ... that is until recently.

To put things in perspective, total government debt per capita & debt/GDP per country in 2017 were as follows: Japan: \$99,725* - 242% USA: \$58,604 - 107% Swiss: \$38,639 - 47% Germany: \$35,881 - 78% Australia: \$18,110 - 29% Mexico: \$5,357 - 46% Thailand: \$2,977 - 48% Russia: \$2,297 - 15% China: \$1,489 - 21% India: \$946 - 68% * Japan's debts are mostly held by its citizens and intragovernmental sectors, unlike that of the USA

In the end, we ALL are victims of this financial system which is ultimately regulated and controlled by a few small groups of private bankers and elite within developed countries. Inflation is 'exported' throughout the world via the currency mandated for use in resource and energy trades. Protection and control of these energy sources and the currency used have brought on major wars, especially among countries with abundant resources.

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Inequality of wealth, overconsumption, and high debt of this magnitude are common characteristics of many collapsed civilizations before ours. As social issues and unrest become difficult to manage, tactics including unjust laws that limit freedom and liberty in the name of security are deployed. Together with robotics and AI replacing existing jobs, problems are amplified. At some point, society breaks down and revolution follows. With today's well-connected world, chaos will quickly spread worldwide and our civilization will cease to exist.

The current level of mankind's collective knowledge and advanced technologies is enough for us to carve a new path providing better security, prosperity, and freedom for all. The world's resources are plentiful to support all existing life and more when we apply our knowledge effectively. In fact, disparity around the world is not caused by lack of resources, but the lack in accessibility and distribution efficiency. Without a doubt, advanced technologies are the engine that powers Hanomy. It is time to harvest the benefits of human knowledge for better living and optimize the most valuable commodity in human life – TIME. After all, we have one life to live.

Hanomy is not a quick band aid solution. It is a major worldwide paradigm shift. <u>Nor</u> is Hanomy a utopian system. It's essentially the missing link between. It is a calculated strategy, if not solution, to our exploited social, financial, and political systems currently driven by greed and power. *"Money is a medium of exchange, a measure of value, or a means of payment"* (by definition), NOT a vehicle for wealth accumulation. Money, in itself, doesn't have any inherent value. It should be utilized by those who can AND are willing to seek its productive use, or to benefit others in need. Sovereign debts worldwide will be settled fairly - <u>without lowering the living standard in countries with higher debt per capita</u>. **ALL can benefit regardless of financial wealth status.**

Highlights of Hanomy:

- Fundamental human needs met throughout life's existence
- Basic human rights observed everywhere
- Sovereign debts worldwide are settled and eliminated
- Upheld liberty and freedom
- 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 <u>fractional reserve</u> system
- Upheld free market principles (true capitalism but with social responsibility)
- Decreased or dissolved inflation and hyperinflation
- Reduced income inequality
- Advanced technology benefiting humanity
- Freedom of time for quality of life and caregiving
- 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 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 32nd President of the United States)

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