

**CONTINUATION OF THE ADDICTION SERIES
FINANCIAL ADDICTION
Addiction Dealers, Their Suppliers and We, The Users**

As in all material that I write, the content is an outcome of my experience, insights, and commitment to sharing with others what I find meaningful. In this article I suggest that the Finance and its market of instruments for investing can be influenced by its addictive nature and as a result, many people who engage in “Playing the Market” are doing so not only for rational and conscious reasons and purposes. This suggested element of irrationality that is associated with Finance Addiction can be taken advantage of by those who form and direct The World of Finance in a similar manner to that of a House of Gambling in Las Vegas. In short “The Game” is fixed to take more and give less back; that’s what profit is about. “The Game” is also fixed so that many who lose will hope to one day be one of those who win.

Of course The Market must “Create” winners to provide the incentive for risk taking, which is just the reason so many people buy lottery tickets. It is the irrational hope of winning in a fixed game that highlights the underlying addictive nature of the experience. That’s why its called, “Beating the Odds.” Also, I guess that’s why dipping into investing is called, “Playing the Market.” Just like in gambling or politics, those who originally created the game and continue to control it through their offspring make the rules and subtly and effectively change these rules whenever there is a challenge to their power.

NOW, some Finance definitions:

1. Finance: From Wikipedia, the free encyclopedia: **Finance** is the study of how investors allocate their assets over time under conditions of certainty and uncertainty. **A key point in finance, which affects decisions, is the *time value of money*, which states that a unit of currency today is worth more than the same unit of currency tomorrow.** Finance aims to price assets based on their risk level, and expected rate of return. Finance can be broken into three different sub categories: public finance, corporate finance and personal finance.



2. Time Value of Money: From Wikipedia, the free encyclopedia: The time value of money is the value of money figuring in a given amount of interest earned over a given amount of time. **The time value of money is the central concept in finance theory.**

For example, \$100 of today's money invested for one year and earning 5% interest will be worth \$105 after one year. Therefore, \$100 paid now or \$105 paid exactly one year from now both have the same value to the recipient who assumes 5% interest; using **time value of money terminology**, \$100 invested for one year at 5% interest has a *future value* of \$105. The method also allows the valuation of a likely stream of income in the future, in such a way that the annual incomes are discounted and then added together, thus providing a lump-sum "present value" of the entire income stream.

All of the standard calculations for time value of money derive from the most basic algebraic expression for **the present value of a future sum, "discounted" to the present by an amount equal to the time value of money.** Some standard calculations based on the time value of money are:

a. Present value: The current worth of a future sum of money or stream of cash flows given a specified rate of return. **Future cash flows are discounted at the discount rate, and the higher the discount rate, the lower the present value of the future cash flows.** Determining the appropriate discount rate is the key to properly valuing future cash flows, whether they be earnings or obligations.

b. Present value of an annuity An annuity is a series of equal payments or receipts that occur at evenly spaced intervals. Leases and rental payments are examples. The payments or receipts occur at the end of each period for an ordinary annuity while they occur at the beginning of each period for an annuity due.

c. Present value of a perpetuity is an infinite and constant stream of identical cash flows.

d. Future value is the value of an asset or cash at a specified date in the future that is equivalent in value to a specified sum today.

e. Future value of an annuity (FVA) is the future value of a stream of payments (annuity), assuming the payments are invested at a given rate of interest.

3. Behavioral Finance: *Behavioral Finance studies how the psychology of investors or managers affects financial decisions and markets. Behavioral finance has grown over the last few decades to become central to finance.*

Behavioral finance includes such topics as:

1. Empirical studies that demonstrate significant deviations from classical theories.
2. **Models of how psychology affects trading and prices**
3. Forecasting based on these methods.
4. Studies of experimental asset markets and use of models to forecast experiments.

4. Definition of 'Profit': A financial benefit that is realized when the amount of revenue gained from a business activity exceeds the expenses, costs and taxes needed to sustain the activity. **Any profit that is gained goes to the business's owners**, who may or may not decide to spend it on the business.

CALCULATED AS: Revenue received in excess of all expenses

In reading these definitions and the thought and ideas that make them up, it is very helpful if you, the reader, take a few minutes to really contemplate the meaning of these definitions. (Pause for doing this...) OK? Ready? Then there is the question. Is there a relationship between Seeking Profit and Finance Addiction? To answer this we have to take a closer look at The Investor.

In light of these definitions an Investor is any person, government or financial entity that through whatever means puts their current “surplus” money to work for them. It seems to me that most of the work by the Investor is involved with the decision making process that may include political and national economic considerations into which instrument to invest and later to sell. Regardless of attached goals and interests The Investor’s intent is to “Make their Money Work for Them.”

I can’t help but to wonder as to why Investors want “Ever More,” even so much more than they can ever use in this life time? Is it Greed?

Greed

From Wikipedia, the free encyclopedia

Greed is the inordinate desire to possess wealth, goods, or objects of abstract value with the intention to keep it for one's self, far beyond the dictates of basic survival and comfort. It is applied to a markedly high desire for and pursuit of wealth, [status](#), and [power](#).

As a secular psychological concept, greed is, similarly, an inordinate [desire](#) to acquire or possess more than one needs.

The purpose for greed, and any actions associated with it, is possibly to deprive others of potential means (perhaps, of basic survival and comfort) or future opportunities accordingly, or to obstruct them therefrom, as a measure of enhanced discretion via majority [belongings](#)-having and majority [competitive advantage](#), thus insidious and [tyrannical](#) or otherwise having negative connotation. Alternately, the purpose could be defense or counteraction from such dangerous, potential [leverage](#) in matters of questionable agreeability. A consequence of greedy activity may be inability to sustain any of the [costs](#) or burdens associated with that which has been or is being accumulated, leading to a [backfire](#) or destruction, whether of self or more generally. So, the level of "inordinance" of greed pertains to the amount of [vanity](#), [malice](#) or burden associated with it.

Well, of course there is the Greed Variable. But what is it that underlies the greed and specifically what and how is the mind of the successfully greedy person or entity able to enter into denial as to the consequences of taking more of the pie than is their share which leads to so many doing with less than the essential basic human needs? I’m going to make a strong statement. In my way of looking at human behavior Greedy People are not inherently born that way, rather have encountered various life experiences that have traumatized them into a constant state of an hyper-survival mode. This drive opens them to the incredible endorphin release engendered from a successful investment outcome and hard evidence of a significant increase in hoarded goods and services. Endorphin is the chemical interaction that addicts the person to this behavior even long after any real threat from the Traumatic Events have been eliminated.

Endorphins and Emotions:

<http://science.howstuffworks.com/life/endorphins1.htm>

Endorphins block pain, but they're also responsible for our feelings of pleasure. It's widely believed that these feelings of pleasure exist to let us know when we've had enough of a good thing -- like food, sex or even companionship -- **and also to encourage us to go after that good thing in order to feel the associated pleasure.**

From Wikipedia, the free encyclopedia

Addiction is the continued use of a [psychoactive drug](#), or the repetition of a behavior despite adverse consequences,^[1] or a neurological impairment leading to such behaviors.^[2]

Addictions can include, but are not limited to, [drug abuse](#), [exercise addiction](#), [food addiction](#), [sexual addiction](#), [computer addiction](#) and [gambling](#). Classic hallmarks of addiction include impaired control over substances or behavior, preoccupation with substance or behavior, continued use despite consequences, and denial.^[3] Habits and patterns associated with addiction are typically characterized by immediate gratification (short-term reward), coupled with delayed deleterious effects (long-term costs).

So not only are some people psychologically reactive through their behavior of greed as a consequence to the experienced early life trauma(s), they are concomitantly trapped in this behavior through the addiction.

To my way of looking at life any Addiction leads to a worsening of Life. Inherent in Addiction is the loss of free will and choice. That is a catastrophe. In an individual if it leads to a dissolution of family, friends, and the overall ability to function in a healthy and productive way then it's addiction. Workaholics are some of the most economically productive people, however it is dependent upon the tradeoff in the loss of quality and quantitative time with family and friends.

Can a Culture be Addicted? In my way of looking at It, Yes it can. When a culture is addicted, such as was evidenced in the housing market in which everyone who participated sought to benefit from a runaway inflation in value and in doing so threw off all caution and common sense, (Housing was a bubble and at some point had to pop) then because of the number of people participating, this would fall into the category of cultural addiction.

There has to be a societal mechanism to allow this addiction to be fostered and supported. At the turn of the milleneum, by clever marketing by the Finance Dealers, through their lobbyiest's influence on certain politicians, they came upon an effective strategy to get the general population to work against it's own interest. That strategy was to foster a deepening distrust of government; the very institution that protects the Rights of People and specifically the Consumer. With intent and with the application of generous grants to the Universities Departments of Psychology the Finance Dealers "encouraged" research into Market Manipulation, People Management, etc. In

return for the endowments, the psychologists provided the Finance Dealers with psychological profiles to target the vulnerable population, that if encouraged and with the proper incentives (Get Rich Quick) would lead these people to act against their own interests. The Finance Dealers then hired Script Writers to develop political dialogue for their “influenced” politicians to endlessly repeat how evil Government is and to put into place in front of the voters the opportunity to get back at Government. They used a flood of effective TV Advertisements in convincing the public that Consumer Protection Regulatory Laws were the means by which Government inhibited Free Enterprise, The American Motto of Economics.

A prime victory was to succeed in getting the people to vote against the continued implementation of the Usury Laws in regards to big institutions. This allowed the Institutions to have free rein on the interest rates and the type of loans that they could offer the public.

Just some Information about California Usury Laws:

Prepared By: [Melissa C. Marsh](#), Los Angeles Business Attorney
Written: April 2003 - Last Updated: December 2011

Many people wrongfully believe they can charge whatever amount of interest the market will bear. Unfortunately, that is not generally the case. In most circumstances, a non-exempt lender is restricted to collecting ten percent (10%) per year on a loan, even if the borrower begs and pleads to pay a higher rate of interest.

However when the people unwittingly voted against Big Government attached to which was the existing protective Usury Law this then allowed for exemptions and for those who were exempted, the Game was On.

What Are Some of the Exemptions From California's Usury Law?

1. Licensed Lending Institutions Are Generally Exempt From Usury.

Most licensed lending institutions engaged in the business of making consumer and/or commercial loans such as banks, savings and loan, credit unions, finance companies, and even pawn brokers are exempt from California's usury laws. See, California Financial Code §5102, §7675 §15000, §21000, §21200, §22002, §22009, and §22303; Home Owners Loan Act of 1933, 12 U.S.C.A §1464(5)(c)(4)(B) and the Building and Loan Association Act of 1931 (as amended).

2.. Time payment contracts a.k.a. retail installment contracts and revolving accounts MAY also be exempt from the usury law.

The Unruh Act set forth in California Civil Code §§1802.1, 1802.2, 1802.6 governs the financing of consumer goods (e.g. appliances, flooring, etc...) under a retail installment sales contract under which a seller finances the purchase of its consumer goods or services and the buyer agrees to pay in installments. The California Supreme Court recently held that if a bona fide retail credit sale is later restructured through the mutual agreement of the lender and borrower/purchaser, the credit-sale debt-restructuring settlement will be exempt from usury.

Similarly, the Automobile Sales Finance Act (Civil Code §§2981 et. seq.) regulates the maximum finance charges that automobile sellers may charge, although third-party financing arranged by the automobile seller is not subject to the Automobile Sales Finance Act.

3. At present, at least in California, credit cards (Visa, MasterCard, Amex) are exempt from the usury law.

So the ethics, the morality of Usury Laws in California has been compromised in three of the primary markets that consumers participate in: Real Estate Loans, Retail installment sales contracts of consumer goods and services and Credit Cards. The Gaming Houses of Finance succeeded in tricking the population into legalizing certain unethical behavior, and in making it legal, the boundaries of morality were diminished.

The Manipulation of the Public was encased within the motto: It is American that anything goes and no Regulatory Agency should infringe on people's Free Will and Choice. Of course, in the fine print, they stated, "If people get hurt then it's because "they chose" to engage in the market and take the risk." This implied "Choice" then makes it OK to rip people off. With this philosophy guiding the Financial Market, the manipulative goals of the Gaming Houses, I mean the Investment Firms was in place to score bigger than ever before. And this is exactly what happened. The Financial Industry ran amuck and this led to a catastrophe for the addicted consumers.

This wild unregulated rush to riches resulted in the realization and fulfillment of the Consumer Credo of the Capitalistic Dream of eventually getting something for little or nothing. The Addiction: This was just too much for our mind's common sense and it resulted in the shutting down of the rational portion of the human brain. What greater praise could we as consumers receive than to brag about getting a great deal?

Our consumer culture became mesmerized and through this fostering of societal hypnosis by swinging back and forth "the guarantee" in profits of the home ownership to anyone who wanted it, the poor consumer found it irresistible. Once someone got it for nothing, (No down payment, very low monthly payments) and other people witnessed this, that was all it took and everyone else wanted in to. A True Ponzi Scheme operating on a Societal Level.

Ponzi scheme

From Wikipedia, the free encyclopedia:

A **Ponzi scheme** is a [fraudulent investment](#) operation that pays returns to its investors from their own money or the money paid by subsequent investors, rather than from profit earned by the individual or organization running the operation. The Ponzi scheme usually entices new investors by offering higher returns than other investments, in the form of short-term returns that are either abnormally high or unusually consistent. Perpetuation of the high returns requires an ever-increasing flow of money from new investors to keep the scheme going.^[1]

Our poor brains never had a chance. It was like a form of road rage in which a normally calm and thoughtful person finds later that they performed some horrible behaviors while on the road. Terrible loses when the bubble popped, but not for the truly wealthy whose original winnings attracted the less able and less financially secure lower tiers of players. That was always The Hook, The Ponzi Game.

Of course the irresponsible lending of the common citizen's money is coupled by greed on both sides of the equation. At the field level of lending, The local Lender, the ones that the public interacts with, is as addicted as the borrower for both due to their addiction ignore the long term outcome of their behavior. To increase their take beyond sucking up the interest rate, at The Institutional Lender level, seeking increased fees for brokering investment instruments, they accomplished this quickly by selling the mortgages in a bundle to large Institutional Investors who wanted the profits that come from owning mortgages; that being the monthly payment that the borrower makes.

The amazing element of Financial Addiction is the irrationality of the experience. The large Institutional Investors who purchased these mortgage bundles, institutions run by addicted people, made these get rich quick purchases, victims of their greed and the lack of government regulation. In doing so they failed to perform their fiduciary responsibility to act with Due Diligence. In other words they didn't review each mortgage but depended upon the Rating of the bundle by Recognized Rating Agencies that were paid by the Seller, The large Institutional Lenders.

Credit rating agency

From Wikipedia, the free encyclopedia

A **credit rating agency** (**CRA**, also called a **Ratings Service**) is a company that assigns [credit ratings](#) — rating of the debtor's ability to pay back the debt making timely interest payments and the likelihood of default. An agency may rate the creditworthiness of [issuers](#) of [debt](#) obligations, the debt instruments,^[1] and/or in some cases, the servicers of the underlying debt,^[2] but not individual consumers. Credit rating is a highly concentrated industry with the two largest CRAs — [Moody's Investors Service](#), [Standard & Poor's](#) — having 80% market share globally, and the "[Big Three](#)" [credit rating agencies](#) — Moody's, S&P and [Fitch Ratings](#) — controlling approximately 95% of the ratings business.^[3]

These Rating Agencies wanting the seller's business and "Knowing" that they were safe from the eye of Government Regulators, fraudently rated the bundles of mortgages AAA, the highest rating, which provided "Justification" for the purchasing of these Bundles of Mortgages. When the market collapsed, people and institutions suddenly were forced to wake up, just like having experienced a drug overdose and waking up in the emergency room. "My oh my, what happened? How did I get here?" "I had no idea." It wasn't my fault." Addiction will do that you know.

What I write about isn't about rationally convincing anyone one who over-consumes to cut back. They don't accumulate or seek to accumulate so much because they are being rational. Rather they are driven to this behavior by irrational thoughts that emanate from emotions that are out of balance and buried deep in the subconscious. In finance, people fear the loss of value due to inflation and as a result live in a constant state of anxiety and stress. In response to their paranoia, they seek to minimize the constant eroding loss of value, the effect of that inflation. This "sucks" them deeper into "The Game."

Addiction works this way. So What? Well there is something to, "The So What." Is there anything wrong with ice cream? Not in itself, just like there is nothing wrong with a gun, just in how it may be used. OK. I'll go for that Conservative Viewpoint and actually I agree with it. However when the gun isn't being used for the community's welfare then I guess that's where some of the functions of the police come

in. Regulation not in the sale of guns, but rather in their use. This makes sense to me, being that I'm not against the existence of what is. Yet once the use of guns hurt the innocent and the community in general then there has to be some effort made to monitor their use. It's OK for these uses and not for those. Probably most people can accept this.

I write the following because while I feel that Addiction is attached to Finance, I also feel that in order to reduce or to break the hold of Addiction it is critical to be educated as to how the Finance Dealers function. It will be suggested that what I write is the "ranting" of a Conspiracy Theorist, thus reducing what follows as not worth consideration. At worst, it could be viewed as fiction, yet what I'm writing at least assists me to one possible way of viewing how "Things really work." To me, how Things Are, must be different from how we perceive them to be otherwise we as a society could not be successfully led into behavior that is counter to our health and welfare.

Who runs this addictive business called Finance. People in power. If one ever heard of The Opium Wars that took place in China then this won't sound so unreasonable for it is an excellent example of How This is Done.

Opium Wars

From Wikipedia, the free encyclopedia

Opium: The opium trafficked into China had come from [East India Company](#)'s operations in [Bengal](#), [British India](#), produced at its two factories in [Patna](#) and [Benares](#).^[7] In the 1820s, opium from [Malwa](#) in the non-British controlled parts of India became available, and as prices fell due to competition, production was stepped up.^[7]

These commodities were carried by British merchants to the coast of China, where they sold for a good profit.

With the drain of [silver](#) and the growing number of people addicted to the drug, the [Daoguang](#) Emperor demanded action. Officials at the court who advocated legalizing the trade so the government could tax it were defeated by those who advocated suppression. In 1838, the Emperor sent [Lin Zexu](#) to [Guangzhou](#), where he quickly arrested Chinese opium dealers and summarily demanded that foreign firms turn over their stocks. When they refused, Lin stopped trade altogether and placed the foreign residents under virtual siege, eventually forcing the merchants to surrender their opium to be destroyed.

In response, the British government sent expeditionary forces from India, which ravaged the Chinese coast and dictated the terms of settlement. The [Treaty of Nanking](#) not only opened the way for further opium trade, but ceded territory including [Hong Kong](#), unilaterally fixed Chinese tariffs at a low rate, granted [extraterritorial rights](#) to foreigners in China (which were not offered to Chinese abroad), a [most favored nation](#) clause, and diplomatic representation. When the court still refused to accept foreign ambassadors and obstructed the trade clauses of the treaties, disputes over the treatment of British merchants in Chinese ports and on the seas led to the Second Opium War and the [Treaty of Tientsin](#).^[8]

The example of The Opium Wars demonstrates how it is possible for a people to be subjugated through the concerted effort of Power Elite so that their interests benefit financially by introducing an Addictive element into the culture. Also, given the military superiority of The Power Elite and its control of the media, through the effective use of "Disinformation" they can turn any locally legitimate opposition into an illusion of

unprovoked act of “violence” against the Power Elite thus warranting a military solution. In the case of China The Power Elite, successfully undermined the welfare of the general public through Addiction to opium. In our time, The Power Elite carefully encouraged and “rewarded” consumerism to the level of addiction and then presented these consumers with “irresistible” financial opportunities requiring little down with the “promise” of large returns. So let’s take a look at how this plays out.

Who are these people who can so effectively manipulate the public? Not the ones we believe. Definitely not the recognized Financial Heroes who we wished we were. Let’s look at this and this may help in grasping the significance and depth that influences so many of our lives. Power is about control wouldn’t you agree? It’s important to realize that power is fought over. In my study of the history of Money, people who wanted to be in power created the business of Finance to take the Societal Operating Power away from Organized Religion which for all purposes controlled any government that was in place. So when the Merchants took over the control of Money, that pretty much stripped Organized Religion of its complete control over society. This is part of the “reason” for the Separation of Church and State.

Whereas Church Power was previously maintained by the Threat of Hell and holding the key to Heaven, with the shift of power into the Merchants hands the “hustle” had to change from “The Pathway to Heaven” to “The Pathway to Riches” That’s where Addiction comes in and is fostered by those who propret to be looking out for us. It’s just a matter of statistics. Just like providing cigarettes to the public, a certain number of people who smoke will become addicted, thus keeping a consumer base to support the industry. This is the Free Market? Hmm.

Look again at the great collapse of the financial market. Everyone who got hurt was after the Consumer Dream of easy riches. Everyone who could was into the market, the bubble, ever expanding, and ‘You can’t lose no matter what you pay because tomorrow it’s going to be forever worth more than today.’ The belief in this fairy tale is the very definition of getting completely and totally hooked. Yet when the Ponzie Game is played on people, that’s exactly what they believe. To them, The Illusion is real and Reality is an illusion. Isn’t that how how people get addicted. It’s so good in the beginning and then forever after one chases that feeling hoping to re-experience it at that level of first contact. Maybe it will take just a little more, and a little more, and a little more.

Yet is there anything wrong with Finance? Remember that we’re told that the economy’s health is based on lending; on credit and when lending is restricted so too is the economy. It appears to be true but is it really? If we all believe it then I guess it is true even if it isn’t. The, “Isn’t part” is about when lending leads to a financial meltdown, then one would kind of have to surmise that what brings health to the economy can also bring illness. So, why do most people participate in the credit part of finance that is wired to the profit of the few? Well, that’s just the way it is when one is brought up in this system. Let’s take a deeper look into finance.

I guess my feeling is tht there is a benefit to equate it to drug dealing and then to see if the parallel holds up. Drug dealing in itself is neither good nor bad, given the Conservative Viewpoint which is “In How it Occurs.” If it is uncontrolled substance then it’s bad. If it is controlled, then it’s great. Prescription Drugs are OK. Unprescribed Drugs are not OK. Drugs that the system controls have made a pathway to Financial Nirvana for

the Power Elite. Drugs that are made outside of their control have been made illegal and therefore are “No Good At All,” for without the control over the market, no profit for the “Legitimate Elite.” So in this case it isn’t so much as how its used, but rather who controls the means of production and sale, which directly ties into THE MONEY, Honey.

So, The Ones who are in control and in control over all legal Financial Institutions and Instruments are no different than the head of a drug cartel that is in control over the production, distribution and sales of their lucrative product; what we term illegal drugs. The whole function of the cartel is to addict as many people to the product thus boosting profits. This is exactly the pattern of those in control over the Legal Financial Markets. Both seek the profit that comes from all means of production. Well, this article isn’t about the right or wrong of this. Instead it’s about a form of addiction that operates through Finance and that has all of the Middle Class and many elements of the so-called Upper class engaged. The poor want to get into it but, well, it takes money.

Just a side point using the drug analogy again. This is relevant because understanding how the Power Elite dominate the mindset of people not only of people like us, provides a possible pathway to our managing the influences that push all of us into an addictive, irrational relationship with our future.

The first rule of being in and staying in Power is, “Don’t Use the Product.” People who stay in power know not to use the drugs even if you grow the stuff, process the stuff, sell the stuff, or run the business of the stuff. No one lasts long even if you make it to the top once you use it. Can’t hold it together. Can’t think straight. Start to believe everything you think is true. Forget it. I mean the guys who are on top and last there are into family and being into family they are into education and health and by being into learning and health they stay strong and they want their offspring to be strong so that The Family can continue to benefit from being on top for many generations. Everbody else, forget it. For the rest, that being us, no one is irreplaceable and believe me we are replaced regularly so that we never can figure out how, if we get it, to keep it.

How do they do this to everyone below. Addiction. They have filtered out anyone who wants to climb their ladder who doesn’t use. If you won’t or can’t succumb to addiction you won’t be allowed to move up the ladder. Of course to be in The Game you have to be “A player,” or in other words, “A User.” Look, we may buy a house to have a good place to come home to, you know providing our family with a place of security. However, in the back of our minds, we are anticipating the increase of value and that nudging greedy seed grows as time goes on and the home’s value does in fact increase. “Hey, I’m getting something for nothing. What a great feeling. A real high”

How do the “Owners of the Finance Game” keep this kind of control? This process can be visualized by imaging two pyramids. One firmly planted in the ground and the other, floating upside down directly above the one below but with a space between them. In this imagery even when one of us struggles and fights to get to the top they only have arrived at the top of the bottom pyramid. The ones in control populate the upper pyramid and no one from the lower pyramid is allowed to make the leap.

It helps me to provide names to these two pyramids. Their names are “Earth” for the lower pyramid and “Sky” for the one above. The people of the Earth in the lower pyramid who pay their taxes and the people of the Sky, in the upper pyramid who through special Tax Loop Holes pay less by per centage than those below the Poverty Level. By controlling the monetary system is it any wonder that one of the greatest

pushes of Science, which is completely directed by the Wealthy through their politicians who are directed to funnel our Tax Money to improve Medicine, Warfare, and getting out into Space? Warfare to control the people of the Earth, Medicine to extend the lives of the privileged, and Space so that they can truly get off of Earth.

To make this succinct. The ones on top, who reside in “The Sky Pyramid,” who don’t use their own products, are the ones in control and they are not visible to the public. They do not write articles, make speeches, don’t run for public office, don’t manage philanthropies, are not in the military...they are invisible. Any one who is visible is not part of their grouping no matter who it is. All people who are visible to us who are in the apex of the Earthly Pyramid are contained within the lower pyramid no matter how much money they have. Their very presence of fighting to get to the top has one common denominator, and that is their attachment to Finance.

Here’s a suggested Heirarchy for the “Earthly Pyramid”: The ones highest in the lower pramid are running the businesses being in the roles of CEO, CFO, sitting on the board of directors, managing the government’s monitoring of The Financial Markets, etc. Lower down into the pyramid are our government representatives in Congress, our Ambassadors and our military leaders. Included in these upper groups of the Lower Pyramid are the controllers of the investment instruments and their portfolios as well as the Financial Groups that pool the investor money and place this money on a house controlled gamble. Below them are the major investors and those who control others’ money by proxy. This includes those that head up major private and government pension funds. As one descends deeper into the pyramid we find are the various levels of the Middle Class whose once lucrative investment instrument was their home. All of these people are trying to get something for nothing, as in having their money work for them as praying that inflation in home prices reasserts itself believing in their delusion that, “I’ll be smart this time and sell before the bubble bursts like what hasn’t yet happened in the current gold market. Hey, do you think its going to bust anytime soon? Like maybe I start selling it off. Or maybe hold on just a while longer. Hmm.”

TO REVIEW:

I guess the very essence of investing is gambling. However, the ones in the upper pyramid do not invest, they skim the profits made through their proxies inhabiting the Earthly Pryamid. For The House, it’s all math and percentages. The House controls the odds and the more that play the more the money there is for them to skim. **ADDICTION.** It seems that the function of the Financial Market is all about pleasing the Investor, the holders of the biggest money who play the game against The House. To keep them in the game they have to believe they can win and they have to win often enough to reward them for their drive to beat The House. They are the one’s most deeply addicted, but because they aren’t really playing with their own hard earned money, but money that their money has made for them by making profit, they really are just gambling with someone elses money, like yours and mine, and so what’s a billion dollar loss on one toss of the dice? I guess the parallel for that was our money going to bailing them out on the rationale that “They were too big to fail.” Amazing that we accepted this.

Who are we anyway but small players, but players within the game and to be in the game we have to be trying to get something for nothing, and by doing that we have to accept taking the magic pill and that pill creates a need in us for more even when we have

enough. This need for Ever More. So Sad. The Native Peoples of all the world learned early on that it is a good idea to take the absolute minimum of what is needed to survive. How did they learn this Primary Lesson? By initially not limiting the killing of all the animals they could get. What was the outcome? The extermination of the large and easy to hunt animals. What was the consequence? Then ever after they had to scurry around to keep up with their hunger. Our large money game players haven't learned this lesson, just like with their denial of global warming, they are too egotistical and too immature to hear of it. Woe is us. Extinction isn't cool. "Hey, I don't care what Illusions to you are Real, They Ain't."

HERE'S THE FLOW: Money is our culture's drug of choice and can be so addictive.

1. The Financial Market is owned and run by The Ones, who ever they are.
2. The Investors are the most highly addicted players who are the "Admired High Stake" gamblers that The Ones like to draw into their House of Business.
3. The Addicted Middle Class are smaller time players who would like to be High Stakes Players but they don't have the ruthlessness for that's what it takes.
4. The Lower Class can only get it through dreaming and they do that through street drugs and religion which is also a highly unregulated and lucrative business.

Or, to put this Addiction Pattern another way:

1. The Ones of the "Sky Pyramid" created the House of Finance from where they Rule the flow of money.
2. The Lower Pyramid elite are Public and Private Sector Executives who are the Visible Regional Financial "Cartel" Bosses
3. The Bright MBA graduates are hired as The Sales staff and are the direct contact suppliers, "The Dealers" who bring the financial products to the public and private investors.
4. The Investors of all categories are the people who in buying the product are users.

WHAT TO DO ABOUT THIS, STARTS WITH OURSELVES BEING AWARE OF THE SIGNIFICANCE OF OUR "CHOICE" TO PARTICIPATE IN THIS SYSTEM and HOW MUCH TO TAKE WHEN WE HAVE THE ABILITY TO TAKE EVER-MORE.

Most often people's reasoning for continuing to work hard to get, maintain, and increase their profit of living in the United States is, "What else can we do? It's Life." Sound Familiar? "Oh well. It's best to just get on with it. Can't do anything about it anyway." And so the morality of society is swept under the carpet. Is there any morality in taking or working hard to take "Ever More?" Is there an endless supply that self-replenishes? Is there enough already for everyone to live a healthy life? Can we really go to Heaven if we choose to take more than our share, which causes poverty for others? Can we take more than our share, live

that life style, cause misery for others and then buy our way into Heaven through late life philanthropy? Is it that important to go to Heaven? IS THERE A HEAVEN? If Heaven exists, then maybe even knowing that Heaven really exists isn't enough to alter people's behavior just like people who smoke know they are killing themselves but continue to smoke regardless. Hmmm.

Maybe, it's just like smoking and the education it takes to reach out to children about its dangers. Perhaps the only possible means of altering the pathway of society is to accept our losses by not focusing on chronically addicted adults, and instead commence an educational effort to provide children with enough information for them to make healthy choices for a healthy life, a healthy family and a healing society. Let's seek some hardline regulations that provide a reasonable return on one's efforts without stripping those less capable of a healthy life.

BUT HOW TO ACCOMPLISH THIS? How do I obtain support? The tobacco industry was sued and in the settlement it was determined that the industry would have to sponsor and pay for public advertising to highlight the health hazard associated with smoking cigarettes. Could the Financial Market be targeted for such a suit? Would this be UnAmerican?

I just would like to share one more thought. I know that there are many books and articles on the "Breakdowns" of Society and Culture written by highly educated, experienced, and intelligent people. I have great respect for them. Regardless of the importance of their subject it is not effectively influencing the common person, or should I say "Mainstreet."

The Addiction is what I feel is inhibiting the impact of what they write, blocking the rational and righteous indignation that historically would lead to a democratic effort of the population to somehow make the "Playing field more level." Instead the Addiction, as all Addictions do, enervates the people and thus weakened people allow themselves to be pushed into pathways that are not only destructive to their moral integrity, but also seriously undermines their children's morale and commitment to the work of the future.

So, thank you for reading this. **I WONDER WHAT ARE YOUR FEELINGS and THOUGHTS?** Is this article worth a dialogue? I am open to anyone's perspective that explores the values of a Sharing Society and the means to reinforce, support and preserve these values.

CONTACT ME AT: Jonathan@Outfar10.com
Visit my Website to explore further: Outfar10.com

