

The Future of a truly stable economic order



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Introduction

In recent decades, we have witnessed an burgeoning 'boom and bust' mentality in our existing economic and financial order. This has resulted in the depreciation of the inherent power enjoyed by financial resources in the (distant) past due to their intrinsic stability. Nowadays, financial concessions are being made that lack any fundamental built-in security.

This system, which is increasingly taking on a life of its own and becoming more and more detached from reality, will have to realign with reality at some point. This can only be achieved by a complete reversal in economic theory over the coming years, and a total realignment in the fundamental reality of financial flows.

The project upon which this document is based (The Future of a Truly Stable Economic Order) is an initial attempt at providing a framework for this new theory. It is a joint project of Marieke de Vrij and Jan de Dood.

The project covers a number of issues that are key to the theory of a new (social/economic) order.

More publications can be found at: www.dedood.nu. At this website is also an English section available.

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Predicting the future

The title “The Future of a Truly Stable Economic Order” suggests this text might contain statements about (possible) future developments. Since forecasting is a pretty critical process and nobody is entirely certain about future events, I wish to review for a moment the art of prediction.

Man has tried to predict the future since time immemorial. The desire to know what tomorrow will bring is primarily a result of the uncertainty of the present. But experience proves that most predictions fail to be borne out in reality. This is not only the case in the alternative world of the psychic, but also in the everyday world of politics and economics. The key reason that predictions tend to fail is that hope springs eternal in the human breast: we tend to create a biased picture of the outcome we desire.

People’s perceptions of the future, which are often very detailed, tend not to take account of potentially negative events which can darken the otherwise rose-coloured horizon. This works against clear observation and blocks a good view of the real outcome. Only a few people are capable of accounting for these factors and weighing the future accurately. Such factors are therefore mostly ignored.

Taking predictions at face value can lead to a greater sense of loneliness. This is down to the fact that, the more one knows, the more consciously one must accommodate an outcome, the effects of which are far from certain in one’s own life. People seek predictions that reflect their own individual perspective in a positive sense. In the absence of such a positive prop, people become less likely to accept the new looming reality.

Poor predictions are also caused by faulty calculations. Such mistakes are down to a failure to take account of all the

separate fragments that make up key elements of the future. This results in unreliable outcomes. The correlations between the fragments are not clear, while the fragments themselves appear to have no intrinsic value when viewed in isolation. Furthermore, this prevents the identification of key features of separate fragments, resulting in them being seen as just generally applicable to the whole picture. Slowly but surely, they are viewed as being roughly equal in value, while they are far from equal in importance.

Predictions are also unreliable as they are often based on (very) old data, though it is not possible for us to appreciate the conditions that inform such data, as we were not there to experience them. We can learn from the frameworks of a given age, but not from the hearth of experience. Such frameworks are therefore no more than a suggestion of how things were and what it felt like to be there. Moreover, every researcher views the past and the future through his or her own slanted vision. One has to be prepared to look beyond one's own self in order to provide accurate and valuable predictions.

In this sense, every age has its own zeitgeist. It is extremely tricky to predict the spirit of an age that is yet to come. A zeitgeist is often recognizable with hindsight, but the barely unidentifiable spirit of a future age is potentially a valuable element in the correlating factors involved in predictions about the future.

Philosophical speaking, you could say that we have a linear perception of time, while time is currently experienced multi-dimensionally, and infinitely. The more infinite one's view, the less one is bound by the perceptions of the age in which one lives. Spiritual dimensions, which are rarely recognised in terms of future human development, are often left out of current probability theories.

The problems that we faced in 2007 and 2008 in the financial world can be related to the factors we described before. The use of quantitative methods and models is one of the main reasons why we underestimated the risks in the financial and economic world. Especially the use of Value at Risk models in the banking industry, gave a (false) feeling of control and certainty. The consequences are a financial, economic and social crisis. We not only see this phenomenon in the financial world, but also in the fields of watermanagement, the storage of CO2 etc.

So far a brief description of the art of foretelling the future. In the following chapters we will look at the most important issues which will drive the transformation of our society.

Shifting the balance of power

We are now clearly witnessing a shift in the balance of economic power. The economic forces in the United States appear to be on the wane as a result of excessive government and consumer spending. The huge accumulation of debt by consumers and the implosion of house prices will lead to a reduction in spending. In the wake of this, business investment will tail off and corporate profitability will come under pressure. Eventually, this will affect the creditworthiness of the United States itself, with a further weakening of the dollar as a result. Reconstruction of both public and private finances is required to break this vicious circle, which will require sacrifices if it is to succeed. One of these sacrifices would be to give up (part of) the position of military supremacy.

The shift of economic and military power mentioned above is not a new phenomenon. Paul Kennedy wrote a wonderful book about this a number of years ago called '*The rise and fall of the great powers*'. After a big global economic crash there is often a sort of 'pause for breath', which is usually followed by an eruption of energy in another region or, to put it another way, an economic and cultural renaissance at a different location. And so begins again the rise and fall of another world power.

However, the current constellation within which the global economy finds itself shows little evidence of one-sided falls and one-sided rises; this time we will witness both trends occurring simultaneously in various global economic regions. The economies that currently appear to be doing well will soon no longer be able to maintain their fundamental economic and financial structures due to the erosion of their intrinsic value, excessive debt and other structural problems. This will lead to

a loss of social order, but also means that economic progress will continue at a much slower pace. People will have to learn to be satisfied with much less and will have to let go of their haughty globalist mentality.

Swings and shifts in the balance of power have of course been rumbling below the surface for many a year , but are set to become increasingly and undeniably obvious over the coming time. These shifts agitate the losing parties as they become aware that their position of power is weakening. This leads to fear and subsequent political statements aimed at retaining power to the disadvantage of those who are seeing their power grow. All this indicates that we are living in a high-risk era, in which certain countries no longer practice upright politics but implement policies at others' expense, an approach that can even lead to acts of war.

Shifts in the balance of power must therefore not be considered a development to be restrained, but a process in which intercorrelations are to be safeguarded from a position of friendship and mutual respect. But the omens are not good. Some political authorities, especially the United States, are not planning practicing upright politics, as they wish to maintain their position of power.

Countries like the US will learn that more money can be earned by improving people's living conditions rather than maintaining a position of power.

Combating loss of power at the expense of social living conditions can lead to insurrection and distrust of leadership, disrupting the cohesion between the two groups (as far as this exists).

In short, if the United States were to provide its population with healthy social living conditions and refrain from provoking

wars to maintain its current position of power, instead building bonds of friendship with the new rulers, it will enter history as having bettered humanity by tuning in to the spiritual commission we have all been given.

By continuing in the dishonest purpose and conviction that life is only good when one is in a position of power, one misses key opportunities and allows discord to grow exponentially, ultimately requiring realignment with the spiritual commission. This happens time and again. You get the chance to learn something, but fail, reinforcing the negative aspects.

In terms of global economic shifts, the factor that will shape the future is the way in which international contacts are and will be made between peoples and countries which are currently (partially) economically discredited. People will continue to remember the authority of the current economic powers and their often arrogant attitude towards the generation of profits. In the coming shift, the current powers will have to be aware of the way in which they have consistently approached others. One of the key partnerships visible in the new constellation is that of China and Africa. We will cover that in another chapter in this book.

Deglobalization

The powerful globalizing trend of recent years is bound to be followed by a countertrend. In the future, national identity, ethnic diversity and continental definition will be more important for determining the economic balance of power. People will have to realize that they need to be more self-sufficient, and operate more independently in terms of the basic necessities of life. This does not mean that one has to become entirely independent. The existing bonds of friendship between countries can be maintained to ensure the exchange of goods, services and scientific knowledge on an amicable basis. People should as it were put more effort into bilateral relations than putting their confidence in further-reaching globalization, in which one party's greater dependency can cause insurmountable problems. An example of this is how Russia mixes its political ambitions with its position of power in terms of its energy interests.

People need to realise that international relations can and perhaps should be founded on more humane principles, which requires more than just an economic exchange in the form of price-fixing and the intention to keep one's own economy running. If there is a failure to instigate relations on a more humane basis, then subsequent economic relations will not last.

17th century mentality

The 17th century provides us with insight into a similar period. Even then, there was a strong desire to expand further afield without sufficient regard for the ordinary citizen. Generally speaking, it could be said that prosperity theorists and the wealthy received far too much attention, even at government level. And that the ordinary citizen was simply expected to go along with what the prosperity theorists thought.

We have seen a similar development recently. The social worth of the citizen is considered of less importance than the flood of prosperity thinking.

What is worrying is that the gulf between those who are able to think in terms of prosperity and those who are in the position to enjoy it, appears to be getting ever greater. We also see better-heeled prosperity theorists increasingly setting their sights overseas (both symbolically and literally), making their method of generating profits more dependent on other regions, consequently making them more vulnerable. It is no longer possible to force these countries into slavery, to put it crudely. If these countries demand greater prosperity for themselves and are increasingly taking control of their own affairs, and studying, internalising and applying the western technology used in their factories, then they are effectively taking the reins. This leaves the wealthy without a significant monopoly or system for generating further prosperity in their own country.

Differences

One difference with the 17th century is that colonialism developed in another way. In earlier times, all we did was take, but now we are providing financial resources instead. In this sense, things have changed. The fact that these countries still feel colonised has to do with the unjustifiable rights we are claiming. Though colonialism clearly no longer exists in a literal sense, we still manage to maintain the uneven distribution of wealth. One should pass on profits fairly to all the parties concerned, otherwise the old order will continue to rule. The basic principle must be that each country can and may develop to the same degree that we are used to in the West. The price paid for products and services should reflect a country's development capacity. What they do with this wealth is up to them. This demands that a concise and common accounting standard be developed for this purpose.

There are many economists and politicians who are convinced that we cannot stop the process of globalization. The past, however, has given us enough examples that it will not be an exception.

Professor Harold James describes a few examples of deglobalization in his book "The end of globalization". Wars and crises apparently are often a catalyst for a process of deglobalization. As an example: In the 18th century there was a form of globalization during the English and French expansion. The wars during and following this expansion stopped this process of globalization. The first World War also ended a period of globalization caused by new ways of production, transport and communication.

Leverage and the dilution of consciousness

The financial sector frequently uses the term *leverage*. This alludes to the physical law which states that applied force can be multiplied by application of a lever. In financial terms, it essentially means raising the intrinsic value of certain goods to boost their market value. The best-known examples are financing an enterprise using debt capital and investing with borrowed funds. Positive developments of an underlying asset (business or investments) lead to higher returns on initial investment (intrinsic value). But negative developments also multiply the effect on intrinsic value.

Leverage is not just a phenomenon in the financial world, but is also deeply rooted in our world, our thought processes and our consciousness. By way of illustration, let us leave aside the usual meaning of leverage, and turn to the actual effect leverage has on intrinsic value, creating a system that effectively dilutes intrinsic value.

Before we discuss further the effect of dilution, it is important to consider the structure and operation of systems, especially in relation to the world as a system. Major systems can also be further classified into various subsystems. The financial system, the social system, the political system, etc. These subsystems are also made up of subsystems, and all these systems and subsystems are interrelated. Each (sub)system has its own energy, consciousness and dynamics. Actually, every system has its own intrinsic value, also called energetic value. And here lies the root of the current problem. Many systems have a diluted energetic value, making them less stable. This is also called the leverage of the system.

Leverage in these terms was more or less discovered by the financial world. The mutual connection of systems has allowed the financial system to infect almost all the other systems. This has led to a weakening of the energetic value of various systems and their intercorrelation. This applies as much on a global level (political alienation, double agendas) as it does on a social (population groups, the great gulf between rich and poor) and personal level (who and what am I?). We feel increasingly alienated and lonely relative to all these levels and have lost our mutual connectivity.

Deleverage

Nearly all trends are ultimately subject to reversals, or they simply peter out. This is basically also the case with the dilution process. The energetic value of many systems has been weakened to such a degree that the system is collapsing or transforming. The purpose of this process is to generate new energy, but this is only possible when the effect of dilution has been reversed. This is comparable with the process of diluting a substance in water and then boiling the water to evaporate it and rematerialize the original, diluted substance.

Turbulence

Anyone who has taken a good look at boiling water knows that the water displays greater turbulence the closer it gets to boiling point. Ultimately, it becomes a bubbling and chaotically moving entity that lacks any coherent structure. This turbulence also characterizes the path that leads from the current situation to the future. Removing leverage from the various systems will bring with it much turbulence, chaos and uncertainty. The financial world has already had a taste of this. For example, banks and investors who are getting into trouble and now distrust each other, and central banks that have to intervene but really do not have access to the necessary means. The first storm now seems to have subsided, but

between now and the near future, the real economy will feel the effects of the current crisis and enter a new crisis. The credit crisis will transform into a debt crisis that can only be eliminated by hyperinflation, with all the consequences that entails.

Conflicts

The above-mentioned 'boiling process' is also observable at political and global levels. A long period of globalization is followed by a period of deglobalization. Countries and powers are withdrawing from unmanageable parts of the world to place their energies and resources into solutions for their own problems. This, too, is unlikely to happen without a struggle. Giving up power is not something people do willingly, and frequently results in conflict. Not only geographical conflicts, but also trade wars. The tendency to protectionism in relation to your own business and political interests increases. Nationalistic tendencies are also beginning to reappear here and there.

Social unrest

Countries and societies also have to solve problems at a social level. As one of the new power factors, China will have to get its internal affairs in order. The Tibet issue is a good example of this, as are the problems facing the rural population. In the West, we will have to confront the unrest between different religions, as well as the gulf between rich and poor.

Environment

The natural environment in which we live is also part of the problem. It has had a heavy burden to bear. We have basically applied a huge lever to the energetic connection between humanity and nature. The result is serious pollution and the exhaustion of commodities and foodstuffs. Moreover, in the future, we will increasingly face more extreme weather and climate changes. The number of earthquakes and other

disasters, such as epidemics, will probably rise. The predictability of disasters, on the other hand, will diminish due to outdated models and incorrect assumptions.

Humankind

Last but definitely not least, we will experience turbulence in the personal realm. The dilution of values also plays a key role here, too, which is not that surprising. Many of us have been faced at some time or another with an interlocutor who, during a meal, for instance, is continually on his mobile or is mailing or smsing, leaving you feeling left out. This indicates that the connection has become less energetic. This personal uncertainty is reinforced further by the above-mentioned changes and turbulence, leaving us asking who we are, what we are, and how and with whom we are to progress in life.

Control and certainty

Ultimately, this turbulence and uncertainty has to lead somewhere, preferably somewhere better. And this will probably be the case. The processes and developments stated above indicate that we have created an unmanageable and uncontrollable world full of uncertainties. A world full of high risks, due to the direct unsustainable connections and the intercorrelation between all (sub)systems. However, man wants to be in control, feel secure and enjoy life. This can be achieved by splitting up the large systems into many smaller systems. A problem in a controlled environment with limited external influences (whether internal or external) is more easily recognised, is usually less complex and is therefore easier to solve. To solve the problem of leverage, we must create smaller units, ending up with a sort of cell structure. As already stated, deglobalization is on the rise. Countries will operate more independently, societies will become more communal, and nature will be spared more, and abused less.

Structure

The cell structure system enables the mutual connectivity of the cells. But these connections are sustainable and strong. Each cell, each structure and each system employs its qualities for the benefit of others. Not for monetary profits or reward, but on the basis of appreciation and mutual trust. None of this represents a step backwards. Although we have been talking about the disintegration of old structures, the new structures are being assembled at a higher level of consciousness and developed into the next phase of renewal. Money will again become a means of exchange and not something against which we assess our personal value. We will become human again.

In the future, the financial sector will face radical periods which, after certain lulls, will follow each other in rapid succession and show strong similarities to the current credit crisis. The sector will not go down completely, but these periods are very disrupting to financial trade as people are thrown back onto basic principles which they have forgotten, as it were.

Undoubtedly, the value of a person will then no longer be expressed in terms of financial status, but will be based on an approximation of who he actually is. This shifts boundaries between people because those who are currently considered important due to their financial status will suddenly have to prove themselves by more human measures.

It is not (yet) possible to forecast when these periods are likely to occur, but we should certainly prepare for them mentally. This document is part of that preparatory process.

The appearance of control and security

The credit crisis that revealed itself towards the end of 2007 is one of the manifestations of the turbulence we can expect. This crisis begs the question as to where we stand precisely and which processes are underway in the financial and economic environment. As is usually the case during a crisis, all those involved have pinned their hopes of a solution on governments and associated institutions, such as central banks in the western world. The huge uncertainty and lack of trust in oneself and in each other leads to faltering processes and increasing turbulence. These two factors exacerbate each other.

Intervention

The demand for intervention by the above-mentioned institutions is rarely in vain. Certainly with a crisis of this magnitude, which has put the continued existence of the current financial system at stake. This process of intervention never has everyone's support. This is not the forum to judge whether recent intervention was responsible or ethically correct, as these factors vary for each crisis. The interests concerned must therefore be considered carefully for each individual crisis event. However, we will take a look at the process of intervention and subsequent effects.

Such a crisis can be illustrated by a leaf fluttering to the ground. It moves in inconsistent patterns. It is a fluid but strongly fluctuating and unpredictable movement. Intervening in what appears to be happening on the outside is very risky as this means you are, as it were, trying to gain control over something that is not manageable.

Go with the flow

It is better to go with the movement in a more natural manner and, within these parameters, to guide the movement instead of try to control it. This means that he who intuitively intervenes will be all the more disappointed by his inability to slow the fall than he who constructively follows the fall in strongly analytical terms, acquiesces to the trends observed and ponders the consequences from, as it were, a more counter-intuitive viewpoint. At the same time, this person plans to brake the fall at precisely the right moment. Indeed, the biggest risk involved in catching a falling leaf is that one fails to grab its broadest part, instead just deflecting a single point and causing it to fall faster still. This also applies to dealing with problems on financial markets.

Social developments

Before we go on with more well known social topics, we cover, in short, two upcoming phenomenons of the last years. Both are still a meaningful factor in the financial and social world. The Madoffcase (see page 22) is a memorable but sad exponent of such a phenomenon.

Rogue traders

One of the less well-known and negative factors in the economic system is that of rogue traders. These are individuals who, in a private capacity and separate from banks and socially regulated financial systems, are occupied with questionable trading activities as the fancy takes them. They all have their own economic terms that are based on an earnings perspective most favourable to themselves. Although we often dismiss this sort of activities as sporadic, there are in fact so many of these individuals operating globally that their combined activities are creating a self-sustaining collective field, enabling such individuals to excel in underhand trading.

This phenomenon is becoming stronger and more pervasive. There is in fact a gradually developing but unseen global network of individuals who are doing their best to cheat people and profit indirectly from the swindling ways of others. This is due to the strikingly rapid spread of knowledge throughout the collective field as a whole over the last 20 to 30 years. This translates into even higher volumes of dishonest gain, both for some operating in the financial world, and especially for those operating in the wider global scene.

Although authorities are trying to arrest this rogue trading using ever more far-reaching laws and regulations, experience tells us that this only has a very limited effect in practice.

Firstly, there are always individuals who are able and willing to circumvent the law and secondly, these very laws and regulations are lulling consumers into a false sense of security regarding the risks and, as a consequence, the public are (unwittingly) taking ever greater risks.

Raiders as day trippers

Another trend is that many investors are behaving like day trippers. They are just looking for quick short-term profit and are not future oriented unless profits are guaranteed. This trend is beginning to take on concerning proportions. You cannot pluck a chicken bare only to say 'I'm going somewhere else to pluck this chicken again'. Investing requires a more long-term outlook, which means working at social networks, social justice and the development of regions as a whole instead of seeking industrial profits in terms of your own life as a profit hunter.

Such long-term investments can only be assured by setting up a legally-binding system.

On December 10, 2008, Bernie Madoff informed his sons that he decided to pay several million dollars in bonuses two months earlier than scheduled. According to federal investigators, Mark and Andrew demanded to know how their father could pay bonuses if he couldn't afford to pay investors. Madoff then admitted the asset management arm of his firm was an elaborate Ponzi scheme. Through their attorney, Madoff's sons reported their father to federal authorities. On December 11, he was arrested and charged with securities fraud.

On March 12, 2009, Madoff pled guilty to 11 felonies. The plea came in response to a criminal complaint filed two days earlier, which stated Madoff had defrauded his clients of almost \$65 billion. Despite the scale of the fraud, Madoff insists that he was solely responsible for the Ponzi scheme. Madoff did not reach a plea bargain with the government, opting instead to simply plead guilty to all charges. It has been reported that he did so because he refused to cooperate and name any accomplices. He faces a maximum sentence of 150 years in prison, plus mandatory restitution of up to twice the gross gain or loss from his crimes. If the government's estimate of \$65 billion is correct, Madoff faces a maximum of \$170 billion in restitution.

His plea allocution, which Madoff read to the court, summarized that he had begun his Ponzi scheme sometime in the early 1990s. He wanted to continue to satisfy the expectations of high returns promised to his clients, despite an economic recession. He admitted that he had never invested any of his clients' money from the inception of the scheme. Instead, he simply deposited the money into his business account at Chase Manhattan Bank. He admitted to false trading activities masked by foreign transfers and false SEC filings. He used the Chase business account to pay clients who requested withdrawals, claiming the "profits" were the result of his own unique "split-strike conversion strategy". He declared that he had every intention of resuming legitimate activities in his asset management division, but it proved "difficult, and ultimately impossible" to catch up to the paper profits. Madoff admitted he knew his day of reckoning was inevitable. According to the original federal complaint, Madoff claimed his firm had "liabilities of approximately US\$ 50 billion." Prosecutors increased their estimate of the size of the fraud from \$50 billion to \$64.8 billion, based on the amounts in the accounts of Madoff's 4,800 clients in November 30, 2008.

Source: Wikipedia

Equal rights

During economic crises, the focus is usually on financial and economic issues. Problems are approached in a businesslike, numbers-based fashion. The economic system was, and should be, an integrated whole of two subsystems: the social and the financial system. By emphasizing the latter, the economic system has been deprived of its social character, leaving chiefly the richest countries to determine an economy's sensitivity to value; countries which then lose sight of the fact that they also partly bear the social poverty of other countries.

Our prosperity is not passed on according to the global distribution factor required. At the executive and managerial levels, one should recognize collectivity and ensure that social resources make up part of the solution. The development opportunities open to vulnerable groups in society, such as children, are often lacking to a degree that can never be justified. Wealth needs to be spread in a more social fashion to every country and every global citizen.

Social relations, friendships and reciprocity

If social relations do not take on clearer form, and if emerging economies continue to grow, and rich countries receive fewer commodities, materials, etc. than they actually need to maintain their level of prosperity, and if there is insufficient friendship, then reciprocity will remain a daydream. However, reciprocity is essential to safeguard the growth of the different economic centres. There is a danger that, if certain mutual services are withdrawn, countries will take action.

We already see deficits arising in energy and in a number of commodities, including food. This basically applies worldwide, but is particularly visible in certain rapidly growing economies. Where such countries have too few resources within their own territories, and therefore cannot entirely support their own

economic interests, then they will resort, either directly or indirectly, to exploiting such resources from other regions. One key factor here is how historical ties between the distinct countries and regions have been formed. Those who have got to know each other in a socially unjust manner are likely to be hypersensitive to any move in their direction. Those with no historical ties, or even with positive ties, are more likely to seek voluntary cooperation, which usually attracts greater popular support.

Labour participation

In economic terms, the market has become very rigid in its approach to the ages of people operating in a given sector. People older than 30-40 years already have to excel in their field to avoid being sidelined by the rationalization and acceleration of the production process. This is an increasingly prominent injustice, as the outcome of the production process rarely includes calculations for all age ranges, but generally reflects a one-sided calculation for people up to 30-40 years old. Having entered the labour process, people should have the right to keep going as long as they are able. The minimal difference in production speed as one ages should not ruin one's chances on the labour market. People should not have to be forced to excel just so they can keep their job.

Calculating costs across all age categories (e.g. taking account in the cost price of a potential decline in labour productivity) could help prevent people from becoming demotivated. Better motivation leads to fewer feelings of depression and to fewer physical complaints, which in turn eases the social burden. In other words, there is less pressure on society's social-financial safety net.

Wealth and well-being

Social Poverty

Social poverty is hidden in many cultures. The current wealthy cultures, the economically better-off countries, consider it essential to draw attention as far as possible from the social poverty that is related to financial poverty. It sometimes receives a little coverage in various media, but people have the tendency to focus more on prosperity and wealth development rather than to ponder for any significant length of time the responsibilities they should already have taken upon themselves in certain areas. The healthcare sector is a good example. There is often an uneven relationship between the treatment or medication provided and individual care in human terms. The prioritization of resources is often determined too one-sidedly. Financial generosity does not always improve intrinsic social care, but this has more to do with actual involvement.

There is much more dejection in so-called economically prosperous areas. The poor treatment of children, the elderly and basically all the social factors in society, including the animals, may lead to these groups only participating in social prosperity to a limited degree. This detracts from the positive momentum of the basic male and female structure in society, and this drainage of energy has an indirect effect on the collective field, especially if such dissatisfaction is reflected economically. The economic field will respond to the dejection of certain parts of the population. Especially in prosperous countries which fail to take their citizens' concerns seriously. Economic development has to bear a heavy lead weight, as it were.

Rich and poor

The gulf between rich and poor is again widening. This is causing increasing frustration for certain groups of people, as the few with the financial means generally employ such resources in an incompetent manner, and fail to use them for the benefit of others. This does not mean it is wrong for a few to become wealthier. But it indicates that finances are not always used in a positive way to strengthen society as a whole. Not everyone has the capacity to generate and manage money effectively. Some people have other qualities. The world has millions of different qualities. However, it is as if the capacity to manage and accumulate money is considered more valuable than other qualities that are also important. It is good to realise at an essential level that everyone has their own qualities and that there is thankfully a huge diversity of qualities. These qualities are not only essential for the individual, but always have something to offer the community. By looking down on those who lack the talent to win and accrue money, the differences between rich and poor are emphasized to such a degree that something fundamental becomes disjointed: the power of combining qualities to ensure the formation of a healthy community.

There are also people with vast estates who employ their talents and resources in an exceptional way to provide financial support to many places, people, and projects. This creates a special energy that would not otherwise be present. And that is also the essence of financial flows: we draw on them to develop our qualities and to become wealthier so that we can give back to the world through positive action.

Money is just a means to realise and give form to actual goals. And not more than that. Things go wrong when the actual goals are defeated, a principle that also applies to the entire global economy.

Transformation of the financial system

Gold, money and value

With all the unrest and uncertainty in the world, and the potential changes we may be faced with, financial security is sought in precious metals, especially in gold. People are convinced that gold is always stable, especially in uncertain times. They think that gold provides protection and security in times of economic crisis and an effective hedge against currency devaluation. Gold is actually considered a foundation and an anchor for the global economy.

Although gold has proved its worth many times in the past, future movements may remove some of its lustre. Gold is neither edible nor a basic human need. Commodities in a general sense, which definitely includes foodstuffs, are more valuable than gold. Gold is identified with prosperity and is, as such, always seen in a positive light. Furthermore, it is used to extol someone, a business relation, for example. But gold is really worth less than its appearance suggests. It is basically an unusual commodity with an exclusive image, but it is insufficient as a means of payment.

All the unrest and uncertainty will lead society to develop and manifest in a sort of cell structure, with social connections playing a far greater role than is currently the case. All these developments will force the monetary system to change. Money will lose its value as a means of power and as a way of defining someone's worth. The original function of money as a means of exchange must return. Though not necessarily in the form of gold. Ultimately, this involves mutual trust. In the social cell structure mentioned, i.e. a more socially aware society, trust will more easily be built and maintained than in an impersonal, disconnected world.

Food

Satisfying key human needs (food, for example), is far more important to the global economy than accumulating assets in the form of money or gold. We must concentrate far more on cultivating crops that keep longer after harvesting, especially grains and beans, but also other foodstuffs with high nutritional values that are essential for human development. These products could be produced in abundance due to their long storage life. Regional surpluses could be shared with regions suffering temporary shortages. Global surpluses could be stored for periods during which shortages occur. The bio-industry and energy facilities have an important role to play in food production. We lose a lot of grain in feeding animals that are used for food production. As far as the energy supply is concerned, grain from which energy is being generated is of a different quality to that of standard grain. It has lower nutritional value.

All the factors mentioned above will play a role in the development of a new and more social (monetary) system. A (monetary) system based on renewed trust and respect for each other's qualities and forbearance with each other's failings, both in material and non-material terms

Another issue worthy of consideration in this regard is that countries employ financial resources in a high-risk way, regardless of the use of Sovereign Wealth Funds (investment funds designed to help manage national budget surpluses), as do businesses. For example, multinational corporations are often forced to take decisions by hedge funds and private-equity parties. This sometimes causes them to lose sight of their long-term objectives, relinquishing security on their fundamental basic needs to others. The same applies to certain governmental decisions. They suffer exceptional losses if they allow their primary securities, which are grounded in their assets, to become porous or even be destroyed.

The dollar's fundamental value

The US dollar is still considered the global currency. Its value has become increasingly unstable over the years. Not least because of the process of globalization and the economic rise of countries such as China, South Korea, the Arabic (oil) states and Russia. The future role of the dollar is becoming increasingly a subject of debate.

It is clear that the United States of America faces huge economic and financial challenges. It is becoming more and more dependent on the above-mentioned countries for financing its economy. Major foreign Sovereign Wealth Funds now possess hundreds of billions of dollars of US Government Bonds.

In short: the United States has a problem. Its economy is getting bogged down, government finances are deteriorating and, over the long term, the dollar is losing its worth. To combat these problems, the US is largely dependent on its financiers and trading partners. They in turn benefit from a healthy US economy — after all, over time this leads to a stronger dollar and better prospects for repaying US government debt. All the ingredients for a healthy and beneficial cooperation between the parties involved are therefore present.

Unfortunately, it is evident that these parties are not jointly searching for a solution. Solutions enabling them all to reap a harvest. No, instead it is every man for himself in a bid to secure individual interests as far as possible, or to use one's position where possible to influence another in a negative way and/or put them under pressure.

To show the status of the dollar in all this, we link it to land prices. Throughout history land has always been important, and it remains so today. He who controls the land controls the

way in which it is used and what role it plays. The dollar is now considered as a reflection of land values to a much lesser degree than in the past. It is seen much more as the pivot upon which the global economy balances.

Basically, the dollar is a reflection of land values. In recent centuries, the global economy has (almost entirely) revolved around products related to land (farming, water and minerals). If we now consider the dollar's land value, then we see that this value is less easy to assess because the equitable value of land is still related to the products that are extracted from it. However, the economy has changed further in recent years, and many products are no longer related to the land. A large number of products in the economy has nothing to do with the quality of commodities. The rise of the service sector and developments in the IT and internet sector mean that the economy is no longer reflected in land values. Undermining the value of the dollar in the process.

However, now that the global economy is off balance, land values are again becoming essential. After all, it is one of the few things one can always fall back on. In any case, applying land values is an important and historically recognizable method. However, looking at land values, we observe a number of problems. Contaminated ground, mineral scarcities, water supplies that no longer provide pure water and food production carried out in unsustainable ways. Management of the food chain lies in the hands of a few (major national companies and multinationals, but also the political class), with land values surrendered to those who do not govern honestly. That is, one does not yet appreciate that the entire dollar issue — as well as the economics of and within the monetary system — are derived from something which in fact no longer exists in its original form. Namely: the change in land values.

There are many economies/countries that, in order to comply with western criteria, accelerate inappropriate and polluting land use. Furthermore, they have increased water uptake without safeguarding its purity. They have as it were loaded the Earth's ether with waste materials, failing to purify it in time, a shortcoming that has resulted in them suffering under the emissions from their products and the consequences of this for society. China is a good example of this, but is definitely not alone.

What happens is that one demands the last minerals 'at any cost', regardless of the damage caused. And still men in all the world's regions persist in accelerating economic production, eroding the basis of healthy land, pure water and clean air. Eventually this will have major consequences. Add to that the tendency to combat power with might, and we face a situation that is far from wholesome.

The challenge now facing the global economy is to reanimate land values. The soil must be made fertile and ready for building, water must once again be pure and minerals already used must be recycled as far as is possible. To achieve this we require a transitional phase that must be implemented effectively using frugal policies. This reanimation cannot be carried out without adequate effort across the globe.

To ensure the reanimation is completed properly, we will all have to participate. We will have to cooperate in the clean up so that the value of land, water and air, but also the value of recycling of used products designated for reuse, can all be applied to the best advantage. Future investment needs to be made within this framework. If we think in terms of profit from an economic perspective together with sustainability in and for society, then everything invested is potentially life giving.

Geographic observations

A great deal that occurs in terms of land values is dependent on what is already happening locally. The development of countries and regions at political, economic and social levels exerts significant influence on the way in which land values are approached. Below we will describe what these developments are for the key regions. The United States is not mentioned separately. The key issues relating to this country have already been discussed in previous specific chapters relating to the shift of power. The chapter regarding the land values of the dollar also forms an implicit reference framework for developments in this part of the world.

The following regions will be discussed separately below: Africa, China, Europe, South America and Russia. In terms of the rise of China as a world power, and its appetite for commodities, we will pay special attention to the relationship between Africa and China.

Africa

A continent where the loss of raw materials and its consequences are most visible is Africa. We see the simple life people used to enjoy being seriously eroded, as the areas in Africa that have been pursuing the western economic model are being confronted with broken family bonds and disintegrating communities. In the past, these were communities who knew each other and lived together. They were able to create an effective psychological climate with minimal resources.

People's differences have been exaggerated even further in recent years. There is now a desire for the so-called wholesome western economy, while this system in fact creates disintegration in society.

If we now consider Africa, we see a splintered economy in which some issues are extremely well developed, but only in a very one-sided way. They are all individual developments of and within the growth of the economy and society that lack any form of visible cohesion. There is evidence of stiff competition, with those doing well often distancing themselves from their background, leaving the hinterland to develop much more slowly. Furthermore, we see the creation of a serious form of obstinacy which, though it can lead to positive results, can also seriously obstruct business. This makes it very difficult for those seeking to follow to find the right path of development. The path is as it were symbolically blocked due to the often disconnected conduct of those at the top.

Some feel that they are sitting on a gold mine, literally and metaphorically, and as a result are far too preoccupied with profits. The best (and smartest) approach is the communally oriented one that takes account of the common good in a balanced way. Though it is a privilege to be a forerunner, one must never forget that one is in this position thanks to grass-roots support. Supporters you will probably never meet. A real forerunner is grateful to the people who support him despite the fact that he may never see them. In more metaphysical terms; all the thoughts that have contributed to giving people the opportunity to run on behalf of their community must be recognized as a key element of any positive results. So if your modernization appears to have little support from a field of like-minded people that are not in a position to express themselves as a visible, unequivocal and resilient entity, then you are most likely occupied with chasing personal profit, elevating yourself while abusing your privileged position. You are giving too little respect to your supporters and the energy you generate is less pure and less durable. This is precisely what we see in Africa.

As stated earlier, we are witnessing a serious fragmentation of African society. Almost everybody is operating unilaterally, treating others more in terms of competition than on the basis of the communal goal of lifting Africa to greater economic growth and prosperity. Moreover, Africans also resign themselves to this situation in a negative sense, allowing the fragmentation to dilute communal and familial contact.

Africa's key motive is to climb from lightweight to heavyweight. The continent's inhabitants desperately want to be seen as experts. The desire to transcend the low opinion some intrinsically haughty critics have of Africa. This process can over time have a negative effect on the development of the continent and its inhabitants. It increases the risk of putting a limit on how far future generations can develop their own talents. This process originates in the colonization of Africa. Today, a sort of over-critical sub persona has crept into the African nature. They consider themselves barely good enough. Not because this is true, but because they feel driven to prove themselves.

This over-critical sub persona was partly created and activated by the attentions of the economic world for Africa. An interest mainly down to the presence of major mineral reserves and the fact that Africa has never realised what a rich continent it is.

The question we must ask ourselves is: are Africans capable of sharing the profits generated by the land on which they live? This question is particularly interesting since Africans have always had to behave in a sharing manner towards third parties who invariably consider themselves better, leading to years of cumulative frustration.

It goes beyond question that Africans require respect. It is something which occupies them constantly. They demand

respect. There is a big temptation to show respect through financial means. But this is really not the proper way, as respect relates primarily to someone's soul, the heart of their being. If the translation to respect (as in the West) is once again too one-sided, then this will also cause friction. In concrete terms, this means that if countries (with China in the lead) refuse to set up and implement cooperation with Africa primarily from a profit motive rather than on the basis of mutual respect, then the collaboration will fail to become truly durable and fruitful. In fact, one could call it round two of colonization. The first was carried out with aggression, but history will refer to the second as financial colonization.

Sharing wealth found on African territory should be considered a worthy cause. Once one is willing to share riches, then such wealth will also be accepted in true respect. However, corruption rules right now. Many stakeholders attempt in devious ways to circumnavigate African alertness in order to exploit hidden territories for economies other than African ones. One tries as it were to con one's partner. Not a sign of respect.

If we really look closely, then we see that more and more joint ventures are being managed by people originating from outside Africa, but who do intend to benefit the African economy. They are doing it for themselves, but are equally interested in benefiting other parts of the world. The aim is to provide Africans with a better life, but this is not the same as respect. There is plenty of room for improvement on this point.

China

In terms of its economic cooperation, China is one of Africa's largest and most important partners. The question is: is China capable of showing Africa the desired respect? After all, China has an ancient imperialistic tradition of top-down authority. They are very much used to being at the reins. In this way,

China has tried to create a we-culture throughout the centuries, as this is a condition of retaining power. Africans naturally live much more along the lines of 'I'll see where the wind blows me'. They do not hold rulers in high regard.

China is raised to virtually venerate those in power. Regardless of whether times were good or bad, one must always reverence the rulers. The real African disposition wells up from deep within, enabling them to resign themselves to (i.e. accept) injustice but still exercise freedom at a more profound level. This sounds very contradictory, but Africans will basically allow themselves to be subjugated as long as you do not assail the core of their being. They have as it were built a buffer in their personas that allow them to appear subjugated, while at a deeper level they do not identify their true essence with this role. The bitter story of slavery is a perfect example of this: they conducted themselves as slaves but remained intrinsically rebellious.

The Chinese culture has a number of clearly distinct features relative to Africa and the West. Contrary to Africans, it appears that the Chinese suffer from a genuine subjugation of spirit. Hierarchical and power-based thinking are firmly engrained in China. In spiritual terms, we see a key difference between China and the West. China is often positively associated with spirituality. However, this spirituality (for instance, Zen Buddhism) is mainly based on an emptiness to which one wholly submits. This is in contrast to Western spirituality, in which human individuality and uniqueness is emphasized as part of a greater whole. And if your uniqueness is firmly embedded in your being, then your piece of the puzzle falls into place with the larger communal puzzle. If you are allowed to be the person you actually have the potential to be, then you are automatically interconnected with the whole. In China, however, you melt into the void.

China needs to undergo its own learning process in this regard. It needs to become aware of the fact that human uniqueness can only make a valuable contribution to the whole when people are actually self-aware and conduct themselves in sincerity. That humans are not subjugated to the whole, but are actually part of and partner in the process. In China this has been forced on the people in an artificial manner. One required the potential of the individual to serve the whole, but refused to accept the whole person. Subsequently, the people turned out to have more potential than the state required them to have. This conflict between the people and the state has to be fought out within China itself.

So the Chinese, or Chinese people, should serve themselves unconditionally. The process towards this approach is going on underground in Chinese culture. People want to become less dependent of authority because they wish to place their own inner authority, their own uniqueness, at the centre. This means we can still expect quite a few developments within Chinese culture. Eventually one will have to reinforce the idea of the Chinese Empire in the way that has always been envisaged. One will have to give it a better and broader base otherwise it will turn out to be nothing more than a pipedream.

Cooperation between China and Africa

The differences in characteristics between Africa and China are essential to the cooperation initiated between these two parties. The sustainability of their collaboration may be affected if no account is taken of these factors. Basically, the Africans no longer permit external control or overlords, which explains why those self-oriented individuals who are now on the up in the African economy will only cause further economic fragmentation. They want the power and authority for themselves.

If the cooperation between China and Africa indeed comes under pressure because Africa refuses to deliver what China thinks it needs for its development and expansion, this could lead to conflicts. Conflicts that could very likely lead to military aggression. Directly, but also between pro- and anti-Chinese parties in Africa.

Joint economic ventures between China and Africa based on a mutual respect for each other's identity is neither self-evident nor a foregone conclusion. China will have to undergo modernization among its rank and file in order to earn true authority. In other words: if they want to provide leadership in this cooperation, they will have to do this with respect for Africa. Africans will no longer accept an unnatural authority.

The cooperation between China and Africa could also have serious consequences for China's domestic situation. By concentrating closely on other countries, and specifically Africa, for the necessary raw materials, China is contributing to the prosperity there. This might lead over time to dissatisfaction and unrest among its own (rural) population. This is a potential source of internal conflict, as their own population would feel left out relative to a foreign population. The way in which the Chinese governors have dealt with this sort of conflict up to now does not engender much hope. Despite China's increasing openness, it persists in the principle of dictatorship of the soul. The fact that they require absolute control of spirituality and maintain guidelines for birth control are good examples of this. China therefore has a long way to go.

Europe

Europe is an appealing name in global politics (we are talking here about Europe ex Russia, as Russia will be dealt with separately). However, European unity is still as illusory as ever. If we consider the theme of Europe, we still see

enormous differences in and between the countries that make up the Union. Most economic activity appears to take place in western Europe, and it is there that the major conflicts of interest are most firmly rooted. Western Europe is clearly the core which drives Europe-wide actions, having had since time immemorial the tradition or tendency of being know-it-all busybodies. This has resulted in Europeans not always feeling welcome anymore in cultures looking to boost their own worth, and where a willingness is required from Europeans. One is curious for European knowledge, but self-reliance is key. And this requires leaders truly willing to serve. Leaders that try to take complete control and persist in their pedantic ways are usually quickly discharged (albeit with due decorum). For example, one is prepared to accept economic concepts but not people. Those requiring/receiving aid behave in a friendly and courteous manner towards western Europe. They are happy to be able to acquire knowledge. But the moment they understand and can emulate how the West works, they are only too willing to show their benefactors the back door. Only leaders who serve with a genuine warmth and commitment are appreciated, valued and kept involved, as people perceive their efforts as true friendship.

So only when the bargaining culture becomes a culture of living and working together is it possible to grow in concert with the efforts of other countries over the coming time. But if one persists in approaching others with that conceited wagging finger, then one will be out the door just as soon one's audience has extracted the knowledge it requires. Europe, especially the West, will have to prove its willingness to serve.

South America

South America appears to have an active-living consciousness. It is a national characteristic that is different to the other

America in which one thinks and trades much more in relation to one's own territory.

South Americans find it difficult to accept external authority as this has led to poor treatment in the past. They specifically require uniquely vital and artistic behaviour. They want as it were to buzz with life, something that seems to reflect their natural temperament. And something they especially want to enjoy. Nothing is worse in their eyes than having everything but enjoying nothing.

South America cannot therefore be won over by a purely financial approach. Certainly not if it threatens to affect the social climate. South Americans even tend to weigh up whether what they are entitled to (inherit) in family terms countenances what they are offered. This reflects a sort of proud nature, though not in a negative sense.

But this, too, is a sort of family tradition. You can be yourself and certainly enjoy pleasure and leisure and even prosperity, but do not hold yourself in too high a regard as life revolves entirely around communal enjoyment, after all.

Despite all their problems, South Americans still understand the art of life. Although they must also first provide the basic necessities, too, of course. However, compared to many other, they are then far less easy to tempt with material factors.

Russia

Russia is thirsty to experience greater worth. It is a country that is geared towards appearances yet is equally zealous of its own power base. It is a country in which values shift as fast as rulers change. It is as if the people's own sense of 'being' is too often susceptible to what is determined from above. Despite the fact that Russia is a large and powerful country, its history is not one of benefactor to the people. And this has resulted in a greater sense of dependency. One would very much like to be seen to be able to provide adequately for

one's basic needs, such as food and clean water, though one has often had to miss these in the past.

The Russian people has often been approached inconsistently. The country's turbulent history means that the average Russian longs for more self-respect. He desires this because he naturally recognizes that he misses a certain stability. This means that Russia, too, likes to appear to certain degree as a key player on the world stage. This apparent show is insufficiently grounded, and is therefore not experienced as being balanced, leaving both people and country out of equilibrium. It appears mightier than it actually is. It acts and benefits more from the perspective of the weakness of the other rather than its own strength.

Russia does not have a stable society. The Russians do their best and hope that it will all turn out alright. However, in economic terms, the region is an unstable factor: it demands some of the spoils and the power, but does it while standing on unsure foundations.

It will be difficult for Russia to form a unity. This will only be possible with a government that truly seeks to serve the ordinary citizen so that they genuinely feel appreciated. Rulers must be aware of the fact that ordinary folk have grown up with rulers to such a degree that they are still sensitive to power-mongers.

There is a great deal of potential in the Russian population. And they are also keen for modernization. But both factors require fertile ground to grow. The people need to be supported by their leaders. Generally, that is not yet the case.

From old to new

The previous chapters mainly covered current world events, with a specific focus on economic, financial, political and social developments, and with the aim of generating a deeper awareness of these subjects. We have considered at every juncture what the impact of each of these developments is, or might be, on and in the world's different geographical regions. Not only did we describe the correlations, but we also attempted to reveal the deeper trends in universal consciousness. Our key conclusion was that we find ourselves in a process of transformation from old systems and structures to new ones. The credit crisis is a (material) manifestation of this. The entire financial system, the epitome and symbol of the society we have created over recent decades, has lost its lustre and has collapsed under its own weight. Attempts are already being made to clear away parts of these old structures, but (unfortunately) these old structures and systems are not always easily replaced. In many cases it is apparent that action undertaken on the back of the turbulence and chaos caused by the credit crisis is often based on outdated knowledge and instincts. Falling back on Keynesian concepts, and appointing certain regulators who still operate according to old principles, are examples of this. The coming years will continue to be marked by the dismantling of old structures. A process that will generate many new problems.

Given the speed and intensity of these changes, it is now time to start thinking about how our new society should look. A society whose every facet will have undergone change. Our intention is to consider how the future could develop positively for everyone's benefit. We aim to indicate what is demanded of each of us and how we can best achieve our common goals.

Keynesian economics is a macroeconomic theory based on the ideas of 20th-century British economist John Maynard Keynes. Keynesian economics argues that private sector decisions sometimes lead to inefficient macroeconomic outcomes and therefore advocates active policy responses by the public sector, including monetary policy actions by the central bank and fiscal policy actions by the government to stabilize output over the business cycle.

In Keynes's theory, some micro-level actions of individuals and firms can lead to aggregate macroeconomic outcomes in which the economy operates below its potential output and growth. Some classical economists had believed, that supply creates its own demand, so that a "general glut" would therefore be impossible. Keynes contended that aggregate demand for goods might be insufficient during economic downturns, leading to unnecessarily high unemployment and losses of potential output. Keynes argued that government policies could be used to increase aggregate demand, thus increasing economic activity and reducing unemployment and deflation.

A central conclusion of Keynesian economics is that, in some situations, no strong automatic mechanism moves output and employment towards full employment levels. This conclusion conflicts with economic approaches that assume a general tendency towards an equilibrium. In the 'neoclassical synthesis', which combines Keynesian macro concepts with a micro foundation, the conditions of general equilibrium allow for price adjustment to achieve this goal.

During the financial crisis we saw that the government and regulators often appointed new managers when they were involved in the rescue of (financial) companies. Almost all these new managers were chosen because of their past performance. In the wake of a developing new society, and especially a new financial system, we have to face the fact that past performance is no guarantee for future performance. We need a new kind of managers and leaders.

(See also the chapter: New leaders).

The financial system as synthetic artery

The world's financial system is in meltdown and is unravelling, which means that it is ripe for reform. For this reason, it is essential that we develop a different and more human approach to the financial system. If we regard the financial system as one of society's main arteries, then we must consciously ensure when creating new arteries that people value these to the same degree. If we fail in this, people will not adopt them as arterial energy sources and providers.

People are however very keen to be invited to participate in the development of new systems and wish to be involved in the new popular and generally accepted processes. Many of these processes in our society have become related to the financial system. Being involved usually costs money, one underlying reason why the survival of the financial system was originally so well assured. You could say that, at a deeper level of consciousness, if people have a desire to belong and are capable of making this reality, then it will give them a sense of fulfilment. This safeguards the processes, the ongoing development and the ultimate outcome.

In practical terms, this goes as follows. If you wish to be knowledgeable, then you buy books, subscribe to a newspaper, watch television, attend events that keep you abreast of certain affairs, etc. But at a deeper level, this gives substance to the idea of belonging and engenders a sense of fulfilment. And this also applies to the primary necessities of life that relate—literally—to survival: food, housing, health care, and suchlike. These can be obtained on condition one pays a price for them. The financial system is also based on this principle. Even religious communities often perpetuate their traditions on the basis of donations, thereby creating a sense of connectivity to a community that is generally linked to membership by financial investment.

The mechanism that normally requires economic input in order to provide a sense of belonging or to satisfy a desire basically pervades the whole of society. The only exchange that could be called an exception is true love. This is of course a special case anyway, as it drives people to eagerly give and receive without prior consultation. This is in contrast to the financial system, which to a certain degree is a form of mutual consultation. It is an interactive game in which people approach one another in terms of products. In other words: you get what you want.

Giving and receiving in liberty

The reason the financial system has become what it is today partly comes from the fact that its original subservience to society (to promote the exchange of goods and services) has been turned on its head. Society now serves the financial system. And money and/or profit is perceived differently if business is done in a truly conscious way and from a genuine belief rather than simply in order to generate wealth. If we expand further on the above, relating it to the symbolic main artery of the human cardiovascular system mentioned earlier, we can surmise that a blockage will occur in that artery when the natural process of giving and receiving is disrupted. Such a blockage might be greed, for instance. Someone who trades purely for financial gain rather than from their sense of humanity basically blocks the financial energy artery. After all, one does not give to gain if one gives generously, as one's motivation is not then an egocentric one. Greed is not an issue when one receives liberally having given generously, as this is seen by both sides as a given. The same issue can also be seen in the employment process, though people cannot be said to be blocking the system when they have to work against their will in a corrupt company or branch because there are no other options open to them for different jobs elsewhere. They are quite probably necessitated

to do this type of work to maintain their family. They often do not have the luxury of being too choosy because the work they would rather do is not available to them.

In brief: those people who aim for major profits while avoiding genuine investment in the human element are the ones blocking the main artery.

The deeper meaning in this context is satisfaction. In other words, only when you are truly satisfied with the basic necessities that give you a sense of liberty corresponding to your way of life can you talk of genuine fulfilment. If this then allows you to assist others in undergoing such a process, you will generate positive energy.

Actual transactions

In the widest sense, we also see that people are generally tired of talking and tired of thinking. This too is reflected in the financial system. People get upset because the problems in and with the financial system illustrate as it were a deficient trading system. It demonstrates that the solution should not be cerebral, but that it requires men to actually change, empowering humans to trade with others in a totally different way. In theory we are talking here about actual transactions.

The requirement for transactions can be seen at various levels—at an economic level, but also at political and social levels. The current problems are still mainly discussed at a level that is wholly or at least largely related to the old systems. Furthermore, we see that many people lack the mental capacity to alter their level of consciousness. On the most universal level, it is obvious that people have a deep awareness. One knows intuitively that, to justify our existence, our values and standards should be different to those that we currently see generally applied in the wealthier countries through a form of laziness. This basically makes everybody

liable. However, as a result of people's weakened state of consciousness, we have to be reminded of this. But once one has genuinely been reminded of this, then one is inclined to live as if one had never forgotten it.

One example of this is the comment by a 16 year old boy at a lecture. After the lecture the boy said: "I didn't know I didn't know. But when you said it, I realised I had always known it." The theme at hand lies at this level. People are already aware at birth that this is likely to happen at this stage of their life. The denial strategies that are subsequently applied are of human origin.

Somewhere, buried deep in our consciousness, is the knowledge that our consciousness needs shaking. Not only individually, but also in wider social terms. Humans know subconsciously that they are under a worldwide collective responsibility. This also means that people in developing countries—people who have not benefited from the prosperity—have been waiting for this for a long time. That they have also carried with them for a long time a disappointment in their processing capacity due to the fact that a mass awakening has not yet taken place. Now that things are happening across the globe, the whole process results in them anxiously concerned whether they will now indeed be able to partake.

Intrinsic necessities

If we aim to safeguard a money flow, then we must apply a number of basic principles. One of these is that one gives just as one takes. And then we should not really call it taking but receiving. One should aspire to free personal development at a deeply intuitive level of humanity. At a spiritual level of humanity. After all, this is the level at which personal requirements are born of the fact that the true individual human nature may be nourished in its own right to exist. And that, in terms of the related requirements, one is aware that these needs can be fulfilled insofar as this does not cause unnecessary deficits to others.

This principle also creates possibilities for others. When someone genuinely conforms to his own scope of requirements, he creates working space for others to market related goods or services. At the same time, there is also far less exhaustion of natural resources and the environment, as much of that which is needed appears in its natural form in society or nature itself. Nature and the environment suffer less because they only have to cater for simple requirements and not for artificially generated desires.

To a certain degree, you could say that people, and therefore humanity in general, persist in unnatural desires that can never provide genuine satisfaction. And this puts artificiality in the ascendancy. And this is also related to the financial system: when artificiality is in the ascendancy, it creates a sort of blackout by continually stretching the system using, for instance, leverage and the dumbing-down of common values and standards. This (over)stretching has ensured that the system is no longer elastic. It is no longer resilient.

A return to our system's founding values

For some time now, the potential scarcities of commodities, food (production) and clean (drinking) water have been topics of discussion. Sustainability issues are a key element of this discussion. At its heart this is an argument about basic human needs and their role in society. The views and opinions in this discussion implicitly reveal the different parties' entrenched values. Not only does this provide insight into the human mind, but it also exposes how society has fashioned itself around these basic needs.

Humans need to justify their thoughts and deeds to themselves, to establish who they are and what they need to truly fulfil their potential. However, over the years this process of self-justification has been placed in the hands of others, creating an extremely one-sided responsibility. We have surrendered our life-forces. Life-forces that are now controlled by others who are not always capable of serving the greater good or the community as whole. With the submission of these life-forces we have enabled third parties to exert essential influence on our well-being. This leads not only to a conscious feeling of disappointment in our surroundings, but also leads to a lack of self-awareness of our own responsibility in relation to the primary necessities of life. In other words: people are now distanced from the responsibility to provide for their own basic needs. We have become consumers of the products that meet our essential requirements. We drink water the government sees fit to supply us and use food and commodities provided by others.

As a result of not taking responsibility for providing our own basic needs, and having submitted this process to others, it is now largely impossible to develop ourselves spiritually and socially in a climate of relaxation. This makes it psychologically difficult to grow into our potential.

The ease with which we consume the primary necessities of life provided by others means that we have become lazy and unaware of the potential consequences. We are indeed treated well, aren't we? We do not comprehend that, in giving away our primary life-forces, we are storing up trouble for later. After all, the days in which we could freely accept that what others considered was for our own benefit was void of any consequences is now coming to an end. To a certain degree humans across the globe shall have to once again become responsible for their own basic needs. It is time to wean ourselves off the pap of the global economy.

The growing focus on the primary necessities of life is a manifestation of the essential awakening to this subject. There are two reasons for this. Firstly, western countries have paid too little attention to encouraging citizens of other countries to remain self-reliant. Furthermore, the west has become excessively lazy when it comes to providing for its own basic needs. This has created an imbalance between those whose attempts to obtain the essential things of life involve great difficulties and immense personal effort, and come at great cost, and those who are no longer capable of estimating the value of life's basic needs due to their abundance of provision. This imbalance is fostered by certain leaders. Not only in politics, but also within the food chain itself.

The inability to be self-reliant creates a restlessness in those affected as they are no longer able to experience the fulfilment of providing for their own basic needs. A key reason why we have failed to retain the responsibility of providing for our own basic necessities is the impracticality of allowing everyone to dig his own well and cultivate his own food on land around his home.

Since the responsibility for providing for one's own necessities of life has been in the hands of others for many years, it is

difficult to spawn a counter trend on any significant scale. Although many individuals are instigating efforts in this regard, a greater awareness of this issue remains to find fertile ground among the wider population. However, recent years have witnessed growing numbers of initiatives, generating a greater engagement with the subject. But a tougher mandate is required to create a greater impact on a global level.

Basic principles

For the debate regarding basic necessities, and especially for the discussion over water, it is extremely important to generate insight into and awareness of the value of the female and male principles. In today's society, and especially in the discussion regarding the distribution of commodities, the male principle has the upper hand. The female principle of tenderness has taken a back seat. Very roughly speaking, and probably oversimplified, it may be possible to suggest that the female principle represents BEING. The pure female principle is BEING, true existence, intensely sensitive and inhabiting the space where spoken language loses meaning. It is tenderness because one knows that we are all linked together and that if one member suffers the whole body is affected. It is a place people with highly developed senses know about but are unable to describe. A place known by animals, for instance, or a baby as yet unable to talk, or someone in the last phase of life who is unable to express his or her deepest concerns. It is the intrinsic and highly developed intuitive ability to confirm and experience meaning through an acute perception of the issues.

The male principle is guardian of the future. It represents the power of outward form, thought, pure thought, the visual and decisive. Weaving its way through everything. But what is important is that BEING (the female principle) and pure feeling and pure thought (the male principle) work together. The result of this is clear understanding, which forms the

foundation for representing, at precisely the right moment, the aspect that is key at that point in time.

If a too one-sided male principle is overactive, then the element of cold thought will eventually get the upper hand. If the female principle is operating one-sidedly, then we see predominantly emotions that lack decisiveness and action. There are cultures in which there is an excess of emotion, where an impure female principle is at work, or where an excess of the male principle is active that is not following a pure path. On the one hand, you see power and cold thought structures and on the other hand excessive emotionalism. These factors cannot recognize anything positive in each other. The art is to realize globally, in all facets of society, a balance between the male and female principles. Such an equilibrium and mutual pollination between the two fundamental principles can be very beneficial and lead to wholeness.

At the moment we see the phenomena of fundamental principles in both business and politics. Once problems arise we see a certain degree of emotional reactionism that generates a counter movement among the leaders — that of cold and pure thought that lacks an understanding of the overemotional dynamic of those involved. In turn this approach just creates an even more emotional counter response, which leads to ever more unapproachable decisions. When this occurs at a political level, a socially structured society can be transformed into a totalitarian system. To bring an end to this vicious circle it is essential that we promote a greater awareness in society (especially in politics and business) of the two fundamental principles.

One good example is the United States, where we see a sort of power-based thinking with the benevolence factor becoming subservient. A message of prosperity and well-being. The thing is, this message is a false one. It will generate an increasingly overemotional response among the countries and

their inhabitants directly affected by this power-based approach. As long as we lack insight and understanding into the emotions of those involved, and approach people without respect for the trauma caused by such an attitude, then all we can expect is serious unrest and a faltering global economy. The United States therefore runs the risk of being confronted by foreign conflict, and troubles between the various communities.

Furthermore, the US will continue to face strong resistance from the local population in regions like Iraq and Afghanistan where they are actively protecting their interests (under the guise of peace missions). As long as the female principle is not applied to understand and appreciate what such countries have been through, then we will fail to see peace percolating through to the deeper emotional layers and unprocessed traumas of these countries. If the United States hardens its stance and insists on continuing to bend the government of such countries to its cold and economy-based approach, then the situation will not only not improve but will deteriorate further.

Water

Water is key to life. The energy and significance of water is greater and more extensive than one might think. Water has something generous about it, and is of course capable of crossing borders. As a substance it is limitless and all-embracing. With just a few exceptions, other fluids can be mixed with water, endowing it with very benevolent properties. It is a life-giving substance.

Water is so essential that life on Earth would be impossible without it, unlike other resources, like fossil fuels, which is why we can be confident that life will still be viable when all the oil wells have dried up. When assessing the quality of human life, the availability of (clean) water plays a crucial role.

However, water has often not been valued as highly as it really should have been. Many have lost the sense of awe at what water represents, especially the average citizen in a western country.

Water is symbolic for the female principle, meaning that feelings play a key role in relation to water. It is said that to plumb the emotions is like trying to measure the ocean depths. If society loses its respect for the female principle, then it also loses its focus on the importance of water.

We can therefore say that water is life-giving and essential. If we as world citizens wish to genuinely embrace and experience each other, and let each other just BE, or to get to know who we are at the deepest level, then water is the link as it also represents life's basic female principle.

Where power structures are being strengthened, life's basic male principle is being reinforced. Not pure masculinity, but that male principle that is cold and sharp of mind, where emotion is suppressed. It is evident that this is not to society's advantage, implying cold science, cold economics and hardened aspects in our shared existence. The sense of togetherness, of just BEING, each in his own individual way, with respect and honour, is being lost. And that is precisely what the female principle stands for.

Water is the axis around which the world will eventually turn. Since the benevolence that water represents is essentially a sort of equality, water distribution and storage and the condensation of airborne water should be seen as global topics. Water could basically become a source of energy. Many people across the globe already use energy from hydro-electric power, which partially satisfies the energy demand in certain economies. However, it is also important to investigate how

water can be used in other ways to underpin the world's energy requirements.

At the moment it is as if water is not yet given the honour it deserves. We tend to concentrate too one-sidedly on certain energy sources as they are more closely linked to power and wealth generation. We would be better to focus more on the issue of distribution, that is, the question as to what is the best way to provide for the necessities of human life. After all, we can all live without cars, without technology powered by other commodities, but not one of us can survive without water. So water has far more potential than one has hitherto accepted or been aware of. Our view is too one-sided. It is therefore essential for a sustainable future that we witness a shift in the debate concerning the issue of commodities. Water must play an especially key role in this. There are many more facets to water as a solution than we have hitherto been aware of.

Cooperation

In global terms, all the levels are being undermined. At an individual level, but also in communal and national terms, etc. Certain people, companies and countries have benefited from others without providing sufficient compensation. This especially applies to western countries relative to the less developed countries. The danger that is becoming increasingly obvious is that the entities that have been exploited will refuse to provide assistance now that it is needed. It is conceivable, for instance, that countries might refuse to provide their commodities—or provide them only under strict conditions—to western countries that desperately need them. The motivation to operate openly towards others has partially evaporated.

In such cases, we must therefore also consider the processes and the circumstances created within this framework. Through the intervention of and trade with the West, certain countries have been given the chance to generate some wealth. However, this has often led indirectly to apathy in society and overproduction to the degree that people no longer feel valued as humans. This has often gone hand in hand with long working hours, poor remuneration, little social time and severe social control. This has destroyed many people's resilience, preventing them from being able to think in a flexible way.

Now it would appear that they are in the better position in economic terms. They know how to manufacture and are capable of extracting their own raw materials. They are also capable of drawing up and expanding their own production processes. They no longer feel entirely dependent on the wealthy West for what they can produce and create. That offers relief. And that relief must at least be expressed in equality. When that happens, these non-western countries will take the reins in their own hands and create off their own

backs new conditions that will not always be favourable to the western economy as a whole. This means that each negotiator that does not exude a natural equality will be a poor negotiator in such circumstances. And this in turn means that people will have to receive a degree of credit and recognition for what they have created for the West in the past. And it also means that one should be prepared gradually to sustainably raise the living and employment conditions there to the level considered normal in wealthy western countries. If one fails on this score, one will be disappointed in the long run. There are as it were no margins left, and certainly no emotional margins—they have been squandered.

Equality

In this regard we must prevent a one-sided power imbalance. And this requires an evident equality in a number of areas. Examples include trade negotiations, living standards (and finances is just one element of this, as is free time), social aspects of employment conditions, voluntary participation, etc. Plenty of attention will also have to be paid to free rights. These need to be organized much more consistently in non-western countries. And the same applies to interactive communication flows. So that others can participate on the basis of equality.

In this regard, equality means: exerting an equal effect, in which every participant partakes on the basis of mutual self-respect. If wealthy western countries fail to treat less well-off and less well-developed countries as their equal, but see them as subject to western cultural values and standards, then emerging countries will ultimately prove to have greater power and will create their own conditions to the West's disadvantage. They will then no longer treat the West as an equal partner.

If we wish to have healthy arteries in the global economy, then it is essential that a sense of equality is a mutual given in

trade and commerce. If this is unattainable, then one should try to approach others in as benevolent a way as possible. But if equality in trade and commerce does not naturally take central stage, then we will never be able to bring genuine order and stability to the global economy.

Cooperative collaboration

We could ask ourselves in this regard how we might provide practical assistance. For example, to the banking world. This is particularly important and interesting because the credit crisis of 2007/2008 and moving forwards has forced the sector and its players to review their role. We need to look at what is required in the financial world to create a society based on equality. Specifically, we need to consider the cooperative sector. After all, this form of trade has its genesis in collaboration based on equality. To articulate the role of the banking system in a post-credit crisis era, we have chosen to express the potential role of the Rabobank. Let it be clear that this role does not just apply to the Rabobank. Every bank can fulfil this role. However, it is cooperative banks that have this concept basically written in their genes.

The Rabobank has always deployed its resources to support and establish production-oriented businesses. These activities were carried out in a cooperative framework. Joint ventures with common goals or at least coordinated goals. Moreover, this bank supported small businesses and individuals to employ their savings as a way of financing mutual and cooperative operations. This cooperative movement eventually spread to other countries.

In the post-credit crisis era, the cooperative system needs to be extended. Based on equality, one will have to establish cross-border contacts with like-minded thinkers. This cooperation is key to a better world and to strengthening (micro and macro) economies. At the level of both

multinationals and small- to medium-sized enterprises, branches and businesses can be brought together and can benefit (globally) from the knowledge that each enjoys separately but that requires being shared further. The banking system (and once again specifically cooperative banks) should be at the forefront of the movement to gather knowledge and innovation, and to share it with interested parties in a ready-to-use format.

Cooperative committee

The bank can operate as a sort of committee to organize corporate activities and manage production ideas that require a wider effort than the activity or idea alone. The original devisor/initiator must be singled out in this process with honour and respect. A just financial reward must of course be provided for the contribution of the idea. Someone who has something to give to the cooperative should also receive something in return. The idea will then serve the joint interest (and therefore also the interest of society) and remain the property of the cooperative. Such forms of collaboration and society will become very important as a result of the economic situation (an increase in the number of companies and people in financial difficulty and a lack of direct business financing).

The need to work together will become increasingly obvious. Not only in the banking sector, but throughout society. It is just a small step for a cooperative bank to filling the above-mentioned role of 'cooperative committee'. The presence of the banking sector in all areas of society makes banks extremely well-suited to this role. They can create vertical, horizontal and even diagonal links between all industry sectors. They can also operate beyond segment boundaries. The bank could act as trader in future-oriented connections at all levels (from families to multinationals).

Example: the dairy industry

Milk production is a good example of the former. This is a global phenomenon, with milk producers and processors often organised in cooperative schemes. The Rabobank plays a key role in this in the Netherlands. The expertise of the bank and of the producers could lead to the animals being of greater value in production, a more sustainable processing industry and the creation of a more natural interface with human nutritional requirements. This might require less milk and could also prevent related allergies. Applying this in a global cooperative context will create a greater collective responsibility, with countries that produce less milk than required by domestic demand also being included. This will promote the consideration of distribution and storage strategies, but also lead to the setting up of cooperatives in those specific regions. The latter of these factors is also essential in case a country has to be (partially) self-supplying as a result of some disaster or another.

And we are likely to see a growing number of worldwide disasters. This means that mothers in disaster areas are unable to provide sufficient breast milk due to the emotional load they are under at such a moment. However, this does not mean that their child must therefore be neglected. The dairy industry is not currently capable of reacting on a global scale. Global responsibility can only be promoted by greater cross-border cooperation. People have yet to take on this responsibility. If one is too occupied with product, one misses important opportunities—not chances to turn a profit, but openings to operate in more humane terms.

Of course there are many other examples that could be provided, at both micro and macro levels, and in all sorts of branches and processes. Like energy solutions, for instance, or solving water problems, etc. When setting up these services, attention will also have to be given to training

personnel and changing organization procedures. In short, a great deal will have to change, but it is a unique chance—made more immediate by the credit crises—for banks to get actively involved in establishing a new and sustainable society.

Sustainable connection

As in many other branches, the banking world is also driven by a desire to establish stronger relationships. However, strengthening client relationships does not always reflect the right motives, as the principles involved do not always serve a client's wish to participate in financial markets as favourably as possible and in a responsible and genuine manner. There is room for improvement here, both in general and in specific terms.

Firstly, in general terms. Most clients know very little about the sustainability activities of companies to which they have trusted their money and do not even bother to follow their own investments. Apart from an obvious focus on earnings and yields, most clients seem to care little about the sustainability of their investments. Both companies and investors also appear reticent to stimulate clients to invest sustainably. They boast about sustainability to the outside world in order to generate new clients, but fail to mention that some of the assets entrusted into their care are invested in companies whose products and services would not find acceptance among clients, were such information passed on to them. Openness is asking a lot, but it is necessary. This openness requires not only the establishment of criteria with which companies and investments must comply, but also the consideration of side effects of processes and the production of goods, as well as the consequences of recycling. What is required is an assessment framework with 1) criteria for the commodities, materials and activities required to produce a given product (i.e. the manufacturing value) and 2) criteria for waste resulting from processing said product.

Sustainable production

Another theme is the commercial production process. In many production processes, it is possible to manufacture many products more simply, using fewer raw materials and reducing the environmental impact. It is also possible to make many of these processes faster and more future-proof. Over the years, production processes have become incredibly complex. This is partly caused by the fact that many companies are dependent on sub-manufactured components that have to be produced by other companies. At the same time, the required resources are not sufficiently coordinated and are often selected without any regard for the environmental consequences.

Production processes will have to be set up more effectively in future. This could be by coordinating all the sub-manufactured components and processes in a strategic, and overarching management hierarchy. In other words: in order of necessity. The aim must be then to arrive at a common product range with which individual entrepreneurs or companies are rewarded commensurate to their effort. They should as it were be cooperatively connected in order to launch a common product on the market. This method of organization and working has a number of key benefits. It prevents obscene product margins. It also stimulates environmentally sensitive inventions and creates calm, since every entity within this strategy is certain to earn something from it. One does not enter the chain as a competitor, but as a partner. One further advantage is that it reduces the risk of fraud. Even the organization of these changes can be initiated and/or supported on the basis of the stated 'cooperative committee'.

Patents

Working on the basis of cooperation will lead to faster, better and simpler solutions for the problems faced by society. David Martin, CEO of M-CAM, a finance company with great knowledge of intellectual property and patents, thinks that we

already posses everything we need to solve the world's problems. It is only a case of organizing it and energetically bringing the necessary elements together. However, most patents are filed not for the purpose of using technology for everyone, but to prevent their use, especially by possible competitors. They are protected or buried. This is not only counterproductive, but is also an injustice to all those involved in the process of technical research and development, in whatever way and for however long. As stated earlier, working cooperatively ensures everyone is honoured, recognized and rewarded for his or her contribution. This can only be done on the basis of equality (related to effort) and not using the maximization of profits for one's own benefit alone. No empirical evidence exists showing that restrictive property models achieve greater value than preferential purchase or vendor networks. In fact, the successes frequently showcased to endorse patent schemes most often reference businesses who grew through preferential government purchasing rather than patent enforcement. It is likely that the future will be more productive if we adopt financial incentives for explicit collaboration rather than maintaining isolationist restrictive property paradigms.

Connectivity

The banking system and specifically cooperative banks (the Rabobank in the Netherlands) are perfectly suited to act as connectors. Without too much difficulty, they can act as interlocutor at a high level (executive management). Also important is a high level of communication in terms of purpose. One must in the purest sense know when and how things must be approached and tackled. In principle it is also the case that all contacts in this context should take the necessary steps. But this system has never been used in a truly productive way. If top business leaders are open to this and apply themselves to it, their networks will be enriched further, and society in general will be all the better for it.

Generally speaking, banks have openings and networks on a number of continents, including Africa. So they can also play a key role in the development of each continent. Banks supply many companies with capital, either directly or via their partners. This gives them a say. Their capital has made them founders of these companies, and has allowed a number of institutions to be founded. If banks present themselves to the world in an inspiring way with a benevolent and clear vision, and with a genuinely just approach, they will gain much approval. From this position they can then deliver a greater positive contribution to developing regions.

Commercial bankers are in general—whether consciously or not—familiar with negotiation strategies. As a result of their position and the role they fulfil within the bank, they are not only advisers, but also negotiators. However, this is a skill that they will have to work on. They now function regularly as negotiators in business terms, but this must be converted into negotiations with regard to future strategies. The current engagement strategies will remain, but their main task will be to connect these strategies to the future. The future will become the driving force, the connection is then related to this.

Developing country strategies

The future strategies will have to be connected from a genuine motivation. Below are a number of issues that are key to assisting developing countries.

Firstly, we require a fundamental respect for plants that are indigenous to a region. These are currently subject to slash and burn policies, as commercial forces drive people to reject farming of locally available produce. As a result of this there is a very big chance that the soil will become infertile, or losses its original energetic power. The bank should stand up for native produce. In the new, smart way of operating, they

must be able to technically supervise production in a sustainable way. They must for instance prevent seed stock from becoming refined in a way that detracts from its native properties. Furthermore, direct distribution channels will have to be created. Crops that can be cultivated on a large scale can then be transported more quickly from producer to consumer.

A second key point is that Africa—though this could apply just as well to other developing countries—could become a sort of food provision centre for large groups of people who suffer from chronic malnutrition. People who eat protein-deficient food and who require emergency nutrition in a way that prevents them from becoming a group that requires large-scale health-care programmes. They are then likely to live longer and will place greater strain on the health-care system over the coming decades. One complicating factor here is that these people are now showing many signs of physical insufficiencies due to protracted use of low-grade foodstuffs. This should be approached in a preventive way now by cultivating and growing crops that not only provide for daily requirements, but also have the innate power to regenerate human physiology.

Our third point is the issue of polluted (ground)water. This is also a problem that must be faced and solved. The food industry will have to be intimately linked with ensuring pure drinking water. These systems are often still distinct. Connecting the parties involved is a job to which banks are well-suited.

Furthermore, together with the cooperative approach we are emphasizing, more technical connectivity must be created. Especially technology that promotes air quality, technology that improves communication flows and technology that can be used to facilitate people's transport requirements. Also

large-scale canalization works are essential to ensuring sustainable development in, for example, Africa. This is vital to guaranteeing that water flows—from waterfalls and wild watercourses, for instance—are managed more efficiently. The organisation of this will have to be embraced by major institutes. Responsible canalization will of course demand a great deal of manpower and resources. Continuity is also vital. Implementing the tasks required could take generations. Canalizing water in Africa is essential. Climate change in Africa will become more obvious, not only with increasingly serious flooding events, but also with a greater number of protracted droughts. Designing and implementing a water infrastructure cannot therefore begin too soon.

The banks could play a major role in investing in the water infrastructure. This will require sustainable investment aimed at the future. If they manage this together with the other key elements stated above, then banks will truly be supporting these countries, as well as facilitating global development in general. Banks would also benefit from reinvesting profits from these activities in similar projects. Moreover, the greatest actual advantage of all this—for the bank, too—is the boost it would provide to the global economy as a whole.

New leaders

Since the beginning of the credit crisis, but particularly since autumn 2008, many countries and institutions have taken measures to bring the crisis under control. The temporary bailout of banks and other financial institutions is the most obvious and recognizable form of assistance. Not only for the public, but also for politicians. One problem that arises here is that the established parties are missing an essential element required for arriving at a truly sustainable solution. This problem relates to the appointment of executives and non-executives, and regulators and advisers. The selection of these people mostly takes place on the basis of past activities and results. On the path towards new social structures—and especially new financial systems—it will become obvious that past results are no guarantee of future performance. The self-satisfaction associated with past performance cannot be considered productive for the future. Advisory committees, supervisory boards, and non-executive and executive management are entities often peopled by those who have done well out of life based on past duties. However, these may not always be the right people to guide us through the current times with a new fervent awareness. The principles applied in the past are no longer adequate for the present. As stated previously, this also applies specifically to the current banking system. Alternative skills and insights are required to navigate us as favourably as possible through the current financial crisis.

And this relates to a number of character traits. Such persons should dare to look way into the future without feeling influenced by what they sense from their observations. This is crucial due to the fact that this process often generates a sense of fear, an inflated ego, or partiality. These people are then not flexible enough to fill such a position. They should also be people capable of proclaiming their vision publicly,

preferably on a global scale, so that they can respond directly to signals emitted from any region. This might be by email or some other high-quality communication channel currently under development. In any case, it is essential that they are informed daily about the current state of affairs. They should have a potent intuitive gifting and take their own instincts and perceptions seriously. They need to be able to think in financial terms, but not in a restrictive or limited way. They should also dare to reverse positions from one moment to the next. To turn 180 degrees. These people should not necessarily be involved too much in daily matters, but must be constantly on the alert in relation to their environment so that they may be inspired at a moment's notice as to what action may be willed. By willed we mean: *that one is able on the basis of inner authority to take decisions that extend well into perpetuity.*

These people should therefore have a rich inner network. This should also find its expression externally in an interconnectivity with like-minded individuals who are also able to operate from an autonomous perspective. This is very important.

They should have a very alert approach to the global economy as a whole. And need to be open about the essential qualities that keep them as it were actively alert when following worldwide economic events with such affinity. This means that they are also natural speakers who are able to share with inner authority why they are so motivated to do what they do. And they also enjoy a below-average ego.

These people are competent forward thinkers. Something they already do habitually. They are not bound to forward thinking, but are as it were directly connected to the source, the initiation station from which visionary awareness flows. They will have to watch their ego so that it does not focus on their ability to synchronize with the stated initiation station. If they

fail at this, the source becomes silent. Something which also happens if they fear the source's silence. There are people who think in economic terms who are also a natural channel. They have no ego, the source just wells up from within them. They stand in the source and are initiated by the source itself, growing very rapidly in consciousness. However, if they try and understand the source, they will neutralize its potency.

It will not always be easy to find such people, but every country has them. People with these qualities are present in this day and age. They just have to be discovered, as the old power structures and systems are barely aware of them. They are often individuals who have studied and worked in a particular field, but who have not allowed themselves to become entrenched in the dominating knowledge base. They are often impassioned but not excessive speakers. They are people who freely give without demanding something in return. They are involved in society in a general sense and cannot tolerate well the suffering they encounter, which also makes them idealists.

Cooperation

It goes without saying that the new leaders cannot do all this by themselves. Society, and therefore people generally, need to be motivated to travel the same path. In order to achieve this, it is essential to speak in public with a passion for themes like this. Through the efforts of many, from all sections of society. This appeals to people and encourages open-mindedness. Open-mindedness implies an ability to think beyond your own interests. It involves daring to think at a global level.

Furthermore, it is crucial that some people act as examples and make clear and conscious choices in this regard. For instance, by rejecting public displays of wealth or deploying their abundant resources to promote and support positive issues. In other words, those who like to be seen as being

wealthy show instead that they are willing to use their money for the benefit of sustainable global development. Such people or companies could also include those that have become rich through questionable means, or from a motivation that is not genuinely sustainable but is derived, for instance, from a performance drive or egotistical reasons. These players can suddenly become very generous: "Okay, I have earned the energies emanating from my wealth in order to stroke my ego, but I am now loosening my grip on my affluence. I am donating it to the community to invest, for instance, in good causes for the promotion of positive energy". Such people are basically transforming the energy they have so far generated into a form of service for good causes. Many people occupied with positive or good causes often try to reject wealth that has been generated in questionable ways. Money that they feel is affected by negative energy flows. However, if someone genuinely expresses regret in a positive sense, and aims to transform the questionable money flow into positive energy, then this positive energy is transferred to the money.

The giver/donor requires an awareness of the above transformation he is to disengage himself from his wealth. And this uncouples it from its original aim. If this does not occur, it will affect those involved. But the more impassioned the giving, the more sustainable the effect.

However, the reverse is also possible. If someone gives without a clear conscience—with a weaker energetic value—then a transformation is possible at a personal level. Someone can change inwardly so dramatically that the next time he gives, the donation enjoys a positive energetic value. However, this personal transformation depends on proper communication.

Communication that must be aimed at the individual. One needs to be touched and/or motivated by something related to the cause that one is supporting. Otherwise such magnanimity

will fail. It also helps to name people who are not necessarily large donors. It is even better to thank regular donors frequently, stating clearly what their generosity has enabled. The degree of gratitude expressed—how often one is thanked—directly affects how the giver feels. Of course this recognition carries greater force if one is changed from inside out.

Communication

It is essential to have a positive and sometimes creative focus on questions arising from problems and the solutions to be implemented. This might be through writing books, articles, but could easily include songs or poetry. Though the latter two forms are not conventional, they can be very applicable if the proper tone is used. Song or verse has the power to touch people very deeply and guide them to a different motivation. It is very possible that songs or poetry or inspiring articles can stimulate people to get more involved.

It must appeal to like-minded individuals, as sentiment alone does not create the confidence required. Sentiment transformed in a positive way into clear thinking can create new ideas enabling people to find their potential and work towards a sound and healthy global economy.

Many issues are crucial to this transformation process. A number of these are discussed above, including key problems and possible solutions. However, there is much more to which we could turn our attention. But we will suffice here with simply stating the key points, leaving the reader to form his or her own thoughts on the matter. Do not forget that open-mindedness plays a major role in this process.

The key points include:

- An inclusive attitude to those less fortunate than yourself
- The fact that some children are driven to survive because their gifts may be of service to the future
- That animals—which of course must not be allowed to go extinct—also deserve support as they are transmitters of generations of knowledge of the land on which they roam
- That if you really look into someone's eyes for long enough you will see their soul

- That the lack of a healthy economy can only be reassuringly mitigated by acting in genuine, lasting, close friendship towards others
- That access to food and water is everyone's right
- That forgiveness is required towards those that have helped derail the global economy so that they too can learn from their mistakes. In other words, they also deserve the opportunity to turn their faults into positive knowledge, to know that we have created that learning environment together and that they may also participate in it

We close with the advice to try and avoid the current hysteria. At an individual level, but also for those who take care of others' financial interests—when such individuals fail to respond, in terms of mutual benefit, to recurring global trends, then they will also fail to recognise the missing links in time to react positively. This is a direct request for the banking world to emphasize, in a spirit of peace, our interconnectivity and to share our intuitive, inspirational sentiments with each other. Then, on the basis of this peaceful connectivity, we can march forward in community. If we fail to do this, the problems will be left not only unsolved but more likely magnified.

In previous chapters we covered a large number of issues. Problems and potential problems were stated and existing situations and processes described. It is clear that many people tend to become uncertain about their own lives. In some cases this can lead to a fear of the future. People struggle to focus on worthwhile things. People often become dissatisfied with things that fail to offer added value precisely because they are so forgetful about what *is* good for them. It is therefore essential to illustrate what prosperity means at an individual level. This might enable them to operate with greater confidence in the future. We will now state a number of key issues related to this. General guidelines that everyone

must apply for themselves. Rules of thumb which recognize that a contented person is one that requires less, and uses fewer unnecessary resources as a result.

1. When people manage to steer clear of mass **hysteria, they naturally attain a greater degree of rest and therefore a more comfortable way of life.**
2. **When people stop hiding their disappointments, but express them openly in order to realign themselves with existential truth, then such disenchantment is denied the chance to degenerate into a festering sore. Since these disappointments not repressed anymore, they no longer threaten to generate desires that require gratification and that the individual concerned will struggle to effectively control.**
3. **Avoid being submissive to others when you wish to tackle personal matters in order to learn lessons about yourself.**
4. **Avoid standing out from the crowd if this leads to detached behaviour and an unwillingness to live in accordance with your own reality. Those who apply changes at their own cost to make themselves especially appealing lose self-importance and forfeit much energy.**

In other words: when people try too hard to be more special than they actually are, then they create turmoil on labour and financial markets and beyond. This then manifests itself across all money flows.

5. **Avoid restlessness in matters that require patience over the long term. Because he who upholds rest in his affairs maintains inner peace and is skilled in the art of *being*.**

- 6. Do not avoid soft issues, as he who expresses himself in a mild-mannered way commonly enjoys a greater degree of calm in his dealings with others than he who attempts to present himself as eager and excessively appealing at the cost of his own conscience.**

In other words: People who dare to surrender a degree of attention to others, and develop a keen awareness of this process, often rediscover their self-justification as they become more deserving of attention from others.

As long as you behave towards others as if you are exceptionally popular and unusually appealing, any attention you receive will be strongly dependent on your behaviour and will not derive from a pure motivation on the part of others.

- 7. Becoming more sensitive in life results in greater displays of modesty, which in turn creates more rest. He who puts this into practice experiences rest in the way he treats others and creates in others the feeling they are being treated differently.**

In other words: if you see your life as a challenge in constant change, and permit yourself to increasingly act on this conviction, then it will become easier to bear others who are different to yourself.

Many people are witnessing the disintegration of old structures and processes. They see it happening but do not imagine themselves as being a part of it. But they should motivate themselves to take up the challenge of connectivity to enable themselves to facilitate creation of the new in their own way and at their own tempo.

8. People should look each other in the eye more to promote understanding.

None of these principles appear to have anything to do with finance or economics, but nothing could be further from the truth.

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