

Ending the Global Kleptocracy: Financial Innovation for the 21st Century

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Abstract:

The purpose of this paper is to present a comprehensive and workable answer for addressing the socio-ecological crises that result from the severely flawed socio-economic system that is the capitalist world system to date. It presents a fundamental first step towards correcting this system, by addressing and correcting the monetary system whereupon a global kleptocracy has been constructed. At this point, there are no more excuses for social scientists, politicians, and regulatory agencies to hide in ivory towers. Conclusively, the feasible possibility for a pro-social, pro-ecological, and pro-economical financial system is presented here.

Keywords: *Capitalism, Kleptocracy, Socio-ecological Wellbeing*

Introduction

This paper is a result of a lifelong study into the human condition. As I learned more, I was amazed to see how humanity has struggled with systemic violence and exploitation by parasitic ruling classes throughout many millennia, at least since the time of ancient Sumer. What is a remarkable finding, is that it seems to be the case that humanity has lived without war and organized violence for more than 95% of its existence on earth (Sponsel, 1996). With the rise of agriculture, the accumulation of surplus value became practiced (Krall, 2018). Suddenly, man became confronted with widespread and institutionalized violence. I have formulated and documented my hypothesis in "Psychopathy Incorporated" (Priels, 2023a), where I present the thesis that at this point, counter-dominance strategies of egalitarian societies started to fail and we see the rise of psychopathic structures and exploitative, psychopathic ruling classes. It is to say that societal organization became fundamentally pathological and power structures became exploitative. We see the rise of pathocracy (Priels, 2023b) and institutionalized, systemic violence (Rubenstein, 2017). To date, global capitalism remains such a totalitarian, anti-

social, and utterly unjust socio-economic system that has captured humanity in a web of systemic corruption and exploitation (Priels, 2023a).

In my paper “Murder by Usury and Organized Denial” (Priels, 2022), I have identified the charging of compound interest, or usury, as a key element and a root cause of this global, kleptocratic, and murderous system. The challenge was to formulate a comprehensive and workable solution to our global predicament. I have to thank Marc Gauvin of MSTA and BIBO currency, for his invaluable feedback (Gauvin & Dominguez, 2020). Together with Professor Dominguez, he achieved the most fundamental analysis of the monetary problem to date: money’s core misrepresentation (MSTA, 2016). They document that at the very root of financial exploitation for example usury, is a deeply flawed conceptual mistake of conflating money as a measure of value and a commodity. The most optimal solution has been presented by them as BIBO passive liquidity (BIBO currency, 2014). I invite everybody to check their very informative website, where all this is explained from sound control systems engineering.

However, the correction of the global monetary system to such a passive mutual credit system with bounded input and bounded output (BIBO currency, 2014) requires global and transnational cooperation. Ideally, global leaders would wake up to reality and understand how global capitalism is killing us all (Parrique et al., 2019). Ideally, they would start to understand how inter-elite competition that puts us all at risk of nuclear catastrophe and World War 3, arises from a millennia-old problem that the science of Cliodynamics has identified as the perverse wealth pump (Turchin, 2023). Ideally, human beings would develop socio-ecological intelligence and resolve structural violence for once and forever, by understanding its structural causes (Priels, 2023b; Rubenstein, 2017; Turchin, 2023). In this paper, I present a workable and fundamental first step towards the global resolution of systemic violence: an interest-free mutual credit service, that can be implemented immediately within the existing system. Transnational cooperation and correction could then follow, as the example is set. At this point, there are no more excuses for social scientists, politicians, and regulatory agencies to hide in ivory towers. Conclusively, the possibility for a pro-social, pro-ecological, and pro-economical financial system is presented here.

The path of action that I chose, has been to contact the department of sustainable development in the Belgian government.

The next step will be to take this to the European level. But the template here presented can be implemented in any country! Thereby, I invite scientists and politicians from all over the world, to engage in a competition to set the example and transform a national banking system into an interest-free mutual credit system! This may seem radical to some, but that can only result from profound ignorance of our socio-ecological predicament. I am sure that any sane mind will readily conclude that this is the kind of reform that we must implement if humanity wants to survive on this dying planet (Korten, 2016). In other words, every scientist and politician with a sufficiently functioning brain will know that this is what we have to do, however radical or difficult it may seem. We have to change or perish (Parrique, 2022). The monetary problem is a first and foremost fundamental problem, whereupon the whole socio-ecological destructiveness of capitalism is built (Schmelzer et al., 2022). To negate anything that is presented here:

Basically: economists and politicians have to demonstrate to us how an increasing quantity of money could be decoupled from GDP. Then they have to show us how GDP could be decoupled from biophysical boundaries by the earth's ecosystem and carrying capacity. In the absence of such evidence, and this is where we are, they are all complicit in systemic genocide, sociocide, and ecocide by perpetuating a growth-driven and wealth-concentrating monetary system and a growth-driven and wealth-concentrating capitalist econom.

What follows, are two documents that I have redacted to address regulatory agencies around the world. You are free to use them or to redact them further as you deem required. But what we have to do, together, is something akin to truth-bombing regulatory agencies around the world. It is crucial to raise critical consciousness and ethical awareness of the deeply flawed structure of the world's monetary system and economic structures.

Findings and Discussion

Inviting The Government to Protect Human Rights: Raising Consciousness and Motivation To Criminalize and Correct A Systemic Sociocide, Ecocide, And Genocide

Based on independent research, published in peer-reviewed scientific literature, I want to inform you with this writing on governmental failure to protect society against structural sociocide, ecocide, and genocide, due to a financial system that is built on fraud, whether or not with knowledge, the latter is for further investigation to establish. It is considered a millennia-old systemic disorder that has been the cause of unspeakable human suffering throughout the ages and is presently ongoing (Priels, 2022). This structural disorder in the financial system, a consequence of demonstrable error, results in global systemic instability and socio-ecological destructiveness (BIBO currency, 2020).

Due to the severity of the socio-ecological crises that constitute an existential threat to humanity, I hope you will investigate this matter with due diligence and that we can establish sound, interdisciplinary, and political cooperation to correct this error and to protect socio-ecological well-being, responsibility for the government by the declaration of human rights. Moreover: the current financial system makes 'sustainable development' or 'global well-being' utterly impossible. It systematically impedes socio-ecological well-being. The good news is that the problem can be solved. As a consequence, this becomes an ethical imperative. But the facts are:

1. Money/currency unit symbols are not formally defined as required for any mathematical expression in terms of said units to be applied in any determinate fashion.
2. The common informal notion of money being used instead of any requisite formal definition constitutes a commonly assumed logical misrepresentation by conflating the concepts of measure with commodity without recognizing how and/or when these two notions are mutually exclusive.
3. Given that said misrepresentation has been assumed universally in all manner of money contracts and agreements by rote and according to formal systems theory and proven practice, can be shown to be a root cause of systemic instability in money, that by extension and pursuant that same theory and proven practice

will inevitably lead to instability of all systems that incorporate the imperatives of said misrepresentation.

4. Given fundamental principles of contract law, the proof of the existence of any misrepresentation in any contract can be the cause for nullification of said contract (MSTA, 2016).

Consequently:

1. The current banking system is based on fraud because according to sound systems engineering science, money can not be a measure of value and a commodity at the same time. This error causes systemic instability and socio-ecological destructivity.
2. The current banking system is a Ponzi scheme, as 'de novo' credit creation where interest is charged, results in exponentially increasing systemically insoluble debt.
3. The current financial system forces the economy to grow exponentially, while it concentrates wealth in the hands of the richest 10% of society (Priels, 2022).

The Consequences:

The structural and systemic disorder that follows from money's misrepresentation causes all kinds of practices that are socio-ecologically destructive by definition. The most important is compound interest on credit, but likewise, all percentage charges on money are systemically unstable and socio-ecologically destructive.

As a consequence, the economic system is forced to grow exponentially and perpetually, which is utterly impossible in any bio-physical system, such as Earth's ecosystem. In other words: the financial system is programmed for socio-ecological destruction by money's misrepresentation. The face the severity of this systemic predicament:

1. Sociocide: because of the inherent systemic concentration of capital, wherein the wealth of the creditor class grows exponentially, as all others struggle with increasing costs of living due to the resulting inflating costs in all value chains, a two-class society is created with an exploitative monetized minority that preys, systemically, on the vast majority of the population. The system is inherently anti-social.
2. Genocide: this concern primarily the global South, although the

poor in the global North also lose healthy life years as a consequence of systemically generated poverty. Undeniably, the global structural cash flow of trillions of dollars flowing from poor countries to rich creditors in the global North constitutes structural genocide on the global South.

3. Ecocide: the exponential growth-imperative of this flawed monetary system forces the economy into exponential growth, to avoid hyperinflation. This has been facilitated, until now by the availability of cheap fossil fuel energy, but with devastating socio-ecological consequences. Scientific data show that the earth is already overexploited by more than seventy percent because of economic activity. Correcting the monetary system is thereby a crucial, necessary, and absolute priority step to arrive at a socio-ecologically sustainable and healthy society.

Infinite growth is impossible on a finite planet. So-called 'decoupling' has been scientifically debunked (Parrique et al., 2019) and violates the total available empirical data. The consequences of perpetual-growth imperatives are thereby inherently socio-ecologically destructive. The severity of the situation was well presented by scientists at the recent 'Beyond Growth in the European Parliament' (*Beyond Growth 2023 Conference*, 2023).

Given the profound severity of these facts, sociocide, ecocide, and genocide, the government has an ethical obligation to correct this systemic disorder as an absolute priority! Without needed correction, sustainable development and global well-being become utterly impossible and the government remains complicit in these crimes (Nickel, 1993). Given the fact that a correction of the financial system is technically easily feasible by rendering the system BIBO passive, it constitutes a moral obligation as such.

By the universal principle of legal validity "Quae ab initio non-valent, ex post facto convalescence non possunt" common practice can only serve as a source of valid law if and only if said practice cannot be shown to be invalid. Finally, the notion of misrepresentation by logic and as explicitly set out in Anglo/American law has three levels of liability:

1. Innocent
2. Negligent
3. Fraudulent

Therefore, from all the above, it follows that it is the responsibility of all agents public and private to attend to any claim of misrepresentation in their dealings to either prove the absence of misrepresentation or to act to correct it. On the other hand, the act of ignoring any such claims constitutes reckless disregard, most particularly on the part of any public entity whose mandate is to serve and represent the interests of its constituents (MSTA, 2016).

A crucial warning: there will be no survivors on a dead earth. In this, currently flawed, system: everybody eventually loses. The existential challenge for humanity is to develop socio-ecological intelligence and correction of money's misrepresentation constitutes an absolute priority.

Hereafter follows a comprehensive and workable proposal for regulatory agencies, scientists, and politicians around the world. The proposal in question was addressed at the Belgian Ministry for Sustainable Development, but it can be adapted to any nation and currency. The liberating potential of this proposal, should not be underestimated. And this is the case for ALL people, rich or poor, as there can be no survivors on a dead planet (Korten, 2016).

Moreover, the system creates a rat-race society that is unstable for everybody. While the rich may gain financially, existentially, everybody loses... but it is, of course, much more difficult for very wealthy people to understand this. To see that capitalism is a losing game for all requires a deep understanding of socio-ecological well-being and systemic correction.

Politicians and regulatory agencies have the greatest responsibility, due to their mandates to serve the people and protect human rights. They should not be influenced by the lobbying of the ultra-wealthy. However, we shouldn't tell ourselves fairy tales. Politicians are often well-paid and are with the global bourgeoisie. There are certain financial incentives for them to keep the wealth-concentrating structures of capitalism. But the same goes: if society is collapsing, you are not in a good place. May they find wisdom and integrity in these difficult times.

I present here a model for finance 2.1: a public, interest-free mutual credit-system, that can be implemented by political decision. We have to understand, that there are real, structural solutions. The only thing necessary... is political will! The first step towards political will is conscientization (Priels, 2022).

Sustainable Finance: Belfius 2.1 as Radical Economic Innovation for The 21st Century

Recently, there was a grand congress at the European Parliament with prominent international scientists, specialised in ecological economics and sustainability: the “Beyond Growth”-conference 2023 (*Beyond Growth 2023 Conference*, 2023). The message was crystal clear: our current economic structures and their intrinsic growth-imperative, are utterly unsustainable and are already causing a socio-ecological catastrophe. Blindly perpetuating business as usual proves to be scientifically and socio-ecologically completely irresponsible.

With hard data, the myths of green growth and decoupling were thoroughly debunked (Parrique et al., 2019). Economic growth and ecological destruction prove to be inseparable. The gathered scientists came to a unanimous conclusion: things can not continue this way and the survival of the human species demands radical innovation of economic structures. Growth-driven capitalism is ethically indefensible and constitutes an existential threat. Furthermore, the present scientists concluded that the system is not only destroying the planet but is also deeply anti-social, as it concentrates wealth and power with a small minority of the world’s population, while more and more people live in precarious conditions (Hickel, 2017).

The conclusion is hard but unavoidable: the current capitalist world system is anti-social, anti-ecological, and thereby also anti-economical when societal well-being is used as a qualitative measure. The current system is unfit for the future and needs radical transformation and structural innovation. The basic structure of this unsustainable and destructive system is the current banking system, built on de novo money creation and the anti-social, anti-ecological, and anti-economical dynamics of compound interest (Priels, 2022). The good news is that things can be radically different!

The Ecological Unsustainability, Anti-Social Dynamics, and The Anti-Economical Wastefulness of the Current Economic System

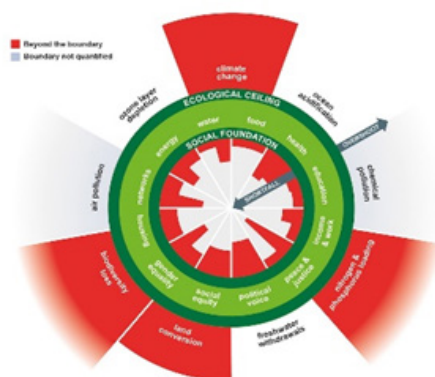
To achieve an understanding of the dynamics and operation of our current economic system, has become an existential imperative.

Socio-ecological illiteracy and a lack of critical consciousness, are an existential threat in these times. Therefore, I present a short overview of the most pressing issues, confronting humanity today.

Ecological Overshoot

The much-discussed climate issue is but an aspect of a much deeper ecological disaster: the transgression of the earth's carrying capacity. Scientists find that economic activity already exceeds regenerative capacities by more than 70% in different areas.

Figure 1



Source: (Raworth, 2017)

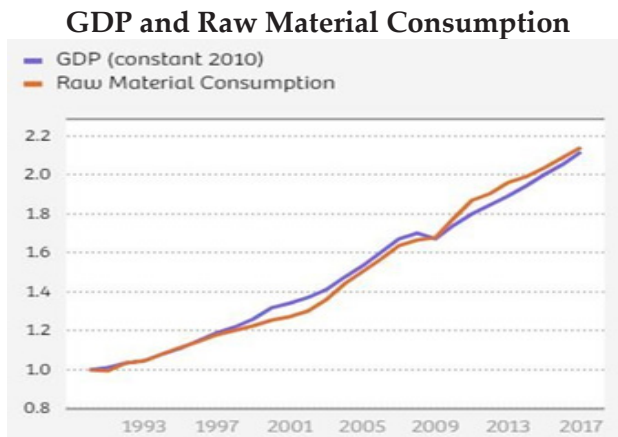
The conclusion is current economic activity is responsible for ecological destruction, while the vast majority of the world's population still lives in precarious conditions. Ecosystem destruction harms poor people first and local subsistence economies are brutally destroyed by the enclosure of imperial and extractive capitalism. This system is morally indefensible.

Consequently, mainstream economists and politicians live in a delusion, when they talk about *progressive development* by further continuation of this system. The boundaries are already being violated, meaning that a business-as-usual strategy is thoroughly outdated. The self-delusion is maintained by cognitive dissonance, by the fairy-tale of decoupling. But tragically, this delusion has no basis in science or reality.

The laws of physics are hard. Physical reality has boundaries. Those who deny these boundaries are suffering from a severe delusion

that constitutes a danger to themselves and others. The exponential growth-imperative of this system constitutes an existential threat and denial will eventually prove to be untenable but meanwhile, a lot of socio-ecological harm is being done.

Figure 2



Source: (Hickel, 2020)

Anti-Social Systemic Dynamics

From a flawed paradigm, that ignores ecological boundaries, politicians and economists have argued that economic growth is the best way to fight poverty. That was one of the most basic mistakes of capitalist development ideology. People assumed, (or pretended to assume, who can tell the difference?) that perpetual wealth accumulation by billionaires and millionaires is not a problem, as increasing wealth would lift all out of poverty. *Historia pulcherrima, sed omnia fixta*. A beautiful fairy tale, but a fantasy.

By now it has become overwhelmingly clear that capitalism does not bring well-being for all, but excels in concentrating wealth and power with the richest people while bringing ever more people into precarious conditions (Hickel, 2017). Capitalist privatization is armed robbery by a global kleptocracy. It is militarized ruling-class criminality. Privatizing what originally belonged to the commons, credit, land, and resources, results in a *de facto* two-class society. A minority of monetized people claim ownership of the earth as more and more people are forced to pay unearned economic rent to this

exploitative class, consisting of a Transnational Capitalist Class and a global bourgeoisie. The global result is an obscene misdistribution of wealth and power.

This situation is by no means natural but is the result of the anti-social construction of economic structures and property rights. That construction could be radically different. From a viewpoint of ethical integrity, it is crystal clear that these structures have to change.

Global Capitalism Anti-Economical System

The remarkable conclusion of all this is that capitalism, widely celebrated as the bringer of prosperity and progress... does not survive critical scrutiny when we evaluate its societal merits. An enormous amount of human effort, energy, and resources are wasted for generating obscene amounts of excessive luxury and capital accumulation at the top of the wealth pyramid, while the earth's ecosystem is being destroyed and billions of people live in precarious conditions. This is not a humane economy, nor can it be a true democracy. Capitalism is a tyrannical, sociocidal, ecocidal, and genocidal kleptocracy (de Batselier, 1988).

Sustainable Innovation of The Publicly Owned Bank Belfius Into A Future-Proof Organization

Belgium may become the world leader in socio-ecologically responsible financial innovation. We do have a bank that is the property of our government: Belfius. Hereby, I present a proposal to radically transform this organization and lift it to a future-proof level. Let us first have a close look and see how the current banking system constitutes the most fundamental root cause of current socio-ecological crises and anti-economical systems dynamics of capitalism. To understand this, we must have an accurate understanding of credit creation by commercial banks.

De Novo Creation of Money and Interest: The Greatest Ponzi Scheme on Earth

"The process by which money is created is so simple that the mind is repelled." Kenneth Galbraith, economist

The remarkable fact of the matter is that the vast majority of politicians, economists, and even bankers, are pertinently ignorant

concerning the actual operation of credit creation by the current commercial banking system. Banks create money out of nothing, each time someone takes a loan, by double entry-accounting. Someone who, for example, borrows 100,000 euros, will have this created on his account, while this money has never existed before and does not come from the saved money of others in the bank. It is a mere accounting activity, requiring mere type work. To charge thousands of Euros in compound interest on top of that is a case of con-artistry and extortion. A simple, flat fee for accounting services, could suffice. It is an abuse of ignorant people and of the oligopoly power that commercial banks have, to monetize their accounting services. But the socio-ecological consequences are far worse.

Because the bank does not create the interest on this loan, the sum of the debt = principal + interest. In other words, the interest has to be paid by another person taking a loan! And on that loan, interest is also charged! As a result, a Ponzi scheme has been institutionalized, whereby the total economy is forced into ever and ever-increasing debt and interest payments. This is impossible, so boom and bust cycles follow because the debt increases exponentially and faster than the real economy. But over time, the GDP is forced to grow ever and ever, to avoid hyper-inflation. Importantly, these compounding costs inflate all value chains (BIBO currency, 2020).

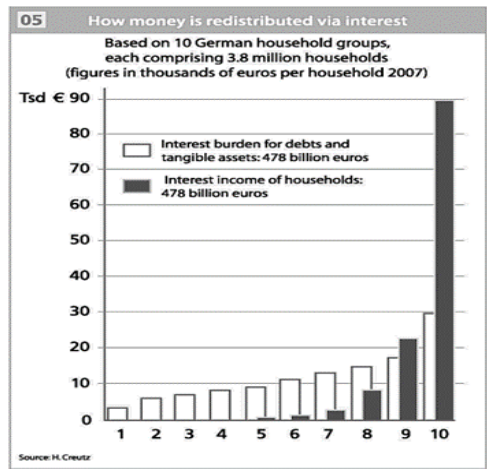
The Anti-Social Dynamics of Compound Interest

“When plunder becomes a way of life for a group of men in a society, over time they create for themselves a legal system that authorizes it and a moral code that glorifies it.” Frédéric Bastiat

The privatization of credit and the charging of compound interest on top also have a severely perverse societal impact. It results in a cash flow from the vast majority of the population, to the 10% richest people that can weaponize their capital. This is the result of political choices! It could be different. We see anti-social regulation, or, from a human rights and state responsibility perspective, *regulatory failure and state criminality* (de Batselier, 1988). The resulting dynamics are obvious:

Figure 3

Redistributed Money Via Interest



Source: (Kennedy, 1995)

Social Empowerment and Socio-Ecological Well-being

There is an enormous socio-ecological liberation possible with the understanding that credit is just a promise to reciprocate, or pay, over time. Interest on credit, or even profit, is completely unnecessary and as we discussed, it is anti-social, anti-ecological, and anti-economical. The government could have all the finance needed, completely interest-free. The only requirements are feasibility and socio-ecological justification. That has as another advantage is that we are no longer forced into short-term investments because of the financial overhead of compound interest, but we are free to implement long-term strategies.

Moreover, we end a systemic cash flow from poor to rich, whereby much fewer people will find themselves in financial trouble, and as a result, social security becomes much cheaper! Money can then serve people’s needs and the real economy, instead of being sucked up to serve excessive luxuries and footprints of the monetized classes. Money can become a pro-social medium, instead of the current kleptocratic weapon of mass destruction that it IS. The current usury-banking system is the root cause of a cascade of systemic violence and socio-ecological destruction (Priels, 2022).

Economic Efficiency for Well-Being in A Free Market

Because Belfius is government property, the bank can operate with public finance. The social service that is thus provided to the Belgian population is radically innovative and world-leading in the area of socially just and sustainable finance: interest-free credit. Belfius 2.1 can lead the world into socio-ecological innovation. Belfius 2.1 would outcompete corporate banking out of business... but that is exactly what a free market is for! *If together, we can organize the cheapest, most economical, most social, and most ecologically responsible business, why wouldn't we? That would mean a total lack of socio-ecological intelligence.*

Conclusion and Recommendation

Conclusion

On scrutiny, capitalism proves to be a kleptocracy as it constitutes the weaponization of ownership for the extraction of unearned rentier income . Rentier capitalism is a tautology. It is a mode of exploitation, that has captured the real economy in a web of parasitic wealth extraction. Money and power become concentrated, true democracy becomes impossible, and globally, sociocide, ecocide, and even genocide are its systemic results. The main dynamics are indeed its exponential and perpetual growth imperative and its exponential and perpetual concentration of wealth and power, whereby it constitutes a systemic crime against humanity (Priels, 2023a).

The challenges for the 21st century are clear. From an evolutionary perspective, humanity, if she wishes to survive, must develop into a socio-ecologically intelligent species, by radically innovating and transforming socio-economic structures. From a spiritual perspective, humanity must heal all of its social relationships from interpersonal to trans-national, towards a community of peace and conviviality. To become socio-ecologically intelligent and survive and thrive, humanity will have to combine the best of ethics and spiritual and indigenous wisdom, with the best of science and technology (Priels, 2023b).

Recommendation

As the founder of the discipline of Prosocial Orthosociology (Priels, 2023b), I would love to see the emergence of profound, transnational, inter-and transdisciplinary cooperation toward the following goals:

1. To replace the current, socio-ecologically destructive global banking system with a passive, interest-free mutual credit system by correcting money's misrepresentation.
2. To abolish the stock market and wealth extraction by financialization.
3. To limit property rights to what is reasonable, fair, and equitable, recognizing global footprints.
4. To value and protect indigenous societies and their rights.
5. To abolish militarism, by recognizing it as organized crime.
6. To engage in non-violent, multi-disciplinary, evidence-based, socio-therapeutic policy-making and international relations.

These are major challenges. But there is a lot of evolutionary pressure to face these challenges. We must end the global kleptocracy that is capitalism and all of its existential threats, and organize a global, humane civilization. *In the 21st century, humanity must become a socio-ecologically intelligent species... or she will very likely be no more.*

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