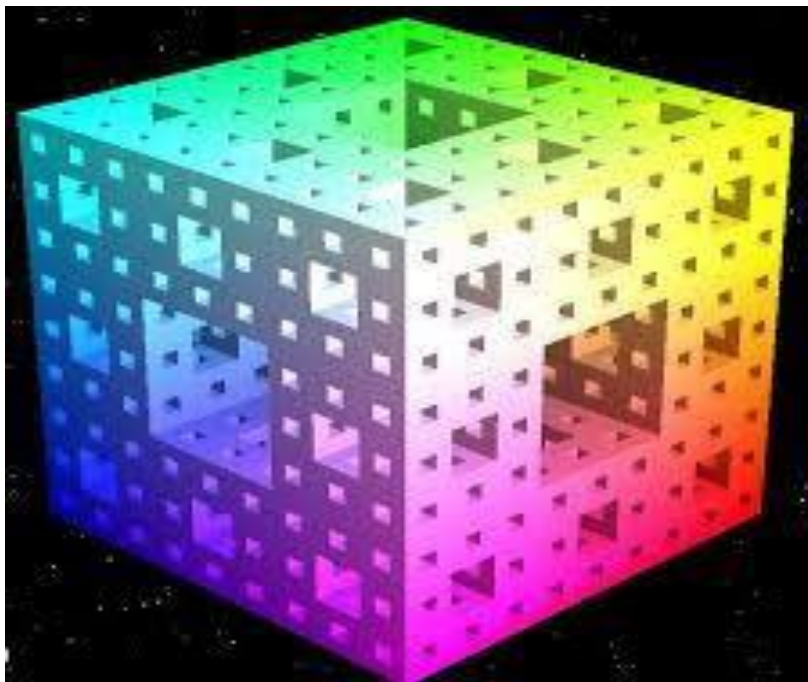


**THE ULTIMATE DANGER FOR TODAY'S CIVILIZATIONS:
THE UNEQUAL DISTRIBUTION OF WEALTH**



“And the children of Jerusalem did so and gathered, some more, some less. And when they did mete it with an omer, he that gathered much had nothing over, and he that gathered little had no lack; they gathered every man according to his eating.”

Exodus 16: 17-18

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THE ULTIMATE DANGER FOR TODAY'S CIVILIZATIONS: THE UNEQUAL DISTRIBUTION OF WEALTH

Since the 2008 crisis and even before, economists of all stripes have published voluminous books and articles which bring to light the iniquitous distribution of wealth among individuals in the global economy. Except for neoliberal ideologues who run after theoretical markets that exist only in their books, economists begin to converge towards a central conclusion: the unequal distribution of wealth between individuals threatens the very existence of countries as well as civilizations.

Unfortunately, no concrete solution appears to address this solid central conclusion.

Why are our economists unable to propose concrete solutions to this systemic global risk that is the unequal distribution of wealth among individuals?

The absence of sound solutions naturally stems from a simple fact: in their overwhelming majority, economists ignore mathematics and are perfectly unable to properly simulating the movement of the economic world to derive real solutions from such simulations. Let's illustrate this ignorance of mathematics which is fatal to an overwhelming majority of economists with just two examples.

Example # 1:

99% of books written by economists deserve to be pounded and thrown in the trash because economists spend years and years calculating derivatives and partial derivatives for non-derivable functions and at the

end of the day, come forth with fake predictions. None of them examine the derivability conditions over the considered interval before gliding into elasticity, differential, and partial derivative calculations. The brutal breakups, the instabilities that lead to chaos and crashes are ignored and we end up with the blind leading the blind.

Example # 2:

99% of books written by economists are to be pounded and thrown in the trash because economists ignore the fundamental principles of the systems' science. A system is characterized by the advent of new properties that cannot be possessed by any individual part of the system. This is easy to understand if you remember that you are a particularly complex system. You fall in love with your neighbor, but it is obvious to you that your liver or your toe cannot act in the same way. Therefore, the laws that describe a system have nothing to do with the laws that describe any part of the said system taken individually. Yet we all know the intellectual swindle of economics books which after having somehow recalled the already fallacious history of the Law of Demand and Supply for a given individual, shamelessly generalize the same law to the whole economic system.

So why are our economists so unable to bring to the table real solutions to the systemic danger caused by the unequal distribution of wealth among individuals in the world? The answer is: they do not know what a fractal is!

Let the citizen reading this not worry, for we will not dive into the twists and turns of mathematics. We will share the truths in a sufficiently simple, clear, and vivid way.

Fractal geometry is used to describe objects whose shapes reveal similar patterns on increasingly small scales of observation. In this perspective, there is self-similarity, that is, the smallest portion of the object has the same shape as that of the largest object taken as a whole. For example, in nature, the fern leaf shows you a fractal. Snowflakes and the branches of the bronchi in your lungs show examples of fractals as well.

But what do fractals do in economics? It's very simple. Globally, the distribution of wealth among individuals is a ... fractal!

1% of the world's population (a small group of 70 million people) owns or controls 99% of the world's wealth whereas 99% of the world's population owns or controls only 1% of the said wealth. We call this global figure $1/99 - 99/1$.

Now, you ought to know that if you save 1 million USD, you are among the world elite of $1/99$. Yes, you will find yourself there with billionaires who own assets of 100 billion USD or more. Still, you would be tempted to grab the Soviet hammer and sickle to launch a proletarian revolution against those who own 100 billion USD. The reason being, even though you are ranked among the "rich", you are a victim of a second fractal!

How is the $1/99$ characterized, that is, the 1% who owns or controls 99% of the world's wealth? In this $1/99$, you find that again: 1% of this $1/99$ own 99% of 99% of the world's wealth while 99% of this $1/99$ own 1% of 99% of the world's wealth! The 1% of 1% of global population who owns 99% of 99% of the world's wealth is the second $1/99$ which we refer to as $(1/99)(1/99)$.

You have savings of 10 million USD, and by so doing, you have successfully sneaked your way into the second fractal, that is, you belong to the $(1/99)(1/99)$. The issue here is that you are still a proletarian, compared to the billionaire who owns USD 100 billion. The second fractal of $(1/99)(1/99)$ thus also has a fractal structure! We, therefore, end up with the third fractal $(1/99)(1/99)(1/99)$ from which you are excluded. You who are a rich proletarian (yes you have read it; rich proletarian), are excluded from the third fractal. This third fractal is the 1% of 1% of 1% of the global population which owns or control 99% of 99% of 99% of the world's wealth.

And so on.

This distribution of wealth in fractals characterizes the global world economy and leads to harmful and unavoidable consequences, issued from mathematics schemes.

The fractal of the unequal distribution of wealth has a strange attractor in mathematics. This attractor is the elite of the elite of... the elite who belong to $(1/99)(1/99)(1/99)$ $(1/99)(1/99)(1/99)$, that we call "fractal attractor".

Concretely, if you request central banks to launch huge direct Quantitative Easing in favor of the population, (Ben Bernanke's helicopter spraying banknotes in towns and villages, for example), after a short while, all this money will end up in the hands of the "fractal attractor". This is a mathematical property of the iniquitous fractal. If you impose wage increments, no problem, all that money flows towards the "fractal attractor." If you set the global minimum income for all, the river will always flow from the mountain to the sea, that is to say, this global income will end up concentrating at the "fractal attractor" after a while. The "fractal attractor" will continue to operate peacefully even if you make education free of charge and open the doors of all renowned schools to the poor. To solve the problem of the iniquitous distribution of wealth in the global economy, the "fractal attractor" must be destroyed.

But how can this be done? How can we destroy once for all this fractal attractor without diving into a soviet nightmare?

The force which drives irresistibly all wealth and all additional amount of money towards the "fractal attractor" is well known: shareholding in public limited companies (PLC). This shareholding in public limited companies states that the shareholder collects unrestricted profits without any limit but bears only limited risks meaning that the maximum amount of risks which he can bears cannot exceed the amount of his equity participation in the company. This means all the risks greater than the shareholder's share of equity are borne by the "rest of the economy". Since magic does not operate in economics, any risk must be borne by someone, meaning that all the risks above the amount of shareholders equity are actually borne by all the other citizens of the country or the continent. For example, the climatic and ecological risks that threaten to collapse all current

civilizations are in fact negative externalities that the multinational companies have placed as a burden on all the countries and nations while the shareholders of these multinationals collect extravagant profits.

Even COVID-19 is a source of additional enrichment for the GAFAM (Google, Amazon, Facebook, Apple, Microsoft) and the large pharmaceutical companies which impose vaccines after sterilizing through demonic lobbying, any political orientation towards the trio “early detection-treatment-barrier measures”.

To restore justice and equity between profits and risks, every State in the world must act as follows:

1. Define a business fractal risk threshold (for example a turnover threshold). This criterion is both indicative of the size of the business and easy to apprehend.

2. Beyond this threshold, the State ought to recover 90% of the company's shares and distribute them for free (yes, for free) to the citizens of the country.

Blockchain technology makes it possible to efficiently maintain in each country a database of citizens who have reached the age of majority, as well as the portfolio of free shares distributed to each of them and the dividends that each citizen receives from his free shares. With blockchain technologies, you can easily store the IDs of the entire population of a country that has reached the age of majority. Then you simply open a share account for everyone and if the country has for example 10,000,000 adult inhabitants, every matured citizen is credited $1 / 10,000,000$ of 90% of the shares of each fractal company (each company which has crossed the fractal risk threshold) in his account. This calculation is updated each year, taking into consideration demographic growth and changes in the amount of capital of fractal companies. Don't worry, computers will do the calculation for you in few seconds once the accounts of fractal companies have been certified by auditors at the end of the year. No more stock exchange markets that produce huge bubbles. Only companies under the fractal risk threshold will have their shares listed, bought, and sold. No more multinationals lobbying at the offices of the European Union, because in any case, the super-profits of these multinationals will go straight into the pockets of the citizen shareholders who own 90% of their shares.

3. Beyond the fractal threshold, the initial promoters keep 10% of the company's shares; which, believe it, does not prevent them from reasonably accumulating wealth over time. To ensure the efficiency of capitalist management, the promoters will retain decision-making power concerning the management and strategy of the company (including the distribution of profit between dividends and reserves for the future growth of the company).

4. Also apply to State owned enterprises, principles 1, 2, and 3. Indeed, State owned enterprises must also be nationalized to eliminate the fractal risk. You seem very surprised because you thought that a State owned company is necessarily a nationalized company. It is not, as long as 90% of the shares are not distributed directly for free, to adult citizens. Do not worry because everyone will pay to the State generous taxes on his dividends and public finances will henceforth not suffer. Have you also noticed that with this truly revolutionary action in fractal risk management, tax havens will disappear instantly?

5. Among State owned enterprises, there is one to which special treatment should be reserved, namely the Central bank of your country. Regardless of its size and level of turnover, it must be nationalized, that is to say, 90% of its capital must be distributed free of charge to citizens of the country who have reached the age of majority. Indeed, current Central banks are catalysts for fractal risk in the sense that their current monetary policy tools systematically channel any additional amount of money and additional wealth to your country's fractal attractor. Since 2007, the world's biggest Central banks have bought their countries' economies with money generated ex-nihilo and will soon become official owners of the countries' economies, thanks to this policy of Quantitative Easing. Here are a few examples to illustrate this, without drowning you in figures.

In the framework of the rescue of Bear Sterns and American International Group (AIG) by the American State, the FED (Federal Reserve System) has simply invested 100 billion USD in the purchase of assets to "save" the stability of the financial system and the economy of the country. The FED had carried out this "rescue" with money originated from nothing, just with the click of a computer. You would have liked the FED to do the same for your Aunt Rose who is heavily indebted, right? It will never do this

because it is playing its role as a catalyst for fractal risk, which is pushing cash and wealth towards the fractal attractor.

This is what shows that very soon, the current Central banks will be the proprietor of the economies of the countries, thanks to this policy of Quantitative Easing (QE). As a result of QE policies, assets held by the FED increased from 6.09% of nominal US GDP in 2007 to 25.41% of nominal GDP in 2014. Assets held by the Bank of Japan increased from 21.91% of the nominal GDP of Japan in 2007 to 61.61% of nominal GDP in 2014. Assets held by the Bank of England moved from 5.46% of the nominal GDP of Great Britain in 2007 to 22.41% of nominal GDP in 2014. Assets held by the ECB (European Central Bank) increased from 12.56% of nominal EU GDP in 2007 to 21.31% of nominal GDP in 2014. Assets held by the Swiss National Bank increased from 19.53% of the nominal GDP of Switzerland in 2007 to 80.27% of nominal GDP in 2014. Currently in 2020; these ratios have worsened considerably, confirming by so doing the role of “owners of the economy” that the major Central banks have just assumed.

The other Central banks all over the world will have to follow this trend since the covid-19 pandemic has just reinforced the crisis that began in early 2008 and which is still raging. If the Central banks are to buy the economy of every country, it will therefore be necessary that very quickly, 90% of the capital of each Central bank be distributed free of charge to the adult citizens of each country, to prevent these catalysts from pumping all the wealth of countries and push them back to the fractal attractor of each country.

Let's focus on the concrete case of the FED to explain to citizens this mechanism by which the Central bank of each country sucks up the wealth of the country and then pushes it back to the country's fractal attractor. When the FED creates ex nihilo, fresh central currency, from nothing and uses this central currency to massively buy back problematic assets held by banks, there is no economic recovery that follows since the banks kindly redeposit a significant portion of this money at the FED.

This is how KPMG assures us that in 2019, the banks had stored 1,548.84 billion USD at the FED while in 2018, this stock amounted to 1,555.95 billion USD. But what is this storage at the FED for? You will quickly understand by browsing the FED accounts certified by KPMG. In 2019, the FED paid interest to banks for 34.937 billion USD while in 2018, these interests paid to banks were 38.48 billion USD. So, let's recap. If banks have problematic government and corporate bonds, the FED creates central currency with the click of a computer and uses that currency to buy back problematic assets from banks. These banks then redeposit a huge portion of this central currency resulting from Quantitative Easing with the FED and the FED pays the banks huge interest on this money which comes from the FED! You are not a central banker, but it is obvious to you that I'm not going to buy your problematic assets (Your old car for example), and pay some interests on the amount of the car I've just offered you, which amount, has been saved in my safe-deposit box by you as you do not believe your money is safe elsewhere. If I buy your old car, I urge you to freely use your money wherever you want. But if you insist on making me the custodian of your money, you must then pay me some custodian fees! You have now understood the mechanism by which your Central bank sucks wealth and pushes it back to your country's fractal attractor.

6. What if promoters maneuver to create several companies, all located below the fractal risk threshold? Central banks have already found the answer by instituting what is called the risk division ratio. When related persons borrow from a commercial bank, the Central bank consolidates all their loans and asserts that this consolidation should not exceed a percentage of the commercial bank's equity. Fractal risk too must undergo this division of risks. When entrepreneurs multiply the number of companies while keeping each of them below the fractal risk threshold, the State consolidates the criterion (turnover for example) of all these companies and applies principles 1 to 3 if the consolidated criterion exceeds the fractal risk threshold. From here, we can hear protests from neoliberals and workers of the so-called "New World Order" claiming that the dividend paid to every adult citizen of your country will be a ridiculous amount. Let's come back to the largest Central bank in the world, namely

the FED. At the end of 2019, the FED accounts certified by KPMG stipulated that the total assets held by the FED were 4,173,641,000,000 USD. *Behold a fractal multinational corporation (KPMG) is certifying the accounts of a Central bank supposedly owned by American citizens. Is the Federal State really unable to find competent public accountants to certify the accounts of the Central bank which, in principle, belongs to the citizens?*

Let's get back to the FED accounts certified by KPMG. If we retain a meager return on assets of 1%, the FED, therefore, releases under this assumption an annual return of nearly 41,736,410,000 USD of which 90% are to be distributed to 330,080,131 x 77%, in other words, 254,161,700 Americans aged 18 and above. Each matured American would therefore receive an annual dividend of 147.8 USD paid by the FED.

You would indeed be tempted to say that this amount is "ridiculous". But don't be fast. The United States holds many fractal companies that can pay to every citizen the same level of "ridiculous" dividend every year. See how streams come together to make great rivers as we see in Africa. Let's assume the very pessimistic hypothesis that the United States has only 50 fractal companies capable of paying every citizen the same level of dividends as the FED. You end up with a nation where each year every adult citizen receives a dividend in his account of nearly 7,390 USD.

This calculation does not take into account the amount that the suction-pressure system pays out to the banks and which we examined above. If you get back the money which the suction-pressure system steals from citizens, here's what exactly the dividends every mature U.S. citizen will receive each year gives:

- Revenues paid to the Treasury in 2019 by the FED: 54.89 billion USD.
- Interests paid to banks in 2019 by the FED: 34.93 billion USD.
- Yield available for distribution = 54.89 + 34.93 = 89.83 billion USD (in 2018, the same calculation gives 103.80 billion USD).

You can therefore see that by making all adult American citizens direct shareholders of the FED, free of charge, each American adult would have received for the year 2019, a dividend equal to 318 USD (368 USD for the

year 2018). From here we can hear complains that we have deprived the US Treasury of the revenues paid to it by the FED.

Alright, fine, let's give the Treasury what it deserves and pay to American citizen shareholders the interest the FED pays to the banks, as well as the money the FED pays to the committee of private banks that run the FED on behalf of the American people.

The amount paid by the FED in 2019 to the committee of private banks that manage the FED is worth 1,651,000,000 USD (In 2018, this amount was 1,687,000,000 USD). The yield available to distribute to adult US citizens becomes: 34.93 billion USD + 1.651 billion USD = 36.58 billion USD.

By paying all these amounts of money to the citizen shareholders of the FED, each American adult receives for the year 2019, a dividend of 143.93 USD. So, consider that there are only 50 fractal companies in the United States capable of serving the same level of dividends as the FED (which hypothesis is far below reality) and you will get a minimum annual dividend of 7,196 USD for each US adult citizen. And if you consider that there are 90 fractal companies in the United States capable of serving the same level of dividends as the FED (which hypothesis is still below reality) you will get an annual dividend of at least 12,953 USD for each adult US citizen.

Behold the gangsters disappear and the prisons begin to empty, companies no longer able honor all their order books, the VAT collected by the State skyrocketing, the USD currency being strengthened, African Americans returning to mathematics as they did in Egypt several millennia back, science and reason irrigating businesses and the entire society because no one is subject to fear of unemployment, prostitutes leaving the streets, disappearance of all the heavy administrations and pension funds in charge of the management of retirement and unemployment allocations. Can Hollywood produce a better movie than this one you have just watched? Obviously no. A real capitalist revolution, generated by the solution of fractal risk!

You have just discovered an important and very obvious principle: you cannot build a stable and prosperous capitalist system without capitalists. Therefore, billions of citizens should all become shareholders at the tune of 90 %, of fractal companies and central banks to avoid the birth and

development of the fractal distribution of income, a fractal distribution that inevitably leads to chaos for peoples, nations, and civilizations.

Capitalists? Yes, that is exactly the owners of the shares of fractal companies and the shares of Central banks. Apply principles 1 to 6 above and you will be surprised to see that almost all major issues in economics will be solved automatically! Yes, we are well aware that the amount of the dividend an individual citizen will receive each year is modest, even "ridiculous" (except for Switzerland and some countries in South-East Asia), but our objective is not to make everyone a USD millionaire citizen.

Rather our objective is to:

Objective N°1/ Restore justice and equity between risk and profit, by making all citizens shareholders (holding 90% of shares) of fractal companies and Central banks, because at the end of the day, they are the ones who ultimately assume the risks within the national and global economy. Promoters of capitalist enterprises do not bear risks greater than their capital contribution even though their profits are unlimited. So, it's time to throw away the Black and Scholes model and false theories about the entrepreneur who takes all the risks. Commercial banks, stuffed with derivative products built on the Black and Scholes model systematically cry out for help from States, that is to say from citizens, when their follies lead them to ruin. The action of balancing risk and profit automatically provides each citizen with an annual dividend which removes the greater part of the population from misery and revolutionizes human society by rationalizing thoughts and behaviors.

Objective N°2/ Put an end to all sources of instability and chaos within the capitalist system. Just simulate the implementation of these measures 1 to 6 given above, in your country and you will see the instabilities of capitalism disappearing.

And then, in the era of crowdfunding, who knows the innovations that citizens holding "small" recurring dividends will be able to implement via intelligent pooling of their "small" annual dividends? How could we imagine a capitalist system without capitalists? Isn't this pure madness, to build a capitalist system without capitalists?

Are you tempted to follow neoliberals who are anti-capitalists and allow the evil and iniquitous fractal wealth distribution to run its course? Know that the fractal is a sure clue of chaos in economic matters. Allowing the so-called invisible hand of the market to lock down our world into the iniquitous fractal would mean that we have knowingly chosen to turn our fate into chaos.

Peace and blessings to all Born Again Christians around the world;

Shalom to all the peoples of the earth!

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