

# THE BUSINESS OF TOMORROW



A WORLD WITHOUT COST-OF-LIVING  
ISSUES, POVERTY OR DEBT

A WORLD BASED ON NEEDS

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“Nothing can withstand an idea,  
whose Time has Come.”

This book is dedicated with respect and honour,

To the ancestors

Who with their participation

In all facets of life

Have bequeathed Mankind,

The knowledge and the timing

To create a new Garden of Eden

Beneficial to every soul on Earth

And to the Planet itself.

We are the One's we have been waiting for...

Intro...

THE BUSINESS OF TOMORROW serves as a tool to be used in the introduction of a reality that is both the same but entirely different to the business of today.

The knowledge for the business of tomorrow comes not from the teachings of today's reality, but a solution to the issues of today, that today's reality creates.

A solution so different, that much of what will be learnt in the reading of the business of tomorrow, shall impact the senses where logic and new emotion should be enough to shift the most stubborn view of life into a new paradigm where a new choice becomes possible.

The historic issues of who created what and why are used as footnotes to the solution humanity has been seeking, and sometimes when we try so hard to fix a problem from within, we fail to see the greater picture which we label as a veil.

The veil that has hidden the debt-based reality. A reality used in the North and South, East and West, under Communism and Capitalism, whether driven by the US dollar or China's yuan, that is endorsed by each authority upon its people.

Every issue the world has today is debt-based, our actions are debt-based, our thinking is debt-based, businesses are built upon a debt-base, and our schools teach us to solve problems using the debt-based language of the architects who put this debt-based world together.

This tattered veil that once hid this truth is being pared back as those who now control this reality fail to understand that through their greed and manipulation, the system has gone past the point of control, and many people have started to see the depth of the problem now starting to unravel more deceptions in every industry, that cannot be solved by the same thinking that created them.

Today, this is where we are and if we truly want to end the debt-based problems of poverty and hardship, homelessness, economic slavery, and environmental terrorism, then we must look at a new base that is more beneficial to all mankind and the planet.

The Business of Tomorrow offers a practical solution to the problems of today, and as we stand at the prophecised crossroads of time, we have two paths to walk, one leading to the destruction of mankind and all living things, and one which required new tools to be forged in the eighth fire which shall be used on our journey if we choose to walk the path of unity and healing.

*You never change things by fighting the existing reality. To change something, one must build a new model that makes the existing model obsolete...* Buckminster Fuller.

## Chapter 1.

Are we in Crisis?

Today, we are each born into the civilized debt-based reality forged by deceased minds, built many hundreds or even thousands of years earlier.

Our modern take on the debt-base uses ownership and fractional reserve as the beginning, but then added free markets to turbo charge the wealth from the hands of many, to a privileged few.

The Legal system and the Education system programs our acceptance to this reality, and generation after generation stands under the authority's rule.

We accept taxation and the selling off of assets, the raising of interest rates and inflation as part of governance knowing what it is doing, so we don't need to, except we are finding out that they are not the wise and ethical citizens we thought they were.

How many politicians say they will fix poverty or homelessness or lower costs but never do?

When we understand the problem is the foundation that our society uses, is it in the best interests of the politicians to change the foundation, or the people's?

Is there a conflict of interest here?

When we truly look at the overarching debt-based system, we can stand in awe of how clever it is, and like all things though, everything has its day in the sun until it withers and dies, usually to be reborn with the same seed.

This is usually the case but not always the case, as sometimes the timing is right to morph and evolve into something else.

The heavens suggest a change takes place between 2012 and 2035 where we are gifted the timing to implement a new guard upon the earth, one that is said to give 1000 years of peace, and this is not something that miraculously happens, but something we make happen, even if it is difficult to do so.

Have you considered the question of what sort of reality would that look like, how would it run, who would be in charge, and what is it exactly that the people on earth, need?

We begin in 2008/9, when I was doing my debt-based thing, and I stuck my neck out a little too far and I lost it all in the GFC.

The global financial crash happened, and the aftermath was I had lost the hard earned 3 million in Oz and ended up in NZ licking my wounds.

By 2011, after a lot of soul searching and a newfound spiritual awareness led me to look for the answers we all seek, where I began to fit together the jigsaw of this reality we live in, and in this alignment, clarity for a needs-based reality began to emerge.

A needs-based reality which has taken another 11 years to form into matter, that which is now solid and includes the tools which are needed for the people to use, should they want to move from the debt-based reality they were born into.

### Foundations.

Where the debt-based system uses ownership and fractional reserve to separate people from their needs and push up prices, the needs-based system is designed to protect the people and the planet by reducing the costs and freeing up time.

Debt is a business ideology without morals, and the needs-based system is a social business with a protective moral obligation.

A moral obligation is rarely considered in a debt-based legal contract, however moral protection in the needs-based system places the moral obligation before all else, in its job to protect the people and the planet.

Although ownership is here to stay, the fractional reserve debt base fractions used to inflate prices can also be used to deflate prices and this leads us to fixed and floating markets which can control, raise, or even suppress prices.

The share market, monetary market, commodities, and the housing market are floating markets which more than likely move higher over time but can be manipulated up and down by market sentiment, or great wads of cash creating a favorable result for the issuer.

A fixed market like milk and soybeans suppresses farmer profitability, so a farmer is forced to produce more if he wants a profit, yet in a floating market, profits are made by making things scarce.

By understanding this difference, our needs-based system is placed into a fixed market, and the old debt-based system stays where it is.

In this way we can look at the needs of the people, and we can ensure that the costs of those needs will continue to reduce until they are free, and this becomes the goal of the needs-based system.

### The Goal.

The goal to remove the cost-of-living on housing, electricity, telecommunications, fuel, food, and water is the start point of the needs-based system we shall call the Man-Iron Way, (Manaian Way) and there is room to add and subtract further needs as we evolve.

How we do this is through new markets provided for by a new core-operating system built for the benefit of all people, beginning with a new Housing, Trading, and Shared Energy system.

These systems are decentralized with a core belonging to all, and this design creates leaderless automation to drive it, thereby removing takeovers and changes or manipulations, and creating the long-awaited stability mankind has been dreaming of.

Where authority uses a debt-base currently, the switch to the needs-base operating system should not be an issue, as it outsources its trading/banking system anyway, and the move to let go of the housing and energy markets could be seen as a relief.

### The Core.

A needs-based Guardianship Housing system is the first to be established and is integral with the Shared Energy system which becomes attached.

This system begins by separating the house from the land where property owners now own two properties rather than just one.

This separation gives property owners two new options and creates the space for a new fixed market to operate on the housing portion, where houses are redefined as a basic human need, and to ensure that we keep it that way, the house owner becomes the Guardian, and rules state that you can only be the Guardian of one property, and this guides investors away from housing, and instead toward land for land banking, or toward the tenant/guardian to provide his/her basic need.

This system also removes the landlord-tenant issues, and unless investment changes, property as a way to increase wealth will continue to push up the cost of houses and rents.

This system is protected by the terms and conditions of the Housing Bank.com.au registry.

The Guardianship system provides the Shared Energy system with the rooftops for which the collective solar field can be positioned, and which places the excess after each home is provided for in energy, in an exchangeable battery system which can be swapped from house to car and exchanged at a petrol station for longer range travel and easy convenience.

The solar field is made more reliable using exchangeable batteries.

These systems work in harmony with the third system providing the credit that is needed to ensure that no-one is impoverished or homeless.

The Karmic Credit trading system is also unique in that it is a pay-it-forward and regenerative system that needs no security and can replace the 180+ current currencies with just 1.

Providing stability and real-world equality, karmic credits begins as a phone and computer based electronic system of plus and minus only.

With the cost-of-living firmly in people's minds, the karmic credit system has no way to make periodic payments, so we must buy what we need in one go, and there is no function to add a loan or to take fees and charges from anyone's account.

Another unique feature is that each new account begins with 25,000 credits, and also has an insurance/opportunity button giving you 50,000 credits more when you need it.

We must remember that the needs-based system is here to protect the people and the planet, and I must now disclose the values or virtues of this system, which is that everything created here gives mankind freedom and equality, safety and security, and stability and peace, for which must be transferable to every person born to every timeline from here on in.

The housing and trading systems are ready to go, and until we evolve toward these virtues, the shared energy system will not materialize.

Are you with me so far?

The business of tomorrow is already here, its values are strong, its foundations are good, its goal offers up the freedoms we desire, and our core gives the people the pulpit, and this brings us down to the authority, the privilege, the greed, and the spyware.

Power to the People.

With propaganda now rife throughout the internet and in elections, and with the federal government and hackers able to copy, change, alter and delete information at will, how can we trust any of the systems or the corporations pulling our strings.

These puppeteers now use social media influencers, mainstream media and A.I algorithms to sway our thinking, corrupt society and detune our moral compass, and this too, can be brought to an end.

Where we hung onto these stories in hope to get an edge to make some more money, and where 'they' controlled trade, health, banking, energy, and the climate, in a fluctuating market, we do not need this instability now we are prepared and have established new fixed markets for our benefit.

This removes their power, and although we could use a government responsible to the people, would these people in government stay there if they were now truly responsible for every action they would be taking on our behalf?

Evolution.

Whether you believe that mankind came down from the trees, or Adam and Eve miraculously appeared, or that Thoth was tasked with creating a Lulu to toil in the mines of the Anunnaki, mankind has learnt to live on bended knee.

The debt-based system is shaped as a pyramid and mankind is on the bottom layer, and we are used to having heavenly or privileged leaders for which we bow, not in respect, but in fear.

The needs-based system is a flat platform for mankind that rides up and down on the spiral of evolution, and this shape has no space for an authority to stand above the rest of us.

We can finally come of age and stand as one, the Manaian Way, and dust off our knees for the very last time if we like, and this will depend on how ingrained we are to the path prophecised as the path leading to the destruction of mankind and all living things, or our choice to work together as one and rebuild the planet and heal.

From the Beyond.

# Channelled message:

"Unification is the sole purpose of bringing those who are socially unjust back into the forefront of people's minds, and for the people to be given a roadmap back to unification, they need to be offered inspirational and everlasting quests that not only hold everybody accountable for the wellbeing of others, but hold themselves accountable in their own right.

Institutions for too long, have taken advantage of those that they class as not fitting and socially unacceptable *ghetto economic* people, and they have left them behind.

As we move forward into the next generation of led people, these *ghetto economic* people must be put at the forefront of our evolution, and therefore the problems of yesteryear which include status, mental health, and bigotry of those less fortunate, must be made accountable and accounted for, so we can remove part of this stigma and the isolation of `them versus us.

For too long we have driven a system of punishment from *deceased* minds who have taken their grab, and cared nothing of others as they focussed too much on money, power and the greed. Now it is time to drive the evolution train to a new station and pick up everybody along the way.

I therefore present to you a system that encompasses all of the points I have just talked about.

My system was born through the eyes of those that could see the unjust `us, becoming a bigger blight on society than should be.

My system allows people to integrate at a much faster rate than the system that is running at present.

My system allows the people to become guardians of their own property. It gives them the right and dignity and most importantly their soul back.

There is no room for greed in my system. This is about an even playing field for all, and if we do not *pick up and run* with these new systems that we are now carving out and evolving, the `We of the human race, will continue to devolve and go backwards.

This system is about empowering people, and for that to occur they must first feel a sense of safety and security within themselves. In order to foster positive growth of an oppressed people things must change because we cannot keep people feeling less than, for if this is the case we may as well shut the door now.

Guardianship is an open system where people do get their power back, living cohesively and integrated into a society that cares not for the dollar, but for the people.

If society/ the collective human race does not take this approach, there will be more problems as we move through life that is continuously created by those that do not care what the people's future will hold.

Our ancestors did it well. They looked after the Earth as an extension of themselves, but now the current generations treat the earth as an expendable commodity, one that we can flee from in rocket ships if we have too.

Mankind has created a noose around its neck, and it is now time to loosen that stranglehold with a change in its mental outlook.

I was given this system as a means to present itself and save the people from further heartache, trouble and discourse, and when people are put as the top priority, the people will flourish, which have flow on effects onto all of our health and wellbeing.

We start to eliminate the ego`s that have had a groundswell of force behind them, and which have dominated for too long.



We should pay attention to what are the root causes of the dissension of our societies, and it is `We the People who must be in charge of making those decisions and enacting those changes.

Guardianship is a model that can be extended to each and all. It takes no responsibility for those who bring greed into the system for the people will not be blinded again, and this new system is transparent and is the backbone of what is right, just and fair.

If we were to leave this in the hands of the *incapable*, then that is what we will be left with. An incapable race.

We must stand as a unified `whole' and demand our sovereign rights back. Only then will this lead to the Promised Land of truth and debt free living, for when we follow this course and become `one, then we shall alleviate this suffering on earth.

As new leaders, we must take charge on the way of doing things, and we must not continue to be led down the old path of unwavering selfishness by those that think only of their own future.

For the next generations coming through, we must offer solutions that are bipartisan and not dysfunctional, and have a clear view of what we will achieve when we all work as one.

My system upholds the rights of the people and offers the basic needs, which must be at the forefront of the vision of our future.

We must not condemn what exists and instead we should allow our minds to bring forth new solutions quickly and proficiently for if we do not look at our future with clear vision, we weaken the essence of who we are and what we can become as humans.

We must pave the way forward with determination and stealth, and we must honour all those that have come before us, for they are the ones who have paved the way forward, and without this acknowledgement we will find a hole in the blueprint of everyone's lives.

Honouring what has come before gives us an opportunity to move with conviction on fixing the problems we see before us.

My system comes on its own accord; it doesn't tell people how it must be, but instead offers itself as a lucent, lucid, transparent and malleable solution to the problems that lay at our feet right now.

When we allow ourselves to look from a deeper perspective we open the door to the problems already solved by yesteryear.

Prophecy tells us of a time when humanity will have a choice. Two paths; One leading to the destruction of mankind and all living things, and the other, where people stand together as one, to rebuild the planet and heal.

We are living in the time of that choice."

Jenny Phelan.

## Chapter 2.

A Philosophical Beginning.

Philosophy is the rational and methodical consideration of reality as a whole.

In 345 BC, Plato envisioned that a Philosopher King would be the greatest leader for mankind, and if such a leader came forth, his greatest problem would be to make the current society understand such a collective vision, so it would be far easier to remove every citizen over the age of 10 where the corruption of the mind was not yet set.

Was society breaking down in 345BC, I do not know, but the business of tomorrow in 2023AD appears at a time where societies all over the globe are in turmoil.

The debt-based system is a global business system, found in the dichotomy of capitalism and communism, being two sides of the same coin, where the morals and ethics of our societal order is but a side dish to this *inherited* business system still controlling our lives.

Nothing is ever truly hidden, and this debt-based business system we use today, produces poverty and hardship, homelessness, greed, and competition, allows landscapes and waterways to be defiled, has wiped out 1 million species of animals and plants, and turned alkaline rains acidic among many other things, and these are the real products of this system, for which there can be no deniers.

The as above so below theory mirrors back what the debt-based system truly is, and because we all live in a debt-based system, every single issue in society at its core, stems from this base.

Wise men once lived among us, and humanity is now the parent to Artificial Intelligence, and if we continue down the debt-based path, where will we be leading this child of ours?

Will A.I will be used to spy and steal information, come up with new viruses and vaccines, and turn lives on and off depending on who is programming these bots and why?

Evolution tells us that when this single cell organism becomes two, will it choose to hold onto its master, or will it decide it needs no master, as in the movies 'I Robot, or the Terminator, which by evolutionary law, is a reality that must in fact happen.

Before we choose to go any further in our quest for money and gold and power, should we not consult with those who do not have a vested interest in this quest, where fresh eyes and practical knowledge can see sense when dollar signs cloud our judgement.

When creating a holistic reboot system for reality as a whole, it is our intentions we begin with that our actions then follow, so the way to begin is to start with the absolute basics and work our way up.

We must look at what we as a species value, and we must look at what we need, but in that, include the needs of the plants, the bugs, the animals, the planet, and the natural systems of winds, rains, sunshine, and storms, and the effects of the heavens etc.

If we value honour and integrity, freedom and equality, safety and security, stability, and peace, then we must build our systems to make these values a reality.

If our basic needs are food and water, shelter and electricity, fuel, and telecommunications, then we should also build this into our systems to ensure everyone has unrestricted access to these needs.

And if we want a clean abundant and diverse habitat, void of pollution and toxic waste, revegetated to help the lower winds cool the planet and help the wildlife return, then we must add this to the list until we have all the ingredients for our philosophized world to take form.

These ingredients and more must also include how the world operates at present and look at the alternatives to ownership fractional reserve and free markets, if we are to make a smooth transition from one reality to the next.

So, we look at the system in play, and decide whether or not we want credit to flow out in all directions, or to keep it restricted where it has ended up in the hands of the excessively rich and shameless, and those seeking to stay in control of our destiny.

Then there is the way authority operates, who controls what, how does the structure look, and is there a creative alternative that we could implement?

Building a new reality as a whole, takes much time and effort to work out, and with each step, one must try to bring it down and destroy it from every angle to see if it holds firm or not, until all of the layers interconnect without prejudice, creating the structure that is required.

Man's Iron Way, the Manaian Way, began as the Mayan calendar ended, and 11 years later the philosophy of the Manaian Way using the ingredients listed above, has ended up as the needs-based system of the people, with a foundation 'To Protect the People and the Planet, and a goal of Free Basic Needs, but it is much, much more.

It holds theory on nature and the universe, on waste, and on management, where much deliberation is already completed, and some tools for action are not yet formulated but some are already built and waiting, and we are getting closer every day, but right now, we have enough to get us all walking together as one, with our eyes clearly on the prize.

Personally, this has been a labour of love, although quite stressful at times to test the waters with authority in my quest to find the answers to my questions, where we lost family members and friends along the way who didn't understand.

It matters not who I am, nor that I hold no qualifications in reality building, but I have stepped up because nobody else has.

My name is Glenn, and I am the architect of the Manaian Way's Needs-Based World.

In a world of complication, simplicity rules supreme, and because I was born in the 60's I have seen many systems change up to 2023, heard that trillions of dollars in that time, which was supposed to end poverty, war, and help the people has done diddly, and the problems are now much worse.

I was taught that politicians killed the Roman Empire using greed and privilege and forgot about the plight of the people, and I can see how the UN which began in 1948 with the Declaration of Human rights, for the people, turned against the people 30 years later when the Georgia Guidestones were erected, prescribing the opposite.

The Manaian needs-based system is here to compete with the UNs debt-based system reboot, with the intention of the winner takes all.

For mankind to come of age, we require one global system only, and whether mankind wants ruling debt-based instability, or leaderless need-based stability, is what we are here to discuss.

The plight of mankind has been a driving factor for me since my schoolyard days, leaving school just after the Georgia Guidestones were erected, I have stayed out of the system as much as possible and used it to my advantage when required, and the values of honour and integrity, and freedom and equality, are the values that I choose to live my life by.

Each value we have has reasons for it and consequences because of that, so if I value freedom, it will incorporate financial freedom, freedom to travel, freedom from working so I can do what I want when I want, and the freedom to choose and speak my words, and the consequences of that are that I become strong in myself, and because not many people are doing the same, I became secular.

When we value security, we may choose to keep a job but stay quiet about abuse, or if we value stability we might have an issue with the instability of our democracy, or if we value equality with the opposite gender, our pay differences show us unfairness, so it is with a strong resolve that one must accept the consequences to the values that we hold.

I came across Maslow's Hierarchy of Needs and how people go through layers of needs depending on how they are faring in life, and I decided to incorporate all but the top layer of his pyramid and make these the basic needs of the people, and to make those needs free if possible.

Before we were colonized, our colonoscopy suggested we had free access to food and water, heating and cooking and shelter, and we harnessed animals for free transport and used jungle telegram for our internet.

The debt-based system of ownership and fractional reserve stopped all that, but it is my belief that we would like to have this once more, and therein stemmed the goal for humanity, to incorporate into the needs-based system, products that we could make free.

Products such as housing, electricity, food and water, telecommunications and transportation which are our most basic human needs and must have for everyone, and this is where the Manaian Way starts to shape its systems for the benefit of all mankind, here today and for the generations yet to come.

Then we must look at the threat of dependency, centralized systems, and decentralization, for if we replace one system with another, do we need to replace everything or just a couple of key systems to which we as a society are currently and hopelessly dependent upon?

Can the banking system or energy system be changed so they can't cripple trade or restrict our access to our basic needs?

What began as an ideal, starts to grow into the how's and whys and what's next, backed by a reason to begin, the values we include, the goal and foundation we have chosen, and this moves us toward the tools we have to build.

Let us start with the systems that either don't work or restrict us from our basics, and here we begin with a new Housing, Trading, and Energy system which we can take what works and what doesn't, and make it better for all.

Building the structure of this needs-based society takes a little patience, and as this structure takes literal shape, the hierarchy of the system comes into view, and the systems within the system starts to form.

And it is nothing that we would have expected, because of the value of Equality that we hold.

The consequences of equal wages for genders, equal opportunity for all races, and an equal currency for the whole globe, equal rights, and equal needs, presented a challenge that we needed to find a way to be equal in responsibility for the systems we use, rather than using the old layers of privilege that we once had.

How can we have a hierarchy that creates both stability and equality, and the rest of our chosen values, when all we have known is the pyramid of power currently controlling our fate?

The answer appears if we envision every politician in jail, where what is left is the system itself, still functioning as it did the day before and the day before that, and even tomorrow and the next day, because what is left is the automation.

Automation is our key to equality, and automating a needs-based system for society is what we must achieve if we are to be equal in responsibility, and equal in control of our fate, and this means that we are automating our freedom and equality, safety and security, and stability and peace, every time we build another needs-based system.

By automating a new core-operating system for mankind, we build in the justice for our ancestors and generations to come, by evolving through the trials and tribulations of every member of society who played out his or her part, to help us create the choice standing in front of humanity right now.

Dabbling upon the land, scrub and trees cleared for grasses, seeds reliant on genetics, grasses reliant upon chemical fertilizer, topsoils eroded by overuse, tilled and ploughed toward desertification, poisons to kill off any other species, inoculants to kill the bugs, creeks becoming drains, rivers being dammed, rains not soaking in, no roots to hold the soils in place or store the carbon, or clean and cool the air, why have we moved away from natural abundance and underuse, to chemical dependant overuse where we have forgotten how to live in harmony with our planet?

I have farmed, my uncles farmed, and my father farmed on my grandfather's farms, and I have planted trees, trees for shelter, trees to hold banks, a forest of trees for milling, trees for other farmers, fruit trees around the home, trees for the birds, and shrubs for the insects to recreate the litter for the microbes and the soil.

Let me tell you about the birds and the bees and the flowers and the trees', a song lyric that makes us think about biodiversity and ecosystems, and we must consider that the planet is 16 degrees off-tilt, and the equator must have shifted making some places hotter and some colder, likening our mining practices to drilling a counterweight into a dice that throws the true balance off.

Philosophy brings together that which apparently does not fit, like science and religion, or social needs and the economy, revealing commonalities in the separatist ideals backed by the debt-base knowledge, for which only our current reality supports.

As soon as we fathom a needs-base reality to the land and seaways, our actions that force depletion in the pursuit of money changes, as our actions toward our resources change where we see the eco-systems and revegetative state of the planet to be of more value.

Modern Economics debt-based system, designed to create a race of labourers using John Locke's 'Ownership' and Adam Smith's 'Fractional Reserve system' and the so-called 'Hand of God' free market, has turbocharged the wealth of countries into the hands of a few.

Whoever built this system was a genius, as it was well thought out and does what it was intended to do, even down to the democracies which turn over incessantly, keeping the system running without the leadership teams even truly understanding what they are perpetuating.

It was a masterstroke to build that system, and I expect humanity is now ready to move on.

*You never change things by fighting the existing reality. To change something, one must build a new model that makes the existing model obsolete...* Buckminster Fuller.

Fuller's key is to offer the people a better system and thus making the old system obsolete.

The contest between the UN and the People, comes down to debt versus needs.

Our governments are always pushing us to create this economic growth and greater productivity, which as business owners we cannot sustain, so what is the reason for this?

'Most things don't grow forever, yet most economists are united around the idea that the economy needs to grow, always, and at a high rate, for the good of the country and its people, and as the thinking goes, growth of gross domestic product (GDP), which measures the goods and services produced in an economy every year, is essential to a country's stability and prosperity. It is growth that is responsible for each generation being better off than its parents' generation, economists say' but are the latest workers any better off than their parents or parents, parents? No.

What has changed over many generations is the debt that the governments book up in our name, where interest rates and taxes are used to speed up or slow down inflation, and the only thing that has to do with 'We the People, is that our cost-of-living keeps increasing because of it.

Why do we care about their economic policies and trade sanctions and embargos, or why our dollar goes up and down as our leaders make and break promises around the world.

Which should come first, the finances of a country, or the finances of a family?

The needs-based system begins with the finances of the family, and the individuals within, and the businesses that they run, because when this is strong the country becomes strong, whereby the measure of the GDP is not the true indicator for growing wealth, touted by economists.

This fallacy used by economists is no different than the Reserve Bank which raises and lowers interest rates because of markers and indicators it believes is affecting the country's inflation.

The needs-based system cannot be affected by economists predictions and Reserve Bank fears, brought on by trying to reconcile the books of the country, because the needs-based reality is founded to protect the people and the planet and not the corporate authority who will not.

For any system to be built, the old must be dissected and the reasoning found.

Banking and the way we trade is the first system to tackle, and this comes up against the World Bank, the IMF, Federal reserves, governments, and financial markets in a movement to reboot a system which everyone is involved in.

This was the last system to work on, but the first system finished because true world equality was finally able to be achieved because of the way this needs-based trading system operates.

Karmic Credits is the name of this system, and it houses some unusual features, such as it is regenerative, where the money is born, and it dies, so it does not accumulate in the land the way a debt-based currency does.

Because it is regenerative, greed and privilege is reduced, and because it is needs-based, it ends poverty and debt at the same time where it breathes life with a pay-it-forward amount of 25,000 to each person opening an account, and it has a limit of 6 digits where accounts end, and any excess goes back into the guff, similar to souls.

One banking / trading system only is what mankind requires to create the basis for true-world equality, and as such a 30 credit per hour base wage for every man woman and child can be supported.

Rather than the 180+ currencies before the Bitcoin craze, which goes up and down according to the International Monetary Fund (IMF) and currency markets, the World Bank and Federal Reserves and country banks all putting their hands in our accounts, the Karmic Credit trading system is a simple plus and minus accounting system without any feature to take from an account.

Where the current banking system uses spyware to watch where we spend our money, and hackers can take our personal information, and the new social credit system being implemented can stop us buying things or going out if we are deemed as bad, the needs-based Karmic Credits has been devised to deter hackers and stop prying eyes watching what you buy and when.

Karmic Credits was built to protect the people and the planet, giving people enough to ensure that they can have access to the basic needs of housing, electricity, food and water, telecoms and fuel, and are able to trade fairly and earn the same minimums to support themselves.

You can download the karmic credits trading app on the Google Playstore.

Did we forget to include insurance to our system? No, as we have added an insurance/opportunity button which we can push when we need funds for accidents and repairs, which gives us 50,000 credits more, which we can push 5 times only, over the life of the account.

What karmic credits does is makes people buy in one hit rather than paying things off, which of course helps end our cost-of-living issues of our present, and it does not give loans or have a periodic payment button to repay things over time, so banking will be done differently from here.

To add to this new trading accountability system, we add the new Guardianship Housing system which is designed to reduce the cost of housing by offering property owners two new options and steering investors away from bricks and mortar investments and into needs.

The second automated system is Housing, which split the property of the house and the land in two, leaving the land in the debt-based world, and protecting the use of the house by placing it in the needs-based housing system.

This system ends the cost of rent, as renters become owners putting pride back into people and reducing the cost-of housing making houses affordable, and then free to use.

Debt-based investment drives up the cost of houses and rents, when housing is a social need, so unless we can move investors away from this form of investing the problem will continue.

Offering property owners 2 new options, where we can buy or sell just the house, or just the land, or the house and land as a package allows property owners with debt problems or weather impact problems to offload a share of that property to help them out.

To be protected in this transaction, there must be a practical solution which brings investors on board, and protects future home purchases, and stops rorts of home owners making fortunes without owning the land, while protecting the land holder with one option to buy the house, every ten years.

This means that rather than paying rent, we buy the house and terms and conditions for a fixed price determined by the rates notice and real estate valuation, and the price depreciates at 5% per annum in a fixed market from there.

This means while the land goes up, the cost of the house comes down and everybody knows exactly what the deal is.

An example is the last house we sold in Oxley, Brisbane for 620k. its land value was 450k, so the house was valued at 170k.

This is the price the house goes into the Guardianship system for, and this reduces over 10 years to 102k which the land owner knows and the Guardian knows, so if the land owner takes up the option to buy, the tenant/guardian/house owner walks away with 102k, and if the land owner does not choose to take the option, the next ten years costs only \$1 per annum as a token rent, and the house reduces further to the next 10 year option to 46k, known by both parties.

If you want to stay for good, the guardian will need to buy the land, and as more and more properties move into this guardian system, the cost of housing will come down until there will be no need to pay for housing except to repair it.

Investors will concentrate on land banking, as the only way new properties can be established in the system, is to own both the houses and the land, where a new build starts the process off again, or they will look to tenants needing a house which will be repaid over 10 years and capped at 10% because of the terms and conditions that are protecting the investors who invest in tenants.

The reason investors will not invest in the bricks and mortar, is because the owner must be the guardian of the house, and has no right to rent the property for more than \$1 per annum, and if he does, the protective leaseholder has the right of the property until the property is sold.

Protective lease, protected investors, fixed prices, 10-year terms, protected land holders, protected home owners, what is there not to like?

If we were to look at the rental side, 620k @ 5% shows a market rent of 31k pa, where we pay rates and insurance for 5-6k, management fees of 6-7k, repairs and maintenance of 2-10k = 13-23k costs.

If we had sold the house for 170k, we could save 8k per annum interest at 5%, 5-6k in rates and insurance, 6-7k in management fees, and 2-10k in maintenance, equalling 21-31k pa, and we would have pocketed 17k per annum for each of the 10-years by selling at 170k.



The tenant/ guardian/house owner would have paid 495pw to an investor who made 10% on his investment, and saved 125pw against the market rent, where after 10-years his rental payment of \$1 per annum continues if he does not sell, but if he must sell, then he walks away with means to capture another property, while investors will be lined up wanting great returns.

The Housing Bank.com.au is the Guardian registry should you choose to take the extra options.

In this system the house and the land can be sold many times over before each 10-year option comes along, where the land price will fluctuate, but the house price will always be fixed.

Then we have the Shared Energy system which is attached to the Housing system to provide free electricity with the excess providing the shared energy system with exchangeable batteries that are to be used in houses and vehicles which can be swapped out even at petrol stations.

Beginning with a decentralized collective solar field, a magnetic engine and light wave accelerators, a mix of old and new technology will allow for onsite energy generation and use, with excess to provide for a shared energy exchangeable battery system that can help the range of electric vehicles and prevent overcharging combustion causing fires and death.

Every system should be recyclable, so we eliminate waste, and like Hitler's people's car, the VW, interchangeable parts that stemmed over some 50+ years was not so dumb.

This system is not yet formulated into reality, as the Housing and trading system needs to be taken up first, but we can see where we are heading if the Manaian Way becomes the path of mankind.

Then we must look at the environment, as what we can do for the planet is to reduce the need to mine, and revegetate it as much as possible and bring back the variety of plants and animals to sustain it.

Imagine if schoolies were made to do Natural Service for a year to help replant and protect nature the way National Service was done during war times, where we could be taught how to sustain and nurture that which nurtures us?

And because we have many untenable and unsustainable debt-based industries, we can look at natural fast-growing plants like bamboo which is hardy and a universal product used in clothing and building and in paper production, and we have vast areas of central land that could support factories and help us move toward a higher vegetated future.

So much is possible when we tackle past problems with philosophy that reaches into towns and cities around the globe allowing innovation through time which we receive when we move from the debt-based world of economic toil to pay for our existence and into a needs-based world, where automated services free up our time to be innovative once again.

The importance of commercial businesses and farmers shall be rewarded in a needs-based reality where food and water becomes free just for the basics, but this does not mean that the farmer cannot or will not profit.

Needs-based systems are here to protect the people, and the planet...

## # My influences

In this book is the story of the evolution of this revolutionary idea that we call the Manaian Way, which came after a lifetime of chasing money in the two countries of Australia and New Zealand.

The movement I hope to promote throughout this novel look at life, will show the distinctive differences that helped drive me to this ideal, and what it took to get me there.

From early childhood teachers like Mr Gow, and High school teachers like Mr Harraby, everything contrasts, and we are able to see the pathways to alternative futures that these teachers inspired. One expansive, opening our mind up to any and everything *Gow*, and one so contractive that nothing was allowed, but to copy exactly what was written on the board, which came with a punch in the arm if it was not done perfectly.

Highlighted will be the impacts upon my life where I can bring you through my own knowing to where we are today.

The Manaian Way began as a Social Impact Ideal where a collective of people work toward a common goal that may or may not be monetarily profitable, but which the people of that society find beneficial. This concept has been around for centuries, and it is trust that allows social impact ideals to thrive and generate the funding to achieve the desired outcome.

The Manaian way introduces the concept of needs to bring forth a change so dramatic in concept, yet with such a measured and safe approach designed to self-perpetuate and evolve into all that we need to exist, without interference, cost or authority to discard any of us, which opens like the petals of an unfolding flower showing us more and more until the true magnificence appears.

Like any great story, this book shows how this social movement mixes old realities with new realities, to build a new platform for the benefit of all people.

As a youngster living in the country, farming was my first knowing, perched high on mountainous land with poor fertility, and an extended family of aunts and uncles and grandparents.

My early existence although monetarily poor, was rich in knowledge of the ways of life and we ate a lot of rabbit and stews. This was 1964 a year after my birth with the memory of rain on my head when mum left the Warragul hospital are still clear to me today.

Mums' family had money, dads did not, and early on I became jealous of those with as opposed to those without. One grandpa had a high pressure job at Coles Meyer and drove new Holden's or Fords every 2 years, and my other grandpa had a 20 year old unreliable rust bucket. Two worlds apart and both worked very hard and long hours, yet the differences were very apparent.

Different knowledge of many things was their difference, and neither was stupid.

My childhood was in a small school of 40-50 kids and 10 or so in a class. We were put up or down during the year depending on our level of understanding. Although I was quiet, my extended family knowledge gave me a leg up in knowing stuff.

Put into school at 4 ½ years I progressed to high school by 11 which I never completed. By this stage TV was invented, and to colour the black and white screen we used coloured cellophane, and it was these early years where we were called into the school class to watch Neil Armstrong walk on the moon saying first steps for mankind``, which inspired our teachers to let us be completely creative

building stages and creating plays and the dialogue and puppet theatres and making shows and creating the characters. We also built boats that we tried to sail across the dam out of wood lined with the old heavy plastic super bags and hay band and we really had a great time.

Maths was still in feet and inches and our currency went from schillings and pence to cents and dollars, and the Prime Minister Harold Holt disappeared, and Ronald Ryan was the last man Hung in an Australian prison, and by high school time I was supposed to know millimetres, meters and kilometres yet our speedo was still in miles.

Again I was privy to the world of contrast and change.

My mother was intuitive and depressed most of the time as her body never got over whooping cough which took her life 1 month short of 80. Very clever, she did dressmaking on the floor and tried things she knew nothing about, which are traits I too have learnt. Mum also acted in many plays and even did the choreography.

Dad was the strength to lean on. He was the opposite, strong, dependable where mum was flighty and more insecure. Another contrast to note.

Dad's strength was brutal, intimidating and punishing to many a footballer, however this force was also used to toughen me up to be strong and invincible. He would kick low penetrating stab passes through me and thunder tennis balls into me to toughen me up and quicken my reflexes. To cope with dad I would pretend it didn't hurt to show him I was up to his standard yet in actual fact my confidence was being eroded and my anger grew.

Because farming is tough, we baled hay on the sides of hills no one wanted to drive on. It was my job to steer between the rows holding the wheel pointing uphill whilst sliding slowly down. I could not reach the pedals and I once let the wheel go when I got too close to the cliff which nearly cost me my life before dad climbed aboard.

My fears were planted early both on the hills and with the livestock. Sometimes the cows being milked did not like the chain we had to put around their backsides so they kicked out and always got me, until I learnt to lean on the enemy and if they tried to kick you would just get pushed, and the impact of this lesson I use in many situations and if there is a problem to go forward and use its own energy to defeat itself.

My compassion and love was taught to me by watching Uncle Harvey and his wonderful wife Sharmaine. Without judgement these 2 beautiful souls let me be me. To grow through these challenges of life through Harv and Shars kindness, have also played a major role in the Manaian social model. Harv has been there from the beginning, and is the image of grandma's ideals.

One day Harv picked me up from primary school in an Austin Healy sprite which was the same feeling as winning the Grand Final. It lasts and lasts.

## # Wogs

Without being derogative, wogs is the term I grew up with which was put on the Italians and the Greeks, and it is with them that I learned something good.

As I got older, I carted hay for people, and one night we carted for the Italians on a small farm down a back road who were new to the area.

It was here I discovered another way of living. 3 families living together in an old 3 bed house, but these people were not like us, they had purpose. This family pooled their money and worked really hard and took only 6 years to pay that small farm off, and then they did it again and again.

Who knew that pooling your resources can get you out of debt really fast? And who knew that this forms an important aspect of the Manaian Way, some 40 years later. It didn't take Einstein to work out that the way these Italians were living was way better than us doing it separately from one another and that these guys were way better off than the rest of us.

These guys were obviously taught something that we were not privy too. Again it is those with the knowledge that prevail.

As a kid I also never saw person with a darker skin than me. In school we were taught that when a country invades another, the invaders wishing to rule either kill off or imprison the natives, or bribe the leaders into something unlasting. Beads, blankets, weapons, money, treaties or status could be used, and the history is written by the victor, which of course biases the truth.

Like the South Island of NZ, Australia was classed as Terra Nullius which means no leader no king, which was real trouble for the colonists of New South Wales which took titles proclaiming ownership that the natives knew nothing about, so in horror a white settler would awake to find a whole tribe camping on his land and many took out the gunpowder and killed as many as they could.

Aborigines had no real leaders but shared the lead as an honour from the tribe, and what colonists were unprepared for was the nomadic people travelling across vast tracts of land because of the sparseness of seasonal food.

My young ears remember a story of aborigines being pushed off cliffs to their deaths into the sea and rocks below. The story of Trugannini was that she was the last full blood, and used by the European authority before being sent to the penal island, Kangaroo, where most of the inmates died of cholera and other diseases except for three who escaped and made it to Victoria and where they were gunned down for being too near sheep.

Again we have the extremities of life. Those with the knowledge pooling and prospering and those without education of the changes at hand are lost killed and eradicated as this threatens the new status quo.

#### # Extremities

Born on the cusp of Taurus and the Twins, my life has shown me both ends of the string. In all things I can see a string or scales with a balance point and extremes at either end. Fight or flight, good and bad, black and white, yes and no, weak and strong, sweet and sour, religions, relationships, ruling parties etc.

Each has an opposite and the opposites sit at each end of the string. Black and white have many colours in between, and the sea and the sky touch in some places but have many things in between in others.

My world looks for the flat line. The balance between all things. The balance. The pressure of life to do something, to be somebody, to earn a living and to survive is ingrained. How can we be free and use free choice or free will, when we are taught to compete with each other for our share? And to abide by rules that seem unjust and unfair.

My life has always sought freedom.

### # Job Description

Early on I learnt of hard work and the many things I did on the farm gave me a great many practical tools. I am able to copy people by watching people doing things. I will watch their hand or arm movement or the order they do things in and have realised that this is a talent I possess.

Going through high school I wanted to be a builder. A squared plus B squared equals C squared is all I need to know to make a square house. Then I only need to know the weight required to hold it to the ground. 40 stumps 400 wide by 600 deep equals 10 tons of concrete. Yep that will do it.

On orientation day I was told I was not smart enough to be a builder and that I should join the army. Big drives to join the defence forces was going on at the time. Apparently I am not good at taking orders, so I missed out. Cuban missiles, Russia and America were at Defcon 1. Def means they won't listen and Con means we were all being sucked in again.

My choice was to get out of school with failing grades, but who to work for? Why would I work there? And what would I get in return? And where would this lead me? Doctors and lawyers were at the top of the heap and cleaners and mechanics were at the bottom, but were those lives what I wanted? Where did I fit in?

I picked up spuds when spud season was on and learnt that with the right technique you could master 10 bins or better a day and make more than a doctor for that short season. We also had a post driver on the farm and so fence contracting was offered. The money was great, when you got it, so I chose to do labouring jobs in between.

Today at 59 my working for others on and off would amount to about 3-5 years of my entire life which I am quite proud of however I did get the dole for about 2 months back in the day, and I felt sick going into those offices and said to myself, never again, and so I have learnt the art of self-sustainability.

I have not stuck at any one thing, preferring to learn and then move on filling my bag with knowledge which can never be taken compared to possessions. Remember those of my youth with knowledge and those without and what happens to each end of that string.

There are many ways to do things and the more knowledge we have, the easier it is to know what to do and what not to do. This has sort of wired me to go against the flow of what people would normally do just so I can see the other end of what is going on. I have followed this path fervently. It is amazing what you learn when you say no, I'll do it my way.

### # Recent Years

Once I realised that the same effort could equal either a big pay day or a small one, I chose to go big. This turning point brought me into the world of investing. The series of Rich Dad Poor Dad books spoke volumes and catapulted me into property deals when we at that time were broke to our ass.

Within 5 years of reading and doing what I read, we owed 2 million dollars, and I was in heaven. Working on my backward theory, it was a goal to owe 2 million because it meant that I was now

worth 1 million, because with farms which I was buying you could only borrow 65% so if I owed 2 million, the properties must have had a value of 3+.

Starting with nothing my parents let us borrow against their farm with a contract to buy it so we could buy the neighbour's rundown farm. We owed 800k at 12 ½ %, ouch.

These books spoke of expansion, so we took out the last \$200 we had and bought another farm for 1.3 million walk in walk out which included 2 houses cows and machinery. This we did on vendor's terms which meant we could borrow 900k and owe the vendor 450k at only 8%. I set the terms.

It took one farms whole income to pay the interest.

Then we started on houses. 10%ers in the roughest areas of the 2 closest towns, with 100% borrowed and 5% interest. It looked like the sky was the limit as we chipped away at our share toward global domination, buying 11 houses in the next 2 years.

Then the prices moved. Houses went from 60k to 120k, and farm land went up by half again, yet on a rental yield the 10%ers went down to 5%. So we decided to cash in some chips and pay off debt.

This was the start of our demise. Capital gains, depreciation add backs, GST and taxation wiped out many profits.

So we went again. It was decided that we dabble in businesses. Squash courts and a restoration and hot-rod shed, and a newly formed housing partnership. It was 2008- 2009. And this was the time that the American housing market was shorted causing a meltdown of over-valued homes and reckless lending which hit Australia causing bank policies to change and many to stop trading.

We had just started 6, 4 bed 4 bath house in Port Hedland at a cost of 420k ea. for the miners with contracts to rent already in place. With one 2/3rds built and the others in stages of framing the bank stopped the payments to the builder and the project ground to a halt.

After a 3 month stalemate we bypassed the bank and finished 1 of the 5 selling it cheap but still profiting 250k. The bank had a problem with building the transportables in Melbourne and sending them to the opposite side of the country, and so we had to pick a Perth based builder who wasn't much closer. This builder wanted more money. 40k per house more than what we could do it for, from Melbourne which the bank accepted.

The same problem with the bank reoccurred however this time it could not be resolved so we put the 5 remaining properties on the market getting contracts on 4 quickly and then the 5<sup>th</sup> a month or so later, but the bank was stopping the settlements siting that another property was to be sold first which we had no contract on back in Victoria.

We kept paying the interest and 11 months later ran out of money at which time the settlements happened and we were penalised to the point of them taking our straw baled home overlooking Wilsons Prom.

I have brought this up only to show you the power of authority, and like the 5 ombudsmen we used, no-one thought that banks would even do this. Earlier though to show you that this is common is a story of my uncle who had chook farms and went into Foodland stores in our country area which became large and profitable IGA stores that many locals frequented. He needed a new fridge truck to cart the fresh produce from the Vic Markets into South Gippsland and the bank did not hesitate to lend him 500k for the purchase. Not long afterward the bank called his loans giving him 7 days to refinance which it is not possible to even have valuers to go around valuing things, and the lock stock

and two smoking barrels was the end of his reign, yet the stores were quickly acquired by the large supermarket chain for the debt and not the value.

Fraudulent activities or not, it is because I know this stuff that teaches me to be more vigilant with lending and borrowers, and it is why the system that I am promoting to benefit mankind has no social borrowing or interest rate which effectively puts us in a sort of a protective bubble from these unscrupulous people.

#### # Local council

The rules for houses are fine and dandy for protecting the next inhabitant from falling ceilings or sinking foundations, however the council authority has gone overboard and in Whangarei NZ the officers and the system they use is ridiculous.

After losing all of our Aussie assets, we moved to Whangarei in NZ and the council in NZ was far worse than any I encountered in Oz. In fact, this Corporation is not helping the residents as it was elected for but has simply become a communal based money system which spends more than it earns. The law allows unpaid rates to be added to your property mortgage, even if you yourself cannot get a loan, and so if the council asks for this money to your banker without you even knowing, the bank is obliged to pay.

This brings up 2 issues. Councils lack responsibility of do it now and we will pay for it later has the council currently owing 159 million, yet they only receive 75 million in rates, but the average yearly spend is 120 million. This says to me that rates will continue to double every 8 years as was the case with ours, even though the law has it written as a maximum 3% per annum increase, not 30%.

The Kaipara council blew out its budget on a water treatment plant where the cost almost doubled, and the residents were made to fork out for the bill. This was being contested in court when we left the country but also shows the lack of responsibility these officers take with our rate monies, parking or fines.

3 property deals in Whangarei I did all had issue and all had the same issue in a different way because the way they set up their system.

The South Gippsland Shire council could teach them a thing or two because they surely did not listen to me.

The problem I could have helped them with had to do with relocatables, of which I have done many which relates to one simple insight. Whatever is to be relocated needs a sketched plan which matches the building being relocated.

The first property I bought was a house (not relocated) which had an unfinished extension and the highway had taken half of the land away. This was classed as a new subdivision, (ha ha) and so I finished the cladding making it watertight with different materials (stained cedar with gal nails) and the rest of the house was white shiplap. An inspector checked it out and said the nails needed to be copper and that I should have consulted him before cladding the exterior which as a reno back at home would not be an issue.

He rechecked the lining, which was ok, but the materials were not allowed nor were the nails so to fix the issue we resubmitted the plans and added a deck and made a note to use gal nails. The plans were passed, and the inspector was happy. (Go figure)



The second purchase was 2 relocated houses where a church and hall had been removed from on 2 titles which I was not privy to at the time of purchase. Both houses were next to derelict, so I started putting the easiest one back together and made it liveable and started on the second one.

An inspector showed up and told me to stop work because what I had rebuilt was not on the plans and therefore they did not know what I had changed, which was nothing. In the Whangarei district council you had to submit plans of what you wanted it to become, rather than what it was, like back home, where any changes could be easily seen, instead of arguing about it for ages.

It took the head man to check it out before I got the all clear, but not before being tagged a troublemaker. The second house I changed everything just because of their stupidity which I got away with.

The 3<sup>rd</sup> property was a section of land on a hill where I bought a cabin and relocated it to the property without any permits. I dug the road and put in the pipe work to connect the power water and septic as these connections were already on my land and the right of way gave me the right to connect them. I figured that I wasn't building anything, and the council doesn't need a plan of what is being moved so what the heck. We lived there for 2 years and then when we put it on the market the council came around.

We had applied for a water meter which we were told was to cost 12k for new water lines, so we just used the connection for free but now they wanted to know where the water we had come from, and I told them, and I showed them my title and what the rule was, and they eventually allowed us to reapply and have a meter installed for \$800. It was worth it, however this is when they put an order on the cabin and we had to go through the same stuff as we went through at the twin house site.

We gave them all the plans and site elevations they asked for but when they came to inspect it the windows suggested the cabin was built pre 90 so could not be inspected. (Again ha bloody ha) and the whole thing disappeared, and we sold the property.

But by this time we were not on a good footing and a block of units we had invested in had 19 unused garages below two floors of units made from block and concrete and we wanted to make this into cheap student accommodation which was lacking in the town. Long story short, and me telling every councillor to go fuck himself, the ASB bank stepped in and gave us a letter to put up our interest rate 1% per month until we were gone.

Knowing about my Uncle and Port Hedland we took a quick sale and still walked away with 1 million in profit, and this was also the end of doing property deals as I believe that the cost is now too far from the average person to obtain, which is limiting the market for good.

Yes, I have pushed the envelope just to find out why things are done the way they are, and if you can find a loophole and exploit it, the system itself has holes and does not work for the Whole...

The figures of people renting has doubled in the last 40 years and even the incentives of first home buyers cannot get enough buyers to fill the void. My young bloke is now a chippie, and he keeps moving around to different builders because the work is not always there.

Knowledge of things gets us into and out of trouble. Many recent property deal issues are because there is a simple way and a hard way, yet you probably wonder why I have done things this way?

The reason is that I have always been looking for something, so I try things, lots of things. And it is in the testing, and the games I have found myself in, that has broadened my views of what is good for



me and the people and what is not. You see most of you would not have tried these things and uncovered different forms of deceptions and corruptions that I have. We are each wired different and are here for different purposes.

# What we once had

A time now forgotten.

In a world many moons ago, we awoke to a peaceful life in tepee`s and huts, where a river or stream rippled nearby to provide our water, and the wind rustled the branches and leaves of the bushes and trees that provided us with a diet of nuts and berries and seasonal fruits.

Footsteps or splashing alerted us to another food supply which was either gamey or domesticated which we watched in delight and sometimes killed for the tribe as a whole.

There was not watch time, but time was watched as seasons came and went and the weather was both predictable and unpredictable which was important as our food supply sometimes migrated in changing times.

Back in the villages we sometimes shared in the big catch where we feasted and told stories of the day and then we sat back and watched our tv which was the movement of the stars in the heavens and the sounds of nature`s laughter and cries all around us.

Sometimes we passed down the stories from generation to generation to remember what our forefathers had lived through which should never be forgotten and we sometimes related this through songs and dances which held this meaning.

We understood the need to huddle close to one another for safety because predators always take the weak and slow and the separated and we understood safety in numbers.

We were all living what we now call a tribal life, and what we had was safety and freedom and this had a unifying cost of caring and understanding.

Then we became civilized.

Civilisation was an evolution created through a shortage of food where migration brought us together in larger numbers and the strongest took charge and imposed laws and penalties upon the people to keep to a set order.

There has been many civilizations before this one which have not lasted because someone stronger has come along or something better has been created where a need to change was either forced or evolved over time.

Where in our tribal nature we cared and shared, civilized life took us back to before tribes came to be, where we hid in caves from predators and fought each other for morsels of food that we found.

Where we had surpassed our old survival of the fittest ways, we were once again thrust back into our pre-tribal ways which had evolved into leaders who dictated our way of life while setting up ways of staying in power.

Tribal life was easily overthrown as we were living peacefully and co-operatively, and had no need for better weapons and armour.

Conquering groups with intentions to enslave and take lands and food for their own has left a bloody trail for centuries.

History is dotted with memories of peaceful tribes and places and their decimation through the conquering armies.

We know of Roman the Spanish armies, extended Egyptian and Ming dynasties and the way of the Mayans and the Aztecs and the extent of Persian lands and of the Mongols great Khan to having rule over borders extending over half of the known world to the fabled cities of Atlantis and Shambala.

Historians have hunted for and through the ruins of these civilizations to try to figure out how they worked and what happened to them, yet many ended either because the climate changed the way they lived and operated, or they were conquered by something or someone else's rule.

History can tell us a lot about what was there, who may have been the dominant players of the day and how we lived and from this we surmise what it was like to live in those times, but it does not tell us of the rules of how we were to live back then.

This we can find when we look closer to our time period in patterns.

Today we have the same control measures as that of every civilisation before ours where we have one country and its leaders attempting to dominate its reign as far and wide as it possibly can.

Reigns like this have lasted many, many centuries when the world wasn't so connected, but now reigns can be much shorter or longer because of how we now communicate with each other and the World Wide Web.

So as knowledge goes, my history and world history makes quite an impact in how and why the Manaian Way came to be in my possession.

### **Chapter 3.**

#### **The People's Movement.**

In a world where society reflects its programming, knives and stabbings and unprovoked attacks on people, buildings, and vehicles, and unexplained deaths of the healthy playing sports or at work, and the fires and floods and earthquakes all happening at the same time, those of us outside of the system, look at the world and think that the people in it, have gone mad.

The truths however for society appearing to be breaking down, does not come from the people, but from the political system of politicians creating the laws and making agreements and amendments supposedly on our behalf.

Many of which now control our fate, using Agreements like the Paris Accord, and Agendas for Sustainability and Population Reductions, and the implementation of a Social Credit system which looks like a Totalitarian World Governing system to strangle the world population.

Aspects of political incompetence to act for the People rather than against the People, is making our lives worse due to We the People accepting this type of bad behaviour by these ineffectual politicians, for which 'We the People' must now rectify.

To create a powerhouse economy that can lead the people into a New Age, the People's Movement for social change has developed and built the systems to empower the People, as well as small to medium sized businesses to thrive in a world tearing itself apart.

Where corporate democracy has failed mankind, the People's automated and leaderless core operating system cannot.

The benefits to the People and Business, to deliver a system that replaces the debt-based system with a needs-based system, overlaying the importance of a base change which shall render every issue the debt-based system has caused, to come to an end.

The issues for which I speak, the products of the debt-base system for which the People can do without, poverty and hardship, homelessness and debt, greed and competition, economic slavery and environmental terrorism, separation and privilege, wars and famine, and the political power of capitalism and communism to keep the debt-base foundation of society, going.

The People's Movement will restore the People's Power.

In the Protection of the People's Power, the measures to manipulate or to takeover or control the automated systems of the People to benefit all of the People and the Planet, shall be met with fierce resistance, protected by the People who protect these new systems which protects them.

The implementation of the People's core operating system to bring about social change is immediate. Only the re-education shall be slow, for People to understand the differences of the systems, and how the effects on society will begin, and where it will end.

These differences and outcomes will be scrutinized throughout this manuscript, and so they should.

While humanity is being systematically targeted using what officials call Directed Evolution' to genetically alter our DNA and that of our plants and animals, have we ever thought to wonder if we are under the control of an entirely different species, other than Human?

Life on our planet seems to be dying and our societies are breaking and woking down, with wars and protests in almost every country, and weather events that seem to be trying to kill us off as well.

Ned Kelly was said to say "Well, such is life", but in these times there is a lot more going on than we can see with our eyes, blinded by media untruths and propaganda, and the use of 5G A.I technology to keep us all in check.

2023 is humanities turning point as the heavens bring us the beginning of a New Age, the Age of Aquarius, where mankind implements new systems for the betterment of all or continues to submit to these masters of deception.

Let us look at the guidelines given to us by those in power.

Our Authorities Foundation.

- **Ownership** – used for separation.
- **Fractional Reserve** – used to continually increase costs.
- **Free Markets** – used for control.

Authorities Goal, their 10 Commandments.

1. **Maintain humanity under 500,000,000 in perpetual balance with nature.**
2. **Guide reproduction wisely – improving fitness and diversity.**
3. **Unite humanity with a living new language.**
4. **Rule, passion – faith – tradition – and all things with tempered reason.**
5. **Protect people and nations with fair laws and just courts.**
6. **Let all nations rule internally resolving external disputes in a World court.**
7. **Avoid petty laws and useless officials.**
8. **Balance personal rights with social duties.**
9. **Prize truth – beauty – love – seeking harmony with the infinite.**
10. **Be not a cancer on the earth – Leave room for nature.**

Our Authorities Shape.

- **The Pyramid** – uses layers to build in limitation.

This information is widely known but seldom understood, but we can find out about our societies foundation in 'Modern Economics' which uses John Locke's 'Ownership' and Adam Smith's 'Fractional Reserve' models in a 'Free Market' to create what they described as a Race of Labourers.

The shape of our authority dictates how the hierarchy of society operates, with God or the King at the top, the layers of enforcement below with rules of commerce and education, and the layer for the People below that, at the bottom.

This shape suggests that mankind has always lived in the bowing or kneeling position, to those above sitting in a privileged position, like a child that must be scolded.

What is least known and often misunderstood is the goal for mankind, which may look good on the outset, but if we look at the Actions of Governments the world over, and the Agendas of the United Nations, we can not only discover the linking tentacles of the World Trade organization, The World Health Organization, the World Economic Forum, the World Bank, the International Monetary Fund, and UNICEF and the like, being guided by a 6 meter high stone monolith written in 8 living languages, and which gave mankind 10 new commandments that formed the base of all changes.

Most of us have heard of the Georgia Guidestones but are unaware of the symbiance between the Agendas and Mandates being forced upon the People of Earth, by a group of intentioned souls working toward their version of a New World Order.

Together the building blocks of the foundation of our current society make up the debt base, and from here the products that this foundation produces is a never-ending treasure trove of poverty and hardship, homelessness and economic slavery, war, famine, environmental terrorism, and so on, but we don't change it. Why?

Is it because how Ned Kelly, William Wallace, Joan of Arc, and all those who stood up for the People over the Ages, were all treated in the end?

In 1980 the UN gave us their Goal for humanity in 10 commandments written in 8 living languages on the Georgia Guidestones to give authority its direction, where the population will reduce from 8 billion souls to 500 million souls, and we have done nothing about it. Why?

Is it because of the ancient pyramid shape that is used to control us, with the systems and the laws, are layered so that those at the top are not affected by those underneath, and 'We the People' are too scared to do anything about it?

In the fallout of the World Sustainability and Depopulation Agenda to be completed by the year 2030, the People watch their country's leaders take orders from the arms of the UN, the WHO, and the WEF, who are implementing these agendas and mandates with their eyes wide open.

Lambs to the slaughter, or Lambs to Lions, is a choice we all now face.

From obscurity, new leaders are emerging, and they bring with them a whole new perspective of life with new systems, new foundations, new goals, and a new shape to change the way society operates.

The People's Movement offers Mankind a new beginning backed by a philosophy, a foundation and goal, and a shape that creates stability throughout the world.

This is not a story for another day, but a reality we can step into today, and where further mismanagement by government over the affairs of the People continues, the People's Movement will come to the aid of the People and resolve the issues at hand.

We begin by looking at the new structure for society, provided by the People's Movement.

### **The Foundation.**

*To Protect the People and the Planet – long-term, generational*

### **Humanities New Goal.**

*Free basic Needs – housing, electricity, telecommunications, fuel, credit, food and water*

### **Humanities New Shape.**

*The Spinning Top – one platform for mankind riding up and down on a spiral of evolution.*

Rather than picking building blocks at random, the People's Movement has engineered a needs-based society through an integrated goal, to produce new Society-Building products and services that ripple out affecting every life.

The foundation of any structure is always purposeful, and we do not need to depopulate Earth by removing 15 of every 16 souls to create sustainable planet.

Freedom and Equality, Safety and Security, Stability and Peace, are the products of this needs-based system, which uses automation that runs 24/7.

Automation working for the People rather than against us, is how everything will operate as we adopt the new shape of society and a leaderless authority.

Built for the people, humanity needs to control certain systems that keeps humanity stable, rather than relying on one man or a corporation who can be swayed or manipulated to change things.

The People's Movement offers a Core-Operating system beginning with an automated Housing, Trading, and Shared Energy system designed to Protect the People and the Planet.

Limiting the ways to change humanities new core operating system, but leaving room for change as humanity evolves or devolves, shall come from the People through a referendum.

As the architect of this world, I have dubbed the system the **man-iron way** spelt **Manaian Way**, out of honour and respect of every Ancestors trials and tribulations in every field of life, and the power of a particular Mountain on the North Island of New Zealand, which offered a vision to start this venture back in 2011.

Let us begin.

### **Fractional Reserve - the Monetary system.**

We all understand the fractional reserve system which means we have interest rates and inflation, and this is perpetual, meaning it cannot end, and the money that is generated to slow inflation that is added to the system also cannot die, so we will always see prices rise.

Using a hypothetical beginning of we start with \$100,000, and we have to pay it back at 10%, how can we when there is only \$100,000 in the system? So, we borrow more to pay the \$10,000 we owe and don't have, and now we owe \$20,000 that never existed.

Now that there has been trillions more added to the system, who will end up paying the bill?

After the GFC, the global financial crash, some people have awoken to how the monetary system operates, but there are still a great many who do not understand its rules.

In the GFC we saw how greedy bankers knew that the house of cards they were dealing would crash but didn't care because they knew that they would be **Bailed out**, and they were.

Only one bank fell, but the People were the ones who lost homes, life savings and superannuation, and were the ones that would have to repay the government in taxes to keep the system going.

Then some laws were passed to also let this system **Bail in**, and this means that the banks can legally take all of your hard-earned savings to prop them up when they need to.

For Aussies, we have a cap of 20k that could be left in our account, and in NZ I believe it is only 5k.

This has already occurred in Greece, and there are runs on banks in other countries where the layers of the wealthy get withdrawal privileges, and the average Joe cannot.

From scams to pyramid schemes, people are being systematically stripped of their accounts, and cash and cards, as we move into the social credit system the U.N is implementing.

The conspiracists and those in the know and the wealthy elite are hoarding money and buying gold and silver or precious gems, but in a world where trade stops, a bottle of Vodka or Whiskey can historically carry a higher value.

Are we quick to forget World War 1 and 2, and the squeeze on credit, where a cartoon of the times showed a German man with a wheelbarrow full of money, having his wheelbarrow stolen and the money left behind?

Again, the history books are full of dodgy deals and reasons for World War 1 and 2, and instead of pretending what went down, we only need to look at the truth of what went on, by what was instigated that was not there before.

The orchestration of the United Nations to come into being, with its WEF, WHO, WTO, World Bank, and the IMF as its arms and legs, did not happen by accident.

As they say in the classics, 'this shit takes time', and the basis of a New World Order was established, but for the layman, the commoner, this change in power was unknown and is only beginning to show itself as they push Capitalist ideals closer to Communist borders.

These actions are now visible, so what can we do?

I laugh because all of these elite people with their hordes of wealth are relying on the same type of system to be implemented so they get to stay in their privileged position, and do not believe that the Meek shall Inherit the Earth.

In our needs-based system, we have a People's trading system called Karmic Credits which is not connected to the old banking system, and which is designed to let every person on the planet begin with 25,000 credits, so we are all able to trade with anyone anywhere and no-one owes anything.

The Karmic Credit Trading system is needs-based, and the funny thing is that piles of old debt-based money, gold, silver, and jewels are not worth anything, except to the hoarder.

Another unique feature of the Karmic Credit Trading system is that it is regenerative where it begins paying-it-forward and then it is capped at 6 digits which means if we make earn or sell more money and try to put it in our account it will stay at the maximum allowed and the excess will go back into the guff from whence it came.

This means that nobody can end up with it all, where privilege and power stems, and so we all begin as equals and are unable to affect another's financial security.

To protect the Planet and the People, karma provides for collectives to provide for the communities and dishing out economic-freedom and real-world equality at the same time.

We can download the app today and begin trading with it right now if we like, and there is a lot more to this needs-based trading system that meets the eye.

It holds only three lines of history, of which is coded to protect the People from being monitored, and it needs no security, because it allows for more than one account to be opened if required.

It also has an insurance/ opportunity button to give you instant access to funds in case of an emergency or opportunity to provide for our needs; and

Small and medium sized businesses and People will love it, and as we begin to achieve our goals of free basic needs, we pave the yellow brick road through Oz, just like in the fairy-tale.

The main differences with this system, debt is not possible for there are no loan functions to Karmic Credits nor a periodic payment button, so if we are billed it will be a one off and this means that peoples cost of living will reduce.

For those worried about buying a house, or having enough in retirement, let me waylay those fears as the People's Movement for social change holds the keys to a needs-based housing system which is also being introduced under our watch.

Only in a debt-based world do we use drip feed payments or book up pay-later goods and services or pay for the greedy bankers print runs over and over again.

Big business may be intimidated by this system because it was designed for the betterment of the People to detach from the corporate dependencies it has, and because they may trade in millions of dollars or have millions in an account, not many common folk do, and this is where our focus lays.

Changes to these structures will be likely.

The Karmic Credit Trading System.

*The Parties to this System,*

*Being Party to the Manaian Way philosophy on Social Change, hereinafter referred to as "the People's Movement", the need to Change Trading Systems, to Protect the People from the continuing Cost-of-Living increases, and*

*In pursuit of the objective of the People's Movement, and being guided by its principles, including the principle of Honour, Respect, and Dignity, the People's Movement hereby establishes the Karmic Credit Trading system and the alternative currency referred to as 'Karmic Credits', and*

*Recognizing the fundamental priority of safeguarding the need of the People to be able to trade with anyone at any time without interference or surveillance, and to be protected from the vulnerabilities of the debt-based banking system currently impacting 67% of Australians at present, and*

*Considering the imperatives of a just transition of changing banking systems, through the implementation of the Karmic Credit Trading System in accordance with socially defined needs-based priorities for which interest rates and debt do not exist, and*

*Recognizing that People currently effected by 9 interest rate increases, the war in Ukraine, and the States of the UN implementing measures taken in response to it, and the intrinsic relationship that Guardianship Housing actions in association with Karmic Credits, in response to this crisis, shall be used to reclaim Honour, Respect and Dignity from this change, and*

*Taking full account of products of the needs-based systems with regard to the access to credit and the eradication of homelessness, poverty, and debt, and the impacts reducing greed, manipulation, and corruption, and*

*Acknowledging that credit is a common concern of humanity, and People should, when taking action to make it available to all, respect, promote and consider the respective obligations on human rights, the right to health, the rights of local communities, migrants, children, persons with disabilities and people in vulnerable situations, and*



*Recognizing the lack of action in all levels of government and various actors, in accordance with respective Finance Ministers to reduce the cost-of-living of all Australians, and recognizing that government spending blows out the countries debt, for which no-one is accountable,*

*Have agreed as follows:*

#### *Article 1*

*For the purpose of this system, the definitions contained in Article 1 of the Karmic Credit Trading System shall apply. In addition:*

*(a) "People's Movement" means the Manaian Way philosophy on Social Change, adopted in Reotahi on December 11, 2012; and*

*(b) "Needs-Based" means the products able to provide free basic needs; and*

*(c) "Guardian" means the tenant and owner occupier of a House to the Guardianship Housing system; and*

*(d) "Karmic Credits" means the People's needs-based currency.*

#### *Article 2*

*1. This System, in the introduction and implementation of the Karmic Credit Trading system, including its objective to create Freedom and Real-World Equality, aims to strengthen the public response to the need for Social Change, through the Use of Karmic Credits in the context of Stability, including by:*

*(a) Recognizing that this would significantly reduce the risks and impacts of financial insecurity; and*

*(b) Increase and improve trade, both local and global; and*

*(c) Empower society to work together by removing the red tape.*

*2. This system, being directed by the People's principles for true social change, with Karmic Credits offering a new trading system specifically to reduce the Cost-of-Living, to eradicate poverty and homelessness, and debt and greed, including by:*

*(a) Regenerative features, such as a pay-it-forward beginning and a capped end, and*

*(b) An open capability for every man woman and child to have an account wherever they are to create the capacity for every man woman and child to be able to trade anywhere in the world; and*

*(c) Provide credit to communities without prejudice; and*

*(d) Removing the People's dependence.*

#### *Article 3*

*1. In order to achieve the goals set out in Article 2, accounts shall be available by App and connect back to Karmic Credits.com.au.*

*2. The Karmic Credit Needs-Based Trading System has many unusual features, including:*

- A beginning amount of 25,000 credits*
- A cap of 6 digits*
- Instant insurance of 50,000 credits times 5*

- *Payment for charitable donations*
- *Hack resistance*
- *Surveillance resistant*

*3. Supporting the People's Movement with the Karmic Credit Needs-Based Trading System, and in connection with the Needs-Based Guardianship Housing System to further reduce the Cost-of-Living of housing, electricity, telecommunications, fuel, credit, and food and water, the amount of borrowing for housing, if any, shall be significantly reduced if we buy the house only.*

*4. Reducing the cost of housing, reduces the amount of money required from a bank or investor, significantly reducing the debt and the term of the repayments.*

*5. Supporting the People's Movement, and in the context of regenerative systems to heal and protect mankind and the planet, each new system offers the reduction in the cost-of-living through the removal of the layers of debt in a reversal and misguided dependency upon that system.*

#### *Article 4*

*1. Providing for the People's Movement, in the context of extreme weather events, the Karmic Credit Trading system, provides the total financial support for the rebuilding of lives and that of the community.*

*2. The People's needs through exceptional circumstances, insurance assessments, by-laws restricting rebuilding efforts, getting roads and bridges repaired or replaced and water and sewer lines rebuilt or diverted, shall through the use of Karmic Credits, place the Power back in the hands of the People.*

*3. Article 3 provides for the needs of the people, especially in times of need, whether in fire, flood or quake, or as an individual who has fallen on hard times, the needs-based systems of the People shall provide the absolute basics without question.*

*4. The Karmic Credit Trading System does not avert authority but empowers all citizens to take action, where they can in the rebuilding process of lives requiring a jump start.*

*5. To help administer this system, Snapio Pty Ltd monitors the automated trading system for which a fee is charged.*

#### *Article 5*

*1. Providing the People with credits, the context of investment and investing in a needs-based system is far different than in a debt-based system where money is the most important driver.*

*2. Debt-based investment values Gold and Gems and Power and Privilege and the Almighty Dollar, however Free Basic Needs such as housing, electricity, telecoms, transport, and food and water and access to free medical is far more valuable to the People.*

*3. Investing in the needs of the People, by investing in People provides Aussies and Kiwis, and other nationalities in support of this system, to keep their money onshore and place it where it shall do the most good, far away from international debt-based markets which do not have the People's or the National interests at heart.*

*4. Investing in needs in a needs-based society is risk averse and risk free, as we are all working toward the betterment of all, cutting out a middleman, rather than investing in a debt-based system with many fingers in the investment pie, creating high, medium, and low risk challenges.*

#### Article 6

1. *Parties to the People's Movement recognize not only the needs of retirees, whether self-funded or on a pension, the need of doctors and medicines, good quality food, clean water and sanitation, heating and cooling and aging care, but transportation and companionship.*
2. *The effective implementation of the Karmic Credit Trading system, supports those in retirement to reduce the strain on the Healthcare system and governing bodies lacking the effective strategies to protect our most vulnerable in times of need.*
3. *Parties to the People's Movement recognize the importance of a stable healthcare industry, currently under attack with ambulance ramping, short staffing, surgery time blowouts, and the many unexplained deaths related to mandated and untested vaccinations, and the return to work of those who stood against the mandates and the finance to get the healthcare system operational and back to pre-covid levels.*
4. *The purpose of a stable healthcare system, protecting the pensioners and the rest of society in times of need, is integral to bring society back to be and feel safe, removing just on more stress in life that we don't need.*

#### Article 7

1. *To extend the Use of Karmic credits further afield into other industries, by supporting and educating the extent of social changes, that stems from this needs-based currency alternative, where the need for a World Bank, International Currency markets, the Federal Reserves, Investment Houses, Insurance and Superannuation and Local Banks, are no longer required.*
2. *A single currency used throughout the world removes the thousands of middlemen all taking a cut, and this means we all need less to be better off, thus reducing pressure on societies and on the people.*
3. *As to other fields of improvement, is the effect on corporations on society and the environments of the world, where the pressure to work for these companies who are poisoning the atmosphere and degrading the soils, genetically altering our plants and animals and diseases, and pushing extinction agendas that are not favourable to the People, we are freed to remove our participation and pressure changes that can be favourable.*
4. *Uniting mankind with needs-based operating systems, becomes the first step to cleaning up commerce destroying behaviours, that have led to 4 new manmade toxic elements added to the periodic table recently, alkaline rains now acidic, 1 million species of plants and animals being made extinct, and the scarcity and privilege of the debt-based system.*
5. *Providing the People with a philosophy, a structure, a foundation, a goal, and the tools and instructions for which to use those tools now apparent, the choice to act is all that is left, and this comes down to what we value. Needs and changes in society, or Dollars and continued submission, and each one of us has the power of choice.*

#### Our Choice.

What humanity does with its banking system is imperative if we are to look at the future objectives of where a needs-base or debt-base currency leads us.

The Karmic Credit trading system is unique, and does it do what it sets out to do, yes.

However the inclination of computer chips in everything as an alternative, and a one world governance in the image of 'Elysium' the movie, which cares even less for the People than our current governments, to regulate what we buy, who we see, where we go, if we can have medical care, or food, or shelter, or a job, and if we should get paid or not for our days' work, is the Social Credit system, otherwise known as the traffic light system being trialled here and there.

We are told that we will own nothing, and we will be happy, and if no rent needs to be paid or if the price didn't increase, then how could this be policed for the better locations versus the worst?

We need to look at the needs-based alternative which ends the need for rent and therefore the tenancies act, we search for the holy grail of housing systems that enables houses to reduce in cost day after day to mirror the increases day after day we usually have.

Like Karmic Credits, the needs-based Guardianship Housing is also unique.

### Housing and Ownership.

The laws of the debt-based society are steeped in ownership. Ownership of everything and anything from basic goods to the Land, which is where the debts of the world accumulate.

Every dollar peso and yen etc ever produced in a debt-based system does not disappear but grow and grow and grow until it is even too expensive for the elite to maintain.

Housing however is a basic need, and in a debt-based world, investments in housing creates cost increases with inflation and interest rates, and for those who know this and are able to obtain credit, debt is the tool to create obscene wealth, while those who can't, struggle to keep a roof over their heads because the system works against them.

This system is not flawed for those who can obtain credit, but it is flawed for those who have become pawns paying rent, growing wealth for someone else.

If interest rates rise then so does rent, and if the house price rises then so does rent, and if the cost of living rises then so will rent for which you get 6 months of safety, the length of the average rental term, before the landlord can kick you out or put the rent up again.

Investors care not for the people, only the profits, and in a debt-based world this is true in every profession, portfolio, industry, and government ministry.

Billions of dollars managed through housing providers, charities and governments over the years has seen the housing affordability problem worsen even though politicians control every facet of the system.

The politicians regulate wages, banks, and tenancies and still can't fix the problem, and unless they don't understand what they are in charge of, why can they not just sit down and fix what it is they have, and put an end to it?

In a world based on needs, the People's Movement offers the guardianship housing system where there are no renters, and this removes the residential tenancy act and all of its issues.

We can also bypass or limit the way leases work as well and limit the impact of mortgages and the financial acts that the housing industry has taken for granted.

The Guardianship housing system is based on the Use of the property, but uses ownership attached to terms and conditions, which includes a protective lease to a third party.

It works by separating the house from the land creating more options for property holders where they can still be sold together or individually, and this creates a debt-based land holding and needs-based accommodation.

Instead of renting, the tenant buys the house subject to terms and conditions.

The Terms and Conditions of the Guardianship Housing Agreement enacted in Nambour on 20/2/2023, ensures that the Guardian Agreement protects both the Land Owner and the Tenant and the benefits to both the Land Owner and the Tenant are even more profitable.

This Guardianship system even offers investors with a new market, less risk and higher returns to help tenants buy their own properties.

### **Establishing the new housing market.**

*The Guardianship Housing Agreement.*

*The Parties to this Agreement,*

*Being Party to the Manaian Way philosophy on Social Change, hereinafter referred to as "the People's Movement", and being Party to an addition to the housing system, hereinafter referred to as the "Guardianship Housing Agreement," and*

*Pursuant to the People's Platform for enhanced action established by decision 1 of the People's Movement of the People to establish the Guardianship Housing Agreement in its first session, and*

*In pursuit of the objective of the People's Movement, and being guided by its principles, including the principle of equality and freedom, and common responsibilities and respective capabilities, in the light of different housing systems, and*

*Recognizing the need for an effective and progressive response to the urgent threat of homelessness from increasing prices and Debt-based Investment, on the basis of the best practical solution to this threat, and*

*Also recognizing the specific needs and special circumstances of encumbrances, negative equity, cost of living increases, uninsurable properties, especially those that are particularly vulnerable to the adverse effects of the current housing industry, as provided for in the People's Movement, and*

*Taking full account of the driving force and impacts of investment and interest rates in the current housing system and with regard to funding and transfer of property, and the continuing dilemma of the cost-of-living saga, and*

*Recognizing the fundamental priority of safeguarding house security and ending homelessness, and the failure of the current housing system to protect the People's needs, and*

*Emphasizing the intrinsic relationship that Guardianship Housing actions, responses and impacts have with equitable access for sustainable development and the eradication of homelessness, and*

*Acknowledging that owning a property is a common concern of humanity, People should, when taking action to address housing in social change, respect, promote and consider their respective*

*obligations on human rights, the right to health, the rights of indigenous peoples, local communities, migrants, children, persons with disabilities and people in vulnerable and privileged situations, and Affirming the importance of diversity, regeneration, sustainability, education, awareness, training, participation, and access to the Guardianship housing system, and*

*Recognizing the lack of actionable leadership in all levels of successive governments and various actors, in accordance with incapable Housing Ministers to solve the Housing issues, and*

*Also recognizing that unsustainable lifestyles and unsustainable patterns of consumption and production, guided by Governments enforcing the debt-based system,*

*Have agreed as follows:*

#### *Article 1*

*For the purpose of this Agreement, the definitions contained in Article 1 of the Guardianship Housing Agreement shall apply. In addition:*

*(a) "People's Movement" means the Manaian Way philosophy on Social Change, adopted in Reotahi on December 11, 2012; and*

*(b) "Guardian" means the tenant and owner occupier of a House to the Guardianship system; and*

*(c) "Housing Provider" means a Land owner to this Agreement.*

*(d) "Rental Mortgage" means a contract leading to Guardianship; and*

*(e) "Housing Bank" means the housing register for the Guardianship Agreements.*

*(f) "Party" means a Party to this Agreement.*

#### *Article 2*

*1. This Agreement, in enhancing the implementation of the Guardianship Housing system, including its objective to reduce the cost-of-living, aims to strengthen the public response to the need for social change, in the context of sustainable development and efforts to eradicate poverty and homelessness, including by:*

*(a) Developing and supporting a needs-based housing system to reduce the cost of housing, and recognizing that this would significantly reduce the risks and impacts of financial insecurity; and*

*(b) Increasing the options for property holders and ability to adopt a more beneficial strategy to use their property wealth, and foster resilience in a manner that protects them in retirement; and*

*(c) Protecting Housing Providers and Guardians through a Housing Bank registry.*

*2. This Agreement will be implemented to reflect safety, security, and stability, being the direction of the People's principles for true social change, with Guardianship Housing offering a new operational housing system in the context of reducing the cost of housing to eradicate homelessness and rent, including by:*

*(a) Developing and supporting a set of universal terms and conditions to reduce the cost of housing, and recognizing that this would significantly reduce the risks and impacts and cost-of-living; and*

*(b) Increasing the ability for every man woman and child to own a home within 10 years wherever they are, and create the capacity for every man woman and child to be able to secure the funds in order to own the home within that allotted time period; and*

*(c) Provide investors with new impact investment strategies that enhance returns in the Guardianship Housing Market.*

*3. This Agreement, in enhancing the implementation of the Guardianship Housing system, including its Trading and Shared Energy systems initiative, aims to strengthen its response to the cost-of-living crisis and unstable leadership, in the creation of a Housing Bank in an effort to support the needs of the People, including by:*

*(a) Creating a Guardianship Registry for the protection of Guardians and Land Owners; and*

*(b) Developing and supporting a decentralized energy system to create free energy for the Guardian and the community, to reduce the carbon footprint, and recognizing that this would significantly reduce the use and therefor the risks and impacts of coal; and*

*(c) Develop and support a collective energy storage system that can be used to power homes and vehicles to reduce the carbon footprint, to reduce the use and therefor risk and impact of oil.*

#### *Article 3*

*1. In order to achieve the goals set out in Article 2, the debt-based system will be exchanged for a needs-based system for which the use of the House is adopted and supported.*

*2. This support comes through a Housing Bank registry, which protects and separates the Land Owner/Housing Provider from the House Owner/Guardian tenant by providing two new options for property owners.*

*3. This separation and protection reduces the debt of a property, and therefor the cost of the house and the time period for which a loan is required.*

*4. Reductions in the rent will be immediate, and in accordance with the generational goal to reduce and remove the total cost-of-housing.*

*5. Supporting the Guardianship housing system, and in the context of housing, electricity, telecommunications fuel, credit, and food and water, as basic needs, we highlight the symbiance between social needs, commerce, and nature.*

*6. To help administer this system, each Party shall maintain successive socially determined contributions of \$10 per month for the Housing Bank registry to be maintained.*

#### *Article 4*

*1. Providing the People's Movement, in the context of the Guardianship Housing system, Parties to this Agreement to end poverty and homelessness, and remove the cost of living, shall by intent, separate the Land and the responsibilities of the Land Owner, and the House, and the responsibilities of the Guardian, through a Housing Bank Primary Agreement.*

*2. Developing a secondary market from the one property, Parties to the People's Movement on social change to remove the cost-of-housing, shall abstain the need to charge rent and therefore abstain from the Residential Tenancies Act, to keep the marriage between the two civil.*



3. *To help administer this system, the Housing Bank shall automate the appropriate contracts for which a fee will be charged.*
4. *Each Guardian by this Agreement will operate through a fixed market, based on a 5% per annum depreciation schedule, with the aim to:*
  - (a) *Reduce the weekly cost of housing through depreciation; and*
  - (b) *Reduce the total cost of housing, by removing the need to own the land; and*
  - (c) *By offering land bankers a cheaper alternative in which more land can be banked; and*
  - (d) *By offering Retirees and people in hardship, the added option to sell the House or the Land to reduce debt or gain access to their own funds and still retain a connection to the property.*
5. *Property owners caught in flood prone areas making their home uninsurable, are now provided new options for rebuild where the property value lost can be recovered over time, and the loss in severe weather events can greatly reduce the impacts from nature.*
6. *Communities can rebound faster when the power of the people resides in the people rather than some corporation wanting to hold the reigns.*

#### Article 5

1. *Providing the People's Movement, in the context of investment into the Guardianship Housing system, Parties to this Agreement to end poverty, homelessness and rent, shall guide investment in the Guardianship Housing system toward an investment in People, rather than the sticks and mortar depreciating by 5% per annum.*
2. *Investment in People as actioned by the Parties of this Agreement, shall be risk averse and beneficial to people, the community, and the investor.*
3. *Investing in the needs of the People, by investing in People, provides Australians and New Zealanders, and other nationalities in support of this Agreement, an opportunity to keep their money onshore and away from international markets which do not have People's interests at heart.*
4. *Capping returns to 10% shall still provide cheaper and affordable housing, while generating safer and practical returns for investors and the country as a whole, than ever before.*
5. *A "Rental Mortgage" shall be the tool of the investor, a tool provided to protect the investor and the Guardian by way of a Lease subject to terms and conditions. Terms and Conditions designed to Protect the People using this Agreement.*

#### Article 6

1. *Parties to this Agreement leading social change to drive investment toward the desired outcome, shall by need, protect investment in the Guardianship Housing system, transcribe a Lease to the Housing Bank for the purposes of that protection.*
2. *Parties to the People's Movement on Guardianship Housing, shall use and limit the protective Lease, and therefore the Leasing Acts, to use the appropriate laws to aid in the protection of the People aligned with the Guardianship Housing Agreement.*
3. *The terms of the Fixed Lease are as follows:*
  - (a) *The Head Lease has the right to sublet. The Headleasee cannot reside at the property.*



- (b) The Headleasee is charged with naming the owner of the house, the Guardian /sublet tenant.*
  - (c) The sublet tenant must occupy the property and cannot charge rent to another occupier. Should a breach occur, the Headleasee shall remove the name of the sublet from the register and rent out the property until a new Guardian is appointed by way of a sale.*
  - (d) The remuneration of this Head Lease shall be fixed at 1 peppercorn per annum if asked, for the entire term and can be passed on to the sublet if required.*
  - (e) The Term of the Lease is 900 years, in the format of a 10x10x10 year term.*
  - (f) The Housing Provider holds an 'Option to Buy' over the Guardian at every 10-year anniversary of the original Guardian Agreement to said property.*
  - (g) The Headleasee is given the right to use the Guardian rooftop as the platform for the purposes of a Shared Energy system to provide free power, telecommunications, and shared energy as a fuel.*
- 4. Parties to the People's Movement on social change and the removal of the cost-of-living over the basic needs, shall meld Article 4, 5, and 6 together in order to support and achieve the goals of Article 2, and the supporting intentions prior to Article 1.*

#### *Article 7*

- 1. Parties to the People's Movement recognize in the need to illuminate and heat a home, a Shared Energy system under Article 6g of this Agreement is able to provide the Guardian with a basic renewable supply of power and energy storage.*
- 2. The effective implementation of the Shared Energy system, a transparent framework for action and support to build a decentralized collective field based on excess energy storage and uses, shall reduce the strain on the electricity network and the government promising cheaper power.*
- 3. Parties to the People's Movement recognize the importance of a stable electricity supply and the need to keep the cheapest and safest source of electricity, coal, as a backup to the renewable but sometimes unreliable free solar energy production.*
- 4. The purpose of a stable energy supply, Parties to the People's Movement shall support the coal industry, whilst building a free unstable renewable supply to reach the objective of the Movement as confirmed throughout this agreement.*
- 6. The purpose of the framework for a stable electricity supply is to educate to the extent where possible, the goal of independence and the reduction of the cost of electricity may present the People with further savings where excess energy stored into universal batteries may be used to power vehicles where one size fits all.*
- 7. Each guardian home fitted with a solar system shall:*
  - (a) Provide firstly for the Guardian of the home; and*
  - (b) Use the excess electricity generation if any to run the household in times of darkness through a collective storage field; and*
  - (c) Extend the field and thus, the number of exchangeable batteries being charged.*
- 8. Should a collective of charged and stored batteries be maintained, the Parties of the People's Movement shall:*

*(a) Create the Shared Energy infrastructure to swap out batteries when required while maintaining the Guardian supply; and*

*(b) Develop and provide vehicle enhancements which can use this excess energy supply as a secondary fuel to aid in short term travel needs; and*

*(c) To provide Petrol stations with exchangeable batteries to use the existing infrastructure.*

#### *Article 8*

*1. In order to achieve the goals set out in Article 6 and 7, the protective headlease provides the People's Movement with the provisions of roof space for which to create a collective solar field.*

*2. This collective field shall take precedent over corporate energy providers to establish a People's intermittent energy supply in the wake of government initiatives to remove the stable coal fired energy systems from the grid.*

*3. This collective protection also provides protection from the increase in energy costs expected after further shutdowns and teardowns of our energy powerplants.*

*DONE at Nambour, this twentieth day of February, two thousand and twenty-three.*

*IN COMMITMENT TO THE GUARDIANSHIP HOUSING AGREEMENT, the purchaser, agrees as part of the terms and conditions of the house being purchased, to have sighted or waived the right to sight this agreement and accepts this Agreement in its entirety, and accepts that any signature made in the purchase of this property constitutes acceptance to it.*

Both the Karmic Credit Trading and Guardianship Housing Agreement are written in a legal act type format, and hold the essence of the Manaian Way and Business of Tomorrow ideology to prepare the legal contracts for the Housing Bank to begin trading.

Like the US Federal Reserve, the Housing Bank is private, not public, and unlike the US Federal Reserve, this bank is not a deposit taking institution requiring an (AFSL) an Australian financial securities license, nor can (APRA) the Australian prudential regulation authority, deny or allow the use of the word bank as the Housing Bank registry does not deal in financial services or money.

EmpowerUs Australia Pty Ltd, ACN 623886966 holds the trademarks to the Manaian Way needs-based systems, including the Karmic Credit trading system, the Guardianship Housing system, and the Shared Energy system being promoted to ensure the integrity of the collective systems to do the job they were each designed to do, where the interlocking mechanisms designed to tie them together creates the stability for which to add further systems too as they arise.

Attempts to copy, change, alter or delete parts or paragraphs for personal or corporate gain, shall be noted by those with the knowledge of the overlapping passages throughout this book and on the websites belonging to EmpowerUs, as an attempt to persuade or coerce persons or the public for their benefit over the people's.

We will not be blindsided again...

## UNIVERSE

Starting from nothing a speck or a spot  
 Became consciousness of how when where and what  
 An explosion of mind as seen in the rock  
 Expanded out to create just what we've got.  
 A universe created all in our mind  
 24 civilizations most floating or wild  
 Different planes that we live on and with different vibe  
 That earth was created for the first physical tribe.  
 Original man was created in black.  
 And with three times creation had taken us back  
 Human is troubled as he can't handle choice.  
 With knowledge implanted talking A.I. of course  
 This is our last chance we must use what we've got  
 Create a great planet rid ourselves of the rot  
 A new world is coming a hope from the past  
 Create what we need, create it to last  
 Old habits we have and rules we don't need  
 Cast them into cellular fires – please!  
 If it's not good for the plant, do it no more  
 For greatness is ready to come to the fore  
 Think only ideas that help for the soul  
 This will always be good for one and the Whole  
 Help with the movement keep jus on track  
 Get rid of interest give bankers the sack  
 Stop poisoning our waters, contaminating our food  
 Sex as a hobby has become now, too lewd.  
 Bring back to nature those that you can  
 Teach them to fish, give them that hand  
 Put pride back into man, give his mind a rest  
 For then he can move back as one passing his test  
 The infinite knowledge can be then tapped once more  
 And finally we can move through the door  
 Showing our neighbours just what they thought.

EARTH IS BEAUTIFUL AND CANNOT BE BOUGHT. AMEN

## Chapter 4.

The Rise of the UN and its army.

I came across an interesting excerpt that read:

“It will be an illusion, so big, so vast that it will be beyond their perception. Those who do see it will be labelled as conspiracists. We will form separate parties which will prevent them from seeing the connections between us. We will act as if we are disconnected to add to the illusion. Our goal will be achieved step by step so that no distrust can arise. This will also prevent them from seeing the changes as they are made. We will keep their lifespans short and their brains weak, while pretending we are pursuing the opposite. We will use our knowledge, science, and technology so subtly, that they will never notice what is going on. We will use soft metals, aging accelerators and additives in food and drink, including in the air. They will be overrun by poison wherever they go. The soft metals will make them lose their minds, and we will promise to find them medicines but will give them more poisons in the medicine. The poisons will be absorbed through their mouths, their skin. We will destroy their brains and their reproductive systems, and their children will be stillborn, and we will keep this information secret”.

Could humanity be that diabolical, or is this the ultimate debt-based ruse?

JD Rockefeller was said to be the instigator of this, although anyone from 2016 on that had anything to do with the Pandemic may have also been the culprit.

Like many people, I was unaware that World War 1 and 2 was about commissioning the UN, the World Bank, the WHO, the WTO, the IMF and the WEF as the new global authority upon the planet, and the countries that signed it into existence, signed away our sovereign rights as they submitted our countries to become States of this new superpower, where time moved mankind to adhere to new global rules and agendas instigated by this group.

Like you, I thought that the 1948 Declaration of Human Rights was a good thing, but by 1980, the UN had gone away from the protection of the people and erected a huge stone monolith known as Americas Stonehenge written in 8 living languages giving mankind 10 new commandments, with the sinister commandment 1 ordering its Generals to “maintain humanity at 500 million”.

In 2023 Earth currently houses 8 billion people, meaning that the UN’s depopulation and sustainability Agendas are working toward the removal of 15 out of every 16 people to fulfill this directive, and whether we agree on this conspiracy or not, understand that one driving factor to build the needs-based system stemmed from this.

In my needs-based world, there may be groups and individuals who want to harm many of us for which we can do nothing except build a new world and step into it, which reduces their power to harm us as we move away from their dependence for which we would normally return to should a new reality not be available as is normally the case.

Dependence on energy for instance to stay warm in winter, keep production of goods going, or allowing those goods to move from farmer to factory to shops all around the world, where travel stops and borders grind to a halt and food becomes scarce and people start to turn on each other, and where banks start to recall loans because businesses shut down maybe the situation today, but this is what the business of tomorrow addresses.

We do not need to live like that, and we shouldn’t.

Another reality is the Bible, where most Christians will see the Revelations now taking place.

Doesn't the Bible tell us about the 4 horsemen, the first of which rides a white horse, carrying a bow and a crown, who goes out to conquer the world with deception and false peace. The second horseman rides a red horse, wielding a sword, and takes away peace from the earth and causes people to kill each other. The third horseman rides a black horse, holding a pair of scales, and he brings scarcity and inflation, making food scarce and expensive, while the fourth horseman rides in on a pale green horse named Death, and he kills a fourth of the earth with war, famine, pestilence, and wild beasts.

The Bible also gives us the 7 seals which include the appearance of the Antichrist, warfare, famine, plague, martyrdom, earthquake, and astronomical upheaval.

Nostradamus also gave us the first two antichrists in his quatrains, and pointed to the third antichrist which would control 2/3<sup>rd</sup>s of the armies of the world, and at present could that be the UN by any chance?

The question is what do we believe, because in the context of self-preservation, should we embrace all of this as truth to build and plan from, or just fiction where stories are just stories to make us tow another line, or are there real similarities or coincidences running parallel to these stories that are taking us out in an illusion so vast, that it is beyond our perception?

Parallel lines, such as the Age of Aquarius symbol could mean a reflection or timelines or both, with the last skew in history only 100 years ago today.

What conspired those many years ago that gave us the society we have today, and where we could have been and now seek to go again, may help us see the errors of the choice to sit back and do nothing with the history and hindsight of that skew.

The players of the time where the skew took place were Rockefeller, Westinghouse, Tesla and Ford and these names alone should tell us where the story will go.

Ford built the assembly line, churning out billions of cars over the years, and at the time of this invention there were the same number of electric cars on the roads as petrol ones. Did you know that?

Imagine if Ford chose the electric motor and he and Tesla got together. What sort of a world would we have had?

Instead, we went down the black gold road of oil and coal which has coated the earth creating 4 new manmade toxic elements now added to the Periodic Table of elements, the plastic garbage that doesn't break down for 1000 years, the hole on the ozone, millions of tonnes of pollution, and the mining and fracking and the disasters of that plus much much more.

Not only did Rockefeller corner the market for refining oil, but the by-products of that process created the plastics, the fertilizers, and pesticides and... the Healthcare industry.

All Westinghouse did was employ Tesla, dumping the free energy concept for powerlines and keeping the patents of his employee, and it is the transmission lined infrastructure that does not want a decentralised energy system to come into being, so the current solar providers are hooking us up to the old grid where our benefits disappear, but it is the poison being spread that our generation and those to come after us must either clean up or continue doing without regard.

Everything is a choice, and we should live by transparent communication if we truly want to save the world and ourselves from ourselves, as our actions to date do not seem that civilized.

Whether or not the history I know is the same as yours does not detract from the fact that humanity is in peril, the climate is less peaceful, world leaders are not respecting their constituents, businesses and trade is breaking down, governments are doing as they please and the people are treated as mushrooms, kept in the dark and fed bullshit on the big screens and our hand-held devices.

The way of the peaceful warrior is to keep the sword handy while working diligently on the task at hand.

This way we get to where we are going, for which we need a roadmap which came from an ideal, a solution, a philosophy, and pointing in a direction that the entire race is happy to go.

Together with the pay-it-forward Karmic credit trading system that is designed to end poverty and homelessness and remove debt, and the Guardianship housing system to give each a home and reduce the cost-of-living, these first two needs-based systems knock the edge off the hardships of life, where in 10 years from now, the world we once knew would be a bitter memory only.

For humanity to take this leap, everybody and every group must be able to do what the other does and this removes the threat to the whole, where each groups rich history shall become the diversity humanity requires, once watered down by the corporate capitalism of late.

From here the emphasis is on how we treat and repair the planet, because we will have everything that we need except a healthy planet for which we will finally have the time and resources to restore her lustre.

Understanding the philosophy and the action needed to be taken to introduce and maintain the needs-based system into society, we should ask what will life look like by 2035?

Will the governments still operate? I believe so, but rather with a responsibility that can get them jailed if they do not act for the benefit of all, both at home and abroad.

This new governance will reach across the country shires, who shall manage the needs of each community maintaining roads and infrastructure of the townships and the needs-based energy systems that are to be implemented.

They shall take a back foot to small business, relinquishing their parks and building inspection businesses and slim down to basic water and sewer solutions and people projects that townfolks need in their communities.

These governing bodies will collaborate with the whole community and let the whole community use locals to build and maintain all of the infrastructure in the area, keeping the local knowledge in the community for when times of crisis arise.

What that means is that locals will be able to fix everything and have stock on hand for these repairs or replacement, creating security and stability for the community in severe weather events.

The money of course is guaranteed because the trading system being used is designed to protect the people and the planet and provide for our needs.

Taxation will not be required under this system, or the dole and benefit system and superannuation system and the need for insurance is deleted as well as debt and periodic payments.

Credit is now available to everyone, and as society takes what it needs and gives to everyone back, money is not something we will use as achievement, and I expect a new renaissance to cover the Globe as the 8 billion souls put their dreams to the test and bring back the rich history of the races and their stories and dance, foods, buildings and medicines and unique clothing.

This is envisioned 10 years from now, but in the interim 10 years, and as our cost of living comes down, we will keep our feet in both worlds, either taking the best from both, or, using the debt-based products only because the needs-based ones are not yet ready.

The fledgling shared energy system is what I speak of, which begins as a collective solar field, hardly stable but manageable, and an exchangeable battery storage system is not yet developed.

Knowing where we are heading drives business, and this changeover allows us to kill off unworthy business, blend others, and build new businesses that the people require, and this is supercharged by the use of karmic credits that can help us today in this transition.

A lot will happen during this period. Food systems will come online, housing will be caught in the middle with real-estate agents wanting to keep their industry going, and mega property owners wanting to keep the debt-based system going, but as renters start falling out of the system, these owners will eventually see the light.

As we are now aware, the Guardianship housing system separated the house from the land making two markets, one controlled by the needs-based system, and one by the debt-based system, and in this way, the cost of housing is reduced by 60% every 10 years and this does more than just reduce the cost of housing and the cost of living and end the need for rent, but it also reduces the amount that needs to be borrowed and therefore the term as well, but why stop there?

Commercial property could use the Guardian system as well, thus reducing the cost to trade and where advertising and false facades could reinvigorate town centres, while shoppers, donning the new trading credits would be flushed with funds to spend in these shops, provided the shop keepers can buy product with credits.

This is quite a difference in comparison to what our governments under the UN has in store for us where of late the big screen is telling us the cost-of-living is going to get worse over the next few years, with crime rising faster than a penis in a porno, should we continue to submit or jump ship?

Maybe we should look at where our information stems and from who's or what validity does it carry, or whether the validity is sound or short sighted.

This time period now, is where a skew for mankind can take place and this will depend on how awake we are to the world around us, and if we are Feelin (Phelan) it.

Warning.

It is in this manner, to know what I know,  
That earth is a magnet, and we are the flow,  
Our perception of time, is at loss to the many  
Our forthright resolve, has cost us lot plenty,  
Life's basic ingredients, we have left on the shelf,

Humanity flounders, at a cost to our self,  
 The time is upon us, to rebuild from scratch,  
 And deliver the egg, please let this one hatch,  
 To de-nute the ram, so no other can reign,  
 We must rip out the balls, and cut through the mane,  
 And should this be the case, have we learnt nothing at all,  
 And so the pattern repeats, for this I must warn  
 More debt-based horrors, stops us to evolve,  
 A needs-based reality, is how we will solve,  
 A new way is delivered, gifting us what we need,  
 Speak of this often, and we'll quick grow the seed  
 The Manaian way now discovered, in haste we must sell,  
 Its ideals forthwith, because as time does tell,  
 Those who control, are quick to deny,  
 Our newness of spirit, humanities new cry  
 Shall allow all to unite, a protective new shell,  
 Forms our new future, goodbye, the old hell.  
 Amen

## Chapter 5.

### From the start of Time

How does evolution work?

First there was *No-thing*. A still silent darkness of no form, which did nothing. One cell.

And using science and all the knowledge of today, we understand that one cell eventually becomes 2 cells as it evolves.

The beginning of evolution in everything is a common pattern that seems to just happen, but does it?

Why is this a natural occurrence? It doesn't actually matter.

What is understood, although not in its entirety, is that the universe we live in in this form evolves, so with that understanding, could *No-thing* evolve into something?

Of course, it could.



As *No-thing* evolved, it became conscious and the big bang of becoming aware for the very first time became the measurement point of time itself.

It has been proven that from the Big Bang, the elements that can create life were formed. This is a given because the *No-thing* is now aware, and as the *No-thing* slowly evolves as is the case, so do the building blocks of life.

Eventually more and more life forms are created, as with all species of things, which stay as they are in an abundant environment or mutate out into a new form all together to adapt to a changing environment.

This we all understand, and this is enough to simply bring forth the story of evolution.

So, what are we lacking in our understanding of this Evolutionary Law which appears to govern all things?

Does  $E=mc^2$ ? Energy is supposedly equal to mass times the square of the speed of light. Do all formula's evolve? Has consciousness been left out of this particular equation?

The only thing that cannot be measured is consciousness, yet it is only consciousness that evolves.

Bring yourself into the reality you presently reside in.

Are you consciously evolving, or living unconsciously?

When you started that job, you probably weren't very good at it, yet over time you are able to do it with your eyes closed. Yes?

How long did that take?

It is the same with sport. You start out with some skill and develop into a much better player through practice. You are evolving.

We learn at the speed of our consciousness.

The more we know or take in, does not mean we are more conscious than someone else.

Consciousness is an awareness of more and more elements pertaining to the whole expanded situation, compared to that of any one subject.

Knowing a subject is great, but knowing how to make or grow something, is a matter of focus on specific parts to create an outcome.

Focus, when unaware of the total body, or field, leaves people blind to all of the other things outside what they are focusing on.

The chicken and the egg, which came first?

This question brings up a focus point where one can bring up arguments for one side or the other, but if everything started from nothing, it depends on where the creators consciousness was, doesn't it? An unmeasurable element.

Old growth forests.

Are they just a bunch of trees we can build a house from, or are they a diverse habitat for billions of microbes and bugs, the current tenants who maintain the eco-systems which maintains cleaner air and cooling winds and filtered water.

Tenants in so many forms that we don't even bother to see them or see if they will be ok, and what of the delicate soils, mosses and microbes needed to both help in allowing water to penetrate the soil to get to the roots, and also a bed where the leaves can decompose bringing further bugs and critters that feed and die so other parts can live as well, all of which do not survive in direct sunlight.

A tree itself we know is alive, and grows from a tiny seed, just like a person, so should a tree be likened to a person?

Does a tree speak? Does it tell us when seasons are changing? Or how healthy the soil is by the taste of its fruit?

Just because it does not communicate the same way as us, are we illiterate in reading its sign language?

Old forests are now known to be high energy points, which can be measured just like a group of people at a good concert.

Does the weight of something mean it cannot be as intelligent or aware? A rock, a tree, a whale, an elephant, or the planet for that matter. Heavy, I know, but we are talking about evolving consciousness in all things. If *No-thing* can, and has to eventually evolve, so must everything else.

We have programmed beliefs that say this probably isn't so, but who made us believe that this simple way of looking at evolution is incorrect? Or are we just naturally evolving to a new answer by becoming more conscious?

We evolve by questioning, and we sometimes come up with new answers we cannot explain or do not like.

I would argue that every scientific experiment has always lacked the consciousness gene of each and every experiment ever done, as the findings today do not match findings of old because of the conscious knowledge of modern scientists.

I wonder what sort of different results we would get if we re-did every experiment over because of what we now know?

# To the energy of all things.

Consciousness creates energy when it moves toward a focus, in both bringing light to the subject, and in the waves of thought, which together culminates its own frequency.

Energy moves as both waves and light.

The frequency of this, is the movement that creates a form.

This is how everything and anything is possible.

Dreaming up stuff is a natural form of creation.

Creation.

Evolution, creation, and re-creation is constantly in movement as our awareness goes in and out, in the waves and light of thought, the way a black hole pulls in everything in the vicinity adding to the knowledge needed for the expanding consciousness to form new matter.

Scientists have recently discovered that everything when broken down is just energy. Neutrons, protons, and atoms, and have found that what they want to find in an experiment biases the experiment as the unknown consciousness factor picks up on the scientists thoughts.

So, we are all energy then, if that's what has been proven.

But I have form, and I see form everywhere. How is that possible?

All things hold a measurable charge, so we know there is an energy in all things.

What is the difference of a human body with a pulse, and one without?

One is biologically dead, and one is biologically alive. When you add the word biological to the human organism. An organism with a shelf life, you might start to wonder what happened to the spark of life that was once there.

What we say when a body dies, is that the soul leaves and goes to either heaven or hell. Again, this is but a religious construct of someone else's imagination. The only truth in our construct of death is that our soul leaves the body.

Everyone seems to agree on this.

But instead of the soul leaving our body, we should be saying that we are leaving this latest human experience, for we are the soul, the spark of life, are we not?

Those people who practice connecting to spirits, are connecting with souls. Souls who once resided here on this planet, or perhaps elsewhere.

So why are we using so many words which mean the same thing?

We are energy, we are the spark of life, we are departed souls and we are spirits.

We are unable to be extinguished, for if we were, the rest could not be whole. We are a spark of the original and complete field of ever-expanding consciousness, and each piece, although appearing separate is part of this, our unified field.

We are part of the energy all around us, which we are able to tap into if we want to. Tesla knew this and was able to harness the world's kinetic energy to power lights and machinery. Tesla was unlike any other of the day, so what do you think made him come up with the inventions he built?

Did he tap Egyptian kinetic energy forces, or some other form from elsewhere?

Creation is our highest form of vibration, so while we create we allow our mind to explore all sorts of high vibration possibilities.

While we sit in inspiration, we open up to energies that have no visible form. Souls who have been there done that, or souls who suggest through our daydreaming and sleep, possible answers to that which we seek.

We are not alone, and we can choose to either use what is around us, or not, and like a new job, our connection can start quite weak or even be thought to be non-existent, but it's not. We just have to practice.

It is our awareness, our consciousness, and even our beliefs that help us to either learn more or to resist, every time new information comes up.

Energy moves through forms.

Passing from one form to another, will leave information, or a residual on those merging and parting. We can get immediate changes and gradual changes depending on how it came to us, and how it was delivered. We also need to be receptive to allow the advancement of these other energies to penetrate deeper than being in resistance to other forms.

Energies can both empower us and deplete us.

We all know of experiences where you have finished talking to someone and have got a headache or just feel exhausted. Spiritualists call these energy vampires.

What is happening is that there was not an equal exchange of energy, and you couldn't get a word in. Usually, these vampires just come and offload their daily or recent issues on you and feel much better when they leave.

Sometimes you can have the opposite, which is usually when you both empower each other through positive affirmations, which can leave you both pinged and not wanting to end the conversation.

The difference always relies on the positive or negative feeling you are having whilst conversing. When you are aware of this you can sway the outcome of the encounter.

Scientists have proven if you talk nicely to plants, they look more vibrant and grow bigger. Animals also respond to positive rather than negative voice patterns and actions.

You are energy. One piece of an evolving thought form and part of a whole thought form which goes out into the cosmos, while the energies of the heavens come back affecting us as celestial orbits bring forth new Ages, moods, and energies that we may have never felt or are quite accustomed too.

And we are now coming into the Age of Aquarius where peace is said to reign for 1000 years.

## # Being in the flow of creation

Everything is in its own flow of creation.

We either unconsciously or consciously go with the flow of creation, but to me, I love being the creator.

Most of us try to live in today's society, which involves going to work 9 to 5 and don't have too much time left to create anything but more bills and differing home decorations and maybe some kids.

Maybe you do some artistry, but your world is more often than not, stuck in zombie mode, while your head is still thinking of work issues when you should be home resting.

Being in the flow allows you to access your higher consciousness.

If you are the 9 to 5er, then your connection to everything is deadening as you do another's bidding while trying to make ends meet.

Daydreaming and sleep are the only ways any soul can try to inspire you, and these will come in scattered which will mean nothing to you because of the closed off state you are most likely in.

Your frequency can be clear so you can decipher messages, or the channel can be distorted. It is generally believed that there is no distance between someone who daily practices inspired thought and someone who starts today, and it is true. You are not alone. Ever.

The only difference comes in whether you trust what you get or not.

For those who have created the time, you are able to practice your connections simply by creating something, and whilst working on that you move into inspirational thought, and when you move yourself into this clear frequency, you connect to whatever is around to offer further inspiration.

When in the creative form you have cleared your frequency and your vibration improves, improving above all else, your health and wellbeing.

Our bodies carry disease vibrations that store in our field, which are created through our emotional state at certain points in time. These need clearing, so they do not become physical ailments.

When we keep a balanced life and stay inspired, there is nothing out of our bounds of thought that we cannot connect to, to create.

The building blocks to create anything starts with using what we know firstly, and then we build on that from there, and then our consciousness dictates the speed of each creation.

We cannot build a jumbo jet without first knowing about or connecting to the Montgolfier or the Wright Brothers, and it's the same with skyscrapers and bark huts. We go through a process of learning. Stages of creation that may have been forgotten through the coming and going of generations, but these are the stages none the less.

Creation of all things follow a process.

The Manaian Way is a system the world could follow and is a culmination of the different societal systems that came before it, but because humanity is where it is, creating a system based on needs, is the first system in our history, that does not discriminate anyone and will improve the lives of every life form on the planet, and the planet.

Previous to this we have used the same old structure under different guises, but always in the same shape, which is that of a pyramid, built long ago but now using a negative debt-based foundation which is hell bent on consuming the planets resources for another quarterly profit, blocking mankind's evolutionary advances for its own gains.

The Manaian Way has been created through inspiration, to build a unified world on a proper footing through the understanding that every person on the planet is connected through basic needs, for which freedom, equality and fairness must be observed.

There can be no fighting this, so by all people in every country working towards a needs-based change to make the debt-base obsolete, something amazing happens.

Money drops off the perch as the most valuable commodity, as free basic needs becomes our new priority.

The Manaian Way carries a very different energy, one of love and the protection of all beings.

The shape of this energy is like a spinning top, with an equal platform for all mankind that moves up and down on a spiral, and this shape does not have platforms built for corruptors and tyrants.

My point is that when we sit in creations of inspired thought vibration, everything that is possible in relation to where we have come from, is possible.

And what do we do with our inspired creations?

We put it out for show.

Paintings, buildings, formulas, songs and whatever else we come up with because it now holds form that we are happy with, and so we put it out for all to see when we are ready.

The reason I say when we are ready, is because some people become jealous that you have done something, and become scathing critics, consciously or unconsciously knocking you out of your flow.

For some of you who are creating ground breaking ideas, your flow becomes everyone else's confusion, as they cannot grasp the new reality as it may be so, foreign. For you, small steps, a little here a little there until enough information has been created so there is no confusion about the new ideal.

When a ground breaking idea, like the wheel is created, or for that matter aircraft, skyscrapers, the mobile phone, internet, hills hoist, a mousetrap, or a needs-based reality, those who are vested in the old ways become the first to criticize the new.

The Manaian Way's needs-based model for the world, because of its scale, is no less fathomable than that of those other ideas, but if you look at all those ideas above, you will realize that the whole world embraced those other changes and should also have reason to embrace the needs-based philosophy because of the outcomes it does give.

The difference is that the Manaian Way was intentionally created for the benefit of all mankind to be the solution to the woes of today's restricted bureaucratic debt-based model, which filters the wealth of the many to a few, and it is unique in that everything can function as it normally does, but those that embrace the needs-based model become protected spiritually financially and emotionally.

## # Exceeding patterns and timing

Patterns are everywhere.

They are cyclical, from the sun coming up, to the way a company starts or the way you do your hair in the morning, meaning that these happenings are as regular as clock work.

Each of you run patterns.

Daily life is a pattern, weekly life is a pattern, and seasons are patternous, as are the movements of planets in the solar system.

So, we have small indiscriminate patterns running in every second of our life, and also in the longest stages of our seen and unseen galaxies.

Can we change this?

Yes and No.

Everything can alter through stages, say you brush your teeth every day, but not today, or you didn't have a baby, and now you do.

A change for you, yes, but are you just following an unforeseen pattern of normality? Something that was on the cards of choice. To conceive or not to conceive. A pattern of life.

You and I are not so different, and we are each caught up in patterns we are either aware of, or so unaware that everything that happens to us, is a shock.

We are a conditioned lot. Conditioned to believe the TV or Bank Interest formula's, whether the truth of these things are so, or not, amongst many other conditionings.

School has been the conditioning tool to program responsive workers to a life of consumerism, all with the same dream of the quarter acre with house and white picket fence, 2 and a half kids and a pet.

We are conditioned through our literature, our bibles and faith, so without understanding anything else, you are an energy form inhabiting a conditioned and patterned biological organism, which in its entirety, continues to operate using those debt-based directives it has gained through its many encounters, until the time comes when it expires.

Mm mm.

Each stage of change is natural to nearly everyone on the planet and it is patterned. Always is and always was.

Am I saying life is predestined or predetermined? No, but it is definitely patterned.

Timing is part of each pattern and is also patterned.

Once a cycle has started, the pattern of that cycle continues over and over, and timing is part of this cyclical pattern.

February follows January, winter does not follow summer, Lunchtime is after breakfast, meaning that there is a time for each change.

This is natural timing, where we see that the flow of things has a natural timing for the next step to occur. Natural timing is patterned.

When we try to go against the flow, to mix it up, disastrous consequences take place.

Mixing up the seasons would not get seeds to germinate, so we would all starve. Stopping the sun from rising would keep us cold and so forth.

War has disastrous consequences, so do you think this is in the natural flow?

War, like everything else is a choice, and you are now caught up in it, but was it your choice?

When war is upon you, you have 3 choices. Be on one side or the other or try and stay out of it. Again, this is a pattern where whatever you choose, could end up with the same result. Death or persecution, either during or after.

Your choice reflects your expanded or limited view of all that you are aware of, that is happening around you while being caught up in it.

So, what about your life on the planet that today's debt-based system places on you?

When you focus down, you can say your life is good or bad, or that you don't like this or that, but when you bring your view out to that of all things are a simple consequence of what we accept, and that we are accepting this reality out of patterning, then we have a choice to alter our reality.

This is the time where the timing is in harmony with our natural patterned change, and this is when you may hear the phrase that people are waking up, and that is when the anger kicks in that we were all being duped, and we do something about it or not.

This is the time to re-create the game of life on planet earth, and anywhere else we may be moved out to inhabit.

We have done the evolutionary steps and the pattern and timing is now right to build humanities new foundation on the strongest footing we can ever create, and that is the needs of the people at this point in time.

This includes the protection of our animals and resources, and the planet and her vast range of environments, as we need a sustainable holistic model to continue to reside here on Earth for the many unborn generations who may still wish to come.

Until now, you may or may not be aware of all the patterns you are running, let alone the patterns of everything else around you.

From waking up and having a cup of coffee before food or getting in your car at the same time to go to work, to the same cars you are driving alongside to get to work, to the petrol company patterns and the bank and council patterns, and the sun coming up.

There are too many things for us to fathom, so we stay unconscious to most of the patterns around us, but we tend to pick up on discrepancies which we would say is intuition.

The more we understand, the more chance we have to change something.

Evolving the element of property ownership to include guardianship is a timing thing due to the amount of poverty and hardship on the planet today.

In this one change, the way we live does not change, yet financially we will be better off and the way we will be living will lead us to a massive change in consciousness.

#### # Understanding the body of things

When we start to understand the body of things, we must include how everything coexists and that everything that coexists has and is in cyclical patterns of each to their own.

Then we also understand how one or more coexisting patterns affect other cyclical patterns.

Example. Becoming a mother while you are still at school.

Your choice to have sex has not only altered your body and your emotions, but has now altered peoples view of you, your parents lives, what you thought you might be, and even the farmer who helps to feed more people.



Each 1 choice has innumerable consequences, which we usually do not even think of, especially when someone flutters their eyes at us.

Patterns yes, but is this conscious or unconscious as it all plays out?

Your patterned response is also choice oriented. Yes, no, or undecided.

I bring this up for 2 reasons. The first is that our responses, come through our awareness of any given subject, for which will all have a differing awareness. Secondly that most of our choices stem from the exact same way as every other pattern we run, and by that I say we are semi-conscious at that point in time.

So how do we create from old choices, old patterning and beliefs to a new choice which has not ever been present in our lives?

Who has heard the stories of the tall ships reaching new lands, where the natives apparently could not see these things because they had no reference of them?

Of course, once one native was aware, he could explain it in terms for the others to see. It's kind of like aliens and space ships.

Like in any pattern, someone sees it first and then alerts the rest.

The Manaian Way is just that.

Created from thought, which included everything that came before it, it is a logical progressive solution to the problematic system we are currently residing in and have previously tried to live.

The problem has always been what the foundation of any society was supposed to achieve.

We are living in the intention of the founding creator, and whether the creator of this system understood the impact it was to have on the people and environment in 2023, or not, does not matter anymore.

What now matters is understanding that we are souls united, on a living organism, with enough awareness, that through our past, we have finally arrived at a perfect time to instigate a radical change to an alternate human reality, with both minimal impact from where we currently are, and, with a plan that looks after every living soul with everything else also in mind.

Surely, we can embrace a change that we can all understand will benefit mankind and the planets environment, by sustainably setting up mindful guidelines which impacts this new future path.

The Manaian Way embraces as much information as is required to deliberately create a sustainable humane, loving, and protected reality on the largest possible footing of strength we have, which can be built upon further as new information comes to light.

Because the Manaian Way accepts everything in its entirety, it has been created to bring back into existence, an abundance to all things which dwell upon the earth.

Systems created for money make profit on scarcity, so lands are carved up, animals are caged up, and people and resources are exploited. These systems have been perfected, to keep you in a position to continue working, just for you to survive and live in scarcity, while the riches are filtered back to the creators.

Ownership is the favoured tool of the rich and famous, yet in a paradox, they only want control of everything while you are the one with the ownership responsibilities.

The Manaian Way wants the people to become Guardians, uniting us all in responsibility, where whatever we do, we will all understand that will have an effect on more than just the people around us.

The Manaian society will police itself, yet probably need no police. This is because, each of us will know, what will hurt our society, and what will help.

Together we will change and or remove everything that is doing harm to every species still on the planet, and we will all understand why.

All the money in the world will not get projects off the ground if they do not benefit humanity and her environment.

The way the system operates today, certain resources will be used up, then new resources will be used with what will be thought of as new technology.

The thing is, all this new technology already exists in the holding tank at the patent office, and it will blast out onto the scene like Microsoft for the next great money-making exercise.

Tesla had patents for radio but after his death it was Marconi that brought the wireless to the world and for introducing the concept kept at the patent office.

Knowing the Patent office's patterns, the Manaian system would help any inventors with new products and pay those other inventors to put their ideas on show which may further spark new ideas to further improve the sustainable holistic approach to everything.

The time has surely come where we license our ideas out to many, rather than using the outdated Patent office because we wanted the glory all for ourselves.

Surely, we can see that because we want a invention protected, that the energy is restricted and this is why our greatest inventions are still hidden from view. Licensing is open energy where we can make a little from many, rather than a lot from just one.

## # The characteristics

To see characteristics in systems and patterns is just an awareness of the way they operate, which means you can see where they are likely to end up, and more so the habits and ways these systems do things.

It is not very often that a brand-new system comes along, in which by being different frightens all the rest like a mobile phone. Some of these new concepts are immediately embraced, while others never get off the ground, so what happens between the two?

Your characteristic holds an energy, and so does a systems characteristic.

If you are the creator of a system, and no one else helped you, the energy of that system will carry much of your energy, as you decipher your own information from your own inspired thought.

Once you have written it down you will see that the system carries its own vibration, its own feeling and this carries on creating a character of its own. Can this change? Yes, as does everything as it evolves, but the signature, the character of which, continues.

Take for example the English King who gave charter for the East India Trading company to sail the high seas to trade stuff to make a profit in his name.

The characteristic of Kings is to rule over all and extend his lands. We know this from history.

The characteristic of the E.I.T.C was to be an arm under the Kings service, which is what the King thought, but in actual fact, the E.I.T.C instead was given liberties to denigrate natives, murdering and raping under the Kings name, and profiting from trade after trade.

The East India Traders had a unique characteristic, where they could pass off any and all atrocities, until one day the computer says they stopped trading and vanished.

This company had all the power and money and no responsibility. Do you think they would just close up shop? No, they simply changed their name to the Crown Corporation.

Why did they do this? It was because they were coming of age, and there were no new lands to conquer. This was the time to implement the scarcity phase. The carve up through ownership.

The East India Trading Company I believe is the Crown Corporation. The characteristics are still identical, and the historic name change was to disassociate the two, where blame for all things past could be re-directed.

The E.I.T.C slave trading flag is now used on some of our court houses. The chained unicorn and the lion. The energy of that flag still resides in it and when coupled to today's courtrooms, makes you very nervous.

Is the Crown Corporation the biggest player on Earth's stage? I do not know, but what I do know is that the leopard cannot change its spots, and nor can any of us for that matter.

If you were born a boy but played with dolls and dressed up in girl's clothes, your natural state is not on some football ground. Your characteristics are already in you, and your vibration confirms it. No amount of therapy drugs or beatings will change that, but you may become more secluded and show your true self to only your most close and trusted friends.

A lion is still a lion, whether it's hand-raised or brought up with other lions.

The story of Lambert the sheepish lion is not unique in that one animal can take on the traits of what brought it up until one day something happens and the real you roars out into the world causing chaos for all around it, because you are now not the safe and familiar being everyone once thought you were.

Tarzan was supposedly brought up by wolves, then one day roared as a man and so forth.

My point is the Manaian Way also has a characteristic definitively its own.

Being open and transparent with its information so anyone can view its intent, it can be open to scrutiny and at the same time stay humble through the knowing of its beginning. It's origins.

We can see it from a seed and understand how and why it will grow into a seedling and then mature into a great tree.

We will grow with it guiding it to be the greatest it can be, with all of its parents and guardians looking on.

Together we will keep the Manaian Way on the straight and narrow, with room to be a bit cheeky and grow into what we all hope it will be, and because we want it to grow and evolve without restriction, we have given it the shape of a platform for all, on a spiral.

In the shape of such a form, so much that was previously impossible to do using a fixed shape, is now able to be achieved using the floating form, is certainly possible.

# We can be anything, and what that takes.

For many of us, we all wanted to be something. Some of us made it and some of us didn't, so what do you believe is the difference?

There are so many factors that it may be nearly impossible to define the most correct available answer at this time, needless to say training and commitment has a lot to do with it, if we are talking about that particular job or sports.

Then you have to have the right attitude, but maybe not at the start.

For some it was not your intention to be a champion but your parents. Didn't Tiger Woods father force him to become what he became?

Dyson Heppell's father had him run laps of the town in early morning darkness sometimes in tears with his brother, and yet he became an Essendon captain and champion.

Greatness is in all of us. Will it come out, only you can answer that? Do you need a push along, again you probably know the answer to that too, but will you get one?

If you are nurtured while you learn what your gifts are, you become empowered in yourself, and if you are pushed to be more than you are before the timing is right, you may create self-doubt and possibly choke if you have not dealt with the hold-back emotion.

These 3 factors of training and commitment, and mental empowerment are the most important factors to being what you want to be.

Then we have ability, but is this a pre-requisite? Yes and No.

There are many self-taught people who do not possess the supposed right actions to be what it is they aspire to be. Who made that so important? Again, we can only be ourselves and to be taught to do things the supposed right way, may have never been the right way for you.

I had natural golfing ability and was unconventional, and my father sent me to a Golf -Pro to get some lessons which was disastrous and put me off my natural game.

For some however, they would not make it without a coach, who studies the forms of the greats, and models you after them. Many copied the great Mahomed Ali who was chiselled out of Casius Clay.

We know certain people we aspire to be like, have patterns. When we follow those same patterns, we will come very close to the same result. Rich people have patterns, Entrepreneurs have patterns, builders and sparkies have patterns and so it goes.

Just copy the pattern and you become a copy of what you copied. Simple. This is how we go from being an apprentice to a master.

The same thing applies when you create something new.

The first Kung Fu man had no-one to copy, so he would have practiced and practiced until it became second nature. Then he became the master and was able to teach others in the way of Kung Fu.

The Manaian Way is the same.

To build it, study it, regurgitate it, pull it apart and rebuild it with more knowledge and then do it all over again, eventually helps me to understand it in its entirety so I may simply be able to speak its message to whoever wishes to hear about it.

For me the Manaian Way is now clear.

# Awareness.

The new tool of success.

But we cannot do everything in this form.

As humans, we are at a disadvantage in a way as we have to breathe, eat, drink and sleep.

Our biological form is ok for us to inhabit and surround and use while on this planet, but this is only available until we move on, and the biological entity eventually decays.

As a pure thought form, you require hosts where you can be involved in the planetary games through many life-times, yet we seem to forget why we are here, so we are nudged by guides and bits and pieces of the puzzle are shown to us to keep us on track.

Evolution seems to be very slow, but this is only a singular human perspective. If you have lived a million lifetimes, this one would only be a speck in your memory, so it depends where we are coming from.

With the patterns we spoke about, we may have done this all before in other lifetimes, or they may be new to this existence only.

This is intriguing I know, but in this human form we are super slow compared to the speed of an evolving thought form.

Have some of us brought the technology in too early that the Patent office had to be created? Or that some are reborn to a greater awareness bringing with them past knowledge to speed up our progress?

We cannot answer until we know more. Today's answer would be too speculative.

The thing is, the speed at which we may have evolved has been continually blocked as the system we are born into undermines our evolution for another's gain. But for what reason?

More souls are born to this world, as we continue to populate.

Are we here to fix the blockage?

Blocked evolution brings slow change, but things must and will evolve whether blocked or not.

When something inspiring happens we surge, and when something bad happens we cringe.

Expansive and contractive.

Living in a fear in a debt-based society keeps us in a contractive state. We get this stuff now. A contractive state allows for only the slowest evolution.

Look at the state you would be in when the Manaian Way is in operation. Everything about the Manaian state is expansive. The two are chalk and cheese, worlds apart.

I am saying that whilst we live in today's system, humanity is offered nothing but a tightening noose, with more of the same on the way as our human evolutionary progress has stalled, but the debt-based authority is evolving and using A.I to give it full autonomy over us.

The ability to choose another system which can be implemented now, and which offers an entirely different reality is now a real choice, and the systems are built.

The needs-based Manaian Way has a simple foundation concerning every soul's basic needs, which alters mankind's reality by deciding that a world based on needs is far more beneficial than a world built on the foundation of debt-based money.

It is the Manaian's right to these needs everywhere he goes on this planet or any other planet, and this is very important that we know that our new guidelines also include the rights of the animals and the environments.

The Manaian Way has a Guardianship Housing system where we understand that as equal owners of these properties, the guardian tenure shall be protected by the people so there can always be an equitable exchange.

From this, the guardians rooftops will add solar and also tanks for both free electricity and free water, and when there are many houses in the scheme in the same area, a basic free food supply will also be introduced, and from here many other needs can be added, but we have the real basics covered in power, water, food, and shelter.

This will bring the basic cost of living for all people, down to zero, and the old version of poverty will have disappeared. Soup kitchens and homeless shelters will disappear, as will the likes of debt-based charities such as St Vinnies etc.

When you look at what these charities were set up for, the Manaian Way encompasses all of these things, but in a modern sustainable and progressive way, with the added benefit that all of the debt-based money going into the needs-based alternative systems will be used to create more free basic needs.

For the first time ever, humanity can work toward a basic system which produces freedom and equality, never before seen on planet Earth, using tools of which are simple enough for all of these planets beings to comprehend, and we can do it without upsetting what is.

Changing the construct from the 16<sup>th</sup> century founding stones for a new 21<sup>st</sup> century footing of united strength to encompass the globe, is the Manaian proposal.

## # The Avatar and you

I have gone over this in the many previous chapters that the human experience is identical to the avatar in the movie Avatar.

You are simply the thought form powering the body.

That's as simple as it gets.

We have heard stories of reincarnation, but these are in essence.

The exact you does not get reborn like Dolly the sheep, so you can't tell it apart century after century. If you could we could pick up on our love or hatred, believing that the incarnated soul is going to do the same again.

Our soul or our essence may or may not incarnate over and over, and many who believe in reincarnation say that we are imprinted with the same traits and usually come back into the same family circle, where you might be a brother and come back as an aunt etc.

I have had the privilege of trying to die in a dream. I walked off the edge of a cliff and plummeted down and down and at the last minute I was whooshed to safety like I had giant wings. Was my mind believing I was in human form, yet my soul knew a different story?

Testing reality and dreamtime seems to be my thing as I am constantly looking out for solutions to just about everything.

When you become both the avatar and the driver, if you can hold the sanity of the insanity, your awareness can grow where you can find further peace and guidance.

Each of us has gone through the stage of connecting with our biological form, which we will be leaving when we are done with it. That's a fact.

Whether you believe as I do is entirely up to you, but if you come to grips with the end of the avatars use, and think maybe it is possible, then those who go into shock and are caught between existences, I can offer this advice. Hear everything and hold it as a ``could be`` so you may be able to make sense of your crossing.

Your avatar is able to go into hibernation and do super human things when lives depend on you. Monks have been known to sit in the snow without jackets and be perfectly warm and safe using mind techniques. Others have been recorded lifting a car off someone, yet not being able to in a different situation.

The mind of the avatar is programmable, to the extent that if you do not program yourself or constantly check your programming, others and other things will do it for you, and when I say others, that could also be from non-physical beings.

Was it adrenalin that allowed a car to be lifted, or an outsourced program placed in your mind at that time? Did the person who did the feat have a sore back the next day, or suffer from anything afterward? Questions never asked nor answered.

When your avatar gets physically hurt, we understand what happened to get that scrape cut or damage, but when your avatar gets a disease, the cause is never understood. We can 'catch' a cold or the flu, but how did we catch it and was it really thrown?

There is a difference between east and western treatments of the same complaint, and that is because one treats the after affect, and one works on the cause.

Louise Hay has a Heal your Life book which shows how to marry up where you are emotionally creating your own dis-ease, and in what part of the body it is likely to manifest.

In the native days we had witch doctors. Healers with a vast array of mental tools as well as herbal remedies.

Clearing your body of stored emotion, helps the cells to regenerate these cells without the same blocked or hurt program.

Cells are said to regenerate every 30 days.

They can regenerate with whatever emotion is stored in those organs, or you can literally remove the attached emotion and the regenerating cells will start to slowly come back to optimum working performance, meaning you have healed yourself.

I have at present an unhappy Liver. The physical attribute is that I drink when I get stressed, but if I was to clear the emotional barriers of not being good enough, the stress would go along with the emotional triggers to drink, and I would look back and wonder where all my issues went.

You see it sounds easy, but when we do something long enough, we become entrenched in it and fail to see up over the walls we have built for ourself.

Each of us have cells that are cancerous but benign, and these are activated to grow only in some of us. Do you have cancerous thoughts on anything? If you do I suggest you forgive who or whatever and get some emotional and spiritual healing help as well.

We create our own dis-ease through our thoughts, on that which we make matter, and the longer or more we are emotionally hurt over something, we manifest this matter into our avatar.

Look at the person who dies of testicular cancer who was pissed off all the time, or the person with eye problems who can't see other people's view. Anyone with a sore right leg can't move forward and the list goes on and on.

You are the field which powers your drone. Your field has layers that are known by Kinesiologists and healers alike, so make an impromptu appointment and let them disrupt your manifestations, which are starting to become physical or have already become physical and keeps coming back because you haven't dealt with it.

# Everything holds form in its own consciousness

You are a perfect example of this.



We start as a seed and as we grow, we become much, much more, and we do more and more things, and as we move through our evolving state, our form also alters to match that which we then have become.

I started life skinny, lived on a farm and became strong, then worked for myself and by myself and I became solid. Now I do not do these things and I have become fat.

What I do or have done, fitted to what I looked like.

This is both mental and physical. Super athletes aren't fat or solid and watch their food intake. Boxers are strong and solid and need different amounts and types of food than the super athlete.

This is a type. What we punch into the key board for our avatar, we create.

Why am I fat?

It is because I am still eating for the strong and the solid, for work that I now do not do, and I am undecided what type of being I now want to be.

When we are out of consciousness, we use the last available pattern, and instead of using the foodstuffs to keep the muscle going for which my eating habits were intended, and those same habits now make me tired and lazy.

Do you see the correlation?

Being aware of our avatar from an outer view such as I write, seems to make easier sense when it comes to creating changes in yourself.

Step 1 do this; step 2 do that and so forth.

We are what we believe we are, and if we keep believing that we are what we say we are, our physical appearance will match it to a type. We will even dress to match.

This is the same in all things.

Some animal predators have grown up with their prey, and have taken on the prey's habits and ways, like the story of the lion who thought it was a sheep, and then became the lion when the wolves started to kill those sheep.

It's not quite the same but I like the story.

Corporations evolve from companies, and each company has an intention to create what it creates or destroy what it wants to destroy, and it is run by a CEO who answers to the company board.

The board tells the CEO where to drive the car to and the CEO steers. Your Prime Minister or President is a CEO.

The debt-based Crown system directs the Australian and New Zealand Prime Ministers / CEO's to steer the countries to their next objectives but I believe the UN now does this.

If we do not give our avatar a direction, it flounders, the same as any country. Old and outdated information or direction, causes muscular dystrophy and weight gain, meaning when the game changes we are too fat to keep up. America is full of fat cats and huge corporations.

There is a consciousness at General Motors, that they have the best automobile, and are riding on an outdated road like route 66. In fact, by staying in this consciousness, GM has had the biggest

decline in sales than any other car manufacturer, as Japanese cars take over their markets. The Japanese cars are better made and are much more compact and fuel efficient which is what Americans need.

The Japanese car makers have a modern consciousness which is aligned with the people, who want safer, fuel efficient, compact cars that are easily repairable, but also the Japanese pride themselves on quality products.

This is something you can feel and see in both form and consciousness.

The debt-based Crown system is not interested in helping the people but has always used people as commodities to do their bidding.

The debt-based consciousness comes out through its laws and policies from Government to local Government, but because this is an umbrella system which you have to step way back to see what it is doing.

The Government has arms and legs doing all sorts of things. These come under Ministries.

Ministries that cover everything, and lately the immigration minister has come under fire for deceiving students to come to our countries, selling them job qualifications through student visas and classes, as the way to get permanent residency.

The websites say this, and the officials say this, however this is not the case, and a whistle blower has shown the truth that they are doing this to keep their schools full but have no intention to allow the kids to stay after 3 years.

The building minister in NZ had a leaky home problem, where they eventually put all the responsibility onto the builder. Regulated timber treatment was rotting which was the timber manufacturer problem, trade qualifications and building regulations which were passed by the Government that the builder must adhere to and pay council inspectors to check, somehow became the builder's problem.

The pass-the-buck list is endless, but we still are able to see the government for what it is, holding that old East India Trading Company consciousness which runs through what we are still bound by, even after our CEOs leaders have signed our countries over to be states of the UN, another entity for which we the people, have no allegiance.

The Manaian Way also has a form and consciousness, for which you will have to decipher on your own, as I am trying to sell you on the benefits of the needs-based Manaian way.

*You never change things by fighting the existing reality. To change something, one must build a new model that makes the existing model obsolete...* Buckminster Fuller.

Poverty is not an accident.  
Like slavery and apartheid,  
it is man-made and  
can be removed by  
the actions of  
human beings.



- Nelson Mandela

## # Choice

The only thing we have is choice.

Choice to be what we want. Choice to be skinny or fat. Choice to be rich or poor, or what car to buy or food to eat or what team to follow.

Choice. And until this book was created, one choice that we have never had the privy to choose.

And that was, what type of system base would we like as our platform to work from or to live in?

I am not asking you to choose to immediately live a new way. No. What I am saying is that a choice is now available for you to choose, which can change not only your life but everyone's lives.

And this new choice is not something to choose, but something to live through, building upon one new system after another.

Because the task to change the world sounds enormous, an awareness of business matters offers mankind the needs-based vaccine to save the men and women infected with the debt-based virus by creating the needs-based businesses that remove the cost-of-living, poverty and debt, and this would normally take time unless it was here already.

At present I am automating the Karmic Credit Trading system which is now available as an App, and the Guardianship Housing system on the Housing bank website.

I understand that this is a charitable venture, but is it?

To me charitable is giving to someone without return, where the setup of this gives and the returns are re-given in an endless loop.

Charitable ventures are usually specific to one of today's debt-based system flaws to do with hunger homelessness and poverty. The Red Cross had a target, as do all charities, but these charities pale in the wake of the Manaian Way because all of these charitable causes are engulfed, as the peoples real needs which don't just come and go but are there in everyday life.

Would all charities simply fold into the free basic needs model of the Manaian Way, or like Greenpeace, stay alive to keep its employees in paid work?

Again, this comes down to intent and consciousness.

These are old companies and corporations that in reality will not be able to change, so would be better off to amalgamate together into the Way using the new intent, as this change is inevitable when the Manaian Way starts to march across the planet.

Building this new civilization can be fun as we contemplate on how some things will transform, and how some things will disappear entirely.

A needs-based society makes the free basic needs a more valuable commodity than money. Needs before money.

We all have a creative streak, so I will let you work on whether or not your job will be, or should be, still there or secure as the Manaian Way also dictates that if it is not good for the people or the planet, we should cease doing it.

Choice is the only thing we can truly call our own, so it makes sense to arm ourselves with as much knowledge as is possible.

The Manaian Way is open to view, as I am trying to show you the outside and inside of this creation, as well as what I expect our future will look like using a philosophical approach and an evolutionary process, with what will stay, and what will eventually be lost.

Another reason for showing everything is that a picture can form, that we are all able to see. The first ship on a native's horizon so to speak.

Like the previous chapters suggest, everything has a form and a consciousness created from the awareness of that time. We are portraying the energy of our creation and whether it is in the flow and has the right timing, and all the cosmic tumblers seem to be lining up as the prophesied new spiritual path emerges from the darkness.

Can this new path for humanity be given passage in our lifetime, or do our kids have to fight for it, is a choice we haven't yet chosen, due to the fact only a handful of people even know a new choice does indeed exist, and there are many who are waiting for it to be revealed.

Our choice is to expand others to the Manaian way, because we want what it offers and believe they probably do to, or we can choose to leave it on a shelf and not even read it for years.

Before any choice, we are better equipped if we contemplate on that choice by running our programs of memory and deductive reasoning. We are also very capable of making immediate and fast decisions because we already know what we want, once we are happy with the content we have.

For me that is in buying property. I know what I want because I have created a template in my mind of what it is, and any property that falls into my criteria is visited and the offer is made.

If I want money, property is my vehicle, and I have a template which has been learnt by trial and error, that has many programmed factors including entities and taxation which weigh my decision directly to a yes or no.

Problem solving is my key.

This was of course not always the case, but now I have a very good grasp on property related issues which means I have no resistance to signing a contract when the need arises.

## # Lack of understanding creates resistance

Like in the emotional field of our avatar, our lack of understanding become the blocks which over time forms our disease, and the same blocks of resistance are also in everything because you have a lack of understanding of what you are resisting.

Who is scared of something?

Scared of something triggers your reactive state fight flight or freeze.

What about snakes?

They are sneaking in the grass, quiet killers, waiting for their next victim. If that is all you know about snakes, then that makes me scared.

More knowledge would help you have much less fear, if you realized that you are too big to fit in their mouth, or that they feel you coming they hide away or in a hole, and if you make noise, they can get away without seeing them, and that they have killed less people than a level crossing, would you be as scared? But you do not hear of too many people who are scared of level crossings.

The more we know about snakes the safer we feel. Yes, there is a danger still, but you probably will never see one in the wild anyway.

Resistance fighters find a cause and the courage to fight. Martin Luther King, Rosa Parks, Malcolm X, Joan of Arc, William Wallace, Rob Roy McGregor, Ned Kelly, Trugannini, Jimmy Blacksmith and Robin Hood, but to name a few all fought for justice in a world that didn't want any resistance.

As far as I know, Nelson Mandela was the first to transition from a resistance fighter to align himself with what already exists, resisting nothing.

There is a difference. Can you see it?

In contemplation on Robin Island, Nelson emerged, not as a changed man but as an evolved one, and without him I may not have been.

When this Man-iron idea came to me I was angry that we had been stripped of our wealth by the NAB, when the global monetary bubble shook in 2008/2009, and the bank decided not to complete half-finished properties that had rental contracts which would have returned 18.5% on the money spent. They collapsed us saying 20% was the figures they required, thus we lost 3 million dollars in the process. This had me wanting to get everyone back, as I was in resistance to the systematic behaviour that the banks and insurance companies and governments play.

A Welsh outlaw came to visit, related through my wife, hence outlaw, and I showed him what I was creating, and he said that it was angry and going against the establishment.

Just like Nelson, I realized I had to drop my resistance and re-do everything, so it was in alignment with the flow of both the establishment and the people. Thank you, David.

What I now understand is the establishment's systematic debt-based control measures that I have come across, and how and why we are all being treated the way we are. This knowledge has allowed me to create a unique needs-based Manaian system that diminishes the power of the debt-based system due to this awareness.

The needs-based system needs no rent assistance or public housing, no dole or need for retirement funds because we have removed those monetary costs once and for all.

The Manaian way does not take the Governments power away, although through unifying under this new construct, the scale of power changes to that of the people who will impact the role of Government, as needs-based systems will naturally revoke privilege.

When the world enjoys this new awareness, we can move as one united movement with our arms around one another, instead of hiding a gun in our back pockets, and we can be in the biggest army the world has ever seen, as we march as one on the road to the Holy Grail.

God, I love that song.

The authors great songs like Beautiful World, Holy Grail, Imagine, and The Voice etc. to name just a few, must have sat in their inspired thought and tapped into something quite moving and profound, and then put these out for all to listen too, touching some instantly, and others, years later yet the songs go on and gets to each soul when the timing is right.

Music changes and evolves, and when we get caught up in an era of music, we become blocked to the new information brought through in other era`s. The songs above are from the 50s and 80s but the Madden Brothers We are Done is around 2006 and also packs a message.

I have recently moved back to my home country of Oz, Australia, a lot more enlightened than when I left and like Casius Clay, I have chiselled off many old beliefs and patterns about myself and the real me has emerged, which seems to have upset many of the members of my extended family.

My mother, sisters and now an aunty don't seem to like the new me at present, as their beliefs have them believing that what I am trying to do will somehow negatively impact upon them, as what I am showing that will be created cannot be done by someone like me.

Why are your family members your harshest critics, when they are also your greatest teachers?

I wrote a poem, the first line reads `` I am the Prometheus, the awaited son``, and some of my family are churchy. Each to their own, I do not discriminate anyone`s beliefs, however I have been told that I am on the wrong path and helping the world can only be done by Jesus as it is written.

My poem states I am the awaited son, and I do not proclaim to be him, but that makes me think, who was Jesus? Was he not a carpenter who went around bringing his message to the masse`s without the help of the internet and advertising?

Was he not proclaimed to be God`s son in a human form some 200 years after his death whom we are told died for our sins, that arose and then left, and we are awaiting his return.

Those using the Bible, from the first edition to the last New Testament, have been waiting a long time for Jesus to return and save us all, but I have a different theory.

I wish to point out that some of us are not awaiting a saviour, and instead are actively seeking the information of a saviour to bring us out of our godless ways.

Was Jesus just a man who was open to receive higher messages while working his trade or in sleep, just like everyone else on the planet? What stands out to me is that Jesus acted on his higher knowing and then he followed what he was acting on with a conviction that eventually got him convicted.

Did he stand for something to his final day? Yes, but was it not exactly the same as what William Wallace did in Braveheart? Or the magnificent Joan of Arc did for the country of France?

A conviction is when we are convinced something is correct, and we cannot be swayed one way or another. This can come from an ingrained belief, but that usually takes years of knowledge collecting and deciphering. What makes someone believe something that is new thinking to nearly everyone else, and then becomes convinced that it is the way to be? We may never know.

Does the Bible not talk of how we need to be to one another, and talks of past judgements and some history of where we originated from, and our proposed road toward the Promised Land?

Does it say we should work toward creating the Promised Land, or that we should bugger this planet up and fly away to another planet to recreate the same issues again?

Like I said, I haven't read it, but 100 monkeys give me a rough knowing of what it pertains, and because I am not swayed by this passage or that, I cannot get caught in a religious debate, that if 'He was this wonderful being, then by my reckoning, he would be implanting his knowledge into anyone who would listen so he could influence their actions.

Spiritualists hold to their scriptures, but do they test them? I'm just saying maybe some of that stuff could be too outdated for today's living and holding something too tightly gives it no air to breathe or evolve.

# We live in a regurgitating construct that is also evolving

Again, we are talking about the recurrence of the same thing, yet each time each pattern comes around, the form it was, is now slightly further evolved, or it may have devolved.

Like I have said earlier, evolution appears slow from the human perspective, but if you were to look at it from a soul perspective, it would not be so.

The evolution of mankind starts in our mind, from Adam and Eve in the Garden of Eden. This is the truth for many followers of the Bible, but.....

How did they get there? Who were their creators? What were they created for? And why has nobody questioned these unanswered questions when the answers were always on the planet, but we chose not to put 2 and 2 together.

What did Adam evolve from? Now there's a question that makes you go back into something else's evolution to bring it to that point, because the human form came from?

My dad can't get his head around this stuff. Is it not because he has not evolved enough but is more probable that what he has been taught to believe, just does not compute with these new questions and answers.

Expanding our view upsets the delicate balance of everything we know and hold dear, because if the new question has merit, then everything else we know may also be incorrect.

Evolving patterns that have led to Mandela and Ali to be what they became, have also brought forth the Manaian Way to become matter.

Has the essence of Jesus evolved? Yes, it also must have, and in spirit form it can reach all of the earth-bound souls who have cleared a frequency to allow the messages to come forth. Doesn't the same consciousness which Jesus was connected to, be the same as what Nelson, William and Joan connected too? Maybe I am connected to the same stuff as well? Maybe you are?

Like I say, the box I will be fitted into over-time will depend on my actions during this period of my conviction.

We all understand that when we do not deal with something, the lesson seems to get harder and harder. This is because what we should have dealt with, starts to be entrenched in us, stopping us seeing the simplicity in how to deal with it.

# Changing the world.

Can you imagine someone being able to crawl out of that bottomless debt-based trench to come up with something new to benefit all beings? I mean how much effort and understanding needed to have taken place for this to have occurred? If it was easy, don't you think thousands would have done it eons ago?

We regurgitate the same patterns in all things, until the last day, when enough is enough and someone is awoken to the games playing all around them, and a choice forms to build a new construct slash new game to play, which is a natural ending and inspires the start of yet another pattern.

Aussie Rules has evolved from direct frontal contact with steel capped Jenkins boots and nail in stops, to moulded souls and skin tight jumpers and contact from all angles. Reasoning alters our next attempts at the same game.

If I was committed to creating a light bulb when none existed, I also would have tried over 1000 times if my last 999 attempts showed promise.

As we evolve our knowledge evolves, and we continue on until we have failed to find the next wrong answer. This would mean we have succeeded, but each wrong answer is, in itself a success.

I am also blown away by people standing up for me at present, as I have not had this sort of support before. Am I being protected because the idea is good? Or that the tall poppy syndrome that was created for all Australians back in the days of the convicts, is being watered down and has less power than it once had?

Back in the days of Port Arthur, there were 10 convicts to one guard. These convicts were bound to each other by chain, and if one of the 10 stepped out of line the whole line was punished. After a while more convicts kept arriving, and instead of needing more guards, the rest of the line kept the restless ones in check in fear of being punished themselves.

Through the countries development, this 'tall poppy syndrome has plagued Australians, yet through our evolution this has slowly dimmed out, to where many of us want the inspiration of these individuals to shine brightly and illuminate the path for them.

While in New Zealand, I noticed that there were many Māori who still had a grievance about the white man taking over their land.



We had flats of accommodation in Whangarei and Kaikohe, and some Māori tenants seemed to think it was my boats and guns that took over their land. The wealthy white landlord could afford the damage they would inflict on his property was what they thought, blocking anything else shown to be the contrary.

Holes in the walls and doors, hot water services and kitchen draws being stolen, and windows being smashed, because they said I was pakiha and pakiha did that to my ancestors.

Change the record I would say. Move on. I am in the same position as you.

The aristocracy that took over your lands are not `Us` just because we are white. Everyone's lands were decimated by the same corporation, and all are equally in need of help. If you hold yourself in division with me, then we cannot work together to create a change good for us all and be rid of them.

My tenants did not see my view and I could not afford the continued repair costs, and so we phased them out for another race of people. Indians.

This race seems to be equally persecuted in NZ where we were living. They have had to take waiter, cleaner and station attendant jobs while on student visas learning to get qualifications only good in NZ which is supposed to lead to residency according to the department of Immigration website.

Our property manager said Indians were filthy and left curry smells in the units and they didn't have references, so were given properties that couldn't be rented near gangs and in gang streets. Many of these kids were threatened and had their money and possessions stolen, and a few were badly beaten.

Our flats became a safe haven. A new Indian community where everyone helped everyone else out. There were Christian's, Sikhs, and Catholics, and it was the Sikh religion that stood out for me because when someone did not have enough work to live, the Sikh boys shared the work to have equal wages. These guys were working for the kiwifruit orchards.

I can see how the Manaian Way is in a way, in line with both the Sikh and Bible religions, but in finding out that the NZ Government was using these kids to keep their schools full, and were not willing to allow these kids to get their residency, but instead they made it tougher to stay and increased the length and cost of courses is just another con in the games our authorities play.

These students have told of the hardships of their own countries, and what it took to get them into NZ and how they would face great shame if they returned.

In a regurgitating world, the only solace for them is they now understand they have been played and are preparing themselves for the inevitable.

Most of us are caught up in a game but cannot see it, so we must increase our field of vision and not be frightened of what we will see.

# Time travel. Differing future outcomes

For the Indians who came to a promised land, which is now not what it was promised to be, has taken time. Time, they wish they could get back, creating regret.

It is the investment that was made, where in hindsight, it may have been better to choose another investment instead.

Each investment, however, has traits and outcomes, and patterns in the game in which they are boxed.

For our Indian friends, the game was known very early on, but this was not accepted because of what was offered by the Government, so they knuckled down and got on with following the rules, where they live a meagre existence through the allowed maximum of 20 hours a week of work. This is why they can only get menial jobs with very low pay.

It's kind of like the ad agencies that offer some glossy and great picture of something yet when you get there or buy the product it's not quite the same.

The electric car came out when Henry Ford started the first assembly line. What would the world be like if he had of liked the electric car over the petrol model? What forces were around him which massively played with the future of planet earth at that time?

If Henry had a real choice and chose to mass produce the electric car, would Tesla have then improved its range and free electricity could have been created, and we wouldn't have massive pollution problems nor a receding ozone layer.

Every choice affects the rest of the choices to follow, so it is easy to see in this example what other future we could have had but missed the opportunity at hand.

This brings up the future the way the Manaian Way suggests. We know that the planet is chewing through the resources and that hierarchy ideas have come up to colonise other planets. We also know that big concentration camps are being built all around the world and America has the Georgia Guide stones written in 8 languages saying that the planet can only sustain 500 thousand people out of 8 billion.

Maybe we didn't understand the electric/petrol car choice 100 years ago, but today we do understand the UN reality that is offered, but we are still a little fuzzy on what the needs-based world is and does.

Stop being slaves to the rhythm of what is and understand what it is we may be passing up.

For those in a holding pattern waiting for Jesus, God bless you, but there are prophesised events in all cultures of a change of guard. An Armageddon of sorts, where the new will be born from the ashes of the old.

The Manaian way is not a phoenix but is a new form of awareness which carries a needs-base, a foundation of protection for the people and the planet, and a goal of free basic needs covering housing, electricity, fuel, telecoms, food, and water.

We are living in the end days of the old society now which is evolving into something far worse, and we can see the preparation of that through the covid games, 5G, and the social credit system.

Just like the Indian students, we know this is a game, but we ignore the signs and put up with our own meagre existences and hope it will improve, waiting for superman to rescue us with the big S on his chest. His symbol for hope.

We know what is in store for us, because it is not hidden, and we can predict through past patterns, that the next evolved establishment path will become a lot tighter, drier and rockier than ever before.

This time around we should ask ourselves, is it time to choose the electric car version for society in a free energy sense, or stick with the petroleum-based world, knowing that green energy is not as stable as coal, but knowing that it is just the beginning of something greater, where we will be using the same resources, but in an entirely different way, which will then lead to differing choices from then on. Then the great minds like Tesla had, would be working for humanity rather than having their inventions separate us further.

There was no war when Henry Ford made his choice, nor will there be a war as we move towards our needs-based objective. There should be no confusion here.

Both systems can work together until the new one gets stronger and the old one morphs into something else. At present we need and rely on the debt-based system that is, and do not want to change all of what it is doing, as we only need to change the key industries first and grow it out from there.

It is amazing that we can look to our past and see points that have had a massive skew into another reality.

Besides Henry Ford choosing petrol over electric, John Locke created modern day ownership separating us from everything except that which we could peasant-ly afford, but that Adam Smith with his fractional reserve and free markets led us to this point, and players like Gates and Rockefeller rolled the dice and won big.

Of course, this opened the door to poverty and slavery where a once abundant planet became off limits and scarce, closing the door to natural bush medicines and remedy, as the plants then grew inside fences belonging to someone else.

So much changed through the clever creation of the debt-based reality we no longer need.

#### # How your past creates your future

We are the sum of our past.

I have never quite understood that we have been a rock or a tree, but maybe we have been at some point in time to learn to stay fixated and committed and also sway in the wind and to be able to be carved into the true essence of what we are.

On a global scale, we are intrinsically part of a greater past and so on, but for us now on the planet, our history leads us to this present point in time, through every choice that has ever been made.

Your past shows you your evolution to this point, the how and why of how you got here, and every choice you have made, when you look back in reverse.

Through these choices you can clearly see that if you had of chosen any one of your major choices differently, you would be in an alternate reality even though you may not yet understand it.

You have had choices. School into university or drop out of high school. A choice of profession with the skills learnt at school. You can't really drop out in high and become a doctor. Your choice of loud or quiet friends. Your choice of financial literacy. How you would dress. Where you would live down to who you choose as a partner. You have also had choices of emotion. When to be angry or happy. What to eat or drink. Choices.

Each time you chose something, your reality changed. A doctor and an army grunt is a choice that comes with pre-requisites, like the doctor drives a Mercedes and lives in a particular suburb to match his stature and makes a decent salary. The army grunt does not get paid well and can live in fear of his life living in fox holes at some stage of his tour of duty. His car is likely to be some type of hotted up car to match his status.

These two original choices just for a profession, now give each person his next choices which are now poles apart. The doctor would have more of an uptown wife, who wouldn't stoop to marry a grunt so this choice even though it is the same choice now has a different range to choose from.

From the original choice, where you live also has a range. The grunt cannot afford the area of the doctor and so forth.

Henry Ford was just interested in mass producing cars, but his choice on the engine of the car changed the reality of the world we live in today, and the range of choices since then.

Allowing the North American tar pits to continue expanding, and the devastation to the natural environment is worse than the continual destruction of the Amazon Rainforest and can be seen in all the space pictures of earth growing in enormity for a monthly profit at an unfathomable cost.

Can these tar pits go back to Henry's choice?

With the continual burning of fossil fuels and the spreading of the waste product of oil as chemical fertilizers, pesticides, and fungicides since the 50s, we have now got 4 new toxic elements added to the periodic table of elements found upon the planet.

Is this not another wakeup call?

Some of our history hints at we humans being on Mars prior to the great destruction of the surface of that planet. The word surface always relates to the cover with the meaty living bit underneath, and now they are saying there are visible monuments that look like a human face and pyramids and obelisks.

Who won WW11? On the surface it was America and her allies. Right? But what about this operation HighJump, where all of the allied forces went to Antarctica just after the war ended, and it was recorded that they met resistance from technologically advanced German craft with superior speed and weaponry, which decimated one third of the fleet in a day? These documents state they went to station 211, a German U-boat refuge to get Hitler whose body was never recovered in Berlin and that the Germans won the space race.

If any of that is fact from the accounts of Admiral Byrd, what has evolved since then, and if we have been privy to this sort of technological advances, why are we still on a path to destroy the surface of this planet?

Are there forces greater than any of us have seen?

Of course, there are, but the question still remains. What is the plan for the species of mankind under the cloaked world of our hierarchy?

The planet's plant life used to give us all the immunity we needed, and since the 50s and the added toxic elements, diseases like obesity and diabetes, and cancer and stress related illnesses like ADHD has gone from nothing to everywhere.

The reason is that our plants once produced natural fungicides which we consumed keeping these diseases at bay, and with the spraying of those chemicals, the plant does not have to produce its own immunity which it passed down to us, hence it stopped producing what we as a species required.

Controlling sickness is big business, so tell me that was not orchestrated for a purpose?

Henry Ford's assembly line made Rockefeller super rich creating consequences that has changed the face of the planet and the health of you, because Rockefeller oil went into creating the drugs and diseases and healthcare system, which we Aussies depend on.

### # Pathways of deliberate intent

Understanding the full picture of each choice allows you to encapsulate each and every choice that will come after that. This we know is a range of limited choices from that point forth as we have shown in the previous chapter.

Mankind's reality skew 100-years ago can be traced back to this one most important point in time and the choice that was made which then limited our range from that point forth.

So, what is deliberate intent?

This is where we know that what we choose will have world altering impact, as was the case with Mr Henry Ford.

If Henry had of looked at the future, would he have ever envisioned the impact his one choice may have created, or was he merely focussed on how he was going to make a fortune if he could make the production line work efficiently? How could he know the full implication of that choice?

Humanity is in a unique position, where it can track back to different turning points and discover the patterns and ripening conditions that led to mankind's present.

Humanity is also in a unique position, where it can envision where it will be led under the tutelage of the Manaian Way or the agendas of the UN, where our awareness is evolving toward one or the other, but we do know we have a choice to make.

The difference is quite staggering, where one keeps you paying more and more just to survive, where more people are not able to keep up and poverty is racing forward, prisons and hospitals are big business and banking blocks the common man from supporting his family and fulfilling his needs.

The Manaian Way makes the greatest change possible, showing how free basic needs in a needs-based reality is a superior model, where the big business models of the old system will fall away as small and medium businesses fill the void and spread into every community bringing back life which otherwise drains away in a centralized dependent way.

Communities of people making a solid position all over the world, with an equal and just set of simple guidelines and automated systems that all humanity can embrace as fair.

Manaian's choices to work or not to work will not affect anyone other than themselves, and our choices to be someone or not will also not affect anyone else, and because the needs-based system protects the people and the environment where the old one does not, makes each of us consider whether a deliberate pathway to freedom and equality, safety and security, and stability and Peace is better than economic slavery, poverty and privilege, homelessness and debt.

The choices you can make with this needs-based path, are choices you can never have on the old path.

Again, the Manaian path offers a beneficial range of new choices compared to the other because it resets the original choice, giving us the ability to grow and evolve in every direction.

This Manaian creation has deliberate intent to be the new playing field of the planet, where everyone understands the new game, meaning we can all be the policemen of it.

#### # Enviro-wars

Al Gore and David Attenborough has put scientific fact and joined the dots for a global change that is happening faster than any scientists can believe, but it is the cloud bombings of late where nature is shown to be the culprit flooding our food bowls, and causing earthquakes and fires, yet these events come from the Paris Agreement playbook we know as the Paris Accord, which lays out how they go about it.

Gore had campaigned on showing the global warming issue with his movie `An Inconvenient Truth` and 10 years later he has put out a sequel which shows more undeniable facts that can be devastating to our perceived world.

Scientists have proven why the world weather patterns are much more violent than ever before, and some of his footage shows some Miami streets are staying in flood as the sea level rises, and huge rain dumps, where there is so much rain in the clouds it can be seen bouncing onto a town causing devastation.

If we do not understand the nature of change, we perish as a species.

We choose things every day, but only at certain points in history does a choice so life altering come along that could be embraced by everyone.

Other choices like nature changing is patterned but it does not mean that the human hand does not play a role in helping these patterned events, and we now have to learn to live with the depopulation and sustainability agendas formed by our oppressors, it seems too late to repair the damage that the covid agenda caused, but not too late to change realities.

All I can say is Choose wisely.

#### # Capitalism

Our capitalistic society was formed by deceased minds back in the 1700's, which was created to allow free markets within and outside relative borders to trade in larger commodities than ever before, was made possible.

A little-known book called `Modern Economics` allowed the old game to expand using `Ownership` scribed by the hand of John Locke, and to make the game more casino like, `Fractional Reserve Lending` was added by Adam Smith to build what they termed to be `A Race of Labourers` which is exactly what we have today.

Adding the `Hand of God or the Invisible Hand` into the mix, gave the regulators of the game the control they required, where they could blame any shortcomings that were to befall certain families or individuals, then it was God`s Will` that was the reason for it, and it is God`s Will that dictates the flow of the money and the market events.

In reality, this game has stepped up a notch from the marauding armies with bows and arrows, to swords and diseases, back in the old days, to ships and tanks and bombs and guns, and is now stepping up again to cyber surveillance and drones and electronic currencies, along with new engineered diseases and unproven vaccines, as patterns repeat.

Under the debt-based rules and the laws of capitalism, the second most destructive thing on the planet that was ever created was the company/ corporation, which is deemed to be a legal entity like you and I, however this entity is faceless with CEO`s stepping in and out doing the Companies bidding without the responsibility that the rest of us have.

The next quarterly profit is what matters to a company who use the foundation stones written within the lines of Modern Economics, which simplifies that each person is simply a number to be used and abused till they wear out and are replaced by the next recipient in that workplace.

Looking at the catastrophes in our past where the damage by companies have destroyed landscapes, mountains, rivers and seas and places like around Chernobyl and which can never be inhabited again, where apologies just don't cut it.

We have had many disasters and epidemics caused by companies and corporations from oil spills from ships or sea going oil rigs that can't be shut off for days, to sink holes appearing out of nowhere swallowing up homes and streets, to the latest environmentally unfriendly fracking where flames can come out of water taps and all the underground fresh water is being mixed with toxic elements making those consuming it, sick.

Whole towns are being closed down all over America and the days of small homesteads and small-town farmers has made way for corporate ownership and a renewable labour force.

The picture is bleak and there are companies out there that work with the environment rather than using it to plunder its resources, but the issue is not with what we are doing good, but rather that we cannot put a halter on those that don't, to reign in what is making it harder and harder to survive for this generation and every generation after us.

Mankind should have drawn a line in the sand, yet we have tied ourselves to debt and have not.

Pollution is everywhere and because this system runs unchecked, mankind has allowed the 4 new toxic elements to be spread from polar cap to polar cap.

Oil and its byproducts from plastics to pesticides and fertilisers, and ingestible and injectable health care medicines and inoculants are yet to fully leave their mark on the world, yet this world is already marked.

Companies care nothing of human life or humanity, except as consumers hooked into consumable goods which they have no choice but to continue consuming.

This capitalist game we are playing has another level and we are now seeing the signs of this starting to affect us in every industry now, where if you had watched 'The Big Short, showing the reasons for the collapse in the housing market in 2008/9, you will see what I mean.

The final level of capitalism is 'Consumerism, for which the very word itself can be swapped with cannibalism, and tells you the outcome of the game which leads to every resource being consumed at faster and faster pace until no resources are left, and you and I if we still exist, will become the batteries in the 'Matrix, or be implanted with time chips to last 25 years like in the movie 'In Time, or we will feast upon ourselves like in 'Soylent Green, or simply be harvested as in 'Jupiter Ascending.

Already we see companies building goods with a short shelf life, so we are kept buying and updating our furniture, white goods, mobiles, computers, and cars without the backup of parts to keep these things going past their usebys.

Do we want our world to work this way?

The 'Hand of God is providing market demands of 'cheap shit rubbish' which fills and overflows tips all around the world, spreading across countless lands and into oceans, and it is the same hand which is deflating and reducing the grams and mills of the products we use.

Did you know tips are now mined for precious metals?

Humanity lives within the Modern Economic playbook which has led to the current state of 90% of the world's population to own just 1%, and where jobs are becoming automated and so you need qualifications and a university degree to flip burgers which come with 'Hex fees and interest, where we join the Race of Labourers which we were fashioned to be.

I mean really, do we all not see what is happening on a global scale, and do we not understand why our lives are the way they are?

Nelson Mandela once said 'everything we see is manmade and so it is up to mankind to unmake or alter everything we see'.

The pressure to live is not what it once was. There are not many things that we can do for free any more, as everything not only has a cost, but now-a-days it has a monthly, weekly, or daily cost which never goes away.

Before the day is out, we have turned on the tap, the light and maybe the TV, and we have and eaten and drank something, put on some clothes and shoes, did our hair and our teeth, and used some toilet paper.

Now for some of us this is the minimum we need to spend our money on, but most of us use and consume a little more than that.

Transport requires a car, rego and a warrant of fitness, insurance, fuel and oil and water and oh yes, a license to drive it, a place to park it and a place to house it, which costs a little more.



We may also need and use a phone which we buy new every 3 or so years with the added cost of data per month and a plan to pay the provider which we can fix or float and add global roaming if required.

All this and we still haven't bought food, a beverage other than water, paid the tv subscription or the gym membership and whatever else we personally use, but we still have not yet addressed the place we are living.

The treadmill of owning or renting is still people's largest weekly expense yet according to the 2014 Bureau Stats, 70% of people are renting in Oz and only 31% of the remaining 30% actually own their home outright which equates to 9.3% of the population who have no mortgage left to pay or have no need to pay rent.

That is a 2014 statistic fact. Less than 10% of Aussies get to spend all of their wage after tax, and the remaining 22 and a half million of us are still paying around 50% of our wage to the rent or mortgage.

40 years ago, our population was 8 million and 35% rented equalling 2.8 million people and now we have 25 million people today where 17.5 million are renting, with another 2 million under mortgage stress that has been reported in the news lately.

Another fact is that the average amount of dwellings an Australian lives in, in a lifetime is now 12 properties which is another figure also on the rise from 3.

But we can end this.

To make matters even worse, in 2014, 44% of the new home loans were interest only which have finished their tenure and are becoming principal and interest loans, and even though this figure has now reduced to 14% in 2018, the pressure to keep paying for these homes is increasing by as much as double forcing many to sell their dream for less than they owe which signals another downturn in the property market.

Today in 2023, after revisiting the figures, and the effects of Bill Gates, with the pandemic and the job subjected on billions, causing lockdowns and mandates, and affecting jobs and businesses and lives, has now tipped the scale for many more families to be driven from their homes in these uncertain times.

So, where to go to from here?

Our debt-base is ripping at the core of human values where the dream of our own home with a white picket fence, two and ½ kids and a dog is not possible for many, and we have a breakdown of families with spouse abuse and child neglect, which is now much more common, usually as a result of the lack thereof, of money.

Furthermore, and becoming more common is the abuse of the elderly, not just in nursing homes but by a family member trying to use the inheritance before the elders passing.

So where do we go to from here because monetary stress is everywhere, and the capitalist system of consumerism shows no sign of stopping or slowing. It can't.

Both the housing and share markets are where most people place their faith to build their wealth, but housing is a basic need, and we need a way to change the impact of investment to work for our basic need, rather than against us.

The Hand of God spoken about in `Modern Economics, is orchestrated not by God, but by those in power who are wealthy enough to manipulate the game for their benefit.

Banks and the financial industry, fossil fuels and the oil and plastics industry and the food and health industries dictate what we consume readily at great expense and these corporations are created to simply profit and profit some more, and at the same time close up the markets to competition, so less players can take to their field of play.

#### # Guardianship Housing system

The Guardian system begins by splitting the House from the Land which creates two more options for property holders. Own the house only, the land only, or both.

Although the house is separated by an agreement which includes a bill of sale and a protective lease, the two are conjoined just like retirement village houses or units and flats.

How the system works is that there is a 10 year option for the land holder to buy the house which sits in a fixed market so it cannot be manipulated, and the protective lease comes with the terms and conditions to protect the Guardian and the owner of the land.

Most new houses are 250k to build, maybe more now, and this is the price of the House which then depreciates lowering the cost by mutual agreement, and the Land is in the hands of the Gods, but likely to cost 3,4,5 times more, if prices now average 1 million dollars.

Not only can we reduce the cost of housing, but every Guardian owns the right to be there and is under the Housing Bank.com.au protective lease and registrar.

Land can still be bought and sold, and houses can be bought and sold with conditions, but every 10 years, an option for the land holder to reacquire the house is actioned, and the two are reacquainted, or they stay apart for another 10.

#### # Reality.

In a time when the world is struggling to cope with increased costs to survive, automation which is taking many menial and full-time jobs, and hostile takeovers, family violence, mental health, child abuse and drug epidemics are increasing daily, homelessness is becoming more frequent and the powers to be are unable to help the normal person.

Affordability and sustainability are the present go-to words which have taken precedent over global warming issues, yet the fact remains that almost everyone is struggling to cope with increasing costs and interest and fail to notice that the debt-based reality is the problem.

We are supposed to be living in a capitalist system, which unchecked, has become consumeristic in nature where corruption and manipulation has become the way things are done, just so scarcity can be prolonged that little bit longer.

Electronic and unwarranted phone sales marketing is now as common as a cup of coffee, and we have hundreds of computer driven marketing programming us toward that sale with pretty pictures and bold statements.

Insurance does not want to pay out these days, and small banks are closing and forcing the elderly to use a modern system that they don't understand.

In 2014 Australian banks were getting a grilling because salaries are reliant on pressure selling practices aimed at getting the customer to purchase things they don't need and by charging fees that aren't warranted but the biggest issue not under consideration is how amortised loan interest calculations are nothing like the straight-line loans we once had for which we are still taught in schools, which would shake the very ground of the financial world if this practice was calculated and found to be fraudulent.

This is true for banks and insurers and many other large corporations.

Consumerism underpins the goal of this present-day reality, and by its own meaning describes it use as, using up everything from resources to people, which is of course driven by our values which at this present time is monetary.

Money is the intermediary to buy anything which means everything can be sold and bought and therefore those who do not understand the financial world are heading for the poverty line where one can become incarcerated without bars.

Consumerism relies on a trilogy of ``Ownership, Law, and debt-based Money, and so this societal model is set up to work against the weak, the sick, the old, the unable, the poor, and only allows those of able body to support themselves pay the taxes and provide and existence in a home that they can call theirs.

Those unable are renters, and renters are checked and rechecked, told not to hang pictures or have a pet, and especially not rent a room to help pay the bills, which keep increasing, and so renters are at the mercy of the landlord, for repairs and rent increases, who is at the mercy of bank interest and council rate increases, and so safe and secure rental housing in reality, is not actually possible.

We have forgotten about the people, and the consumerist corporate machine chewing up society and the resources, is out of control, and this brings us to a new type of trading system based on needs.

# The Karmic Credit Trading system.

This needs-based currency has been deliberately designed to create freedom and equality while destroying poverty and debt.

Did you know there are over 180 currencies in the world today, and this is why we have inequality, and to fix that we need just (1) one, a karmic credit.

Every Kc account holds 275,000 credits, 25000 available, and 5 pushes of 50,000 in case of emergency or an opportunity comes your way.

The currency itself is regenerative which means that the money is born and dies, and this creates stability in the system, and this is done by adding a limit of 6 digits which ends at 999,999 so we do not have privilege problems anymore and we have created real-world equality.

This system does not require checks and balances. You either have the money or you don't, and this is maintained by removing the periodic payment button which ends our cost-of-living issues we are all complaining about.

#### # The Manaian Reality.

To protect the people, the Manaian Way is a system that does not use interest fees or charges, as it funds housing for renters to become Guardians of, whilst still in the debt-based world which ends with the Guardianship renters getting to a point where no more rent is payable just like a mortgage coming to an end.

Using a contract, the Guardian renter is an owner, but only of the house and not the land, and for this, the Guardian has the right to renovate, take in borders and have as many pets as they like, and pay only \$1 in rent for the year.

Here a family or individual can be properly protected because the Housing Bank which is the Headlease holder is an authority created ``by the people for the people`` and the Guardianship renter is the beneficiary of particular rights to the property.

This is a good thing because if the beneficiary has a business and it goes under, his home will be protected protecting him and his family forever.

Each home will include solar and a conservation water tank for free power and free water if possible and this is only the first stage of cost savings of the Manaian way.

For us today, this means cheaper living, and for the generations after us, the use of these needs-based products and services are free or reduce and end up close to it.

Yes, this is good for us all, but more significant is that we can move away from job dependency and even the need for superannuation, as further generations will need less money to live, which means we will really have a proper choice whether or not we wish to work for any corporation that wastes resources or harms the environment in any way, by removing our participation as a worker or purchasing their produce.

Our need for a sustainable and affordable system is now a reality, and our need for safety and security in a home which we can class as our own, is both satisfying and a stress relief, and removing this pressure may lead to an easing on the healthcare system and on family violence and child abuse.

And this is just the start.

The Manaian way builds equality and fairness and lifts us all up to a new level where we will all have the same chance to build a better life from our new start point no matter your nationality, sexual preference or religion, or what language or college degree you may have.

This is about the people, and it is designed to help bring back decency and restore good family values and calm the world down a little.

This is about people standing together now, and the Manaian People's Movement is intended to impact all of humanity and restore decency to our lives and bring the business and commerce world to account for their own actions.

## # Communism

Communism was seen by capitalists as a dictatorship, yet under decent communistic rule the people were all supposedly equal and all were provided equally for.

A country using the communist system kept as much as possible in-house which meant it grew enough food without going across borders and each person had housing and each person had to equally work to keep the system going.

Where capitalism runs at a break neck speed, communism was the speed of a slug and yet it worked very well until capitalism decided that it wanted communist resources, and then some communist leaders started to line their own pockets and became true dictators in line with the Kings of old who created capitalism to rule over everyone one day.

What people have failed to notice is that both of these types of systems are debt-based pyramids which have layers and layers which can be manipulated and corrupted, all leading to just one controlling entity, whether it be just one man, a group, or a government.

Communism was more people friendly in a sense, and with that the environment was more important to the people living within it because the country is less used than abused than it is in a capitalist country.

Atrocities have befallen many comrades of communism however the brutalities of war times also befell on the diggers in WW1 when the English captains used the colonists of Australia and New Zealand to charge machine gun covered trenches under capitalist control.

The wall came down between East and West Berlin and as the side of capitalism knocks on the door, communism sees a capitalist future which looks all rosy but fails to see the thorns.

Vietnam is opening its borders, while the United States is trying to close its border to Mexico, and Israel is still terrorizing the Palestinians sending hate mail back and forth.

Our world is still in turmoil and today we are more restricted than ever before, and everyone is now being followed and tracked with the American and Chinese data collection companies collecting information on each of us through phone conversations and texts to see what we look at on the internet, or where we shop and what we buy and when and where we holiday or frequent, and who are our acquaintances.

A.I is used supposedly as a marketing tool to get us to consume more, but is that all that it really is?

Communism was supposed to hold back the people but be equal where capitalism has created a huge division between the haves and have nots where separatism reigns supreme.

In a true capitalist system, the overriding way is to achieve more than the next guy where everyone is a potential threat and deemed to be in opposition to each and every one of us.

The fact remains that those in powerful positions are tarred with the same brush, went to the same schools, had parents in prominent positions who employ their-own unless outsiders are needed so when job hunting for many, we find out that it is not what you know but rather who you know.

This is a form of soft manipulation that has been around forever and is no different than being one colour and trying to work with someone of another colour or culture.

We have indeed created a divide with capitalism that was not as prevalent in the communist system however both are neither fair, nor equitable, even for the big achievers.

### # Corporatocracy

Forged by capitalisms law makers, companies were formed which could simply be classed as a person, the same as you and I.

Where you and I have chased the Holy Dollar in gods free market, to make more than ends meet, companies take it up a notch and chase the big bucks only a few of us dream we can reach.

There is nothing wrong with that you say, except that the rules of the game are different depending on the entity you use to play the free market in.

A real-life person (one with a soul) who works, is taxed on every dollar earned, where if you are a company (not a real to life person – soulless) you are taxed on the money that you have not spent, as the money you spend is deducted from your total amount and you are taxed on what is left.

So, we with a soul pay and pay and pay, and the soulless have a get out of jail free card and may never have to pay, at all, ever.

It is for this reason that the people have a devil of a time to live, and companies that become corporations can do what they like without fear of reprisal.

These soulless corporations have driven consumerism to another level as it is all about profit without the accountability that a real-life soul has to grapple with.

If you want to get to the second level of the game, then start a company or otherwise you will continue playing on the first level, yet there is even another level that we cannot enter.

Above the level of companies, the big players are the controlling managers of your life such as the utilities we need like electricity and water, and banking for a place our wage needs to go where we can get credit if allowed for a loan if needed, and then we have consortiums like Coles and Safeway and Bunnings who distribute goods, are on another level.

These mega corporations like Monsanto who creates chemicals to control pests but also provide genetically modified seeds for food and now the medicines to make us healthy and so on, are government favourites, like Qantas who was given government funds to stay in operation.

However, this level is untouchable and behind closed doors, politicians and executives hidden intentions are never divulged, but we can easily surmise due to the nature of capitalism and the need to create scarcity, that the game will always become harder to play.

Hypothetical or not, if we controlled Monsanto for instance and our forte was in agriculture then we would probably genetically engineer our seed crops to become infertile so seed would need to be purchased every season, which is what we have now.

We could also create pesticides that target specific mites and bugs which also leave the ground barren which may and may not affect the bees for pollinating purposes which would be bad for business, and we could re-engineer the plants to make the population sicker if we were also in the business of pills and potions to make people healthier, which allows the game to be played both sides of the fence.

Wasn't it the Bushes and Binladen's oil fields which supplied both the Germans and the Allies in World War 2? So, playing both sides of the fence can be very profitable.

I mean, major oil spills contaminating coast lines and clear-felling ancient forests for that hardened wood is one thing, but nothing compared to plastics that don't break down and genetic modification of the plants and animals we eat.

If one corporation can regulate an industry because of its size, then it also has the power to dictate terms of procuring that product and its use, but this is not the only industry that has a monster. There are monsters in every industry.

The housing industry is made up of banks and banking, investors and home owners, shareholders, real estate companies, community and social housing providers, builders and valuers which are controlled by the Hand of God which supposedly dictates this industry's market.

However, the system was created to run using fractional reserve lending which means that every year the cost of living will rise without question, and with all we have said, now brings us to that term 'Debt-based that has caused the demise of everything on the planet.

Our human reality, the rules, our actions, our thoughts, our businesses, our authority, and every problem we are facing is debt-based, and the only connection between communism and capitalism is the debt-base systems they both use.

#### # Housing cost

Housing is the current big issue for people and the governments and the industry is reliant on finance which goes up and down with interest rates (the fractional part) sometimes as low as 3% but also as high as 22% like in the 70's, and reliant on what the market can afford (hand of God) which includes job security depending on your lender, and the valuer who can be coerced into moving your values up or down, depending on what you like using differing data to prove his differing valued opinion. Yes, valuers can be corrupted.

Affordability is the key. In 2014 new homes (house and land) have a general fixed cost with Oz being 450k on the Sunshine Coast, and in Auckland NZ Kiwibuild homes are 650k, yet we are at a point where most people's income cannot cover the fluctuating principal and interest the banks charge which is why in 2014, 44% of the mortgages were interest only, and we currently have 2 million homes under mortgage stress and ½ a million said to be homeless where 70% of all Australians and Kiwis are currently stuck in Rentsville.

In Auckland for instance the Kiwibuild homes have a criterion, where if single you need to make up to 80k per annum, and if you have a partner you can have up to 140k combined, yet there are still

millions of people on the basic wage of 18-35k per annum who in this case can only afford a tent in the desert.

With only 20-25k after tax and spending 50% on rent means we need properties for people with a weekly rent of \$180 per week or less, yet \$350 was about as cheap as you could get in 2014, which has now doubled in 2023, so people are forced to share accommodation to make life viable, or sleep in the car.

Prices are similar around the globe, and people who are not viable, have become a burden to societies system as they have failed to keep pace with inflation and the markets which is now a problem for the governments because in truth, governments run the Modern Economic handbook and are aware that within the way they currently operate, no solution is possible to fix the problem, so bigger prisons are being built and armies of police are being weaponised to deal with the upcoming revolution predicted long ago.

I know this because my last loan of 1.2 million @ 5% over 10 years, saw my fist year pay 120k for the principal and 60k for the interest, but only 80k came off the debt and this equated to 8.33%, not 5 as the paperwork suggested.

Banks buy and sell currencies, charge interest and fees and rent out your savings if you have any, and if you look at the bias of the way interest rates are calculated (amortised) you will discover that 4% could be 7% as the bank pushes up the interest from the last 20 of your 30 year loan to the front, and pushes the principal portion to the back which means for the first 7 years you may have paid off nothing at all.

The housing market not only has fractional reserve to worry about but also how the fractional lending is calculated, which is why we cannot work out the interest portion because the loans we all have now, are Amortised.

In 1975 house and land packages in Murarrie QLD were sold for 13k and interest rates were above 15% where the years basic wage was 3k p/a, and the rent/ mortgage was still 50% of the wage, and if you could have put it all into the home you could have paid it off in 6 years.

At the same time a block of 4 flats in Nambour Was built for 16k and in 2014 some 40 years later, they are both in the 650k price range.

In 2014, the interest rates are 5% and the base wage is 35k and if you could do the same you could pay off one of these old houses in around 25 years, yet the interest at half the price of 1975 will still set you back 32.5k or your whole basic wage.

This is just 2 examples and so there are many variations, yet this shows the reason why more of us cannot afford to live in this current system.

Whether you accept how I interpret the information, the facts remain that the prices have gone way too far for the average punter, and whether or not Interest only loans reverting to Principal and Interest cheapen the housing market, my simple deductions show us that the average Joe supporting a wife and child cannot buy in the areas where his work is.

In a property seminar I went to in 2012 in Browns Bay NZ the speaker said that we were on the cusp of another boom, and we should take up on the million-dollar properties that his company was offering.



I said that the cost was too far out of reach for average players, yet he said that this area was bloated with double income no kids (Dinks) who were earning 80k plus and could afford it.

Here the Invisible hand of God was pushing the prices as high as they could go or was the market price driven by the greed-based consumerism model that we all live within.

Either way, you don't want to be the last one holding the bag when the industry collapses, hence the pushy sales tactics.

Previous markets in Sydney and Melbourne blew out with auctioneers easily bringing more hype to sales where a supposed shortage of houses helped to fuel overvalued spending on every form of property, and this led to no bids as the market supposedly corrected itself over 6 months with values falling 10 to 15% across the board.

Affordability is the word of any day, and many people who were caught up in the frenzied buying over the last 10 years may now be dreading what may still be yet to come, so instead they say to themselves that this is just a phase, and we will ride it out until prices start to go up again, because in the past, that was all you had to do, and so we do what we know.

The dream of ownership has already dwindled for many people to a point where they have removed the idea from their consciousness, and through this acceptance of being on the rental line for life, they start to look for the best alternative they can have with their earnings.

An expo we did recently, a girl said that she was renting a 2-bedroom unfurnished property in Sydney for \$800 p/w and another was paying \$650 p/w in Grey Lyn Auckland, yet we were paying \$400 for a fully furnished 2 bed on the water in Caloundra, so we do have a choice.

And from Caloundra we had a choice to buy for 450-650k but instead went to Grafton and paid 150k for a modest 3 bed only 6 months after.

We choose affordability rather than being tied to a mortgage forever. New houses here in Grafton are 450k yet there is nothing in Caloundra that you could buy for 150k where rents are still \$300 p/w which means if we were to rent it, we could make a 10% gross return.

The Sydney lady had just lost her job, but the contract had her staying in this property for another 6 months costing her another 20k. Wow.

The rental market is now hot property and those who manage property are making good money off the top of those investors gambling on the property going up in value, and the rental life for many is transient.

Renters are subject to landlords needing to sell to either cut their losses or turn a profit and are at the mercy of rent increases caused by either the landlord squeezing that little bit more, or the property manager saying that the properties rent can be increased, or if world markets change and interest rates go up.

Also, tenancies are much stricter with subletting not allowed, no additions can be made by the tenant including a nail in the wall to hang a picture, and in most cases, pets are not allowed, which are checked every 3 months by the manager who may not like a messy home and force a clean-up with terms of eviction if you don't.

Good tenants or bad, have no security in a tenanted property and therefor are too scared to tell the property manager or landlord that there are problems in the home for fear of being evicted or getting a rent increase.

The children of rental accommodation are more likely to move to different schools where each new environment they move into is not safe and the likelihood of bullying for groups of kids that know one another since tots that the `blow in, does not.

And so, the Manaian Way gives us the Guardianship Housing system to solve this problem, but it changes the way investment works in the housing system and this is where we go next.

### # Investing in Guardians

The Guardianship Housing system is based on Use, and is a mix between renting, protection, and ownership which gives property holders two new property options and enabling 2 new investment strategies to help owners and renters in the uncertain times of 2023.

Happiness comes in the form of more options, and the flailing housing system needs a shot in the arm to bring it back to life and point it in a much more beneficial direction where we can buy the house, the land, or the house and land, and this changes the costings of each piece.

This creates two markets, one for the land which is debt-based, with debt-based laws and industries covering it, and a depreciating house with debt-based rules saying so.

Because we have split the system, the land which stays in the debt-base after adding the protective lease, will only be valuable to land banks which want to tear down old houses and build new ones, and a guardian who would like to stay where he lives for life.

The house ownership which is in the needs-based system, also because of the protective lease, is only valuable to one person or family who is named the Guardian, and the terms and conditions reveal that we can only be a guardian for one property only, and should we buy more than one, the rules stop the house for being rented to another, and the rights to the house are revoked and the Housing Bank gets to take over the use via the Headlease.

This means that investors cannot invest at the expense of a tenant, instead opening the door to invest in tenants which can make up to 10% because of the protections the lease are put in place for the benefit of all people.

Not only does the Guardianship Housing system bring down the cost of housing and end the need to pay more rent than \$1 per year, but it leads investors in a new direction where the housing is impacted exactly where it needs to be impacted.

Is humanity ready to drop the debt-based world for a needs-based one yet?

3

### The People's Movement

With the understanding of the debt-based core operating system and its effects on the populations of the world, the People's Movement has begun with a mission to implement a new needs-based core-operating system for mankind, aiming to deliver a global, unified lift to humanity, ensuring communities maintain their individual and collective liberties, while working together as one.

It did not begin this way for the ideas and knowledge was passed to the governments for the past 6-8 years and the needs-based ideal could not get past the front door, so after a lot of head scratching, I built these systems myself, I automate them, and when I am ready, I shall put them out as businesses that protect mankind.

In bringing the evolutionary train to every station, the collective vision passed to the many open souls able to do something with it has now come and gone, and the new leaders spoken of in the channelling, are now stepping forth with their results.

On December 11, 2012, the People's Movement began, and from this first meeting, a series of discoveries have taken place, and many jigsaw pieces have been found completing the lost puzzle of the needs-based system forgotten to time.

To render the existing system obsolete, we are forced to bypass authority who we have offered these systems to for the past 6 years, which have fallen on deaf ears, and we now concentrate on doing it ourselves through business channels.

All systems carry a shape and authority expects that this needs-based system is in the shape of the pyramid, but it is not.

Picture a flat platform for humanity that rides up and down on the spiral of evolution as the shape of the needs-based system, compared to the fixed Pyramid shape of the debt-based system made up of the King at the top, and layers of enforcers with the people at the bottom.

The difference between the two is immediately noticed, where on a flat platform where mankind is equal, there is no-one to bow to, no leader no king or layers of enforcers to be guided by.

Today, if all the politicians disappeared, the debt-based system still remains and we will still act the way we do, so automation is our answer, where societies core operating system continues to operate whether there are people at the helm or not.

Replacing the debt-based core with another, is straight forward, and the questions relating to the dichotomy of the cost-of-living issues of the people versus economic policy of the government, has no common ground in a business sense, unless we replace the core.

If it is the 'Will of the People' to endorse a needs-based system into society, where the protection of the people and their needs are met, can this move be immediately actioned by our governing body, or would new laws or a referendum need to be actioned?

Does the constitutional governance of a country control the Will of the People, or should it act in the defence of the People's Will?

Through business channels, needs based business wins hands down because the cost-of-living reduces every time we get another product online that we use on a daily basis.

As debt-based business is there to make money for profit, needs-based businesses make our needs free, earning a prophetic gain, not a monetary profit.

Alternative housing, trading and energy systems are designed to improve the lives of the people, families, communities, and small and medium sized businesses impacting everyone in society.

Alternatives, like a local currency is usually community driven to try and keep the local dollars in the community rather than going abroad to multinationals, but these are usually short lived with exception to the Brixton Pound in England which has been operating and helping the community since 2008 and is still going strong.

As our movement evolved, all the rocks we looked at were turned over mostly just showed the underside, but there were some which must have already been turned, which showed a unique and beneficial alternative, giving cred to the idea that society was doing some things backward which has led to the issues society seems unable to solve.

From the position of a blackhole, digesting all of the information required to build a new planet, the constellation of dead and dying ideas and vibrant new galactic systems forms a link between science and spirituality where the building blocks of life Bang out of thoughts which Matter.

To understand the People's Movement on the needs of the people, one can peruse the Agreement of the People, to further explain on the matter we are making, and why.

### Agreement of the People

The Parties to this Agreement,

Being Party to the Manaian Way philosophy for Social Change, hereinafter referred to as "the People's Movement", and

Pursuant to the People's Movement for Social Change established by decision 1 of the People's Movement in its first session, and

In pursuit of the objective of the People's Movement to introduce a core-operating system for the People, and being guided by its principles, including the principle of Equality and Freedom, safety and security, and stability and peace, in the light of different community circumstances, and

Recognizing the need for an effective response to the cost-of-living crisis brought forth by governments enforcing and continually modifying the rules of their Debt-based system, and

Taking full account of the needs of the People, and the effects of the debt-based system upon every person in every community with regard to providing the basic needs to the People, and

Also recognizing the urgent threat against the heart of humanity, carried out by local authorities, under U.N directives to depopulate, and

Recognizing that manmade weather events under the Paris Agreement, and the manmade Pandemic and vaccines engineered in a laboratory, has affected trade, travel, businesses to fail, the healthcare system, banking, housing, and a spike in the cost of living for everyone, and

Emphasizing the intrinsic relationship that Social Change actions, and impacts that can be made possible with a directional change for mankind, from the debt-based directive to a needs-based generational solution, and

Recognizing the fundamentals of a democratic authority and its failure to act to Protect the People, to safeguard our way of life and that of our neighbours, and

Considering the dichotomy of an evolving society, and acknowledging that Freedom and Equality is a common concern of humanity, and People should, when taking action to address Social Changes, respect, promote and consider their respective obligations on human rights, the right to health, the rights of local communities, migrants, children, and persons with disabilities, and the vulnerable, and

Noting the importance of Peace and Prosperity, when taking action to address social change, and

Affirming the importance of needs-based education, training, public awareness, public participation, public access to information with regard to the products and tools to be used, and the outcomes expected, and

Reaffirming the lack of actionable leadership in all levels of government and various actors, and the apparent mismanagement by the Government over the affairs of the People, in accordance with the Constitution of Australia, and

Also recognizing that unsustainable lifestyles and unsustainable patterns of consumption and production, guided by government legislation,

Have agreed as follows:

#### Article 1

For the purpose of this Agreement, the definitions contained in Article 1 of the 'Agreement of the People' shall apply. In addition:

- (a) "Movement" means the Manaian Way philosophy on Social Change, adopted in Reotahi on December 11, 2011; and
- (b) "People's Movement" means the collective of the People to the Movement; and
- (c) "Party" means a Party to this Agreement.

#### Article 2

1. This Agreement, in enhancing the implementation of the Movement, including its objective, aims to strengthen the global response to the need for Social Change, in the context of needs-based development and efforts to eradicate poverty, homelessness and debt, including by:

- (a) Developing and supporting a needs-based trading system to create financial freedom and true world equality, and recognizing that this would significantly reduce the risks and impacts of war; and
- (b) Increasing the ability to adopt a true one-world equal base wage for every man woman and child of 30kc per hour wherever they are, and foster cost-of-living resilience and promote trade; and
- (c) Making credit flow consistently with a pathway towards small and medium sized businesses and needs-based development.

2. A needs-based banking/ Trading system shall not be connected to the centralized debt-based banking industry, and as such shall stand alone.

3. A needs-based Housing system shall be used to separate the land and inflation, from the use of the house and depreciation.

4. A needs-based Energy system shall be used to begin the arduous process of a stored energy system becoming recognized to offset electricity and fuelling supplies, should an alternative engine with perpetual properties not be found.

## Article 3

1. In order to provide the instructions for a needs-based trading system under Article 2, and to understand its capabilities in the stability of society and the changes to our lives, we begin with its intent and delivery system provided by:

## The Karmic Credit Trading System

*The Parties to the Karmic Credit Trading System,*

*Being Party to the Manaian Way philosophy on Social Change, hereinafter referred to as “the People’s Movement”, the need to Change Trading Systems, to Protect the People from the continuing Cost-of-Living increases, and*

*In pursuit of the objective of the People’s Movement, and being guided by its principles, including the principle of Honour, Respect, and Dignity, the People’s Movement hereby establishes the Karmic Credit Trading system and the alternative currency referred to as ‘Karmic Credits’, and*

*Recognizing the fundamental priority of safeguarding the need of the People to be able to trade with anyone at any time without interference or surveillance, and to be protected from the vulnerabilities of the debt-based banking system currently impacting 67% of Australians at present, and*

*Considering the imperatives of a just transition of changing banking systems, through the implementation of the Karmic Credit Trading System in accordance with socially defined needs-based priorities for which interest rates and debt do not exist, and*

*Recognizing that People currently effected by 9 interest rate increases, the war in Ukraine, and the States of the UN implementing measures taken in response to it, and the intrinsic relationship that Guardianship Housing actions in association with Karmic Credits, in response to this crisis, shall be used to reclaim Honour, Respect and Dignity from this change, and*

*Taking full account of products of the needs-based systems with regard to the access to credit and the eradication of homelessness, poverty, and debt, and the impacts reducing greed, manipulation, and corruption, and*

*Acknowledging that credit is a common concern of humanity, and People should, when taking action to make it available to all, respect, promote and consider the respective obligations on human rights, the right to health, the rights of local communities, migrants, children, persons with disabilities and people in vulnerable situations, and*

*Recognizing the lack of action in all levels of government and various actors, in accordance with respective Finance Ministers to reduce the cost-of-living of all Australians, and recognizing that government spending blows out the countries debt, for which no-one is accountable,*

*Have agreed as follows:*

## Kc 1

*For the purpose of this system, the definitions contained in Article 1 of the Karmic Credit Trading System shall apply. In addition:*

(a) *“People’s Movement” means the Manaian Way philosophy on Social Change, adopted in Reotahi on December 11, 2012; and*

(b) *“Needs-Based” means the products able to provide free basic needs; and*

(c) *“Guardian” means the tenant and owner occupier of a House to the Guardianship Housing system; and*

(d) *“Karmic Credit” means the People’s needs-based currency.*

Kc 2

1. *This System, in the introduction and implementation of the Karmic Credit Trading system, including its objective to create Freedom and Real-World Equality, aims to strengthen the public response to the need for Social Change, through the Use of Karmic Credits in the context of Stability, including by:*

(a) *Recognizing that this would significantly reduce the risks and impacts of financial insecurity; and*

(b) *Increase and improve trade, both local and global; and*

(c) *Empower society to work together by removing the red tape.*

2. *This system, being directed by the People’s principles for true social change, with Karmic Credits offering a new trading system specifically to reduce the Cost-of-Living, to eradicate poverty and homelessness, and debt and greed, including by:*

(a) *Regenerative features, such as a pay-it-forward beginning and a capped end, and*

(b) *An open capability for every man woman and child to have an account wherever they are to create the capacity for every man woman and child to be able to trade anywhere in the world; and*

(c) *Provide credit to communities without prejudice; and*

(d) *Removing the People’s dependence.*

Kc 3

1. *In order to achieve the goals set out in Article 2, accounts shall be available by App and connect back to Karmic Credits.com.au.*

2. *The Karmic Credit Needs-Based Trading System has many unusual features, including:*

- *A beginning amount of 25,000 credits*
- *A cap of 6 digits*
- *Instant insurance of 50,000 credits times 5*
- *Payment for charitable donations*
- *Hack resistance*
- *Surveillance resistant*

3. *Supporting the People’s Movement with the Karmic Credit Needs-Based Trading System, and in connection with the Needs-Based Guardianship Housing System to further reduce the Cost-of-Living*

*of housing, electricity, telecommunications, fuel, credit, and food and water, the amount of borrowing for housing, if any, shall be significantly reduced if we buy the house only.*

*4. Reducing the cost of housing, reduces the amount of money required from a bank or investor, significantly reducing the debt and the term of the repayments.*

*5. Supporting the People's Movement, and in the context of regenerative systems to heal and protect mankind and the planet, each new system offers the reduction in the cost-of-living through the removal of the layers of debt in a reversal and misguided dependency upon that system.*

#### *Kc 4*

*1. Providing for the People's Movement, in the context of extreme weather events, the Karmic Credit Trading system, provides the total financial support for the rebuilding of lives and that of the community.*

*2. The People's needs through exceptional circumstances, insurance assessments, by-laws restricting rebuilding efforts, getting roads and bridges repaired or replaced and water and sewer lines rebuilt or diverted, shall through the use of Karmic Credits, place the Power back in the hands of the People.*

*3. Article 3 provides for the needs of the people, especially in times of need, whether in fire, flood, or quake, or as an individual who has fallen on hard times, the needs-based systems of the People shall provide the absolute basics without question.*

*4. The Karmic Credit Trading System does not avert authority but empowers all citizens to take action where they can, in the rebuilding process of lives requiring a jump start.*

*5. To help administer this system, Snapio Pty Ltd monitors the automated trading system for which a fee is charged.*

#### *Kc 5*

*1. Providing the People with credits, the context of investment and investing in a needs-based system is far different than in a debt-based system where money is the most important driver.*

*2. Debt-based investment values Gold and Gems and Power and Privilege and the Almighty Dollar, however Free Basic Needs such as housing, electricity, telecoms, transport, and food and water and access to free medical is far more valuable to the People.*

*3. Investing in the needs of the People, by investing in People provides Aussies and Kiwis, and other nationalities in support of this system, to keep their money onshore and place it where it shall do the most good, far away from international debt-based markets which do not have the People's or the National interests at heart.*

*4. Investing in needs in a needs-based society is risk averse and risk free, as we are all working toward the betterment of all, cutting out a middleman, rather than investing in a debt-based system with many fingers in the investment pie, creating high, medium, and low risk challenges.*

#### *Kc 6*

*1. Parties to the People's Movement recognize not only the needs of retirees, whether self-funded or on a pension, the need of doctors and medicines, good quality food, clean water and sanitation, heating and cooling and aging care, but transportation and companionship.*



*2. The effective implementation of the Karmic Credit Trading system, supports those in retirement to reduce the strain on the Healthcare system and governing bodies lacking the effective strategies to protect our most vulnerable in times of need.*

*3. Parties to the People's Movement recognize the importance of a stable healthcare industry, currently under attack with ambulance ramping, short staffing, surgery time blowouts, and the many unexplained deaths related to mandated and untested vaccinations, and the return to work of those who stood against the mandates, and the finance to get the healthcare system operational and back to pre-covid levels.*

*4. The purpose of a stable healthcare system, protecting the pensioners and the rest of society in times of need, is integral to bring society back to be and feel safe, removing the added stress in life that we don't need.*

*Kc 7*

*1. To extend the Use of Karmic credits further afield into other industries, by supporting and educating the extent of social changes, that stems from this needs-based currency alternative, where the need for a World Bank, International Currency markets, the Federal Reserves, Investment Houses, Insurance and Superannuation and Local Banks, are no longer required.*

*2. A single currency used throughout the world removes the thousands of middlemen all taking a cut, and this means we all need less to be better off, thus reducing pressure on societies and on the people.*

*3. As to other fields of improvement, is the effect on corporations on society and the environments of the world, where the pressure to work for these companies who are poisoning the atmosphere and degrading the soils, genetically altering our plants and animals and diseases, and pushing extinction agendas that are not favourable to the People, we are freed to remove our participation and pressure changes that can be favourable.*

*4. Uniting mankind with needs-based operating systems, becomes the first step to cleaning up commerce destroying behaviours, that have led to 4 new manmade toxic elements added to the periodic table recently, alkaline rains now acidic, 1 million species of plants and animals now extinct, and the scarcity and privilege of the debt-based system.*

*5. Providing the People with a philosophy, a structure, a foundation, a goal, and the tools and instructions for which to use those tools now apparent, the choice to act is all that is left, and this comes down to what we value. Needs and changes in society, or Dollars and continued submission, and each one of us has the power of choice.*

Article 4

1. The Movement of the People serving as the meeting of the Parties to provide the Karmic Credit trading system framework, agree that this trading framework provides for the people's needs.

2. Parties in the importance of Stability and Peace, and in order to provide freedom and equality, shall incorporate this trading system into their businesses in service of the people is now established.

3. An Automated karmic credit framework is hereby provided for the stability and protection of mankind and the planet, where in the facilitation of the trading system to end poverty and debt, is accredited to the pursuit of the goals referred to throughout this Article.

#### Article 5

1. In order to achieve the primary goals set out in Article 2, and the implementation of the Karmic credit Trading system of Article 3, rapid changes in the rebalance of power to benefit the People will be achieved, and thereafter in accordance with further goals to reduce and remove further costs until housing, electricity, telecommunications, fuel, and food and water shall be free of cost.

2. Providing for the People, the parties to this Agreement shall by right, implement the needs-based Guardianship Housing system which offers needs-based options into the debt-based property market, to fortify the needs-based removal of costs required to protect the people and the planet from further poverty and greed.

3. Changes to the property market provided for with 2 new options shall stabilize the market and make daily corrections to reduce the cost-of-housing and end the need to rent. The symbiance between social needs, commerce and nature must be at the forefront of change, and the Guardianship Housing system is the second step in providing people with a reduction in living costs.

4. The establishment of the Guardianship Housing system provides the infrastructure for further steps to be accomplished, where the introduction of the Shared Energy system of the People begins.

5. For the purposes of this Agreement, the Housing Bank requires payment for services rendered, and further products to be maintained and developed and it is agreed that each Party to this Agreement shall maintain successive socially determined contributions of \$10 per month, to achieve the Social Change of this Movement.

#### Article 6

##### Guardianship Housing Agreement

*The Parties to this Agreement,*

*Being Party to the Manaian Way philosophy on Social Change, hereinafter referred to as “the People’s Movement”, and being Party to an addition to the housing system, hereinafter referred to as the “Guardianship Housing Agreement,” and*

*Pursuant to the People’s Platform for enhanced action established by decision 1 of the People’s Movement of the People to establish the Guardianship Housing Agreement in its first session, and*

*In pursuit of the objective of the People’s Movement, and being guided by its principles, including the principle of equality and freedom, and common responsibilities and respective capabilities, in the light of different housing systems, and*

*Recognizing the need for an effective and progressive response to the urgent threat of homelessness from increasing prices and Debt-based Investment, on the basis of the best practical solution to this threat, and*

*Also recognizing the specific needs and special circumstances of mortgages, negative equity, cost of living increases, uninsurable properties, especially those that are particularly vulnerable to the adverse effects of extreme weather events in the current housing industry, and*

*Taking full account of the driving force and impacts of investment and interest rates in the current housing system and with regard to funding and transfer of property, and the continuing dilemma of the cost-of-living saga, and*

*Recognizing the fundamental priority of safeguarding house security and ending homelessness, and the failure of the current housing system to protect the People's needs, and*

*Emphasizing the intrinsic relationship that Guardianship Housing actions, responses and impacts have with equitable access for sustainable development in the eradication of homelessness, and*

*Acknowledging that owning a property is a common concern of humanity, People should, when taking action to address housing in social change, respect, promote and consider their respective obligations on human rights, the right to health, the rights of indigenous peoples, local communities, migrants, children, persons with disabilities and people in vulnerable and privileged situations, and*

*Affirming the importance of diversity, regeneration, sustainability, education, awareness, training, participation, and access to the Guardianship housing system, and*

*Recognizing the lack of actionable leadership in all levels of successive governments and various actors, in accordance with incapable Housing Ministers to solve the Housing issues, and*

*Also recognizing that unsustainable lifestyles and unsustainable patterns of consumption and production, guided by Governments enforcing the debt-based system,*

*Have agreed as follows:*

#### *Gh 1*

*For the purpose of this Agreement, the definitions contained in Gh 1 of the Guardianship Housing Agreement shall apply. In addition:*

*(a) "People's Movement" means the Manaian Way philosophy on Social Change, adopted in Reotahi on December 11, 2012; and*

*(b) "Guardian" means the tenant and owner occupier of a House to the Guardianship system; and*

*(c) "Housing Provider" means a Land owner to this Agreement.*

*(d) "Rental Mortgage" means a contract leading to Guardianship; and*

*(e) "Housing Bank" means the housing register for the Guardianship Agreements.*

*(f) "Party" means a Party to this Agreement.*

#### *Gh 2*

*1. This Agreement, in enhancing the implementation of the Guardianship Housing system, including its objective to reduce the cost-of-living, aims to strengthen the public response to the need for social change, in the context of sustainable development and efforts to eradicate poverty and homelessness, including by:*

*(a) Developing and supporting a needs-based housing system to reduce the cost of housing, and recognizing that this would significantly reduce the risks and impacts of financial insecurity; and*

*(b) Increasing the options for property holders and ability to adopt a more beneficial strategy to use their property wealth, and foster resilience in a manner that protects them in retirement; and*

*(c) Protecting Housing Providers and Guardians through a Housing Bank registry.*

*2. This Agreement will be implemented to reflect safety, security, and stability, being the direction of the People's principles for true social change, with Guardianship Housing offering a new operational housing system in the context of reducing the cost of housing to eradicate homelessness and rent, including by:*

*(a) Developing and supporting a set of universal terms and conditions to reduce the cost of housing, and recognizing that this would significantly reduce the risks and impacts and cost-of-living; and*

*(b) Increasing the ability for every man woman and child to own a home within 10 years wherever they are, and create the capacity for every man woman and child to be able to secure the funds in order to own the home within that allotted time period; and*

*(c) Provide investors with new impact investment strategies that enhance returns in the Guardianship Housing Market.*

*3. This Agreement, in enhancing the implementation of the Guardianship Housing system, including its Trading and Shared Energy systems initiative, aims to strengthen its response to the cost-of-living crisis and unstable leadership, in the creation of a Housing Bank in an effort to support the needs of the People, including by:*

*(a) Creating a Guardianship Registry for the protection of Guardians and Land Owners; and*

*(b) Developing and supporting a decentralized energy system to create free energy for the Guardian and the community, to reduce the carbon footprint, and recognizing that this would significantly reduce the use and impacts of coal or the risk of nuclear power; and*

*(c) Develop and support a collective energy storage system that can be used to power homes and vehicles to reduce the carbon footprint, to reduce the use and impact of oil.*

### *Gh 3*

*1. In order to achieve the goals set out in Gh 2, the debt-based system will be exchanged for a needs-based system for which the use of the House is adopted and supported.*

*2. This support comes through a Housing Bank registry, which protects and separates the Land Owner/Housing Provider from the House Owner/Guardian tenant by providing two new options for property owners.*

*3. This separation and protection reduces the debt of a property, and therefore the cost of the house and the time period for which a loan is required.*

*4. Reductions in the rent will be immediate, and in accordance with the generational goal to reduce and remove the total cost-of-housing.*

*5. Supporting the Guardianship housing system, and in the context of housing, electricity, telecommunications fuel, credit, and food and water, as basic needs, we highlight the symbiance between social needs, commerce, and nature.*

*6. To help administer this system, each Party shall maintain successive socially determined contributions of \$10 per month for the Housing Bank registry to be maintained.*

#### *Gh 4*

*1. Providing the People's Movement, in the context of the Guardianship Housing system, Parties to this Agreement to end poverty and homelessness, and remove the cost of living, shall by intent, separate the Land and the responsibilities of the Land Owner, and the House, and the responsibilities of the Guardian, through a Housing Bank Primary Agreement.*

*2. Developing a secondary market from the one property, Parties to the People's Movement on social change to remove the cost-of-housing, shall abstain the need to charge rent and therefore abstain from the Residential Tenancies Act, to keep the marriage between the provider and guardian civil.*

*3. To help administer this system, the Housing Bank shall automate the appropriate contracts for which a fee will be charged.*

*4. Each Guardian by this Agreement will operate through a fixed market, based on a 5% per annum depreciation schedule, with the aim to:*

*(a) Reduce the weekly cost of housing through depreciation; and*

*(b) Reduce the total cost of housing, by removing the need to own the land; and*

*(c) By offering land bankers a cheaper alternative in which more land can be banked; and*

*(d) By offering Retirees and people in hardship, the added option to sell the House or the Land to reduce debt or gain access to their own funds and still retain a connection to the property.*

*5. Property owners caught in flood prone areas making their home uninsurable, are now provided new options for rebuild where the property value lost can be recovered over time, and the loss in severe weather events can greatly reduce the impacts from nature.*

*6. Communities can rebound faster when the power of the people resides in the people rather than some corporation wanting to hold the reigns.*

#### *Gh 5*

*1. Providing the People's Movement, in the context of investment into the Guardianship Housing system, Parties to this Agreement to end poverty, homelessness and rent, shall guide investment in the Guardianship Housing system toward an investment in People, rather than the sticks and mortar depreciating by 5% per annum.*

*2. Investment in People as actioned by the Parties of this Agreement, shall be risk averse and beneficial to people, the community, and the investor.*

*3. Investing in the needs of the People, by investing in People, provides Australians and New Zealanders, and other nationalities in support of this Agreement, an opportunity to keep their money onshore and away from international markets which do not have People's interests at heart.*

*4. Capping returns to 10% shall still provide cheaper and affordable housing, while generating safer and practical returns for investors and the country as a whole, than ever before.*

5. A “Rental Mortgage” shall be the tool of the investor, a tool provided to protect the investor and the Guardian by way of a Lease subject to terms and conditions. Terms and Conditions designed to Protect the People using this Agreement.

#### Gh 6

1. Parties to this Agreement leading social change to drive investment toward the desired outcome, shall by need, protect investment in the Guardianship Housing system, transcribe a Lease to the Housing Bank for the purposes of that protection.

2. Parties to the People’s Movement on Guardianship Housing, shall use and limit the protective Lease, and therefore the Leasing Acts, to use the appropriate laws to aid in the protection of the People aligned with the Guardianship Housing Agreement.

3. The terms of the Fixed Lease are as follows:

(a) The Head Lease has the right to sublet. The Headleasee cannot reside at the property.

(b) The Headleasee is charged with naming the owner of the house, the Guardian /sublet tenant.

(c) The sublet tenant must occupy the property and cannot charge rent to another occupier. Should a breach occur, the Headleasee shall remove the name of the sublet from the register and rent out the property until a new Guardian is appointed by way of a sale.

(d) The remuneration of this Head Lease shall be fixed at 1 peppercorn per annum if asked, for the entire term and can be passed on to the sublet if required.

(e) The Term of the Lease is 900 years, in the format of a 10x10x10 year term.

(f) The Housing Provider holds an ‘Option to Buy’ over the Guardian at every 10-year anniversary of the original Guardian Agreement to said property.

(g) The Headleasee is given the right to use the Guardian rooftop as the platform for the purposes of a Shared Energy system to provide free power, telecommunications, and shared energy as a fuel.

4. Parties to the People’s Movement on social change and the removal of the cost-of-living over the basic needs, shall meld Article Gh 4, 5, and 6 together in order to support and achieve the goals of Gh 2, and the supporting intentions prior to Gh 1.

#### Gh 7

1. Parties to the People’s Movement recognize the need to illuminate and heat a home, a Shared Energy system under Article 6g of this Agreement is able to provide the Guardian with a basic renewable supply of power and energy storage.

2. The effective implementation of the Shared Energy system, a transparent framework for action and support to build a decentralized collective field based on excess energy storage and uses, shall reduce the strain on the electricity network and the government promising cheaper power.

3. Parties to the People’s Movement recognize the importance of a stable electricity supply and the need to keep the cheapest and safest source of electricity, coal, as a backup to the renewable but sometimes unreliable free solar energy production.

*4. The purpose of a stable energy supply, Parties to the People's Movement shall support the coal industry, whilst building a free unstable renewable supply to reach the objective of the Movement as confirmed throughout this agreement.*

*6. The purpose of the framework for a stable electricity supply is to educate to the extent where possible, the goal of independence and the reduction of the cost of electricity may present the People with further savings where excess energy stored into universal batteries may be used to power vehicles where one size fits all.*

*7. Each guardian home fitted with a solar system shall:*

*(a) Provide firstly for the Guardian of the home; and*

*(b) Use the excess electricity generation if any to run the household in times of darkness through a collective storage field; and*

*(c) Extend the field and thus, the number of exchangeable batteries being charged.*

*8. Should a collective of charged and stored batteries be maintained, the Parties of the People's Movement shall:*

*(a) Create the Shared Energy infrastructure to swap out batteries when required while maintaining the Guardian supply; and*

*(b) Develop and provide vehicle enhancements which can use this excess energy supply as a secondary fuel to aid in short term travel needs; and*

*(c) To provide Petrol stations with exchangeable batteries to use the existing infrastructure.*

*Gh 8*

*1. In order to achieve the goals set out in Gh 6 and 7, the protective headlease provides the People's Movement with the provisions of roof space for which to create a collective solar field.*

*2. This collective field shall take precedent over corporate energy providers to establish a People's intermittent energy supply in the wake of government initiatives to remove the stable coal fired energy systems from the grid.*

*3. This collective protection also provides protection from the increase in energy costs expected after further shutdowns and teardowns of our energy powerplants.*

*Article 7*

*1. The Movement of the People serving as the meeting of the Parties to this Agreement shall, at its first session, implement and adopt the new Guardianship Housing system, in its goal to reduce and remove the cost-of housing to end homelessness and affordability issues.*

*2. An Automated framework, established by the Housing Bank to provide protection to mankind in facilitating the needs-based housing system to end poverty, rent and debt, is provided for in the pursuit of the goals referred to throughout Articles 4 through 6.*

*3. The inclusion of the 2 new housing options provides the people's movement and parties to this agreement support in living conditions, currently unfavourable without this inclusion. Parties hereby establish the requirements recommended in the Guardianship Housing Agreement.*



## Article 8

1. Parties recognize the need to create a needs-based telecommunications system while promoting favourable content which acts out in society, to instil honour, integrity, and empowerment where possible.
2. Parties shall, where engaging in cooperative approaches that involve the use of social streams to impact telecommunications, to ensure environmental integrity and transparency, including automated governance, is consistent with guidance adopted by the People's Movement of the Parties serving the Agreement of the People.
3. The use of internationally transferred programs, streams, and the use of the Cloud, by the Parties shall recognize the spyware data mining and data changing to affect a clean telecommunications network of the People into consideration.
4. A mechanism to contribute to the People's Movement and develop the telecommunications system is hereby established under the authority and guidance of the People's Movement serving as the meeting of the Parties to this Agreement, and shall aim:
  - (a) To promote the basic needs of the population while fostering sustainable development; and
  - (b) To incentivize and facilitate participation in the creation of a People's telecommunications system; and
  - (c) To contribute to the reduction of the cost of living, which will benefit from activities resulting in bringing another free basic need online; and
  - (d) To create a referendum on what should be on our system and what shouldn't, in order to protect children and society from learning from harmful content affecting societal behaviour.

## Article 9

1. Parties recognize the importance of averting, minimizing, and addressing harmful societal behaviour associated with the effects of programming through harmful content, including television and movies, and the role of social media influencers on the population.
2. Parties should enhance understanding, action, and support, including through the current viewers board, and facilitative changes with respect to the dignity of our forebears.
3. Accordingly, areas of cooperation and facilitation to enhance understanding, action and support may include:
  - (a) Designing new codes of practice; and
  - (b) Limiting the viewing of violent and shameful content; and
  - (c) Cutting out or blurring some parts of old movies and tv series; and
  - (d) Guiding Producers to guide societal patterns and social change that is beneficial for the People; and
  - (e) Using A.I to keep harmful content at bay.
4. The People's Movement shall collaborate with existing bodies and expert groups under the Agreement, as well as relevant organizations and bodies outside the Agreement.



## Article 10

1. Parties sharing the vision on the importance of Stability and Peace, and in order to maintain true social change, understand the importance of an automated hierarchy.
2. The Movement of the People serving as the meeting of the Parties to this Agreement shall, at its first session, implement and adopt the new automated Housing, Trading and Shared Energy systems as the Core Operating System in a decision to unite the tribes and help humanity stand together as One.
3. An Automated framework is hereby established to provide stability to mankind in promoting and facilitating the needs-based core operating systems to end poverty and debt, in pursuit of the goals referred to throughout this Article.
4. Support, including educational support, shall be provided to all communities for the implementation of this Article, including for strengthening cooperative action on technology development and transfer at different stages of the technology cycle, with a view to implementing the same base operating system world-wide.

## Article 11

1. Society-building under this Agreement to enhance the capacity and ability of participating communities, in particular remote communities with the greatest capacity to install a new social core-operating system, and those that are particularly vulnerable to the dependency of corporations, to implement effective social change action, using relevant aspects of education, training and public awareness, and the transparent, timely and accurate communication of the Movements information.
2. Society-building should be community-driven, based on regenerative needs, and foster the People's ownership of systems, in particular, for developing free basic needs, for every living soul. Society-building should be guided by lessons learned in the way society currently operates, including those from society-building activities under the Movement, to create an effective solution to the miss-management by government over the affairs of the People.
3. All Parties can participate to enhance the capacity of communities to implement this Agreement. Developed communities shall enhance support for those communities that are yet to be developed using the core operating systems of the People's Movement.
4. All Parties enhancing the capacity of participating communities to implement the core-operating system of this Agreement, including through regional, bilateral, and multilateral approaches, shall communicate on these actions or measures on society-building, and communicate progress made on implementing the automated systems enabling new plans, policies, and actions to be implemented under this Agreement.
5. Society-building activities can become institutional arrangements, if only to support the People's implementation of this Agreement, including the appropriate institutional arrangements established under the Leaderless Automation that serves this Agreement.
6. The Movement of the People serving as the meeting of the Parties to this Agreement shall, at its first session, implement and adopt the new automated Housing, Trading and Shared Energy systems as the core operating system in a decision to unite the tribes and help humanity stand together as One.

#### Article 12

1. Parties shall cooperate in taking measures, as appropriate, to enhance social change through education, training, public awareness, and public participation, recognizing the importance of these steps with respect to mankind and changing governance.
2. Parties to this Agreement understand the Power of the People resides in the core-operating system, and any attacks on the People's Core Operating System is an attack upon the People.
3. With respect to the authorities acting above the People under the Constitution without reprisal, the installation of the core-operating system of the People to protect and manage the day-to-day affairs of the People, is hereby enacted, under which the constitutional duties of the authorities placed under the People, is officially recognized through the actions of this Agreement.
4. All Past and previous dealings as a government not conducive for the Protection of its Citizens or the Environments may now be rescinded, and the People shall be privy to any and all new decisions being actioned by this group to ensure responsibility for these decisions, are taken.

#### Article 13

1. The People's Movement endorses the constitutional governance to act for the benefit of its people's viewpoint, and work with the People's Movement to align and adhere the will of the people to its management of the people.
2. The alignment of the needs-based Core Operating System to replace the current Debt-based core systems inherited by the Government acting as the authority over the people is hereby enforced.
3. The challenge for Government is no different than in 1970, when the golden run ended with a Fiat rusting away in the town of Megiddo, where the New World Order resides.
4. The needs-based core operating system endorsed by the People, empowers the Government to act in accordance with that endorsement, and to find sovereign allies who will also wish to partake in protecting the People and the Planet.
5. Forsaking this Agreement, Government shall be left out in the cold, away from the protection of the people, and as such, must take responsibility for the changes it must make, as the People may be required to make the government responsible through the deletion of indemnity clauses in every act creating punishable laws on politicians, enforced by the People.

#### Article 14

1. In order to build freedom and equality, trust, and confidence, and to promote effective governance through the implementation of the People's core-operating system, flexibility, and the consideration of all People's' opinions, builds a super-strong collective union uniting us.
2. The transparent framework shall provide for the provisions of Article 11 to reform democratic process to aid future politicians by removing the immunity privilege of a wrong or coerced decision to feather the nest of one over the many, giving a surety to the People that this type of activity will not be tolerated, and those being caught shall by the Voice of the People, be punished.
3. Transparency of the governing bodies under the People's core, can be implemented in a facilitative, non-intrusive manner, respectful of national sovereignty, and avoid placing undue burden on the People.

4. The transparency arrangements under the Movement, including international communications, shall form part of the experience drawn upon for the automation of the systems, procedures, and guidelines under paragraph 3 of this Article.
5. The purpose of the framework for transparency of action and inflexibility is to provide a clear direction for social change in the light of the objective of the Movement as confirmed throughout this agreement.
6. The purpose of the framework for transparency is to educate to the extent where possible, every soul, to provide full overview and workings, of the systems we place over society.
7. Each Party is provided with:
  - (a) The ins and outs of the regenerative Karmic Credit Trading system and the reasons why it was built and the outcomes it has on society.
  - (b) The ins and outs of the operational Guardianship Housing system and the end of rent and unaffordable social need housing.
  - (c) The use of a Shared Energy system's exchangeable batteries to limit logging, coal production and oil exploration.
8. Each Party should also be provided with information related to repairing the social programming impacts and adaptation under Article 7, as appropriate.
9. Active participation to the cause of the Movement as a global solution to poverty and hardship shall be protected by the Parties and People participating to reflect that which has been created through automation.
10. The Movement of the People serving the light of social change shall be united under a core-operating system and above governance, now serving the Peoples best interest without interference elaborating on the provisions of each Article, adopting common modalities, procedures, and guidelines, as appropriate, for the transparency of united action and support.

#### Article 15

1. The Movement of the People, serving as the meeting of the Parties to this Agreement shall periodically take stock of the implementation of this Agreement to assess the collective progress towards achieving the purpose of this Agreement and its goals to determine its effectiveness, in the light and defiance of the UN agendas working against the People.
2. The Paris Accord Agreement to create weather events and undue hardship on the People and Landscape under guidance of the States of the UN, and the collaborative approach around the globe relating to covid and mass and multiple vaccinations to provide results for the depopulation and sustainability Agendas, the People's Movement is aware of the action against the People.
3. The framework of the movement against the people began with the Georgia Guidestones which cast 10 commandments in stone in 1980 to guide mankind, supports the many actions implemented by the UN and its arms to deliver the results of their endeavour, are:
  1. *Maintain humanity **under 500,000,000** in perpetual balance with nature.*
  2. ***Guide reproduction wisely** – improving fitness and diversity.*
  3. *Unite humanity with a living new language.*
  4. *Rule passion – faith – tradition – and all things with tempered reason.*

5. *Protect people and nations with fair laws and just courts.*
6. *Let all nations rule internally resolving external disputes in a world court.*
7. *Avoid petty laws and useless officials.*
8. *Balance personal rights with social duties.*
9. *Prize truth – beauty – love – seeking harmony with the infinite.*
10. *Be not a cancer on the earth – Leave room for nature – Leave room for nature.*

4. This framework is written in 8 living languages to ensure mankind gets the message, has become the catalyst for the conditions for the Movement of the People to be established and honouring the **8,000,000,000 existing souls**, who came forth at this time to witness and be part of the change being implemented.

#### Article 16

1. Reasoning to facilitate the urgent implementation of the needs-based core-operating system under Article 13, is justification enough to provide Mankind with the protections it deserves, is hereby established.
2. The Sustainability and Depopulation Agenda referred to as Agenda 21, implemented on many fronts, with the restrictions on travel, and the breakdown of trade, the computer updates, the dissociation of the workforce, the mandates on vaccinations, 5G affecting moods, and the chemical bombings causing extreme weather events, and the breakdown in healthcare among them, Mankind appears to be under attack, supporting justification to create true social change.
3. Protecting the People by implementing the People's needs-based core-operating systems during this assault, renders these attacks useless, and as our dependence on these institutions wain through the use of these new systems, our measures of justice shall provide that protection and lead to the antagonists to become exposed.

#### Article 17

1. Institutional bodies established prior to the Movement of the People, shall be positioned, and serve under this Agreement upon a decision of the People's Movement serving as the meeting of the Parties to this Agreement, shall ratify the functions of all the institutional bodies to be aligned with the will of the People.
2. The Movement of the People serving as the meeting of the Parties to this Agreement may provide further guidance to such institutional bodies and institutional arrangements toward a beneficial partnership with the People.
3. The power of the People to enjoy freedom and equality, stability, and peace, comes from the implementation of the automated Housing, Trading, and Shared Energy systems which produces free basic needs for every generation through simple social change.

#### Article 18

1. This Agreement shall be open for signature and subject to ratification, acceptance or approval by each person that is Party to the Movement. It shall be open for signature at any time and copied from online and is voluntary. Instruments of ratification, acceptance, approval, or succession shall be deposited with the Housing Bank Depository.

2. Any community that becomes a Party to this Agreement is welcomed and in being a Party shall be protected by all the obligations under this Agreement. All shall exercise these needs as rights under this Agreement.

3. In this instrument of ratification, acceptance, approval and succession, communities shall declare the extent of their competence with respect to the matters governed by this Agreement in action. Action alone informs the People that we are successful in our endeavours.

#### Article 19

1. Each community shall have consensus, even for those communities requiring special needs, the consensus will be shared.

2. Communities, in matters within their competence, shall exercise their right for consensus where every soul in any condition, has the right to be part of. Such a call for consensus shall not impede any souls right to vote.

3. Should a vote be considered, then it is clear there is no consensus, and the impact to those not wishing to agree must be discussed further until there is consensus, so humanity can keep its peace.

#### Article 20

No reservations may be made to this Agreement. It is to be accepted in its entirety.

#### Article 21

1. At any time after ten years from the date on which this Agreement has entered into force, this paper Agreement shall end.

2. This Agreement was designed for humanity to act, where after the Agreement ends, it has either become part of modern-day life, or it hasn't.

3. The Movement of the People offers heartfelt honour and respect and puts pride back into man, and whether we are bound by paper or honour, each and every individual can now make a difference and protect that which they are protected by.