

Author's Note

Writing a book had never really been one of the things that I set out to do for myself. What motivated me was the observation of how broken our global monetary system is and realizing that we are on the precipice of irreversible damage. Many of us, especially in the working class and the lower income groups probably feel financially encumbered in such a way that no matter how fast we try to run, we seem to always either stay in place or still fall further behind. We see systemic issues everywhere from debt slavery, institutionalized theft through inflation, preference for instant gratification, glorification of wealth, money that is based on usury, and the forced constant pursuit for yield at any cost. These are but a few examples of where our global civilization has moved in the wrong direction.

As we head closer into a fully digitalized world, we now stand at a major crossroads. We could move in a direction where the foundation of our digitalized civilization is built on the principles of openness and freedom, or it could be built on the concentration of power and control. To this end and in my opinion, nothing is more critical as a fundamental building block to our civilization than what we end up using as money. This is what motivated me to write this book; I wanted to help anyone understand the digital transformation taking place right now. This understanding is crucial as it can help anyone take the right steps to protect themselves and their labor. More importantly, I hope it can also spark transparent and constructive dialogue between the people and policymakers on how the digital transformation of money can help secure and strengthen their individual human rights as opposed to being the catalyst towards a much darker world than the one in which we currently live.

As I was working on this book, I was also inspired to write a series of children's stories that would help them understand the concept of money through simple rhymes and engaging artwork. When I went back and forth between writing this book and the children's stories, I recognized a deep feeling that I have against this global injustice that further inspired me to write a short poem. This is a reflection of what many of us are going through today where in many cases it is through no fault of our own. I would like to share this poem now in the hopes that we will all ultimately move in a direction where our labor can no longer be stolen from us.

“When Money is Broken,” by Redza Arbee

Lily lived together with her mom, but she rarely gets time to see her,
Her mom does everything for her daughter, to provide for and to shelter.
Her mom had more than one job, she saved what she can from her pay,
In hopes she can provide for her daughter, a better future for her one day.

One fortune they were lucky to have, a peaceful neighborhood where they had lived,
Where the people were kind and thankful, for any blessings they may have received.
Young Lily was indeed someone special, she did everything that she was told,
What time she didn't spend with her studies, she had spent to keep a tidy household.

Lily thought she could do so much more, helping her neighbors and the local stores,
They would gladly pay her what they can, as she helped out with all of their chores.
Every penny they kept, every dime; they sure tried to save whenever they can,
Though they barely have enough to spare, saving money was part of their plan.

What's cruel is this reality, a hard life where they had wrongly believed,
But instead they had all been lied to, a life where they had all been deceived.
No matter how much they had saved, none of it was ever enough,
For the prices kept rising and rising, this life could indeed be quite rough.
The eggs, the bread, the veggies, and the milk,
Medicine, and power, and things of that ilk.

What they had were just necessities, keeping together was sure a great feat,
Sometimes what they had to look forward to, was that they only had enough to eat.
Prices still kept on rising and rising, soon many things came right out of reach,
They started cutting back their spending, and the lord they sure did beseech.

The truth is sure hard to swallow, for it wasn't all of their fault,
The system is working against them, it was truly an all-out assault.
You see the money they had always been using, in itself it sure isn't real,
When the leaders need money for spending, they just printed and that was the deal.

Oh, if indeed all of us knew this, yet this secret has been quietly kept,
What we used to think of as money, it is truly all nothing but debt.
The more they did the printing, the less Lily can surely buy,
It was truly far from uncommon; every night poor Lily would cry.

It is theft what they truly are doing, they are stealing from all of our labor,
They say the money they print will help you, but we don't need this kind of a favor.
For when money itself is limitless, when you can always print out more,
While the quantity of all of the stuff, stayed the same at every store.
All that money will only be looking, for the stuff that everyone needs,
What is to come sure isn't too pretty, we all know where this surely leads.

This is where I shift the story, and tell you what's needed instead,
What we need is a store of value, so we can finally get ahead.
One that truly cannot be devalued, one where trust can never be broken,
One where scarcity is indeed built in, and the rules had already been spoken.

When we can save in something honest, when we can save in something true,
Then our labor will truly be meaningful, if indeed we only knew.
But before that day approaches, more labor will still be stolen,
More bellies will still go empty, and more hearts will still be broken.

Like all I've shared before this, I hope this one will make you believe,
And the lesson I hope you'll find here, will spark a change we can all achieve.
For this lesson sure isn't easy, we must all learn how to adapt,
We must find this store of value, we must all climb out of this trap.

The (usury must) end.