



Finance and Banking woes

In October 2008 I was illegally detained by social services, and prevented from making a bank transfer. this cost me over £150+ in bank charges, which I subsequently endured every month

In December, I had no access to cash, I was illegally over my overdraft limit and was living for a period of 4 weeks off £10 in 2p and 1ps which were saved off my floor. eating the remainder of any out of date food which was in my house. I had also defaulted on payment of council tax, and mortgages in this period, and had no help from government at all. I was living off the rent my tenant in my other house was bringing in, while I worked on www.thesextree.co.uk to build it up.

Then when I paid out for hosting for my start up, the bank in its infinite wisdom cut my overdraft without telling me, from £1500 to £620 leaving me with no ability to pay my housing, and I was forced to improvise. I was left with £15 in my wallet (by luck – rather than judgement) which I used for food, until another rent payment came in 2 weeks later. in short they screwed me over, and I only found out, when I phoned about a none refundable bankers draft which had gone astray, in a call which cost another £20. which isn't much help.

If this wasn't bad enough, I had also defaulted on all credit card debt as well, with two credit card providers who had pretty much phoned me up, every other day demanding cash. one of these was good in that they had frozen the interest, and given me some space, before passing it onto a collection agency who were threatening legal action constantly, despite the fact I had no money or means to pay. the other, was ramping up the interest, and passing it on to collection agencies abroad, who would call up to 5 times a day, before it got sold on, at an inflated rate.

Obviously my credit rating is screwed, and no one would lend me any cash today. though no one would lend me cash for my business before I went under either, so nothing has changed. as I will not borrow money again, and I will die before I surrender this land!

my views are thus: all interest on all loans should be frozen, until a person has the ability to pay it back again. you leave them alone till they do this, as if a person achieved a level of income before, they can achieve it again (in theory) as you loaned them the money on their skills? Anyway this is perhaps one of the only areas me and the Mohammed agree, and reach common ground. the rest of the time we are at odds.

As on the one hand these money lenders are preaching social responsibility, and on the other they are screwing over the people who need it more, the poor! while the profit in droves. there is no balance here, and no fairness. as my view is thus, you lend money to improve the environment. As our banks are the key to getting money to the place we need it. if someone is no longer able to add value for money, as someone else. then by all means give the money to the other person, as to some extent we are working on a return on investment, which may not be in monetary terms. i.e. we build infrastructure to enhance peoples lives, and give something bank, this is the only reason we invest to begin with. as I completely object to investing for greed.

We the people should be looking to use our money to help, in an attempt to improve our lives, we do it for pleasure, for temptation so we do less not more. which means raising the standard at the lower level, I don't think its right screwing over the poor (who have no money coming in) with bank charges, which keep pushing them in the red, for another wave to be applied... as its at this stage of business you need it mote. Screw the rich, and screw your bonuses.

the money must flow, and well if the banks get greedy, and someone pulls out. like in the great depression of 1929. we run into trouble. i.e. they loaned something like \$10, for every \$1 they had, and well the banks collapse. if I invest lots of money, and pull it out really, really fast I have the potential for mayham to ensue. we shouldn't be looking for a quick profit, but solid investment, and I think we should be penalising anyone who doesn't invest for the right reasons, which is to improve peoples lives.

We give money to companies, to help them grow. so they can achieve their aims, better then government can. this is where freedom of choice comes in, we get to choose who is the best at providing goods and services at the better rate. we're looking to maximise efficiency and cut costs, without screwing the people over in the short term. Which means we need more transparency about where our money goes.

With this in mind I draw your attention to the international monetary fund. and their database of money. it's a really cool spreadsheet which tells us how well the countries are doing. only thing is, its not got enough data in. as only got the G 7 countries in, as far as the deficits go. it needs all of them in, as well as the banks! as I think we the people need to know where our



The Devils Views...



money is. This means. I want total transparency, and co-operation at the world level. I want to see where the money is (at the higher level)

In the meantime I want the entire thing to balance! As this 10 year recession nonsense is getting a bit crap. I would like it to end immediately, and while part of me yearns to stop people investing in anything unless I say so. I know it won't work long term, as the people have to choose where their money goes.

Which means, you have to give them the data, and hope that the sheep don't decide to bankrupt a nation in mass panic, as one person pulls their money out, and oh look the rest of them do the same, because they are scared of losing their investment, and are looking for gain. they have completely ignored the reason for investing in the company to begin with, which is to deliver good and services to the people, and they are trying to play the market and this is not on. as I consider would time limits help, you can't pull your money out of an investment for period x?

Obviously this may or may not stop a cascade reaction, but then if management changes, and they decide to sell out you'd be screwed as well, as you can't control people if your money is tied up in it, as shares aren't like contributions and donations, where your donating to a cause, perhaps they should be? and we should consider all loans grants in order to give something back! as there is a lot of stress at the higher levels, and perhaps they need that home, because everyone needs a home! and we should stop beating around the bush and give everyone on planet earth a home. if we work together on the global level, we should be able to provide those homes. Rather than beating about the bush. Though you may want another war to control your population rates ;) I wish that was a joke, but if the population is going up we have an issue, as the quantity of land isn't! and long term, we're going to have issues with that, as well as food supplies, which need to be managed better locally.

Yes I am moving to a centralist world government, with local control on the other issues. unless you prefer to work in isolation of course? in which case I have no issues with sanctions around the united states, or anyone else, to stop them f**king people over again.

Like that will happen anytime soon. Do none of your governments know how to balance a budget? its beyond a joke, every year you spend more money, trying to stay in power, with no regard for your future or the rest of mankind, and I think it has to end, governments (especially) the rich ones, need to be forced to pull their weight. no more f**king deficits (Obama! that means

you – you democrats can't keep voting to raise the deficit again) as I look to the people, and how there supposed to learn, while your governments continues to waste money, time and time again.

Bring back monarchy, if you can't keep a budget, off with their heads, as we introduce some discipline around here, I disapprove of the banks cutting finance like that, however I did notice one thing. my expenditure went down radically afterwards. I had no idea, I could live on so little, and well I think its time, government got a taste as well.. anyone who can't save money, shouldn't be in government to begin with, no more outrageous claims, and well screw the banks. if they can't help the people, they should collapse as is.

This has perhaps lost me the vote, but f**k it, I no longer care, my money has ran out and I'm not getting any benefit at all and I would rather die than humour it at all. Now either someone (who has money) will invest in my skills (unlikely – I am a satanic witch) or I will die. simple as that. I'm sick of trying to write up my ideas, and sell my site, as no one is interested anymore.

Further to which, I have been doing it so long, that I no longer can humour morons anymore, which is why I would rather die, then serve! nothing like signing your own death warrant with honesty, mais c'es la vive, and the world moves on.. only not, as you lot are too damn slow at doing anything, and appear more interested in saving your own necks then helping anyone at all. You need a king to sort it out!

Reminds me: pensions (on a local level)

The ECHR has various cases where people have contested widows war contributions as discriminatory, and I have to agree. As it crops up elsewhere, with other ages. i.e. it should all be brought into line sooner, rather then delayed, for legal reasons if nothing else...

If women want equality, so be it! and I suggest you do this before someone brings another law suit, and it goes the other way, and yes it should move with inflation. Though I prefer my pension/benefit idea - where we all stick the money in the pot, and it gets split between the population equally, as that would expand and grow inline with the economy, and we would know where we stand for once. because their would be no blocks on working, as you wouldn't be penalised/scared out of working at all, as even doing a little would be better then none at all (see other flyer) which is why I think your entire bloated system has to go. You've hacked it to death. please hack your budget instead. Please

by order of the antichrist or something like that...