



Kenneth J. Munkens

**Minther
& Sklar**

*“The man who damns money has obtained it dishonorably;
The man who respects it has earned it.”*

-- Ayn Rand

Chapter 12 | THE BANK

Ever since I became a bona fide member of EOTS (Equal Opportunity Traitor Society) I feel like I should be looking over my shoulder to see if I'm being followed. It's a bit unnerving. Understand, some of the things that I learned on the EOTS website are, to say the least, hard to believe while also being frightening. Oh, I should explain that the



EOTS website is on the black pearl network, therefore is not accessible by the public or for that matter the government. It's



your ultimate underground.

If I'm to believe what is presented, those in power belong to a super-elite with their own set of rules, mores, and ethics. They feed on power and are addicted to it. Their world is so removed from us mere mortals that they have no concept of the day to day life of the average American. It's as though we all live in a giant mine toiling

away while they live on the surface. They only give us a thought when they manipulate our sub-world to serve their needs. We are considered human beings while they consider themselves supreme beings. Story after story tells of how little regard they have for the common man.

For instance, in 2018, when government funding was becoming scarce, services were cut back in all states that traditionally voted to support the conservative point-of-view and original Constitution. When a hurricane tore one state's coastal counties apart no federal aid or services were provided. The senators and congressmen from that state complained while the press ran stories about the state's governor failing to follow proper procedure to get readily available help.



Another state experienced terrible flooding. Again, because they voted the wrong way, no help was offered. Once again, the media presented erroneous story after story of state and local officials refusing help. They went so far as to show rows of

vehicles waiting for permission from state officials to enter and offer aid. Later those photographs were shown to be from years earlier. Yet, when a state that supported "statism" or "One World Order" needed funding to expand an entertainment venue, federal funds flowed like water.



It used to be called pork barrel politics when a politician tried to get programs and funding for their state or county. The new standard became you support everything the leaders want or be cut off from the trough. Then the media would be fed information that presents the government as a caring uncle hindered by petty local politicians. It makes me think of what Dr. Hofstra taught me about communications. America had entered the era of Perception Politics.

Even with elections perception was reality. The favored candidate was painted as good, caring, intelligent, and highly qualified, while their opponent was demonized to a



point that you wouldn't trust them to mow your lawn. The stories didn't have to be correct. Sadly, here is another communications lesson put forth by none other than Adolph Hitler in *Mein Kampf*, "If you tell a big enough lie and tell it frequently enough, it will be believed." In addition, there were examples of character assassination through association, even when none existed. One example that stood out was a headline that stated, "Racist tells why he supports . . ." The very fact that an evil person supported a candidate tied

them together even though the candidate didn't know the person. It made me think of the ancient Greek philosopher Diogenes the Cynic who carried a lantern and stick, "in search for an honest man." As far back as 400 BC the true nature of man was apparent. It's a little disheartening to say the least.

As I drive up Route 521 toward Charlotte I find I'm getting better at identifying and avoiding the many potholes in the road. Did I tell you I bought a car? Oh, well, maybe I should fill you in. I took Virginia's advice—no Buick. Lacking any experience in this area I went to the one person who I believed would be most helpful.

"Get the hell out of my office," was Walter Tize's initial response.

A sandwich from Candy's Café later and he was far more agreeable.

"Get the hell out of my office."

"You know I'll only return, later."

In order to get rid of me he decided to help. First of all I need to point out that most people get loans through the Social Compensation Program Bank. The interest they pay is based on their level of compensation. I, on the other hand, being a non-participant cannot get credit from that bank. When I brought this fact to Walter's attention he picked up the telephone and called a lady named Brianna Barcelona. I want to call her BB but conclude that I better not. Upon completing the call he gave me an email address and told me to contact her. Here's how that went.



BRIANA: Mr. Clymer we need to chat.

GEORGE: I guess so. I need a loan to buy a car and don't know where to begin.

BRIANA: This is the correct place.

GEORGE: I'm glad. What do I need to do?

BRIANA: The first thing you must do is listen very carefully. I represent a financial institution that does not exist. It is simply called The Keep which is the innermost and strongest part of a medieval castle. There are no records of this organization's existence. No address, or website, or telephone number, or any other form of contact. As far as you know it is a shadow in the fog. I am your intermediary.

GEORGE: I'm confused.

BRIANA: Of course. The Keep facilitates financial transactions for a select group of clients. As an employee of STUS you have access to our services. All you have to know is that when you make the selection of an automobile the funds will be available.

GEORGE: How do I pay for the car and how do I pay the loan?

BRIANA: How have you been conducting business up to now?

OK, now I have to make an admission that could be, alright is, embarrassing. Since I am under twenty-one and still live at home I've been conducting business as I always have. I use my thumb IIDC and assume it is part of my parent's account. Things have been so busy and have happened so quickly I never gave it much thought.

GEORGE: I assumed it was still part of my parent's account.

BRIANA: George, when you joined STUS an account was established at The Keep in your name. Your salary and expenditures have been executed through that account. You can access it through the STUS financial services portal. Only you can open that file.

GEORGE: So, somewhere I have a bank account in a non-existent bank.

BRIANA: Exactly.

GEORGE: But, if The Keep doesn't exist how do funds get transferred.

BRIANA: Whomever you do business with doesn't care where the funds come from. All they know is when you approve payment it is made. They assume it is through the Social Compensation Program or another financial institution.

GEORGE: So, what is different about The Keep?

BRIANA: When a payment is made through the Social Compensation Program or another financial institution an electronic record is kept. The government has complete access to all records. They know all expenditures every individual in the country make. The Keep does not provide such data because it doesn't exist.

GEORGE: Doesn't the government object to that?

BRIANA: They not only don't object but the political class utilizes The

Keep's services. All of their expenditures and income is confidential. No individual, organization, or government office can uncover the data because they have no idea where it is. It is ultimate privacy. They can pay a bribe, hire a hooker, or buy something illegal and no one will ever be able to trace the expenditure. Do you really think they want to give that up?

GEORGE: You mean whatever my parents spend money on is traceable?

BRIANA: Every IMU.

GEORGE: But, now anything I spend money on is not?

BRIANA: Exactly.

GEORGE: That's incredible.

BRIANA: When do you plan to make this automobile purchase?

GEORGE: As soon as possible, once I find out what I can afford.

BRIANA: It is up to you to make that determination.

GEORGE: But, if I don't know how much I have to pay each month how can I figure out what I can afford.

BRIANA: Divide the total cost by the length of time you wish to repay the funds and you have your answer.

GEORGE: I don't know the interest rate.

BRIANA: There are no interest rates at The Keep. It is considered an advance on your salary or income. You pay it back as you see fit. Some carry a balance others pay it off. There are politicians who will never catch up.

GEORGE: It sounds like there can be a lot of abuse of the system.

BRIANA: Individuals can be expelled from The Keep. This has a dramatic impact on their lives. For that reason alone they maintain a good relationship. Those who go too far find out the consequences the hard way.

GEORGE: What are the consequences?

BRIANA: Let me know when you have selected a vehicle.

There you have it, another mystery. When I brought up the subject with

Walter Tize he explained, "Get the hell out of my office."

The car I bought is a used 2072 Mazda US6, the US means it was built in the United States—I think in Danbury, New England. It's a nice car, seats four, and gets good gas mileage. Why the funny look? Oh, you thought gasoline would be replaced. Didn't happen. With new engines and fuel additives it stayed ahead of the other energy sources as the most economical form of energy. And, if you recall the mini-ice age from 2029 to 2044 put an end to the "global warming" alarmists, as well as put significant strain on energy sources. Oil and gasoline are here to stay.

It felt funny when the salesperson asked how I





was financing my vehicle and I simply said I'll pay the full amount, slapped my thumb on the IIDC pad, and got the starter code placed into my phone. Oh, I know you are wondering why no government approval of the vehicle I selected. There isn't any when a purchase is made through The Keep because there isn't any record. Confusing—right?



STUS sleeps with the devil, facilitates his activities, and has his complete trust. What better place for a revolutionary to be?

Texas is around the corner. Not physically, figuratively. Virginia called me into her office to finalize our plans.



“How's the car?” she asks out of politeness.

“Oh, it's great. I never realized how it gives one a sense of freedom to come and go as you please.”

“I have a sense of freedom not having to babysit you.”

“Glad that worked out for you,” I smile, although I must admit I do miss our commute together.

“The Republic of Texas,” she continues, “both a client of STUS and a model of capitalism

that works."

I want to ask a whole bunch of questions but assume Virginia will tell me all that I need to know. Of course, as usual, I am correct.



Virginia explains, "You and I are going there to meet with a number of STUS customers. I need you to learn all you can about Bio-Ether (B-E) computing. You won't understand the mechanics, if mechanics is the proper term, but should at least have a working knowledge of the technology."

"You do realize that I was a finance major—not computer science major?"

"George, the technology of Bio-Ether is beyond all of us lay people but the performance and capabilities we can appreciate. As far as I understand the speed of transmission in the brain is faster than anything we can manufacture so the STUS scientists grew a computer. Using bio-synapse capability in a gel coupled with non-linear, multi-parallel, algorithm processing, speed is infinitely faster than silicon based computers. Instead, of trudging through calculation after calculation Bio-Ether computing performs simultaneous tasks in an instant."

"Technology may not be my forte," I admit.

"Learn what you can so you don't embarrass yourself."

I run my finger up and down over my lips making a mumbling sound like kids used to do.

"Like that."

Back to my bank account. I access it through the STUS financial services portal. It instructs me to create my own private connection which I do. A part of me wonders if a record exists of the funds that I



have available and transactions that have been executed. How could there not be a record? And, if I want to know what I spent money on how do I get that information? As usual, there is an answer. A tutorial describes the system using a water analogy. The Keep is a huge water tower holding millions of gallons of water (IMUs). When an expenditure is made the water freely flows directly to the proper recipient. The recipient has no indication where the funds came from. Additional funds are constantly added to the tower so it stays relatively full.

On an individual basis a client has an intricate set of controls. First there are the basic totals; how much they have, how much they owe, how much is coming in. You might call it their reservoir. Next, there are expenditure controls. For recurring bills they can set up automatic payment. Each month the appropriate

account number receives funds from an anonymous source. No one cares because the bill is paid. When a client wants to identify themselves as the payee they can use whatever designation they wish. There are no account numbers or other traceable information. In reverse, you create an identifying name or code through which to receive funds. If it's not taken, I'm going to use King George III.

Finally, there is the Master Key which is your individual control panel and records section. When you open the access portal the first thing you see is Suicide Queen. Try to use Master Key without the proper account



name, IIDC, and password and Suicide Queen does her work. Poof, everything is gone. There is backup data somewhere on a storage device on a shadow network but the process to get it reinstalled in your account is one that is hard to believe. You really don't want to have to go through it.

When I examine my account I

find that I have more money than I thought. I decide that I will go food shopping with my parents and pay the tab. It's the least I can do. My father never said anything but I bet their compensation from the SCP has been reduced due to my being dropped. Until I get an apartment I will pay for as much as I can to help out.

Tonight, we have steak. My parents play it down but I know they are enjoying it. And, quite honestly, I am enjoying watching them.

After dinner, Dee, my 15-year-old sister, and I sit in my room reading the history book. Everyone thinks that after the Declaration of Independence was signed a few battles were fought and the Revolutionary War was over. We won. In reality, it was an 8-year conflict. Of course, communications and transportation were extremely slow in those days so by our standards events took place at a much more drawn out pace. Bear with me, because I find it interesting. Here are the major events, by year.



1774 September 5: First Continental Congress convened.

1775 April 19: The first shots were fired at Lexington and Concord, Massachusetts.
June 14: Continental Army established.
June 17: Battle of Bunker Hill, Massachusetts.
June 19: George Washington appointed commander-in-chief of the Army.
September 9: Continental Congress formally declares the name of the new nation to be the “United States” of America.
December 3: USS Alfred was the first ship to fly the Grand Union Flag (precursor to the Stars and Stripes).

1776 July 2: Continental Congress approved a Virginia motion calling for separation from Britain.
July 4: Declaration of Independence signed.
September 15: New York occupied by British.
October 28: Battle of White Plains when Washington was chased out of New York.
December 26: Battle of Trenton after Washington crossed the Delaware.

1777 January 3: Washington defeats British at Battle of Princeton, New Jersey.
April 27: General Benedict Arnold defeated the British at Ridgefield, Connecticut.
August 16: Americans defeat British in Battle of Bennington, Vermont.
September 11: Americans lose to British in Battle of Brandywine, Pennsylvania.
October 4: Washington defeated by the British in Battle of Germantown, Pennsylvania.
October 7: Americans beat the British in the Battle of Bemis Heights, New York.
November 15: Articles of Confederation written and adopted by Continental Congress.
December 19: Washington’s army established headquarters at Valley Forge.

1778 February 6: U.S. and France entered a military alliance.
June 28: Fierce Battle of Monmouth, New Jersey fought to a draw.
December 29: Capture of Savannah, Georgia by the British.

1779 February 23: George Rogers Clark and his men took Vincennes, Indiana from the British.

1779 June 21: Spain declared war against the British.
(cont.) September 21: Spain wins the Battle of Baton Rouge, keeping the British out of Mississippi.

1780 May 12: Charleston SC falls to the British, with losses of 5,400 men, 4 ships and a military arsenal, this is the worst American defeat of the Revolutionary War.
August 16: British defeat Americans in Battle of Camden, South Carolina.
October 7: British defeated by American militia near Kings Mountain, South Carolina.

1781 January 17: Battle at Cowpens near the Broad River in South Carolina.
March 15: Battle of Guilford Court House, South Carolina, British General Cornwallis troops suffer heavy losses.
May 10: British lost the Battle of Pensacola Florida.
August 14: George Washington begins to move his troops south to fight Cornwallis.
September 1: Americans & French begin siege of Cornwallis at Yorktown; last battle of the Revolutionary War.
October 19: Cornwallis surrenders to Washington at Yorktown.

1782 November 30: Britain signs preliminary peace treaty recognizing US independence along with British withdrawal from America.

1783 February 4: Britain officially declares an end to hostilities in America.
September 3: Treaty of Paris signed, ending the US Revolutionary War of Independence.
November 25: Britain evacuates New York, their last military position in United States.

1784 January 14: Treaty of Paris ratified by US congress formally ending the American Revolutionary War of Independence.

If you are a product of public education you weren't taught any of this. Indulge me and allow me to summarize. Even though there were some skirmishes in 1775 and the Continental Congress created an army and commissioned George Washington to command it little action took place during that year. In fact, it wasn't until fall of 1776 after the Declaration of Independence was signed that hostilities began. Then through 1777 battles were fought throughout the northeast. France entered the conflict in 1778 and Spain in 1779. During those two years

there were sporadic battles but things seemed to be at a more or less standstill. At the end of 1779 and through 1780 and most of 1781 the focus shifted to the Carolinas and the south. Washington did not participate in these battles believing that the British would return to the northeast. That was until General Cornwallis headed toward Yorktown, Virginia to join other British forces. Washington and other American forces converged on this location. After a month and a half Cornwallis surrendered which essentially ended the war. Over a year later, 1782, Britain signed a preliminary peace treaty recognizing US independence along with an agreement to withdraw troops from America. It took another year for the treaty to be signed and the British to leave New York.

They say history repeats itself. Whatever lies ahead, I hope it doesn't take eight years.

Once alone in my room I contact Dawn.

DAWN: George, how nice to hear from you.

GEORGE: Dawn, so much has happened and is going to happen. And, you have been a part of it from the beginning. Yet, I really don't know you.

DAWN: You know all you need to, at this time.

GEORGE: I want, no need, to know more.

DAWN: The less you know the better.

GEORGE: Not true.

DAWN: There is nothing I can tell you that will help you.

GEORGE: Where do you live? How old are you? What do you look like? Are you married?

DAWN: Oh, George, none of that means anything.

GEORGE: It does to me.

DAWN: What we are attempting to do is greater than us.

GEORGE: Why are you afraid for me to know anything about you?

DAWN: I'm not afraid. I'm protecting you.

GEORGE: From what?

DAWN: Forces that will stop at nothing to maintain the status quo.

GEORGE: And, my knowing about you would be dangerous?

DAWN: All information can be valuable to the opposition and there are those who will go to great lengths to get it.

GEORGE: You know this all sounds ominous and even frightening?

DAWN: George, what you have seen and done so far is child's play. As things progress, it will take on a different air. The degree of danger will increase exponentially. Lives will be at risk and lives will be lost. The revolution will pit tremendous forces against each other. A prolonged conflict will most likely occur. We may not survive to see the outcome. However, freedom is worth dying for.

I stare at the screen. It is a cold slap of reality. I am going to war and very

well may die. A shiver runs down my spine. I want to pull the covers up over my head. Then I picture my father cheated out of doing what he wanted to do. My sister—poisoned by the history book. She will never be happy simply being a good citizen. And me, the rebel tilting at windmills. Only this time it's the wheels of a vast machine with the power to squash me like a bug and not even notice.

GEORGE: I guess you stay an enigma.

DAWN: It's for the best.

GEORGE: You've been right so far. No reason not to trust you now.

DAWN: Thank you.

GEORGE: I hope someday we will meet in a free America.

DAWN: A beautiful thought.

GEORGE: I find comfort in just knowing you are there.

DAWN: And, I find hope in knowing you are there. Good night, George.



I find myself sitting in the dark thinking. It seems to happen a lot. This time I see the sun rising over the ocean at dawn. OK, stupid, but it's the only image of Dawn my tired, somewhat frightened, brain can conjure. She is out there manipulating and gathering forces to fight a well-entrenched, brutal, inhuman political machine. As I consider the upcoming conflict, I believe Diogenes would point out that we are fighting the natural inclination of the human spirit to conquer and control. Throughout history men have fought wars in an attempt to rule their tribe, or kingdom, or nation, or the world. The dominant seek to lord over the submissive. Conversely, the submissive seek a strong leader to protect and provide for them. Individual freedom is a beautiful thing, but not for every individual. Some wish to be led. I ask myself, "What style government will satisfy the needs of all citizens?"

The answer actually comes from an unexpected place.

Visit: www.2076AD.com for more information or to participate in the creation of 2076AD. You can also view the YouTube version of Chapter 12.



Downtown Dreams

by: Kenneth J Munkens

available at www.2076AD.com

Downtown Dreams takes you on a remarkable journey into the world of advertising. Meet the creative minds and emotional souls of those who practice the fine art of persuasion. Adpeople, contradictions wrapped up in a world of creativity, ignoring stress, reaching for the stars, and ultimately finding each other.

Rude Awakening IN 1969

by: Kenneth J Munkens

coming in 2016

An epic adventure, mystery, and historic novel wrapped in the plethora of world-changing events that occurred in this single memorable year.

