

The background features a large, glowing Bitcoin symbol (a gold 'B' with two vertical bars) rising from a field of dark, jagged rubble. In the distance, a city is shown in flames and destruction, with a bright light source behind the ruins. The Earth is visible in the upper portion of the frame. Several US dollar bills are scattered throughout the scene, appearing to be falling or floating in the air. The overall color palette is dominated by dark blues, greys, and oranges from the fire and the Bitcoin's glow.

FIX THE MONEY

Why the Global Financial System Is Broken —
and How Bitcoin Changes the Rules

Preface

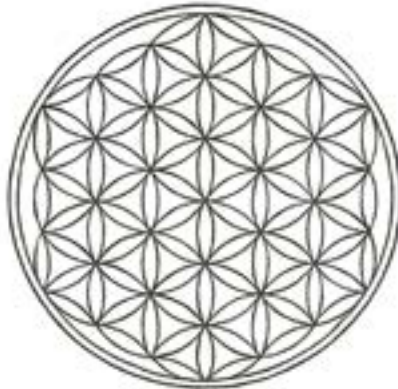
FIX THE MONEY

Why the Global Financial System Is Broken and How Bitcoin Changes the Rules

Across the world, people feel it in their bones that money no longer works the way it should. Wages lag behind prices and savings evaporate quietly. Housing becomes unreachable. Debt multiplies while opportunity shrinks. Governments insist the system is sound, economists debate technicalities, and central banks promise stability, yet instability has become the normality.

This book is written for everyday people who sense that something fundamental is wrong and are searching for clarity rather than jargon. It names the money problem plainly, traces its roots honestly, and explores why Bitcoin, not as a speculative asset, but as a monetary invention and protocol represents a genuine alternative. Hopefully it will give you enough information to encourage you to learn more about complex subjects that it is in your interests to understand.

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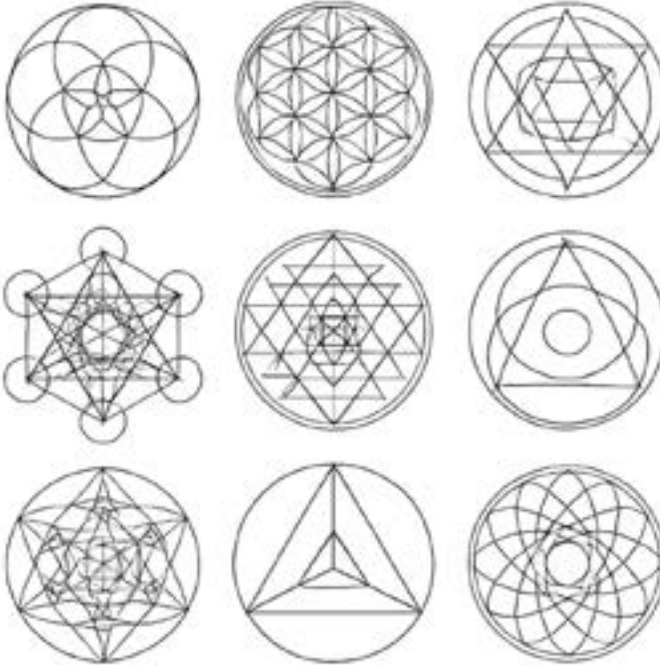
Chapter 1

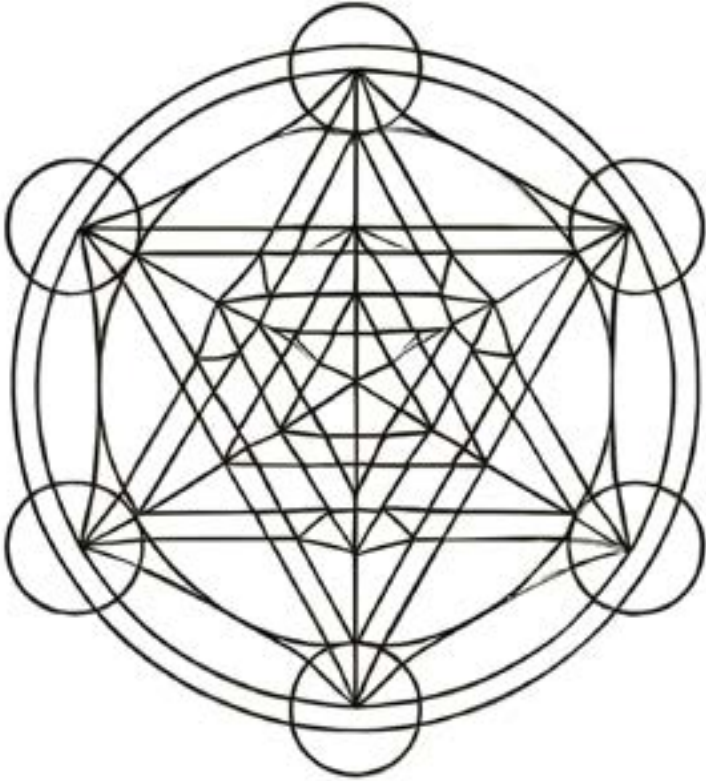
What Money Is Supposed to Do

At its core, money is simple. It is meant to store value, facilitate exchange, and provide a stable unit of account across time. When money works, effort today reliably supports life tomorrow. When money fails, trust dissolves, not just in currency, but in institutions, contracts, and social cohesion itself.

Historically, money emerged from trade, not decree. Gold, silver, shells, tally sticks, each arose because communities needed a neutral medium that could not be arbitrarily manipulated. Sound money was a social technology that aligned incentives, rewarded productivity, and limited unchecked power.

Modern money no longer fulfills this role





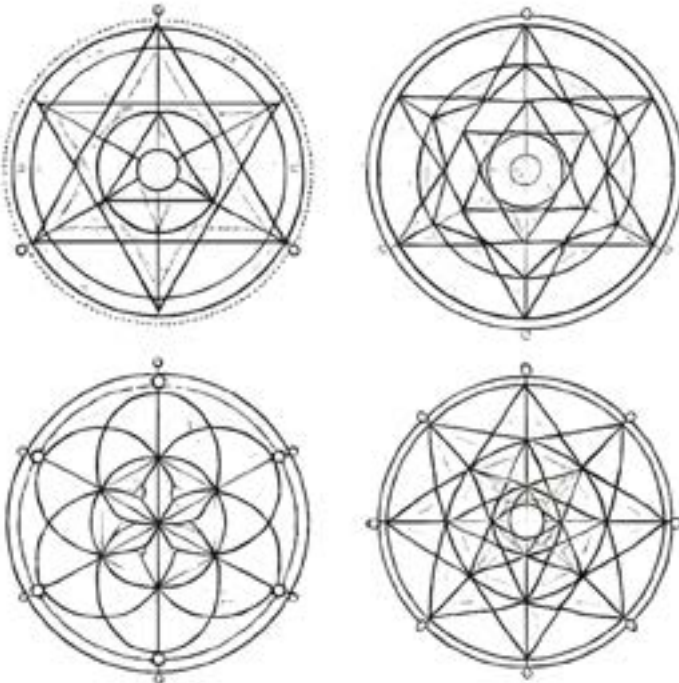
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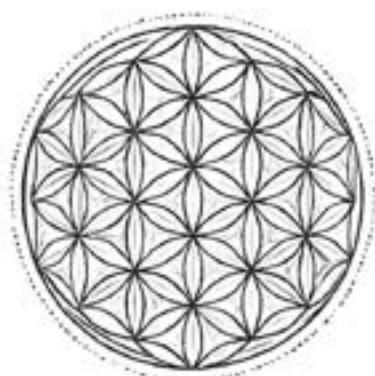
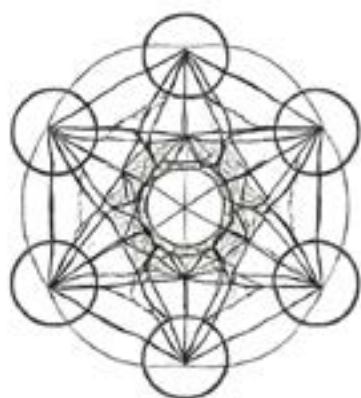
The Hidden Tax of Inflation

Inflation is not merely rising prices; it is the silent erosion of purchasing power, otherwise known as currency debasement. It functions as an invisible tax that falls hardest on those least able to escape it, wage earners, savers, retirees and those on government support.

While official narratives describe inflation as a natural economic phenomenon, its root cause is monetary expansion. When new money is created without corresponding increases in real goods and services, value is diluted. Those closest to the source of new money benefit first. Everyone else pays later.

This is not an accident. It is a feature.





Chapter 3

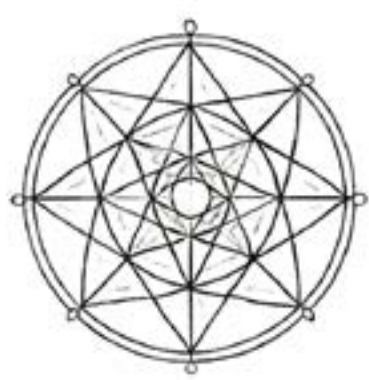
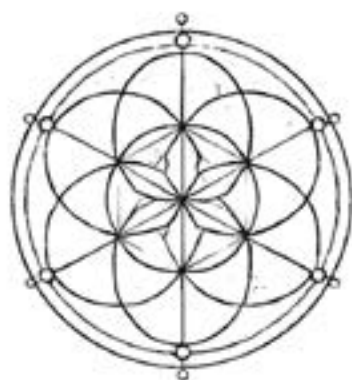
Central Banking and the Concentration of Power

Central banks were created to stabilize financial systems. In practice, they have centralized monetary authority to an unprecedented degree. A small group of unelected officials now controls interest rates, liquidity, and the purchasing power of entire populations.

The result is moral hazard at scale. Losses are socialised, gains are privatised, and financial institutions are insulated from consequences.

Ordinary citizens are told to accept austerity, while bailouts flow upward.
Money has become political.





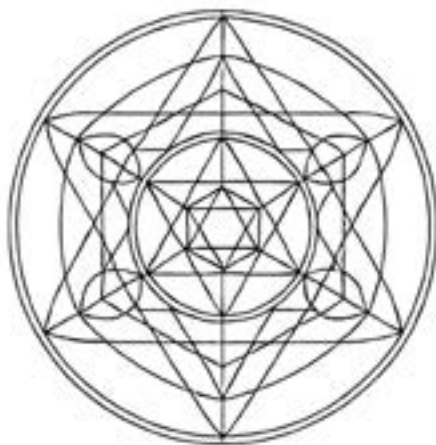
Chapter 4

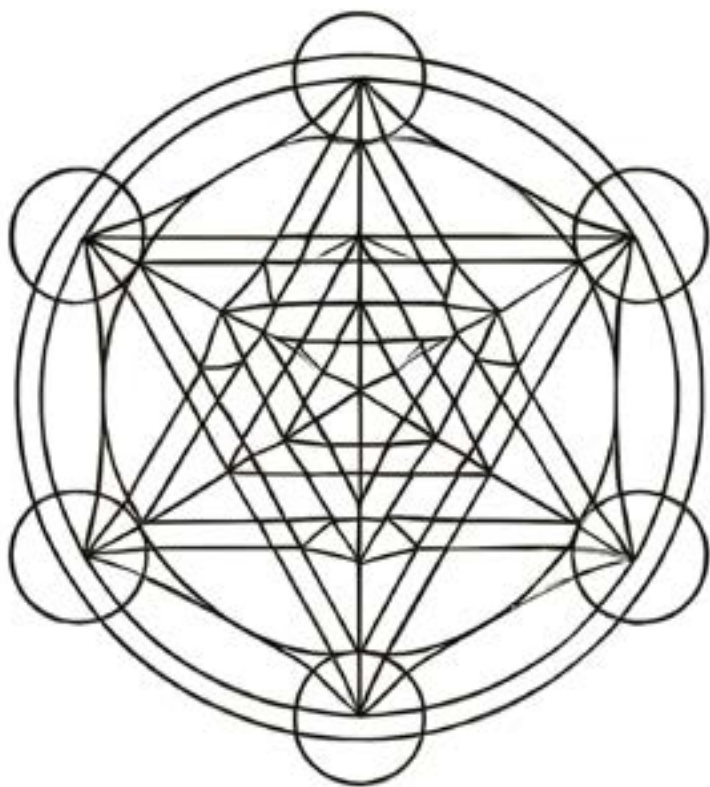
Debt as a Tool of Control

Modern money is issued as debt. Every new dollar, euro, or yen enters the system with an obligation attached. This creates a structural requirement for perpetual growth, not to improve human wellbeing, but to service compounding interest.

Governments, corporations, and individuals become locked into dependency. Debt disciplines behavior, narrows choices and transforms it's citizens into debtors, and time into collateral.

A debt-based monetary system cannot be humane, because it is mathematically unsustainable.





Chapter 5

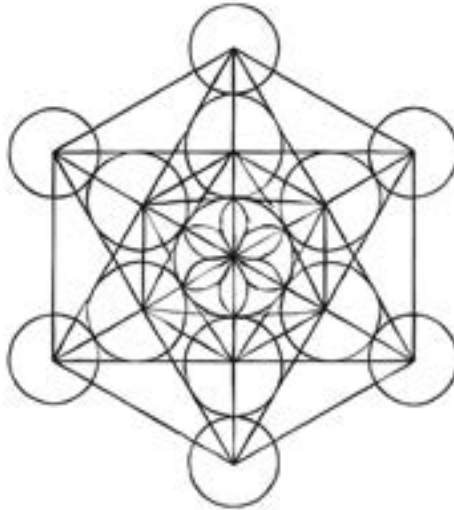
The Cantillon Effect Who Really Benefits

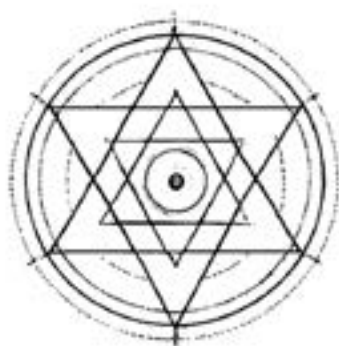
When new money is created, it does not distribute evenly. Those with privileged access, banks, asset managers and governments spend it before prices rise. By the time money reaches workers, its value has already declined.

This phenomenon, known as the Cantillon Effect, explains why asset prices soar while wages stagnate.

It explains why inequality widens even during so-called recoveries. It explains why trust in institutions collapses.

The system is not broken. It is working exactly as designed.





Chapter 6

The Digital Illusion

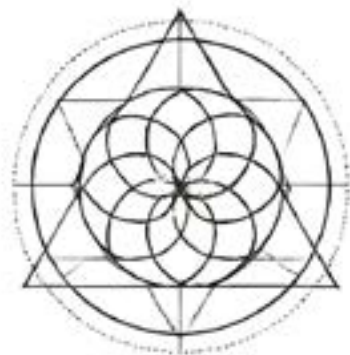
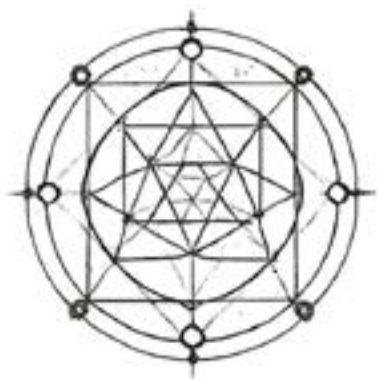
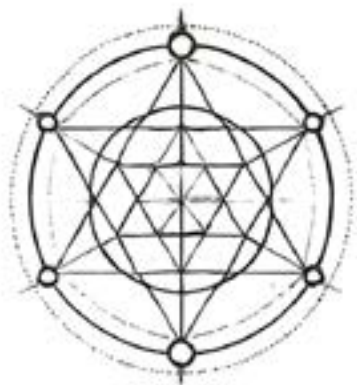
Digital payments feel modern, but they are not neutral. Bank balances are permissions, not possessions. Accounts can be frozen. Transactions can be surveilled. Access can be revoked.

As cash disappears, financial autonomy erodes. Programmable money promises efficiency, but often delivers control.

The future being built is one where spending can be approved, denied, or shaped according to political priorities.

Convenience is replacing freedom





Chapter 7

Bitcoin

A Monetary Breakthrough

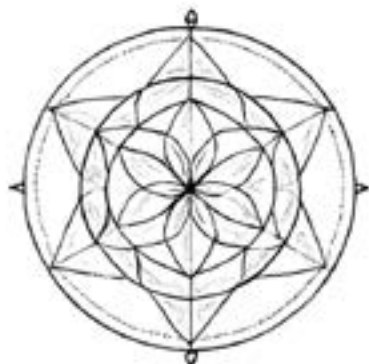
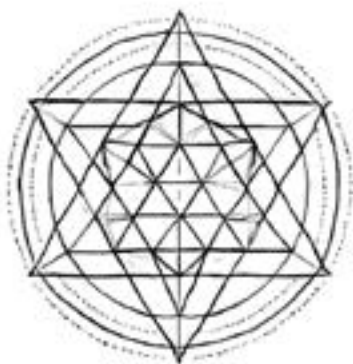
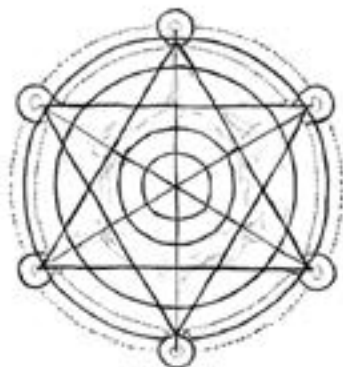
Bitcoin is not a company, a product, or a promise. It is a protocol, a set of rules enforced by mathematics rather than authority.

For the first time in history, scarcity exists in digital form without reliance on a central issuer. Bitcoin's supply is fixed. Its issuance is predictable. Its rules apply equally to all participants.

It is as significant an invention as the wheel or
the printing press.

This is not reform. It is replacement.





Chapter 8

Why Bitcoin is Different

Bitcoin cannot be printed to fund wars, bail out institutions, or buy political loyalty. It has no CEO, no headquarters and no jurisdiction.

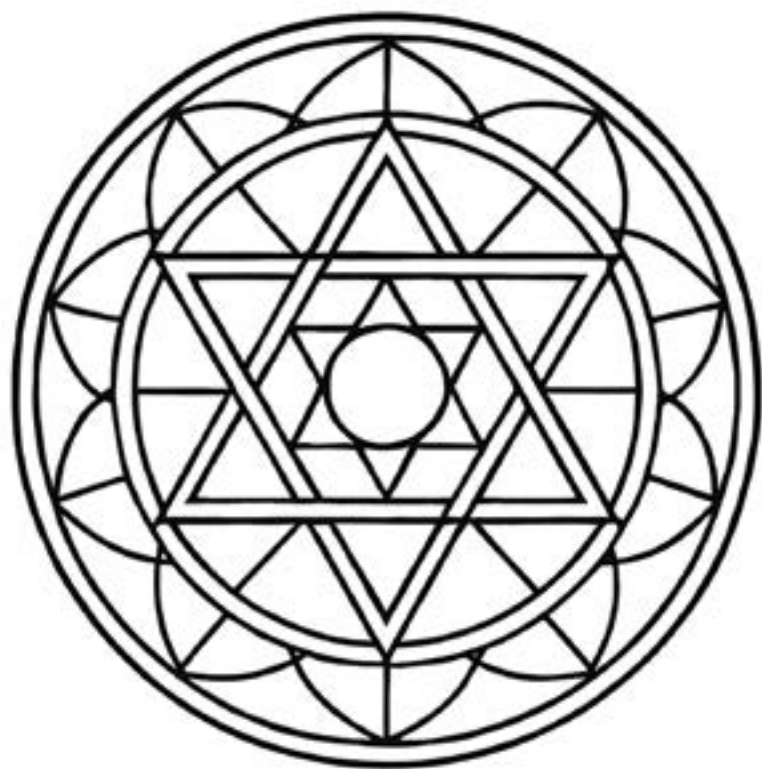
Its security emerges from decentralization.

Its integrity emerges from transparency.

Its resilience emerges from voluntary participation.

Bitcoin does not require trust in people. It requires verification.





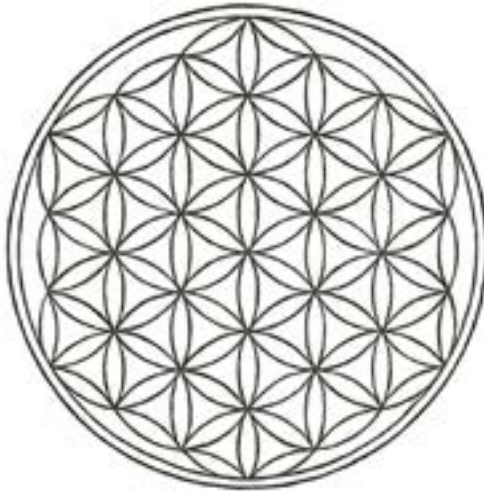
Chapter 9

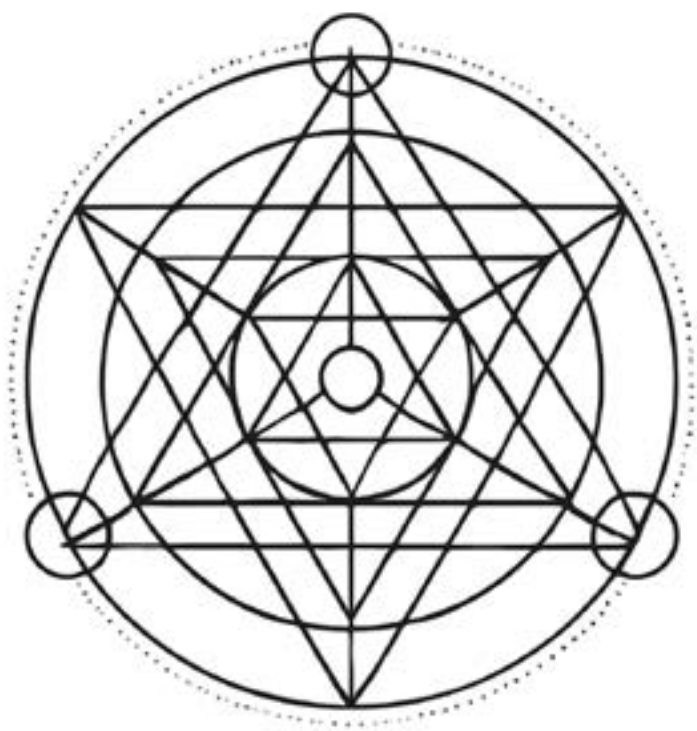
Bitcoin and Individual Sovereignty

With Bitcoin, individuals can hold value without intermediaries. They can transact across borders without permission. They can save without dilution.

This is not about getting rich. It is about restoring a basic human right. The ability to store the fruits of one's energy across time.

Sovereignty begins with money



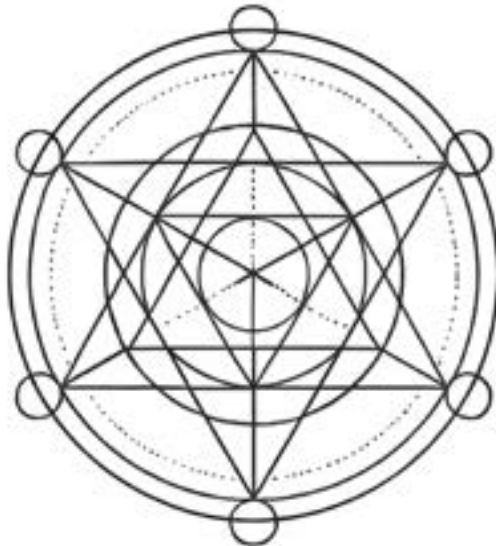


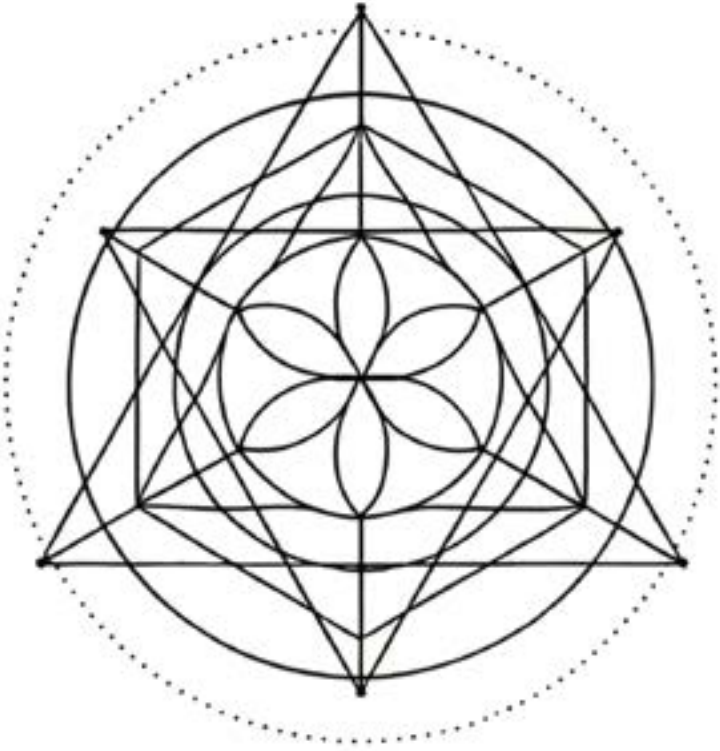
Chapter 10

Energy, Criticism, and Misunderstanding

Bitcoin's energy use is often criticized without context. Energy is not inherently wasteful. It is what anchors Bitcoin to physical reality.

Bitcoin converts energy into monetary integrity. It incentivises renewable development, monetises stranded energy, and exposes the hidden costs of the existing financial system, which consumes far more resources, just less visibly.





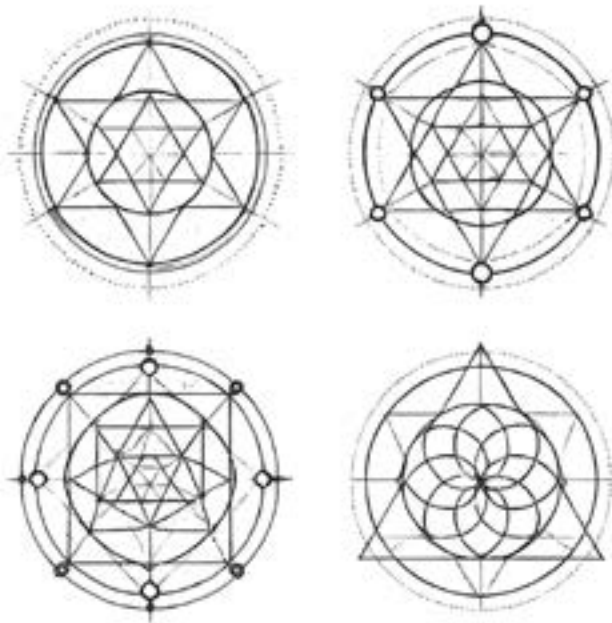
Chapter 11

A Parallel System Emerges

Bitcoin does not need permission to succeed. It grows alongside the existing system, offering an exit rather than a revolution.

As trust in fiat currency erodes, Bitcoin adoption accelerates organically, not through coercion, but through choice.

This is how peaceful change happens.





Chapter 12

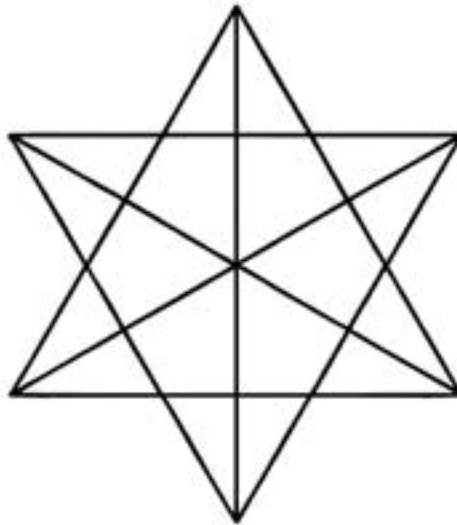
What a Bitcoin World Could Look Like

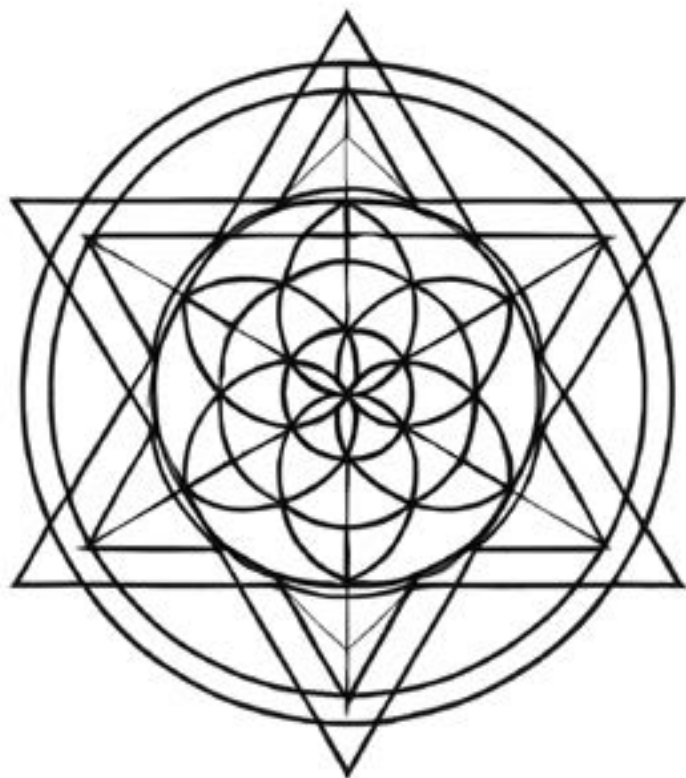
In a Bitcoin based monetary environment, savings regain meaning. Long-term thinking returns. Capital flows toward productivity rather than speculation.

Governments must fund themselves honestly.

Institutions must earn trust. Time horizons lengthen.

Money once again becomes a tool and not a weapon.





Chapter 13

The Choice Ahead

Bitcoin does not guarantee utopia. It guarantees rules.

Humanity faces a choice between managed decline through increasing control, or voluntary coordination through transparent systems. Between money as a lever of power, or money as a commons governed by code.

Bitcoin is not inevitable. But it is possible.





Chapter 14

Fix the Money Free the World

Every system built on unsound money eventually collapses, not because people fail, but because incentives rot.

Bitcoin is a reminder that systems can be designed differently. That power can be constrained. That trust can be minimised. That freedom can be encoded.

Fix the money, and much else begins to heal.

This is not the end of the story. It is the beginning.

