

Banks: The Fourth Victim of Citizens' Empowerment

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Introduction



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The Net



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Copying and Sharing





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Civil Liberties



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pirates



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Stand tall



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2 seats in European Parliament



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2 seats in European Parliament
50+ countries



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PIRATPARTIET



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Banks: The 4th Victim





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sociologists



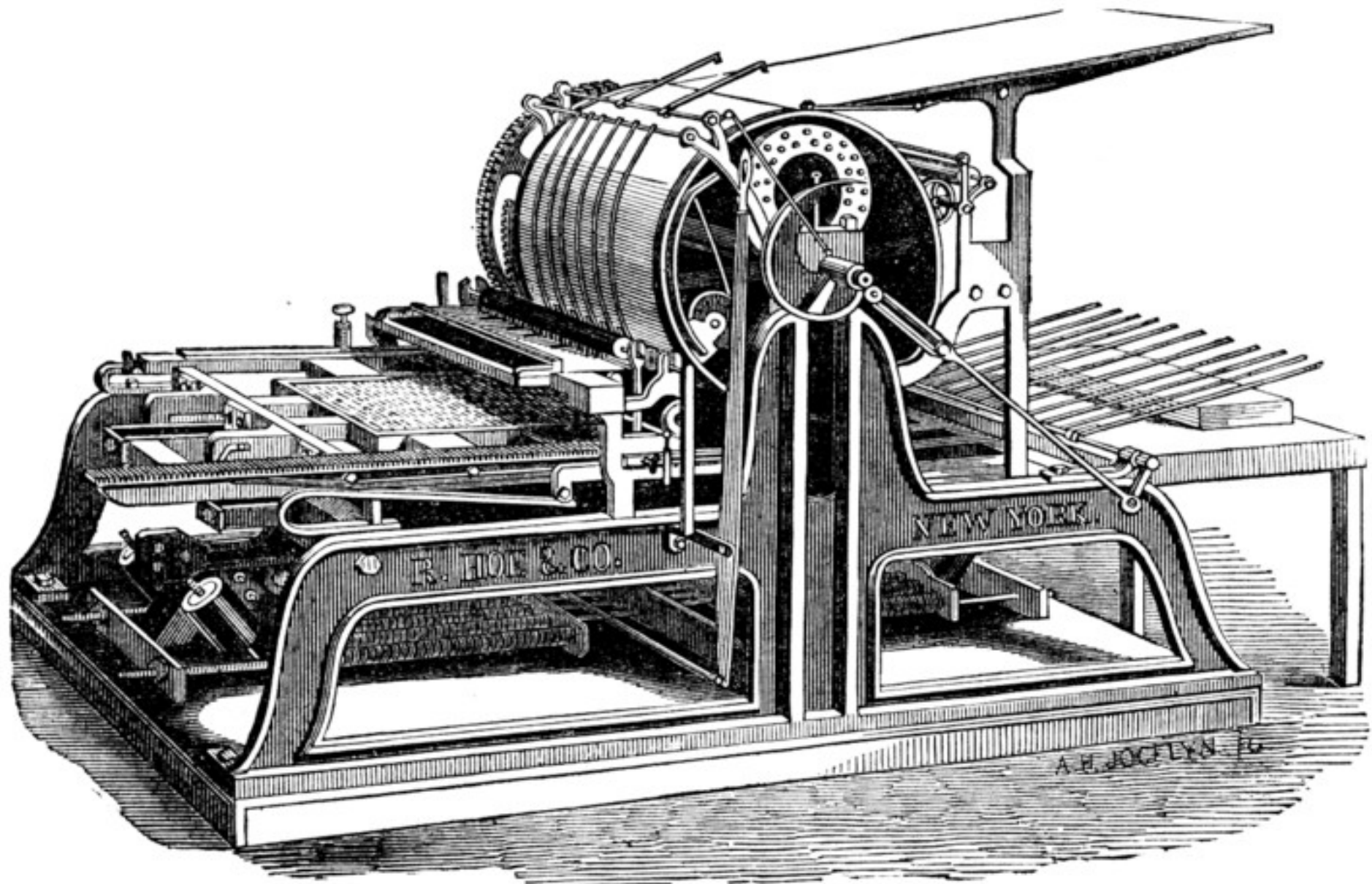
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HOE'S ONE-CYLINDER PRINTING PRESS.



All of this has happened before.



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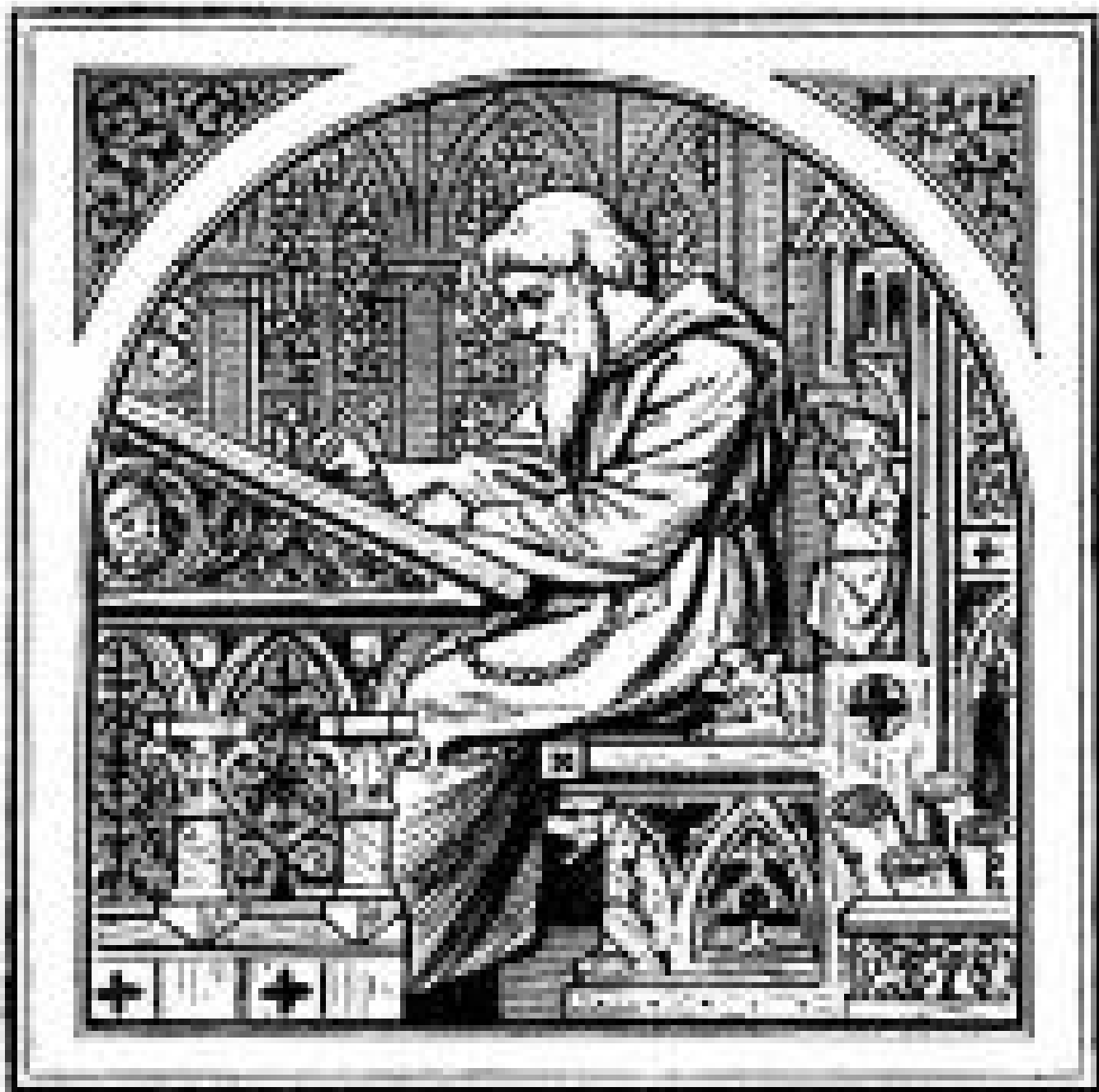
**All of this has happened before.
All of this will happen again.**

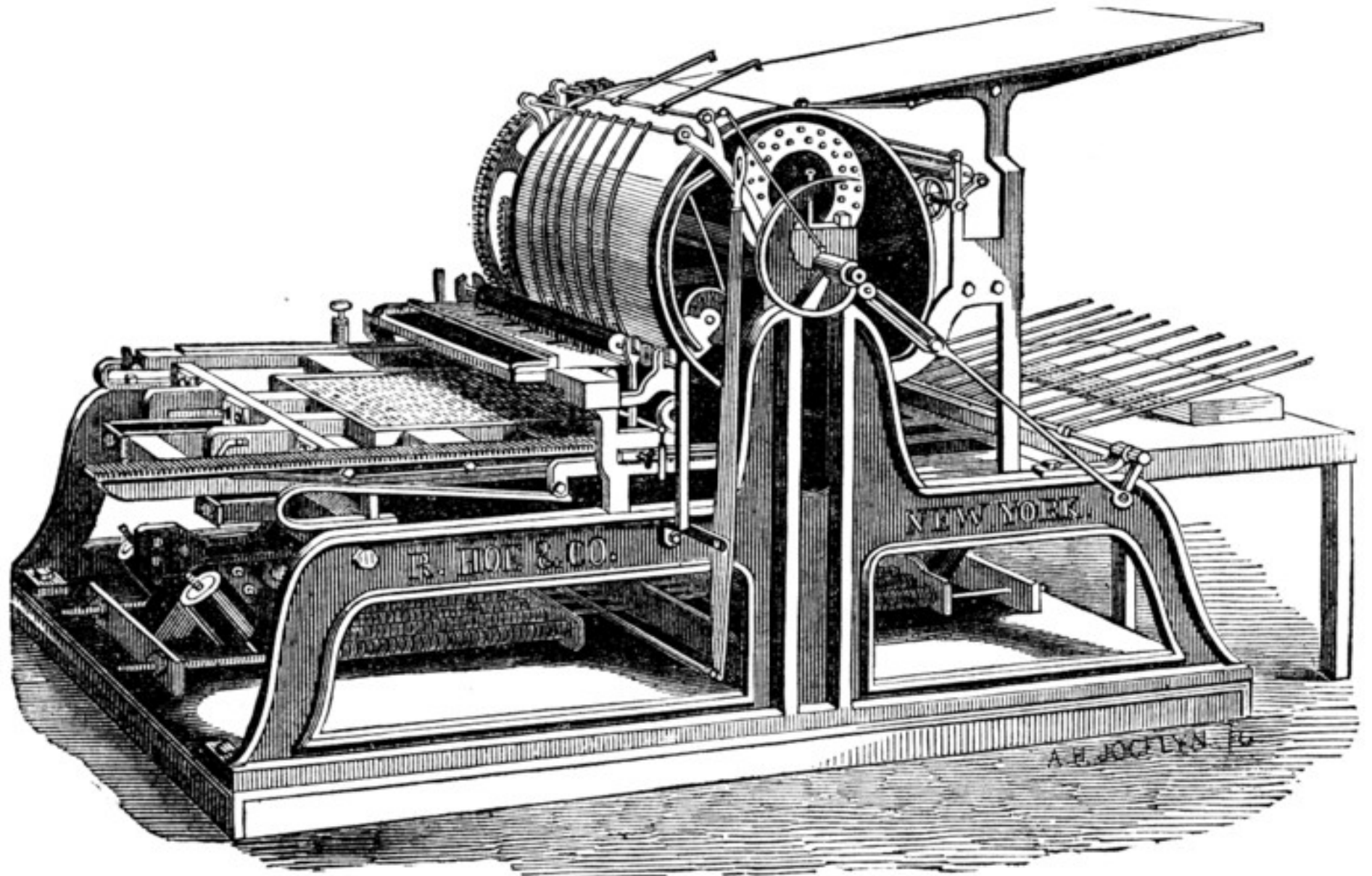




BATTLESTAR
GALACTICA







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copyright



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**Direct communication has
always threatened status quo**



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**Status quo relies on
controlling scarcity**





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Powerful people



use their power



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to keep their power



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Horizontal Communication





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Death of the Gatekeepers



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1st victim: Postal Services



1st victim: Postal Services (ignored e-mail)



2nd victim: News Services



2nd victim: News Services (ridiculed blogging)



3rd victim: copyright industry



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**3rd victim: copyright industry
(fought sharing)**



4th victim: Banking





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5% off of every transaction



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AND charge us for it





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Free services today --



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**World-spanning encyclopedia
in all major and minor languages**



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**Searching every document
worldwide for information**



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Storing an infinite amount of data



Publishing ideas to entire world



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What do banks charge for?



Keeping a number in a database



Keeping a number in a database

(and maybe handling 12 messages a month)





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OBSCENE



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Parallels

Postal Services

Newsmedia

Copyright industry

Banking

Ignored mail

Ridiculed blogging

Fought sharing

...



Parallels

Postal Services

Ignored mail

Newsmedia

Ridiculed blogging

Copyright industry

Fought sharing

Banking

...

*“First they ignore you, then they ridicule you,
then they fight you, then you win.”*

– Gandhi





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Bitcoin's problem #1:



Bitcoin's problem #1: Usability





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Network, Escrow, Liquidity





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Prediction:



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Prediction: Usability Breakthrough



**Prediction:
Usability Breakthrough ~2019**



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Breakthrough Latencies

Blogging	1994 – 2004
File sharing	1989 – 1999
Net video	1995 – 2005



Breakthrough Latencies

Blogging	1994 – 2004
File sharing	1989 – 1999
Net video	1995 – 2005
Cryptocurrency	2009 – 2019?





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2019



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Taxes, Welfare Rewired



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**All of us can and will hide assets,
income from government**





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**The Net is the greatest equalizer
humankind has ever invented.**



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5th victim:



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5th victim: Telco Industry



Profit margins of



Profit margins of 1,000,000%





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...”victim?”





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Robbing us blind



Concealing the truth





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...because they have been able to



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The Net has changed all that.



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All of this has happened before.



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**All of this has happened before.
All of this will happen again.**





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**“In winds of change, some people
build shelters, and other people
build windmills.”**

Chinese proverb



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