The Business Transformation Framework and the Application of a Holistic Strategic Security Concept

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Following the year 2018 article on the 9/11 terrorist act that hit the Western hemisphere’s societal, financial and cultural Megalopolis, New York, the authors try in this article to investigate the influence of dirty finance. Various chained events and changes have disrupted an ongoing Western, mainly USA’s unilateral domination that had been built on a disequilibria notion of forces with the use of financial black holes. The discrepancy or gap was deepened with the obvious loss of oil fields and business markets, in the Middle East, Asia, South America and in North Africa that are the result of a strategic military and hence political incapacity that generated security problems and withdrawal. These various changes and resulting crises caused world-wide instability like: the Venezuelan Crisis, the continuous Arab spring and the emergence of Islamist Internationalism, the still actual regional Syrian civil war that looks more like a confrontation of global powers, the rise of far-right xenophobic and anti-Semitic currents in many Western countries (and Brazil), the European union’s unbundling due to the BREXIT vote, continuous targeted scandals in the Roman-Catholic Church, the reactivation of the Balkan tensions, Israeli hit and run tactics with the twins Syria and Iran (and their twins Hizballah-Hamas), the Saudi-Yemenite regional collision, the neo-feminist rise (and probable fall) as a new societal alternative to the traditionally male dominated environments and the emergence of new global powers like China, Russia and maybe India. An important part of the West is struggling to hold to the frenetic dive by changing radically its approach to confront regional and global powers and to deepen the world’s polarization, to form a new confrontation between the USA-UK (Saudi Arabia, Israel, India, Brazil, Croatia, Poland) led coalition that versus Russia-China (and their allies Iran, Venezuela, Syria, Serbia, Cuba, …). Still some countries like Turkey, Germany, France, Egypt and others are to be convinced to polarize. The mentioned changes need a new security concept that is built as an adaptable mathematical model with factors to explain and propose alternatives for this global societal crisis, to which can mainly be applied simplistic reality schemes explaining events and proposing transformational strategies. Today most Western strategies are based on rigid short-term accountancy, austerity and superficial studies, similar to the ones used to invade Iraq which was totally faulty (even genocidal) and caused 600,000 Iraqis to perish and left many of them homeless [1]. This research uses the actual and historical events, ongoing financial crisis and geopolitical tensions (and even confrontations), extending from the 70-ies (or probably earlier, at the failure of the various Middle East peace talks and the Vietnam war debacle) until today, which can be analysed and presented as a global transformation movement, where financial looting models can help. Analysing of the last 30 years results with credible conclusions, and the authors are convinced in pursuing further this approach [2][3]. The authors will use the various global events and crises trying to demonstrate this research’s applied holistic mathematical model proposing a geopolitical concept and analysis that delivers a set of explanations and forecasts of what is fore coming and to avoid the financial looting process. The authors apologize in advance for any possible offense created in discussing these sensitive, historical, societal and political events. The research article is based on various sources of information and are aware of their possible bias or doubtful reliability. The authors fully respect the completely opposite views that may legitimately exist. Political and ideological issues were used here just as an attempt to demonstrate whether the applied model in geopolitical transformations and events could be applied to analyse global forecasting activity [4].

Introduction

A compound organization like a state’s government, or an international enterprise may use an organizational methodology and framework, to design structures and implement policies and strategies to map concrete requirements to various organizational endpoints and to inter-connect their underlying change initiatives, resources, infrastructures, budgets, technologies, that can be built on services [5][6]. Strategic or Societal
Transformation Managers (STM), executive leaders, politicians or geopolitical analysts often simplify their analysis to complex events by offering simplistic austerity-based accountancy explanations and tactics largely implemented by the German Chancellor Angela Merkel that is probably the main problem in the European Union, that is direct cause of BREXIT. This article’s and the applied framework’s main goal is to offer proactive support for STMsin confronting predictable pitfalls that mayarise, like the Venezuelan crisis, the dasastrous 9/11 or BREXIT events that can be signalling difficult times. In this article, the authors offer a set of proven geopolitical and financial recommendations that would cover and support sudden societalsocietal transformation waves. This articleis a part of a long series of articles related to Societal and business Transformation Projects (STP) and Enterprise Architecture (EA) that deal with the various aspects of frequent societal and geopoliticaltransformational changes. The implementation of such STPs’ geopolitical module requires the interaction of multiple heterogenous disciplines andfieldsandalso it can be modelled with standardized methodologies and concepts. The authors based their article on the main fact that only around 12% of organisations successfully terminate innovation-related business transformations projects, what can be even worse in societal transformations[8]. A STP is not just a set of isolated political, military, human, technology or infrastructure change events, but it is rather a set of interlinked and even planned major events that are ignited from one or more sources, mainly to gain power to insure financial benefits, like oil and financial looting. The authors propose an agile strategy to confront such changes. The applied research methodology and proof of concept is based on critical success factors and a literature review of credible sources like the Gartner Inc., a quantitative-qualitative mixed methodology and on a proof of concept that is used to prove the related hypotheses and to offer a set of recommendations on how to counter looting processes, like the very propagated one, by the discriminatory and anti-Semitic Swiss Looting Model (SLM)[4][9][10].

The applied research methodology

The societal transformation project
Designing, Developing and Deploying (DDD)of projects, using methodologies generate strategic and valuable knowledge and in order that knowledge creates geopolitical value and promote actions, it has to be designed and managed. The Trad Kalpić Methodology and Framework (TKM&F) enables the archiving and the reuse of STP related experiences. Through its meta-model, it supports design and forming of a knowledge base and offers recommendations on how to use acquired experiences in the TKM&F[12][13]. The TKM&F offers a set of possible solutions in the form of executive geopolitical knowledge item(s) (or recommendations). The proposed TKM&F on STP’s concept, draws its methodology, knowledge, architecture, design and framework implementation from the services of various implementations of the actual research project and other research artefacts[4][11]. The TKM&F manages geopolitical analysis that uses references to various categories of interrelated events. The TKM&F can be applied to many geopolitical, cultural and societal transformation events; and this component is the focus of this research phase. This research article is a part of the Geopolitical management module (Gm), that is the major support for research activities following major financial crookery based on SLM[14][2].

The research process

The TKM&F’s global research topic’s and the final research question (hypothesis #1-1) is: “Which business transformation manager characteristics and which type of support should be assured in the implementation phase of a business transformation project?” The targeted business domain is any business environment that uses: 1) Internet, automation and engineering technologies; and 2) frequent transformation iterations. For this phase of research, the sub-question (hypothesis #1-2) is: “What are the impacts of the current polarization processes on the global geopolitical, business financial situation; and the influence of the Swiss Looting Model?”. Critical Success Areas and Factors

Critical Success Area (CSA) is a category of Critical Success Factors (CSF) where in turn a CSF is a set of Key Performance Indicators (KPIs), where a KPI corresponds to a single requirement. CSFs for a STP or a business environment are a limited number of business sub-areas in which values are satisfactory if ensuring successful competitive business performance[10]. CSFs reflect performance areas that map to strategic goals and defined financial constraints. The STP must select the right CSFs in order to survive and to prepare for competition. For that goal, the STP must find the Critical Success Areas (CSAs) that require constant and special care in real-time; in addition to that, it needs important attention from the business environment’s executive management. Critical success factors for any business are the limited number of areas in which results, if they meet business goals, would ensure successful competitive performance for the organization. Therefore, CSFs reflect performance areas that must meet strategic goals and the defined societal and financial constraints, if a sane
business future is desired for the target business environment. Measurements are used to evaluate performance in each CSA, where CSFs can be internal and/or external; like for example: 1) geopolitical gaps analysis CSF; and 2) the role of resources like oil CSF; and many others. The TKM&F’s method is to select the CSA category and the corresponding CSFs that are to be used to audit the strategic societal objectives[16]. Once the initial set of CSFs has been identified, then the STP has to use the decision-making module to verify the CSFs and to give them the right weightings. The analystsshould identify an initial set of CSFs to be used for the performance measurement system. Hence CSFs are the most important mapping/relaion between influence factor sets and decision-making systems for Gm implementations; that all defines the TKM&F[17][18].

An applied mathematical model

The TKM&F’s Gm module is conceptually based on a mixed method combining Action Research (AR), tree heuristics and directed quantitative analysis. The authors believe that qualitative and quantitative methods can be united in a single method[19].

Model’s nomenclature

| mcEnterprise | A micro enterprise component |
| mcRequirement | A micro requirement |
| mcArtefact | A microartefact |
| action (or action) | An atomic service (or neuron) execution scheme |
| mcIntelligenceArtefact | A set that contains: dynamic basic intelligence + governance + persistence + traceability + data_xsd + resources |
| mcArtefactDecisionMaking | A microartefact decision making entity |
| mcArtefactScenario | A microartefact scenario |

As shown in Figure 1, the Holistic Mathematical Model (HMM) that can be modelled after the following formula for Business Transformation Mathematical Model (BTMM) that abstracts the Projects:

**HMM**

\[
\begin{align*}
mc\text{Requirement} & = KP I \\
CSF & = \sum KPI \\
CSA & = \sum CSF \\
\text{Requirement} & = \bigcup mc\text{Requirement} \\
(e)\text{neuron} & = action + mc\text{IntelligenceArtefact} \\
mc\text{Artefact} & = \bigcup (e)\text{neurons} \\
mc\text{Enterprise} & = \bigcup mc\text{Artefact} \\
(e)\text{Enterprise} & = \bigcup mc\text{Enterprise} \\
mc\text{ArtefactScenario} & = \bigcup mc\text{ArtefactDecisionMaking} \\
\text{IntelligenceComponent} & = \bigcup mc\text{ArtefactScenario} \\
\text{OrganisationalIntelligence} & = \bigcup \text{IntelligenceComponent} \\
\text{HMM} & = ADM + \text{OrganisationalIntelligence}
\end{align*}
\]

Figure 2. The Holistic Mathematical Model [4].
For each iteration an instance of the Mathematical Model (iMM) is launched.

\[
i\text{MM} = \text{Weighting}_1 \cdot i\text{MM}_\text{Qualitative} + \text{Weighting}_2 \cdot i\text{MM}_\text{Quantitative} \quad (1).
\]

\[
\text{HMM} = \sum i\text{MM} \text{ for an enterprise architecture’s instance} \quad (2).
\]

\[
\text{BTMM} = \sum \text{HMM} \text{ instances} \quad (3).
\]

The objective function of the BTMM’s formula can be optimized by using constraints and with extra variables that need to be tuned using the HMM. The variable for maximization or minimization can be, for example, the Projects success, costs or other CSF. For the PoC, the success will be the main and only constraint and success is quantified as a binary 0 or 1. Where the objective function definition will be:

Minimize risk BTMM \quad (4).

The BTMM is the combination of Project methodologies and a holistic mathematical model that integrates the enterprise organisational concept, information and communication technologies [20]. As shown in Figure 3 and 4, the HMM is a part and is the skeleton of the TKM&F that uses microartefacts’ scenarios to support requests, like for example verifying the SLM’s influence [31].

Figure 3. The framework’s components and its mathematical model

The TKM&F components interface the DMS and KMS, as shown in Figure 3, to evaluate, manage and map CSFs for selection activities; if the aggregations of all the Project’s CSA/CSF tables exceeds the defined minimum, the Projects continues to its second part, the HPAMP PoC.
The Swiss Looting Model
In this article and research activity, the researcher will try to prove that practically all conflicts have a standard pattern like the SLM that can be described as a set of the following facts/actions, where the actors can be banks, institutions and government:

- Find a possible financial resource, oil/gas, financial assets, new markets,… to grab or plunder.
- Localise richness in a region or country… Here the mighty Swiss government and banks information services network apply the preparations for an SLM.
- Interact with actual super-power(s) and world elites to propose the SLM to solve world problems; and of course, make a lot of money…
- Destabilize and eventually create an armed conflict, like regional, civil or other types of war…
- Sell arms while the concerned countries subscribe to debts in Swiss banks…
- Play with the currencies, so the debt becomes huge…
- Convince the rich part of the embattled country’s population to transfer their money and assets to Switzerland…
- Use psychology and active bandit groups to discredit and even eliminate the belligerents…
- Finance and organize peace talks, to finance a settlement and apply of the SLM.
- In many cases the country’s system changes and the Swiss institutions “have” to seize the money…
- Many wealthy people, who invest in Switzerland, with time, face problems like illness, divorce, death… And this an ideal situation to rob them using the SLM.

Historical inheritance and timeline
What is interesting is that the major documented event concerning the SLM, was the Phoenician general Hannibal’s (247-182 BCE), who was one of the most famous military leaders, who led a campaign which took place during the Second Punic War (218-202). Then he caught the Romans off guard by diverting his campaign and crossed the Alps; and the financially ambitious Helvetic (Swiss) tribes ambushed and looted the Phoenician armies. The Swiss tribes plundered all of Hannibal’s wealth; these events can be considered as a typical behaviour of the Helvetic/Swiss looting behaviour [66]. These barbarian tribes are to become efficient private bankers, specialized in many looting and plundering technics, it goes even to plunder homeless people and immigrants[78]. This behaviour has evolved, to become more complex and has created the miraculous/magical Swiss Banking Secrecy which can make anything vanish in underground safes.

This article’s timeline starts in the 70-ies, where in the 70-ies, or more precisely in the year 1975, ended the Vietnam war, that signalled a major change in geopolitics due to the emergence of a new concept of warfare based on ethno-religious conflicts, or more simply, divide to rule and loot. That was the jumpstart to the 70-ies radical STP.
The years 1973-1975 to 1990 ethno-religious eruption-end of the cold war

The second world war gave birth to an ideological cold war between the capitalist West and the socialist East that culminated and probably ended in 1975, with the Vietnamese war, with the defeat of the US troops; announcing a new type of conflict. That ignited a new wave of ethno-religious civil wars that broke in Africa, Cyprus and Lebanon. These types of conflicts reopened the doors to what we can call today terrorism and ethno-religious conflict. The real roots of the terrorism phenomena are anchored in the history of a Syrian Muslim extremist sect, who was once based in Aleppo, in the north west of Syria. The misdeeds started precisely in the 11th-12th centuries. This sect’s terrorist methods gave the English and other languages a new word and geopolitical tool, assassination that came from the Arabic word *hishesh* that denotes a person who smokes grass and is ready to do the unthinkable. In reality, these trained and professional assassins were drugged to achieve their terrorist acts. The word *assassin* was brought to Europe from Syria by the defeated western Christian Crusaders and has acquired the meaning of a murderer. So, the word *assassin* was originally applied to the members of the extremist Muslim religious sect that is a branch of the Ismailis movement whose leader was known as the Old Man of the Mountain. Their brutal methods, determination, beliefs and their fanaticism made them a by-word for both political assassinations, fanaticism and terrorism in Syria, Persia/Iran the whole Middle-East in the 11th and 12th centuries, and the subject of fear, myth and legend.[21]. These methods were adopted by the Nazis in the 30-ies.

1970-ies, the USA reschedules its strategy

In the 70-ies, the turning point was ignited by the poisonous relationship between the president Richard Nixon and his secretary Henry Kissinger. Meanness and mistrust marked this relation between the two men who dominated American foreign policy in the early 1970-ies and marked a turning point from an ideological concept to an ethno-religious concept to confront the Warsaw pact [26]. President Nixon lost and Kissingerism emerged as a new concept that we are experiencing its peak(s). It has found SLM to support this new concept[27].

1973, the rise of politico-financial elitism with Kissingerism

In 1973 the U.S. secretary of state Henry Kissinger accounts Assad’s aggressive ambitions in the rich Lebanon and observes a possible solution to the Middle East confusion. The solution lies in ousting the Christian community and replacing them with the Palestinian refugees [32]. In this way, the Lebanon would become simply a province in Assad’s empire. This scenario was also supposed to bring an end to the Arab–Israeli conflict [33]. This also meant the end of French interests in the Lebanon and Middle East. Apparently, this was a short-sighted strategy that proved to be faulty as Assad seized the opportunity in 1975 to fill his Swiss bank accounts, supported by Hitler’s main Banker, the Swiss Genoud who transferred the Nazi wealth and Nazi financial gurus to the “Heidiland” and supported the SLM; and has mainly supported wars in the Middle East [34].

1973, the Arab-Israeli war

The October Arab-Israeli War of 1973, the US administration fully supported Israel in what can be considered an open ethnic war and Kissingerism succeeded in the war’s aftermath to stabilize the war results and impose a Pax Americana, using the SLM [28].

1974, the Middle-East war expansion

Lebanon faced important internal strives and open confrontation between the Lebanese Army and the various Palestinian factions; a prelude to fierce ethno-religious civil war. Turkey, a US ally, invades the northern part of Cyprus, which can be considered as an ethnic and religious conflict [29]. President Nixon resigns in August 1974, opening the door to Kissingerism and SLM. Kissinger’s realism used SLM but very probably he was not fully aware of the extent of this hyper brutal model.

1975, the change in strategy

In April 1975, Vietnam negotiated the end of the war and Kissinger received a Peace Noble Prize and a few days later starts the long Lebanese ethno-religious civil war that was designed by Kissinger, Assad and Swiss interests [29].

1975, King Faisal assassination

Faisal bin Abdul-Aziz Al Saud, king of Saudi Arabia from 1964 to 1975, was a very influential politician; where he outlawed slavery in Saudi Arabia. This charismatic king and a peaceful person was assassinated on March 25th 1975. King Faisal successfully transformed the kingdom’s bureaucracy, and his reign was popular in whole Middle East region [38]. He was known to be the region’s stability factor and rejected any form of destabilization of Lebanon.
Nazi implication in the Middle East
The most significant fact and event is that the Austrian mass-murderer Alois Brunner, Eichmann’s most important and efficient executor, who was transferred and secured by the Swiss intelligence to Syria, more precisely to Damascus ministry of Assassinations; this seems incredible but it is a part of the Syrian Ministry of defence. Brunner the Nazi restructured the hishesh Syrian secret services and planned and trained killing squads that are responsible for the hundreds of thousands of murder cases in Syria and Lebanon; and elsewhere like the assassination of Antoine Kamou in Paris, France. Brunner found his instincts in unhuman torturing sessions and liquidating of Semito-Phoenicians, mainly the Christians of Lebanon, like the leaders, Pierre A. Gemayel, Bashir P. Gemayel, Dany Chamoun, and many others [69]. This hisheshi sect and its Nazi links, is considered to be the origin, director and inspiration of organized terrorism which saw its fire reignited in the Lebanese uncivil war [22].

1975, the Lebanese tragedy and a regional intervention
A month after Faisal’s assassination, the April 13th 1975, is the official start of a well-financed and planned 15-years-long Lebanese uncivil war [25]. This war had various phases, where the first phase known as the two years war, was a confrontation between the Lebanese Forces and rebellious groups. During these two years of indescribable brutality massacres on civilian population were the main method to intimidate the enemy. This spiralled more and more violence to intimidate the opponent, that resulted in the use of human bombs and suicide associations aimed to break and totally annihilate the opponent armedbrigades who seemed to adapt and were even able to hit back with equal and unfortunate brutality. To be more precise, the first major terrorist attack took place in 1978 in the district of Akawi in Beirut, killing many people and this event can be considered as the jumpstart of a new-old terrorist culture [39]. In 1979, the Iranian revolutionary movement toppled the USA-backed Shah of Iran and established a strategic alliance with Syria. For the Lebanon, this meant more confusion that culminated with terrorist attacks on the American and French Army Barracks in Beirut in 1982 near the Airport of Beirut and in 1983 blasting the Drakkar building. Western forces decided to leave the Lebanon, running away from the rebirth of terrorism. The withdrawal of Western forces was a terrible mistake because it showed the West’s weaknesses. These actions were the first well organized terrorist attacks which inspired many self-financed freelance terrorists like Al Qaeda’s Osama Bin Laden [40].

The 1975 war was an externally imposed phenomenon that ruined the Lebanon. Invested money was diverted to Switzerland by the Nazi financial structure based in Switzerland, mainly managed by the polyvalent Genoud. Switzerland has a financial sector that is very similar to the Lebanese private banks. The GDP figures, show that Switzerland’s GDP and that of Lebanon have passed a stunning antisymmetric evolution [35]. This chapter confirms the SLM implication, and that the bloody and destructive 15-years-long civil war can be qualified as a proxy war on the Lebanese soil that caused also damages to France [36]. Antoine Francis works prove that the Lebanese civil war was orchestrated by foreign powers who had precise financial goals [37]. This SLM’s scenario was also implemented in various places like Angola.

1975, Angola
1975, November 11th, is the official start of a Swiss well-financed and planned 27-years Angola civil war. In that war Switzerland officially planned the destruction of Angola, where Wright proves the interaction between world’s political elite and the Swiss financial chambers and refers to this fact as the destruction of Angolan nation; and of Sudan and many others [41].

South Sudan
In South Sudan, cascaded ongoing civil wars, where oil companies operating in its regions, financed by various banks, including Swiss banks, could be complicit in war crimes. Swiss banks funded the government-controlled security forces in the country’s brutal civil war causing massive massacres [42].

1979, Iran and Afghanistan
Shah’s Iran failed in the hands of Khomeini, a radical Islamite, who imposes a religious dictatorship and in the same phase the Soviet Union intervenes in Afghanistan to confront Islamist mujahidin coalitions. From the financial aspect, Khomeini was linked and financed by the RBS, a Swiss based bank [43]. This change provoked a war with Iraq.

1981, the Iraq and Iran war
The rise of the Islamic Iran caused a war with Iraq, which in turn caused heavy human casualties and a religious polarization between the main two branches of Islam, the Shiites and Sunnis. The major beneficiary is Switzerland, the land of peace that was the principal arms dealer [44]; and the war was financed by Swiss banks. At the end, Iraq was ruined and all its deposited money was looted by Swiss bankers. At the end, Iraq owes money to Swiss banks; a classical SLM [45].
Other conflicts
Many conflicts follow the same SLM scenario that was (and still is) applied to the Vietnam war, Nigeria’s civil war, Cyprus civil war, Yugoslavia’s breakdown…

70-ies/90-iesperiod’s critical success factors
For the application of the TKM&F, this section’s set of filtered CSFs, KPIs and their weightings are:

<table>
<thead>
<tr>
<th>Critical Success Factors</th>
<th>KPIs</th>
<th>Weightings</th>
</tr>
</thead>
<tbody>
<tr>
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<tr>
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<td>From 1 to 10. 09 Selected</td>
</tr>
<tr>
<td>CSF_73-90_SLM_InterventionsIraqAfganistan</td>
<td>Debacle_FinancialProfit</td>
<td>From 1 to 10. 10 Selected</td>
</tr>
</tbody>
</table>

Table 1. The 73s/90s critical success factors has an average of 9.6

The modules chain-linked to the 90-ies and the end of 20th century events
As shown in Table 1, the very high score shows clearly that 70-ies/90-ies period defined a Win/Win strategy between the political (and other) world’s elite and SLM that led to a new type of competition. This new type was/is based on ethno-religious basis. This section’s deduction is that the West confronted the emerging superpowers, using this tactics to counter an ideologically much stronger opponent; at the same time the goal was to seize the opportunity to lay its financial hands on the rich oil fields of the Middle East and applying the SLM to plunder everything in its reach. As geopolitically nobody could stop this model’s ruthless approach, except for France who had a bold and honest attitude, the next focus will be on the period of 90-ies, the West’s pre-collapse period.

The years 1990 to 2000 ethno-religious expansion-unilateral superpower
The previous period transformed the global confrontation to become ethno-religious by excellence and defined the move from the ideological cold war between the capitalist West and the socialist East. The new form of confrontation has become multi-lateral, challenging many to many counter parts that is probably the real reason for the Soviets’ fall. By directed randomness and suddenly, the Lebanese civil war ends and the stocks of weaponry were sent by Swiss-based polyvalent businessmen (or simply arms dealers) to various regions in ex-Yugoslavia. The Lebanese Forces tanks (mainly Russian made T55) where used by the Croatian Army in the battles around the heroic city of Vukovar[70] and other parts of Croatia. These events followed the collapse of the Soviet Union.

1991, the collapse of the Soviet Union
In the early nineties, the West with the United States’ leadership, became the only (and lonely) super-power that earned the title of the global police and peacemaker; but missed, or underestimated the side effects of SLM and the implications of global financial crimes that would cause historic damages which where felt in 2008. The geopolitical domination was so flagrant that the United States permitted itself to intervene directly in conflicts like in ex-Yugoslav republics, where in the cases of Croatia, Bosnia and Kosovo, it was predominantly regarded as a just and human intervention. This domination seemed to be total, except and until the 9/11 disaster and the chaotic rise of a multi-lateral world order. That caused many conflicts in Russia’s Southern republics, like Chechnya, turning to war.

1991, the Yugoslavdismantlement
The Yugoslav’s federation agony and the resultant Croatian war for its independence brought justified freedom to the Croatia nation, which vigorously embattled for its unique identity. It is interesting to mention, that the Croatian independence war has shown the real nature of the Croatian nation, which proved to be determinant, cohesive and tolerant. This is actually the only nation that supports and tolerates the Muslim (and others) minority, with respect to what has happened in Bosnia and even in the Middle East. In this dismantlement the SLM was very active especially in the arm dealing and the freezing of assets activities [46]. What is very
indicative in this case is that SLM was plundering these regions for centuries and there is the known case of the magical disappearance of King Alexander of Yugoslavia (more precisely Serbia) and his feud’s wealth. Cynically, in 2014, the Swiss government sued Croatia for 46 million USDs for fictive debts.

1991, the Gulf wars
The United States decided to invade Iraq, destroying its infrastructure and its important over 3 million-strong Christian minority, which proves that the main danger is not just extreme Islam, but probably extreme financial greediness. Then, the Iraqi nation entered the tunnel of total destruction and it was turned into a no man’s land. The plundering of its resources using the SLM reached extreme heights and to complete the drunkenness of blind folded plunders all Iraqi assets were seized and today many Iraqis have become homeless immigrants...

1994, the Rwandan genocide
During the Rwandan genocide of 1994, members of the Hutu ethnic majority in this east-central African nation as many as 800,000 people were murdered, mostly people from the Tutsi minority. Started by Hutu nationalists in the capital of Kigali, the genocide spread throughout the country with extreme speed and unseen brutality, as ordinary citizens were incited by local officials and the Hutu-dominated government to take up arms against their neighbours, creating 2 million refugees (mainly Hutus) who fled Rwanda, what became a humanitarian crisis.

90-ies/20th century event’s critical success factors
This section’s set of filtered CSFs, KPIs and their weightings are:

<table>
<thead>
<tr>
<th>Critical Success Factors</th>
<th>KPIs</th>
<th>Weightings</th>
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<tr>
<td>CSF_90/20_AfricanStatesDissmentImment</td>
<td>Dominance_FinancialProfit</td>
<td>From 1 to 10. <strong>09 Selected</strong></td>
</tr>
<tr>
<td>CSF_90/20_InterventionInAfganistan</td>
<td>Debacle</td>
<td>From 1 to 10. <strong>08 Selected</strong></td>
</tr>
</tbody>
</table>

Table 2. The 90/20 critical success factors has an average of 8.8

The modules chain linked to the retaliation for the pre 2000/2007 phase
As shown in Table 2, the pre 2000/2007 events listed factors are the direct cause for the tense beginning of the 21st century that started with the 9/11 terrorist attack. This section’s deduction is that the United States, the then only super power was touched in its epicentre and was hurt in its inner soul; it had retaliated to give the Islamic fundamentalists a final blow and in the same time to seize the opportunity to lay its financial hands on the rich oil fields of the Middle East and insure floods of cash to Swiss banks. Geopolitically nobody could stop the United States, except France, which tried to lead an independent path and the next focus will be on the period of retaliation and combats in Iraq and Afghanistan, which were lost.

The years 2000 to 2007 ethno-religious global crisis-the fall of a unique superpower
The phase marks a peak of the ethno-religious strategy in which after being hit at its epicentre, the United States retaliated to the monstrous terrorist attack that symbolized a peak of the mad jihadist arrogance that has already hit in Beirut, Bagdad, Paris, Nairobi and other world capitals; without worrying to be punished.

9/11 2001, the disastrous terrorist attack
The already presented 9/11 terrorist act has hit the epicentre of the Western hemisphere’s societal, financial and cultural Megalopolis resulting with American’s military actions in Somalia, Iraq and Afghanistan that destabilized the whole Middle-Eastern region and ignited the Islamic world to confront the West; at its ends, totally destroyed the Christian minorities. These actions culminated in 2005 and 2006 with the unfortunate withdrawal of Western armed forces out of the Middle East; the withdrawal of Assad’s Syrian forces from the
Lebanon and the Israeli army’s very probably intended debacle in the Lebanon. These military defeats and helplessness signalled a discrepancy between the mighty Western financial cash-in-cash-out giant and its fading military forces that gained the reputation of a tiger of paper, hello kitty that impressed nobody; not even poorly equipped and prepared primitive Bedouins [48]. This moment was the prove of the rise of a Nazi like Islamic State. The quickly prepared answer was to invade Iraq, probably it was more judicial to act in the 60-ies and 70-ies and disrupt these events.

The invasion of Iraq
The United States decided to invade Saddam Hussein’s Iraq that was on the brink of a civil war between the Shia majority and the Sunni minority. Saddam was backed by the 400,000 men-strong elite presidential brigade that after Saddam’s debacle, became the core armed force of Baghda’di’s Islamic State. Three years later, the United States has withdrawn its troops from Iraq after having lost in front of a hit and run Bedouin jihadist guerrilla and defacto handing over the country to the Islamic Republic of Iran and the Hisheshi Syria [49].

The invasion of Afghanistan
The United States decided also to invade Islamic radical Talibani Afghanistan that has become literally a terrorist haven and then after a while the United States has withdrawn its troops from Afghanistan after having lost in front of a militant Talibani and this fact handed the country to the Islamic Republic of Iran’s and the radical Pashtun Pakistan influence [50].

The seize of Saudi Arabia
40 years of faulty politics in the Middle-East and the post 9/11 retaliations, accompanied with the United States’ harsh and clumsy military moves; ended with a logical military debacle and the expansion of the Shia Islamic Republic of Iran’s influence in the whole region, creating what is known as the Shia Crescent that extends from the Sothern Pakistan to in the heart of the Arab Saudi Kingdom that counts a very important Shia population who inhabit the Saudi regions rich with oil and gas. Facts forced the United States to dig in the Arab Saudi Kingdom’s deserts, encircled with a mighty enemy force from the north, east and south. The Arab Saudi Kingdom faces a total implosion scenario that is due to: 1) the rise of the Iranian Genie and its hisheshi militias; 2) the collapse of Sunni pan-Arab states facing internal civil wars; 3) backing the terrorist Sunni Islamic State in Iraq, Syria, Yemen and Lebanon; 4) the dramatic strategic weakening of the West; 5) internal demography and Shia population; 6) the decrease of the price of oil; 7) BREXIT and disunited European Union; 8) implication and interventions in Yemen... [54]. The latest visit of the crowned king of Saudi Arabia to Moscow, its principal enemy, is a major sign of an agonizing, encircled and injured kingdom. It is losing one of its closest allies, the Lebanon, that represents purely a moral weight.

The Syrian occupier pull out of Lebanon
The United States’ retaliations for the 9/11 terrorist attack has shaken all established official and unofficial agreements and the Lebanon found itself loosened from the 1991 USA-Syrian agreement on the hisheshi occupation of Lebanon, which admitted the incredible annexation of the Lebanese Republic by the Syrian killing squads. Assad Syrian bloody squads moved in the Lebanon massively to assassinate citizens, politicians, academics and artists. The most known cases are the assassinations of Pierre Gemayel Junior, Gebran Tueni and Rafic Hariri that has resulted in the expulsion of the Syrian terrorist army and their allied murderous brigands [51]. These hisheshi tactics are applied on the Syrian nation.

The proxy wars in the south of Lebanon
The Syrian serial killings ignited an instability in the Lebanon and the Islamic Republic of Iran’s proxy Lebanese militias fought a delegated consulting war against Israel. Officially, this proxy wars were lost by the Israeli Defence Forces; the probable reasons for this new-old series of wars were to distract the massacre of Lebanese citizens by the Syrians and to plunder Lebanon [52].

Gender war
The United States dominance brought a new type of conflict or polarization with the motto, the end of men approach. That in essence, argues that the role of men has changed and that men have become a burden for the Western society… Carrying tones of problems and that they should be plundered. This extremist view on equality, caused the West to weaken, starting with the famous Clinton’s case that escalated beginning of year 2000, followed by Dominic Strauss-Kahn’s debacle that signalled the use of change by legal violence to force the transfer of richness. These cases opened the doors of a power shift, and handed the European Union to the ultra-feminist Merkel, the IMF to Lagarde and nearly the United States to Hilary Clinton; massive harassment paranoias; and in fact, the aim to dismantle men’s grip on power and to plunder their wealth. But the Syrian War and the Ukrainian misadventure, showed clearly the limits of such virtual theories [53]. This schism could have been one of the major causes to the financial crisis or war on men.
The financial crisis, or war on men
The 2007, has seen the beginning of what should become a major financial crisis or change that is mainly due to many types of polarizations; mainly aiming middle aged wealthy men and plundering their wealth and is the direct reason for the emergence of new type of men leaders.

The 2000/2007 critical success factors
This section’s set of filtered CSFs, KPIs and their weightings are:

<table>
<thead>
<tr>
<th>Critical Success Factors</th>
<th>KPIs</th>
<th>Weightings</th>
</tr>
</thead>
<tbody>
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<td>CSF_2000/2007_Regionalization_MiddleEastConflict</td>
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<tr>
<td>CSF_2000/2007_GenderWarOnMen</td>
<td>NewType</td>
<td>From 1 to 10. <strong>09 Selected</strong></td>
</tr>
</tbody>
</table>

Table 3. The 2000/2007 critical success factors has an average of 9.33

The modules linked chain to the financial crisis reasons
As we see in Table 3, the 2000/2007 CSFs are the direct source for the 2008-2016 phase that is probably more the result of the last 50 years of transformation or even polarisation to influence the next phase. This section’s deduction is that new super-powers are confirmed and that the war on men auto-destructed the Western superiority; where the West had to promote real equality and wonder women theories. It signalled clearly that the United States lost its super power title/status and its financial system collapsed/reoriented to create a worldwide financial crisis and multi-lateral concept, were China is practically the only healthy super power; with a traditional concept of the society. The confirmation of super powers opened the door to various strives and conflicts and the further focus will be on the 2008-2016 emergence phase.

The years 2008 to 2016 ethno-religious extremism-emergence of multilateral powers
The unbundling process
This is probably the phase where the religious and ethnical real unbundling happens, and can be considered a societal antifragility-based change, which is a lot more than simple financial gains or loses based events, where robust societies might not be resistant to sudden and major problemsthat can generate major shifts, like in this case of the post 9/11 attack. The societal antifragile unbundling of an agonising societal and financial system was ready and there was a needfor a major change that we see unfolding. A societal antifragility concept can help in having a holistic and broad guide to non-predictive decision-making operations [54][55]. This current research article proposes an efficient approach to: 1) global societal predictions; 2) proactive risk management; and 3) moral and financial crisis explanations and eventually recommendations; that are the basic structures of a societal agile organizational environment [56].

The loss of influence and the geopolitical misbalance – the gap
The Western paper tiger was torn and its real military capacitie weakened mainly due to the pure financial greediness strategy and the low combative unreadiness, seemed to have evaporated its mighty dominance. This fact meant no more resources and oil to plunder, what resulted in open confrontation with concurrent actors like Russia, China and other regional players. Russia replaced the United States in the Middle-East, Africa and East-Europe where it established and confirmed its new role as a global power. The financial gap is due to losing markets that cracked the cash-in cash-out system and the financial body had to re-level to meet this sinking old tired giant. The sinking giant’s helpless trials to get out of troublesome waters destabilized many regions in the world like the Arab Spring movement that culminated in the bloody Syrian civil war; and the very probable Franco-Algerian up rise and dismantlement[51].

The Arab spring, Israel and the Syrian civil war
The resulting geopolitical gap destabilized the Middle East, East Europe and Africa in which practically all governing systems were changed and generated the Syrian civil that came as a demonstration of the newly created regional (Iran) and global (Russia) super-powers. These changes will probably change the balance of
powers in the epic Arab-Israeli war(s) that seems to become a global struggle. Emerging are the incredible alliances like the Israeli, Jordanian and Saudi (and very probably Egypt) coalitions.

2008-... ongoing financial crisis
The unbundling process (and major crisis) started in 2008, that was ignited by [1]:

- The cash in - cash out overflow and disruption, the modern financial system is based on a virtual asset management system that has a Cash In Cash Out (CICO) money input and output systems. The gap created a CICO suspicion that in turn generated panic and in the traditional human silo logic that was translated simply in the Subprime, LIBOR and many other crises. Whereas the lack of oil-generated money widened the gap. The result is major bankruptcies and SLM gains.
- LIBOR down slide, an important factor in frequent transformations and changes are the roles of the national finance control bodies, business transformation managers, finance analysts and enterprise architects who should be supported by the optimal business transformation framework that includes a strategy model of global budgeting and credit management that are based on LIBOR that has been dropping sharply for a long time since begin of 2009; as shown in Figure 5[57][58].
- Subprime debacle, the LIBOR was closely linked to the Subprime mortgage debt system; the LIBOR was closely defined to cover the Subprime loses [58]. The deterministic LIBOR artefact caused all related financial products to collapse and it seems that the governance methods were defiant, and the legal systems have been handicapped. The CICO resultant multitude of crises generated a global growth and employment downslide.
- Growth and employment, the financial crisis effect is moderately serious on the UK’s GDP but the UK economy is very robust and it stayed solvable due to the important volume that is managed by the London financial hub and its financial institutions. The UK citizens took the hardest hit and the level of joblessness rose to nearly 8% in the period.

![CHF LIBOR - Since 2001](image)

Figure 5. LIBOR interest rate’s system degradation [57][58]

How come that the whole world faced a catastrophic financial situation and SLM based financial institutions like the UBS and Credit Suisse’s made substantial gains, as shown in Figure 6. Well by the laws of basic arithmetics, the lost cash is in SLM’s Ali Baba’s caves.

The rise of global and regional financial superpowers
In this phase, it was observed the rapid dismantlement of the Western tiger paper that led to a financial gap, was very quickly filled with new incomers like China and India, where China has become a new power in the financial global coalition. And Switzerland made the biggest profits.

The 2008-2016 phase's crisis critical success factors
This section’s (CSA: 2008-2016) set of filtered CSFs, KPIs and their weightings are:

<table>
<thead>
<tr>
<th>Critical Success Factors</th>
<th>KPIs</th>
<th>Weightings</th>
</tr>
</thead>
<tbody>
<tr>
<td>CSF_2008/2016_UnbundlingProcess</td>
<td>Started</td>
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</tr>
</tbody>
</table>
The modules chain linked to the post-2016 phase
As we see in Table 3, the SLM manipulation financial crisis factors are the direct source for various crises that followed. This section’s deduction is that the SLM is the major winner of these events.

The years 2016 to today - globalized civil war

Ongoing financial crisis phase
The newly formed gap created vacuum and many regions in the world became struggle fields to be fought for. The Western powers found themselves swallowed by the gap and the Anglo-Saxon post World War II dominance came to an end; and they decided to recreate another type of coalition, made of USA, UK, India, …

The Anglo-Saxon disorientation and new coalitions
The USA’s and UK’s military misadventures in the Middle-East, Southern-Asia, Africa, Afghanistan have put an end to the decades of global military dominance and have created a disorientation in the USA and the UK that resulted with Donald Trump’s election using the motto “Let’s make the USA great again”. In the UK the disorientation created a schism with the European Union and resulted with the BREXIT vote. The disorientation gave a new alliance between the endangered nations like the USA, UK, Switzerland and Russia. The Anglo-Saxon dominated Western powers found themselves swallowed by the gap and the westerner defeated male gender, found its dominance fade and replaced by aggressive feminist groups like the neo-feminist movements. That will result in a new type of coalition between the USA, UK, Australia, India, Canada and very probably Israel; as an Atlantic new power. SLM tactics, propose a Swiss top politician, Herr Schneider-Ammann, to accelerate BREXIT and sabotage the European Union; in which SLM sees a deadly enemy [68].

The rise and fall of neo-feminism
The resulting gap that is due to the loss of the traditional system of power and the loss of credibility of the masculine factor opened a wide door to a new type of extremism known as neo-feminism. This extremist utopia sees the masculine gender as the source of major troubles, like violence, financial crisis, wars,… This movement saw its peak with its total engagement of FEMEN in the Ukraine conflict and has very quickly calmed down when it faced the brutal reality of war and the history of manhood. Even if the authors, consider equality more than a necessity, the extremist views of these groups have damaged progress and are even directly responsible for the rise of nationalism.

Extreme polarization
The described societal antifragility-based global unbundling polarized the hemisphere, resulting in an extreme form of antagonistic nationalism; with the of Trumpsim, Putinism, Orbanism, Kurzism, Faragism, Bolzonerism … And very probably Le Penism, and many others. Nevertheless, and for the moment, France as usual, can be considered an exception, in fact going in the opposite direction and promoting diversity and multilateralism.

Eastern Europe and Ukraine
The militant neo-feminist push brought tensions in Eastern Europe and inflamed Ukraine that has promoted the rise of Vladimir Putin’s Russia. Probably the real causes for these crises is again the attempt to seize wealth.
The rise of tsarist Russia
The conflict in Eastern Europe and more specifically in Ukraine, showed that Russia has an impressive military readiness level and a very efficient army. The Russian army also intervened in Syria and was capable of achieving in a few months what the Western powers could not achieve in decades. The Syrian civil war is a chapter of the Arab spring movement that resulted also from the gap. Probably Algeria will soon follow to fall in Putin’s hands and its wealth will be seized by SLM think tanks.

The European Union and France
The European Union is surrounded with unquiet regions like: 1) Ukraine and East Europe; 2) the Balkans; 3) Northern Africa, source of immigration; 4) Middle-East, source of immigration; 5) the emergence of far-right; 6) social instability, like France’s Gillet Jaune; and 6) the UK’s BREXIT that puts it in a totally locked-in situation from the outside. From the inside, it is also facing two major challenges: the instability and the neo-feminist movements. France is showing a will to handle the fatal situation by trying to equalise its forces and drive Europe in this delicate phase. The European Union, the only safe haven, is facing implosion and very probably it will shrink to some-kind of a Franco-German driven entity, but the latest events in France, may design another scenario. Today France stands as the only Western credible power because of its military capability, tolerance and obstinacy in preserving the European Union.

Latin Americas counter revolutions
The resulting gap is also destabilizing Latin America where from the 90-ties leftist oriented evolution, that lasted three decades, there is a right-wing emergence that is not really changing the decades of rather humanistic orientation. The case of Venezuela shows the limits of USA’s capacities to change things in its strategic scope.

The African continent
The African continent that is facing major demographic changes, desertification and Islamic extremism in its northern and central parts, has again become a central point of interest for the global powers. The African continent’s issues can be regarded as a start of a major change in the sense that the West, especially the USA and Europe are losing influence and control in this part of the world. In the same time the African continent is making significant economic progress.

South-Asian spring and the rise of China as a super power
The confrontation phenomena has spread to south-east Asia where tensions have run high between the USA and North-Korea, accompanied by tension between the USA and China. These tensions can be regarded as a start of a major change in the sense that the West, especially USA are losing influence and credibility in this part of the world; and the rise of China. This transformation will result in the up-rise of China as a super power.

The beloved oil fields

The gap was generated because of the loss of oil fields and as shown in Figure 6, Russia, China and Iran together, have surpassed the traditional Western governed oil producers like the USA and Saudi Arabia. In the same figure we see that the USA has opened its oil reserves to face the widening of the gap. What is interesting is unfolding developments in France and Algeria; will these events influence the European Union and the region?
Symbolically the 9/11 terrorist event can be considered as a triggering and initial event for a major change where and unfortunately the biggest losers are the USA and the European Union. As money cannot just vanish, there is a winner who knew how to profit from the series of dramatic events. The winner is Switzerland, applying the SLM, who stayed loyal to its very long tradition that is based on a motto: … when a country goes bad, collect its fortune from its fleeing and desperate immigrating population; the same conduct was observed during World War II and in the latest immigration waves, where the Swiss police stripped the immigrants from all they have owned. As shown in Figure 7, the Swiss wealth deposits kept rising although the worldwide situation was declining.

The SLM applies discriminatory welcome for incoming immigration, documented by:

- Marie Maurisse, a journalist describes the discriminatory behaviour of Swiss population [71].
- Edward Snowden’s, most racist state [72].
- The Swiss Federal Court accused leading members of the far right-wing Swiss People's Party (SVP) that is Switzerland’s ruling party, guilty of racism and anti-Semitism, over propagating extreme racism [78]. Racism based on the colour of skin as shown in Figure 8.
- Plundering the Second World War refugees.
- …

The peak of such behaviour is the Fraud scandal of UBS bank that was hit with a historic fine and the incredible delict was openly supported and protected by the Swiss Federal Court that makes the SLM a state model, protect by the law. Here a dilemma and a question can be asked, how such a country can be a synonym of honesty and anti-corruption...[73].
The after 2016 phase critical success factors
This section’s (CSA: Post2016) set of filtered CSFs, KPIs and their weightings are:

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<thead>
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<th>KPIs</th>
<th>Weightings</th>
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<td>CSF_2008/2016_LatinAmerica</td>
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<td>CSF_2008/2016_Africa_Algeria</td>
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<td>From 1 to 10. 09 Selected</td>
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<td>CSF_2008/2016_AsiaChina</td>
<td>TheRise</td>
<td>From 1 to 10. 08 Selected</td>
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<tr>
<td>CSF_2008/2016_WinnersAndLosers</td>
<td>Switzerland</td>
<td>From 1 to 10. 10 Selected</td>
</tr>
</tbody>
</table>

Table 4. The post financial crisis factors and indicators having an average of 9.125

Proof of concept
The Proof of Concept (PoC) was built using the TKM&F that has been built using the Microsoft Visual Studio .NET development environment; the proof of concept is based on the CSFs’ and KPI indicators binding to a requirement, where the research model was prototyped using Sparxsystem’s Enterprise Architect environment. The research model uses services that make calls to microartefacts[15].

The PoC was built on the following concepts and components [62][63]:

- model represents the relations between the model’s requirement, microartefacts or building block.
- Critical success areas, factors and indicators setup; the initial values have been presented in this article in tables 1 to 4. Critical success factors’ indicators bind requirements to various legal acts, frameworks, standards, rules and service agreements; they can be selected from the TKM&F’s widget. The CSFs and indicators are stored in CSA, CSF, KPI tables.
- The average of the presented tables is above 9.

Solution providing
The decision-making system provides that the environment must define a setup phase if the critical success factors permit, otherwise just ignore this phase.

Conclusion and geopolitical recommendations
The TKM&F’s component’s holistic integration is an important factor for the geopolitical and financial evolution and stability analysis; what is interesting it seems that the authors’ last articles/analysis related to these subjects seem to be precise and exact. Many industries have been implementing TKM&F like local solutions to respond to probable political, financial, risk and legal problems and challenges in various domains. This research phase is part of a series of publications related to transformation projects. This research is based on mixed action research model; where critical success factors and areas are offered to help change managers to decrease the chances of failure or try to estimate incoming dangers. The most important recommendation that was generated by the previous research phases was that a transformation manager must be an architect of adaptive systems; in the case of geopolitics, it would be more suitable to be a political analyst/manager. In this research phase and article, the main issue is how to integrate the TKM&F’s component in a geopolitical context that is related to analyse the current and prognosticate the incoming global events [64].
The resources discovered in literature review and the TKM&F’s proof of concept proved the feasibility of this research’s phase and defined a related set of recommendations on how to implement an TKM&F component. The authors present the TKM&F’s TKM&F list of managerial recommendations that are sorted by their importance:

- Implement CSA that is a category of CSF strategy where in turn a CSF is a set of KPIs, one KPI corresponds to a single geopolitical requirement.
- Application of the antifragility concept can help in having a holistic and broad guide to non-predictive decision-making operations under uncertainty.
- An TKM&F-like component must be implemented in-house to interface it with the TKM&F’s decision-making module and logs.
- The proof of concept: proved the research project’s feasibility by implementing the TKM&F defined pattern.
- Global events, signalled major worldwide societal change.
- The West lost its military combativity readiness and the world is moving to a multilateral model.
- The world has become multilateral, where global powers like China and Russia are emerging.
- The West is facing a major mutli-folded crisis and we are in the beginning phase of its dismembering; like in the case of BREXIT [65].
- A gap was created by the lack of cash, resulting in the USA to open its oil wells; probably the next move is Algeria and Venezuela.
- France will emerge as a new regional and world power; and will lead the European Union. But might very probably enter troubled Algerian waters.
- Germany may join in condominium, especially if it gets rid of its (rightfully earned, but maybe obsolete)historical complex of guilt and its excessive need to act always super correctly.
- The SLM is the dark financial trap that digests anything on its path.
- The SLM uses the internal and bank secrecy to promote plundering [74].
- The SLM uses and promotes gender conflicts to transfer and seize assets [75][76]. The assets are seized from wealthy men, mainly foreigners.
- The SLM uses sophisticated intelligenctactics and networks spread around the world, to spy on, for example the European Union’s tax executives and business executives [77].
- Apartheidic racism and anti-Semitism [78].

The SLM, is supported by the Swiss law to protect looting and plundering campaigns, even the most inhuman ones like plundering homeless people and immigrants, by the Swiss police [78]. A significant fact is that the European Union has opened an audit enquiry on the huge financial support to globalized/networked banks; especially the aim is to clarify the destiny of 2000 billion that have been injected in banks; the authors leave the readers to guess where the dividends have been stored (or looted). Because in this period the only banks that made immense profits are the banks that adopted the SLM and are base in the Swiss Alps [67].

References


[23] The Economist (2017). Cyprus may have missed its last chance for reunification-The collapse of talks with the Turkish-occupied north makes a deal look unattainable. The Economist. UK.


