

K O L O S V E U M A

A New Civilizational Architecture

THE HYPNOSIS AND THE AWAKENING

*How Interest Became the Religion of the Modern World —
and How We Wake Up*

*For centuries, charging interest was considered a moral perversion across
civilizations.*

Then something extraordinary happened.

Humanity did not abolish it. We made it sacred.

The Kolosveuma Collective

Essay · June 2026 · kolosveuma.org

I.

The Hypnosis

Throughout human history, very few ideas have managed to become universally accepted while being, at their core, completely absurd. Interest is one of them.

For centuries it was called usury and condemned as a sin by Christianity, Islam, and Judaism alike. It was considered a moral perversion: the extraction of value from the mere act of possession, without labour, without risk, without producing anything real. The great religious traditions agreed on very little — but on this, they were unanimous.

Then, quietly, almost without anyone noticing, humanity did something extraordinary.

**People did not abolish interest.
They declared it normal.**

Slowly, over centuries, interest stopped being a sin and became the price of capital. From a moral problem it transformed into an economic necessity. From something forbidden — into something taught at universities today as if it were a law of nature, like gravity. A student who raises her hand and asks: but why must I return more than was ever created? — receives a failing grade and a pitying smile.

This transformation was not accidental. It was a work of extraordinary sophistication.

How the Hypnosis Was Performed

The mechanism had five components, each reinforcing the others:

The Linguistic Trick

*They renamed it. 'Usury' — which sounds like what it is — became
'interest.',
a neutral, scientific-sounding word.
The thing did not change. The word did.
And the word changed everything.*

The Educational System

*Interest was inserted into university curricula as a foundational
assumption,
not a debatable proposition.
Economists learned to calculate it, optimize it, model it —
but never to question it.
The question 'why?' was never on the exam.*

*The Institutional Capture
Bankers became the elite.*

*Central banks became near-divine institutions —
their governors speaking in oracular pronouncements
that moved markets and humbled governments.
To question them was to reveal oneself as naive.*

The Personal Normalization

*Mortgages. Car loans. Credit cards. Student loans.
Almost every adult in the developed world carries interest-bearing debt.
When everyone carries the same burden,
the burden stops feeling like a burden.
It feels like life.*

The Promise of Participation

*You were told: if you are disciplined enough,
one day you too can live from interest.
The prisoner was shown the warden's quarters
and told to aspire to them.
This kept everyone playing the game.*

The result was what we might call, without exaggeration, perhaps the longest collective belief in an abstraction in recorded history. A belief in which billions of people came to accept — genuinely accept — that it is natural for someone to create money through an accounting entry, lend it to you, and charge you rent on it indefinitely. And that you must perform real labour to repay something that cost the lender nothing to create.

That is not economics.

That is a mass belief in an abstraction.

*We laughed at the donkey carrying a load.
We did not notice that we all carry a bag of interest on our backs —
a bag that grows larger every year by itself,
while we sleep.*

II.

The Mechanics of the Illusion

The hypnosis has a precise mechanism. Understanding it is the beginning of waking up.

Money Created from Nothing

In the current monetary system, most money is created through bank lending. When a bank issues a loan, it does not transfer money from a vault to the borrower. It creates new money — as a digital entry — at the moment the loan is issued. The money did not exist before the loan. The loan is the mechanism of its creation.

This means the principal of most loans represents value that did not exist before the loan was issued. The borrower must repay this — plus interest that must come from money already circulating in the economy. But the interest was never created alongside the principal. More is always owed than exists. This is not a flaw in the system. It is the system.

*The old system is built on a mathematical impossibility:
the sum of all debts exceeds the sum of all money in existence.*

This means someone, somewhere, must always default.

The system requires its own victims to function.

Scarcity is not a problem to be solved.

It is a feature to be maintained.

Interest as the Engine of Permanent Debt

A debt without interest is a finite obligation. Borrow, repay — the relationship is complete. The past is honoured. The future is free.

A debt with interest is a fundamentally different creature. The interest compounds. It does not matter how diligently you pay — if the interest rate exceeds your rate of growth, the debt grows. Nations have discovered this at their cost: decades of austerity, cuts to services, delays of investment,

and the debt grew regardless. Because it was designed to grow. The repayment feeds the obligation rather than retiring it.

This is why every major economy on Earth is deeper in debt today than it was twenty years ago, despite decades of effort to reduce it. It is not a failure of policy. It is a success of design.

Without interest: a debt ends when it is repaid.

With interest: repayment never ends the debt.

*The future permanently pays for a past
that created money from nothing.*

This is not a law of nature.

*This is a choice — embedded in institutions
and normalised over centuries.*

III.

Interest as the New Religion

Every religion has its architecture. The interest-based monetary system has all of them — precisely, structurally, and without exception.

Religious Element	In Traditional Religion	In the Interest System
Faith in the invisible	Belief in unseen divine forces	Belief that money 'grows' by itself without real labour
Dogma	Unquestionable sacred texts	Economic models where interest is an axiom, never questioned
Priesthood	Clergy who interpret divine law	Central bankers and economists who interpret 'market forces'
Sacrifice	Offerings to the divine	Generations paying interest on debts they did not create
Original sin	Inherited moral debt	Sovereign debt inherited by every citizen at birth

Religious Element	In Traditional Religion	In the Interest System
Paradise	Reward for faithful obedience	'One day you too can live from interest' — the rentier dream
Heresy	Questioning sacred truth	Questioning whether interest should exist at all

The parallel is not satirical. It is structural. Every element of the religious apparatus — faith, dogma, priesthood, sacrifice, sin, paradise, heresy — has its precise equivalent in the interest-based monetary system. The system operates not through force, but through belief. And like all belief systems, it is self-reinforcing: those who benefit from it are the most articulate defenders of it, and they occupy the institutions through which it is taught.

IV.

The Awakening

Kolosveuma does not offer a reform of the interest-based system. It offers something more fundamental: a recognition that the system is wrong at its root, and a replacement architecture built on a different principle entirely.

The principle is this: money must represent real value. It must come into existence when real value is created — when a school is built, a forest restored, a family housed in dignity — and it must cease to exist when that value is consumed or transferred. Money that multiplies from its own existence, independent of any real thing in the world, is not money. It is a claim without a referent. It is the thing we have been worshipping.

*Kolosveuma does not offer a new monetary policy.
It offers a metaphysical correction:
the return of money to the domain of the real.*

*Money born from debt is money born from a promise
that may never be kept.*

*Money born from verified civilizational improvement
is money born from something that actually exists.*

The Return to the Circle

In nature, nothing exists on debt. No river charges interest from the land through which it flows. No tree sends an invoice for the fruit it gives. The sun does not keep a ledger of obligations. Everything is gift. Everything is exchange. Everything is free circulation.

We are the only beings who left that circle and created its opposite: a system in which the future owes the past for something that never existed. We called it interest. We called it normal. We built civilisations on it — and then watched those civilisations slowly drown in the debt that the system necessarily produces.

Tesla understood this. He saw the Source and wanted to liberate the flow — not charge for it. Kolosveuma does the same, not with electricity but with the medium through which human civilisation coordinates itself.

*Kolo — Sve — Uma.
Everything is a circle.
Everything is flow.
Everything is the expression of one intelligence
reflected in a billion forms.*

*The river does not charge interest.
Kolosveuma returns money to the logic of the river.*

V.

One Table

Two worlds. The same starting point. Fifty years apart.

Philosophical arguments can be dismissed. Mathematical projections can be questioned. But a simple comparison of two trajectories — the same countries, the same starting debt, fifty years — is difficult to argue with. This is not a prediction. It is the mathematics of what already exists, projected forward.

	Without Kolosveuma — 2076	With Kolosveuma — 2076	The Difference
Germany	€14,098B debt ↑ GROWS	€0 — FREE ✓	€14,098B
Italy	€16,859B debt ↑ GROWS	€0 — FREE ✓	€16,859B
Spain	€9,281B debt ↑ GROWS	€0 — FREE ✓	€9,281B
Serbia	€264B debt ↑ GROWS	€0 — FREE ✓	€264B
Kenya	€458B debt ↑ GROWS	€0 — FREE ✓	€458B
USA	\$350,000B debt ↑ GROWS	\$0 — FREE ✓	\$350,000B
Japan	\$46,994B debt ↑ GROWS	\$50B (final years) ✓	\$46,944B
EVERY country	Deeper in debt. NEVER ends.	Debt-free. ENDS. ✓	The difference between finite and infinite

The left column requires nothing unusual. No crisis, no war, no policy failure. It is the mathematical consequence of what already exists, projected forward using the interest rates already agreed and the deficits already projected. The system produces these numbers automatically. They are not a warning. They are a description.

The right column requires one thing only: the abolition of interest, globally and simultaneously, with a coordinated conversion of existing debt into interest-free instruments. Not a revolution. Not austerity. Not sacrifice. A decision — that money created from an accounting entry does not deserve to multiply in perpetuity at the expense of those who create real value.

**The left column is not a warning.
It is a description.**

**The right column is not a promise.
It is arithmetic.**

VI.

When You Wake Up

There comes a quiet moment when the mechanism becomes suddenly clear. The mortgage. The national debt. The quiet anxiety carried by entire generations. All of it flowing from one single, elegant illusion: that money created through an accounting entry has the right to multiply forever at the expense of those who create real value.

And then comes the second realization — far more powerful:

**The problem has a solution.
It does not require collapse.
It does not require sacrifice.
It requires only that we stop pretending the impossible is natural.**

Kolosveuma is not a revolution. It is the quiet removal of the dam we ourselves built across the river of life.

When the dam falls, there will be no explosion. Only the sound of water returning to its natural course.

*And in that moment, many will look back
and ask, almost in disbelief:*

'Did we really believe in that?'

*The river does not charge interest.
Kolosveuma simply returns money
to the logic of the river.*

Kolo Sve Uma.

Mathematica contra bellum.

Reason against fear. Life as the measure of all things.

K O L O S V E U M A

The Kolosveuma Collective

Those who read Kolosveuma are no longer the same.

The Universe, 2026 · kolosveuma.org