

Research Article

**CRITICISM BY PROF. MOMCHIL DOBREV - HALACHEV ON HAYEK AND FRIEDMAN'S NEOLIBERALISM AND GLOBALIZATION AND OTHER IDEOLOGUES - THE ENVIRONMENT FOR THE REPRESENTATIVES OF PROF. MOMCHIL DOBREV'S "FINANCIALLY BANKING RESOURCE-BASED TECHNOLOGICAL MAFIA-DRIVEN MATERIALISMUS" FOR PLUNDERING PEOPLES, NATIONS, PROFITS IN YOUR OWN INTEREST**

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**Abstract**

Lord prof PhD PhD Momtchil Dobrev-Halachev developed 2010 “Financially banking resource-based technological mafia-driven materialism” as a based principle materialismus since more than 17 century.08 “Theory of generating of crises “ , 2010 “Theory and praxice of the Mafiotismus” and 2001 “ Theory of the mafia”. Based on these two theories this paper explane the goals, purposes, principles and resultsof the neoliberalization and the process of globalization all over the world..

**Keywords:** Neoliberalization, Globalization,Mafiotismus, Crise, theory, Finance.

**INTRODUCTION**

In the year 2010 Lord Prof. Momtchil Dobrev developed the “Theory of Mafiotismus” as a new state niveaou based on private and personal interests of the prime-minister, ministers, government.. Based on this “Theory of Mafiotismus” Lord Prof. Momtchil Dobrev developed 2010 the “Financially banking resource-based technological mafia-driven materialism” as a based principle materialismus since more than 17 century. In the year 2001 Lord Prof. Momtchil DObrev developed the Theory of the mafia and Theory of corruption. All the both theories has been developed by analyzing of the mafia and the corruption all over the wprld. In Bulgaria, Germany, European Union, and other countires. In the year 2008 Lord Prof. Momtchil Dobrev developed the "Theory of generating crises". The theory of generating crises has been developed by analyzing all the relationships between countries, and lysing the causes and consequences of crises. The theory examines all possible options for generating crises. In this paper are described the conclusions of analysis of the neoliberalismus and the globalization under the principles of the Finansial Banking Resource Technological Mafia – Driven Materialismus.

**Introduce the Problem**

The problemsand the negative results of the neoliberalizmus and the globalization all over the world are to be discussed. The truth of the principles and results of the neoliberalization and the globalization should be shown objeatively and under the real point of view undependant.

- The covering of the real goals and results of liberzlication and the globalization - way how the world is working sinve the1970 and which power is driven it it very important of the covering the real process of neoliberalization and the globalization.

- The developed by Lord Prof. Dr. Momchil Dobrev Financially banking resource-based technological mafia-driven materialism cover the real urpose, golls, results of the neoliberalization and the globaloization.

**RESEARCH METHODS**

Research methods of occurrence of Financially banking resource-based technological mafia-driven materialism and the MAFIOTISMUS, its logic of work, of existence, of management and its execution by activities by their representatives. Analysis of neoliberalization, programs, policies, processes, sought and final result. Analysis of the advantages and disadvantages of neoliberalism. Analysis of the processes of globalization. Analysis of the theories of Hayek and Friedman and other ideologues of FBRTM Materialism. Analysis of the real results for the society from the programs of neoliberalism in Eastern Europe, Africa, Asia, South America. Analysis of capital and investment movements. Analysis of the real processes of obstacles to foreign investment. Analysis of the processes of morality and unequal distribution in the programs of neoliberalism

**PRINCIPLES of the Financially banking resource-based technological mafia-driven materialismus, The actions of George Soros based on the Prof. Momtchil DObrev’s “Finansial Banking Resource-Technologically Mafia-driven Materialismus”**

**The principles of the Financially banking resource-based technological mafia-driven materialismus:** The only purpose is the profit and enslavement of peoples, states, governments, creation of monopolies. Participating countries - banks, financial institutions, companies - oil, resources, steel, oil, food, medicines, fuels. Finance and money determine politics, wars, peace. Primary goal and approach: Central bank formation in the major countries to control not only finance, but also economic activity and politics. These central banks will be governed by governments, states, parties, citizens, a whole territory, in terms of money, investment, resources, use,

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in whose behalf and for what. These are the initial steps. Establishment of central banks in the major countries in fact to control not only finance but also economic activity. Establishment of central banks in countries owned by private individuals and private banks. This controls the economies of these countries, governments of these countries, citizens, over entire societies. Where central private banks are not allowed to be created in the countries - it is the occasion to generate civil wars, wars between states, trigger "revolutions" - to finance them from the bank-financial resources technological capital. Creating conditions for destabilization of the country concerned, importing corruption, provoking a civil war, provoking war, creating conditions for the maturing of an economic crisis, leading to the destabilization of the political power in the country. Generating and provoking wars, conflicts, fickle confessions, financing both the warring parties with loans - with the ultimate goal of profit, debt, then giving credit for the recovery of these states, lending to rebuild the economies of the warring states, shunning companies managing resources - oil, gold, trade, medicines, food, creating a military situation - unlocking - an institutional occasion. System: Funding both sides to wage war between them. Practical parties are indebted to banks, then banks and financial institutions finance the recovery of their economies. Profits are enormous. The profit rate for weapons and ammunition is the highest and most rapidly recoverable and revamped. They finance supplies of weapons, ammunition, food, clothing, ammunition, extra equipment, they actually manage the war process - when there is an advantage for one side, for the other. Realistically with supplies of weapons, ammunition, they manage the process of war - which side takes precedence and when and for how long.

**The Goal:** Government control - not only through finances, but also by building up faithful government and state subjects - from universities, world institutions, clubs, lodges, foundations, which then either become presidents, prime ministers, ministers, leaders and important institutions .

Control of security services and control of compromise.

Control of whole countries

Through debt securities control of governments, states.

Money control, their circulation, movement, direction, direction.

Policy control and policies

Press control

Policy control

Control of the Masonic lodges

Purpose and purpose of war, military conflict, aggression - profit.

Control and avoid the introduction of technology.

Control and prevent the production of technology and free energy to be enjoyed by all people and peoples.

Control of patents that contribute to the development of civilization, not to see the world, to be forgotten, not to be used.

Control and liquidation of scientists who have created innovative solutions for the benefit of humanity in science, technology, and treatment.

Control and avoidance of the production of treatments for the treatment of lethal diseases.

Import and export of corruption in one country to its destabilization.

Imports of terrorism.

Export and import of mafia principles in one country

Debt economy, money control. A person who controls money controls states, societies, peoples, governments.

Manifestation of the masses, peoples, personalities.

Personality control, with debit, credit cards, mobile phones, mobile applications - uninterrupted control.

Civil Society Control through Foundations - NGOs to Replace Public Opinion, Funding to Control and Manage Society.

Command not all resources of the earth, oil, gold, silver, uranium and income from them.

Managing the population through illnesses.

Management of the population through pollution of the environment

Technology management, when technology is being introduced into a conversion, why not, keep another, disappear.

Private repositories of tremendous wealth.

Crisis Generation - Any, Economic, Currency, Social, Refugee, Conflict, War Political Crisis . The financial crisis occurs the fastest, the currency crisis occurs instantly, They are followed by economic crises, Part of the financial crisis and one kind of it is the currency crisis. There is a financial crisis. There are always economic crises.

World currency controlled by members.

Destabilization - chaos of one country, a whole system, inside - without war, Destabilization - chaos in economic direction, Destabilizers - a chaos of society, Destabilization - a chaos of civil society, Destabilization of the currency, The destabilization of the economy, Destabilization - anxiety in education

Breaking the moral norms of a society, Breaking the ethical norms of a society

Crisis management - with the ultimate goal of profit - speculative profit.

Destabilization - of a society at all levels using - ethnicity, religion

All this without WAR

Governing a country, whole countries, - in the case of the European Union, with the ultimate goal of profit -

Managing a state at all levels through its close and faithful people

Demoralizing one community

Replace civil society with its structures to replace the real Citizenship

Financing and support of media - television, newspapers, magazines, etc., Financing political parties for the purpose of getting power and using them, Financing of individuals who will be useful in the future for its purposes - social scientists, political scientists, politicians, scientists, historians, of all classes.

#### **Crisis generation schemes:**

- Invocation of wars
- Invocation of military conflicts
- Call for military intervention in a country
- Import and export of corruption, mafia,
- Tracking money out of circulation, it immediately creates economic crises. In turn, they cause huge damage to whole countries. Accordingly, he gets loans.
- Crisis crisis - caused - creates economic, social, demographic, social, political crises.
- Inviting the Financial Crisis
- Inviting the Currency Crisis
- Inviting Economic Crises
- The call for an otic crisis - not always last

- Increase of deficit - for the purpose of signing
- World wars become redundant due to the danger of nuclear exchange, so terrorism will be used.
- Managing the population through fear. Planting fear among the population.
- Creating an antipode - through fear, manipulation, Creating an intrigue machine, Creating a machine for seeming occasions - for wars, conflicts, aggressions, diversions,,Induction of inflation and deflation afterwards,Creating antipodes - with the ultimate goal of the Cold War battle - generates huge profits, enormous cash flows,
- Possession of resources
- The machine of intrigue and compromise and the creation of fake occasions.
- Generating, financing and combating terrorism.

#### Crisis generation schemes:

- Privacy of chaos in one country - political, economic.
- Import and export of corruption, mafia,
- Tracking money out of circulation, it immediately creates economic crises. In turn, they cause huge damage to whole countries. Accordingly, he gets loans.
- Crisis crisis - caused - creates economic, social, demographic, social, political crises.
- Inviting the Financial Crisis,-Inviting the Currency Crisis, - Inviting Economic Crises
- The call for an otic crisis - not always last
- Increase of deficit - for the purpose of signing
- World wars become redundant due to the danger of nuclear exchange, so we will use the creation of the HHS in whole countries.
- Creating an intrigue machine, Creating a machine for seeming occasions - for wars, conflicts, aggressions, diversions,
- Induction of inflation and deflation afterwards
- Not the resources
- The machine of intrigue and compromise and the creation of fake occasions.
- Generating, financing and combating terrorism, Generating the WAVE WAVE and the profit from it.
- Generation of "DEMOCRATIC REVOLUTION" - YELLOW REVOLUTION and others in different sidelines - and use of chaos to penetrate certain companies to STILL COUNTRY MATERIALS - the example of Libya and other countries.

### **3.2. PRINCIPLES of creating the EUROPEAN UNION of the MAFIOTISMUS and of the financial bank resource technological mafia – driven materialism based on the Neoliberalizm and Globalization**

The European Union is a project of the representatives of the "Financial - Bank resource technology mafia-driven materialism".

Objectives for the establishment of the european union

Controlling and managing all the countries of Europe through an organization

Establishment and control and management of an organization that is supranational, according to which decisions all countries should comply.

Introducing a single currency for Europe

Consumption control and management across Europe

Market control and management in Europe

Controlling and managing consumer markets and maximizing profits in Europe

Controlling and managing nations, peoples, consumption in Europe

Controlling and managing income distribution in Europe

Investment Control and Management in Europe

Controlling and managing the movement of money in Europe

Controlling and managing the banking and financial system across Europe through one institution - the European Central Bank.

Controlling and managing consumer markets and maximizing profits in Europe

Controlling and Managing Industries in Europe

Control and management of industrial production in Europe

Control and Management of All Industries in Europe

Control and management of health systems in Europe

Controlling and managing education in Europe

Controlling and managing pharmaceuticals and maximizing profits in Europe

Control and management of the demographic process

Control and management of immigration processes in Europe

Principles of operation creation and control and management of the EUROPEAN UNION

Establishing an alliance of states with the ultimate goal of being able to manage more easily from one place, from one governing body, to control, to make dependent financial, market, investment, production, military, resource, industrial, with the ultimate goal profits at any level.

Extending and creating markets for their products, in particular to Germany. France,. After all, profits return to Germany, France, Italy, the Netherlands.

Expanding and creating markets for their food producers from Germany France, Italy,

Create double standards for food sold in Germany and another standard sold in Bulgaria.

Expanding markets for sale to their producers of meat, cheese, pastries, all kinds of products.

Create markets for selling their tools for home use as well as for German business specialists

Creating conditions for foreign investments - real money laundering, export of income, export of products, making profits outside the country where the investment is made. The cheap labor is actually used, in the country where it is put to expansion, no profit is made in this country, no taxes are paid, the profits go to the parent companies in Germany, France, USA and others. Establishing conditions for the entry of their chains for the sale of food and other goods in the countries that have been admitted to EU expansion, money laundering, sale of goods, services of the countries of the mother companies mainly from Germany, France and others, hiding profits, exporting profits on criminal roads.

Establishing conditions for export of national income - without being taxed, and others.

Establishing conditions for depopulation of the country concerned.

Creating of conditions for islamization

Creating chaos conditions in the respective country.

Establishing terms of intermediate acquisition of financing from the European funds - between 30% and 40%.

Establishing terms and conditions those companies to participate in infrastructure projects and projects.

Establishing conditionsa that, when financing, the respective companies in the respective country should be obliged to

buy equipment, equipments, machines, equipment, goals, installations, goals, production lines in Germany, France.

Establishing conditions of dependence of the banking system of the respective country from the respective banks of MAFIA. And of FINANCIAL-BANK RESOURCE - TECHNOLOGICAL MATERIALISM. The Banking Institutions of Europe - Germany, Italy, France - USA - of the Rothschild Rockefellers Creating a Common Military Block - Creating the North Atlantic Treaty - NATO April 4, 1949 in Brussels and thus security control and dependence of all US states, the US military complex of the United States, the establishment of US bases in the countries of the Union of Germany.

## FORMULA OF THE MAFIOTISMUS

The most simple model of the mafiotismus that describes the factors that affect the amount, type, and etc of the mafia is the following:

MAFIOTISMUS = PERSONAL Power / on the top of Europa state institutions /EU. EC, European courts, European Parliament / state and etc./ + Influence + Connections / to personal, private companies + Interests / personal, private, corporative / + ORDER / ORDERS + Personal management of all state neaveus + Personal Control of all states niveausMafia structure / inside or outside / + Monopolity Riegths + laws / rules / practices / procedures + possibility of taking an alternative decision - obligation - responsibilities - morality / ethics + Personal management and personal control of distribution of public state monetary and other resource (including European funds and funds).

This MAFIOTISMUS ia a base of the “Financially banking resource-based technological mafia-driven Materialism“ developed by Lod Prof. Prof. Prof. Momtchil Dobrev - Halachev is he is at the heart of the European Union, the European Commission and all European institutions.

## NEOLIBERALISM AND GLOBALISMUS - The environment for generating crises and conquering entire nations, markets, industries by international corporations, financial institutions, the oligarchy, the representatives

Neoliberalism around the world leads to the globalization of the world economy There is a cyclical nature of production and crises persist. Crises are becoming more and more honorable. Crises are becoming more difficult to overcome. Progressive technologies are evolving and there is a strategic superiority of certain countries over the rest of the world. Globalization has led to the full exploitation of small nations by large nations. Neoliberalism and globalization bring peoples closer to the south, but they actually distance them, and the real enslavement of some countries to others is easing. They bring the countries close to development closer, which makes it so that the respective crisis immediately affects all other countries that are in this industrial and other development. Smaller countries are dragged in with delayed lag and to a lesser extent. The countries of the world are not at the same level of development, be it industrial as well as spiritual and cultural. Under neoliberalism, the world and the domestic market are the main drivers of economic development. Different countries have different levels of economic development. the corresponding different degree of competitiveness. The

economies of developed countries produce cheaper, produce more and of better quality and thus impose their products and thus conquer the markets of the smaller and less developed countries. It is a process of dooming poverty. Neoliberalism rises in a natural way, using the political system and political parties to impose a financial oligarchy. The financial oligarchy governs governments and states, respectively. For its part, the intertwining of financial interests and politics gives birth not only to the financial oligarchy but also to corruption and the mafia in the country at all levels. The financial oligarchy, the big corporations also hold governments in the elite state. Under neoliberalism, there can really be no civil society and no thieving control to control the government. In reality, governments create such laws to protect certain corporate interests, support their activities, impose and legalize corrupt practices, impose laws that exclude real civil society, actually impose laws to legitimize the mafia in governments, and the financial mafia. In reality, governments create and pass laws to legalize theft, corruption, the mafia and its work in the country. The media is taken over by certain corporations that run governments and the state. The media cannot really perform their function. In reality, the manipulation in favor of the financial and oligarchic mafia is carried out by the media, which do not allow other thinking, opinion, impose caricatures of the mafia as a way of living, of governing, of organizing society. The media is heavily dependent on oligarchs and the oligarchic mafia. The oligarchic mafia runs governments, and thus entire states.

The goal is to become globalization controlled - which the oligarchic mafia will not allow ANYONE. In reality, there is no specialization of a given country to be competitive in other countries. Specialized and controlled globalization is needed. The consumer society is only in the interest and is profitable only for developed countries. In this way, they sell their goods and services in the respective countries for a long period of time.

NEOLIBERALISM - imposed in Europe - leading to the globalization of the world economy. The cyclical nature of production and crises persist. Crises are becoming more and more honorable. Crises are becoming more difficult to overcome. Progressive technologies are evolving, strategic superiority over the rest of the world. Globalization has led to the full exploitation of small nations by large nations. Neoliberalism and globalization bring peoples together. They bring the countries close to development closer, which makes it so that the respective crisis immediately affects all other countries that are in this industrial and other development. Smaller countries have a slower lag and to a lesser extent. The nations in the Nation are not at the same level of development, be it industrial as well as spiritual and cultural, In Greece, there are all the main features of neoliberalism - namely - the government does not interfere in the economy at all on the one hand - ie. it has left the market to determine the rules, and on the other hand there is the high-cost social system available - in the field of public administration in healthcare. All Greek governments knew that in one language the state would not be able to service its debts Under neoliberalism, the world and the domestic market are the main drivers of economic development. Different countries have different levels of economic development. The corresponding different degree of competitiveness. The economies of developed countries produce cheaper, produce more and of better quality and thus impose their products and thus conquer the markets of the

smaller and less developed countries. It is a process of dooming poverty. Neoliberalism rises in a natural way, using the political system and political parties to impose a financial oligarchy. In the Greek banking system, the bulk of the means of production in Greece is concentrated. The financial oligarchy governs the government and the state, respectively. For its part, the intertwining of financial interests and politics gives birth not only to the financial oligarchy but also to corruption and the mafia in the country at all levels. The financial oligarchy, the big corporations hold and thus manage governments in the elite state. Under neoliberalism, there can really be no civil society and no thieving control to control the government. In reality, governments create laws that protect certain corporate interests, support their activities. In reality, governments create and pass laws to legalize theft, corruption, the mafia and its work in the country. The media is taken over by certain corporations that run governments and the state. The media cannot really perform their function. In reality, the manipulation in favor of the financial and oligarchic mafia is carried out by the media, which do not allow other thinking, opinion, impose caricatures of the mafia as a way of living, of governing, of organizing society. The media is heavily dependent on oligarchs and the oligarchic mafia. The oligarchic mafia runs governments, and thus entire states.

N, there is a specialized and controlled globalization. The consumer society is of interest and is beneficial for the developed countries. Because they place their goods in the relevant countries for a long period. Neoliberalism sees competition as a defining characteristic of all human relations. Inequality is raised as a value, morals, quality of society. The market is the one who is a guarantee that everyone gets what they deserve. Neoliberalism redefines citizens only as consumers, the choice of which comes through buying and selling. This is a process of rewarding quality and accordingly punishes the inefficiency of the market who provides benefits in all human relationships.

Neoliberalism is based on:

The financial collapse of 2008, the export of wealth, the government as a governor and participating in the mafia, the collapse in education and health, knowledge, knowledge. According to neoliberalism, restricting competition is a kind of threat to freedom. Under neoliberalism, taxes and regulations must be minimized, all public services and public consumption must be. Any representation of employees when concluding collective labor agreements is, according to them, a distortion of the market. Inequality is raised as a value, morals. Inequality is a generator of wealth that "enriches" from the highest levels of wealth to the lowest levels of poverty. All efforts to create in a leveled society according to neoliberalism understands morals and the moral and ethical values of man.

The market is the one who guarantees that everyone gets what they deserve. Really structured unemployment means that the fact that someone has no job means that he is not entrepreneured. No matter unaffordable housing costs, increasing those of housing, increasing partitions and barriers to education, zdaveopozvane, never mind constantly increasing prices, costs, debt spiral with increasing consumer prices for services. It doesn't matter that children do not have equal access to education and health - parents are to blame for this. As the flag of life is the word "competition" is the one which regulates all human relations in all directions and areas. The term neoliberalism was born in 1938. In paris,

attended by two persons of ludwig von mises and friedrich hayek - from Austria. Both define social democracy as a manifestation of collectivism, which inhabits the same spectrum as nazism and communism. According to hayek in the "road to slavery" from 1944. Any government planning that crushes individualism leads to totalized control. And moses finds this in his book "bureaucracy". They are rich sponsors movement formed by hayek - society "mes cloak" who supports this ideologoiya - - american predpriamechiski institute, foundation "heritage" institute "kate" institute for economic matters, center for policy research and instutat "adam smit4. According to hayek, governments should regulate competition in order for monopolies to be formed, and give milton friedman the belief of montape moneto. After the second world war, the economic model of john maynard keyns, which offers full employment, and the development of poverty, high danger danger, wanning dangers and fucking dangers.

In the 1970s, keynesian politicians began to falter as an alternative to friedman's "monetary system." these monetary policy is perceived by jimmy carter in the usa and jiva callahan by velikobritanitsya, and by margaret thatcher and ronald reagan in the us make massive tax incentives clinical trials for rich, lubricants and trade unions, deregulation, privatization, competition in public services. At that time, this policy was imposed and violence by the imf, the world bank, the world trade organization. This is a liberal dictatorship. Deprivation of the role of trade unions and collective negotiation of wages reduces levels of wages.

Freedom from regulation leads to:

- Accrual of high interest,
- Imposition of laws in favor of financial institutions
- According to neoliberalism, freedom of taxes means freedom from the distribution of public goods. Neoliberal theorists protect the use of crisis.
- When neoliberal policy cannot be imposed at the local level, it is imposed international, through trade agreements.

Dispute resolution mechanism including "inter-investor and state dispute resolution mechanism". Any government decision to limit the sale of cigarettes, anti vazmozhnostitti to pharmaceutical companies to rob state and their peoples, corporations file lawsuits against the state and win these cases. Really democracy is reduced only as a "concept without its real content. Universal competition is needed neoliberalism. Inequality in the distribution of both income and wealth shares rapidly after 60 years. The crushing of trade unions, increasing taxes, rents, interest, loans, debt privatization and deregulation are a policy of neoliberalism. Privatization of public services such as electricity, otopleneie, water, zdaveopozvane, education, roads, trains, place corporations to set itself prices as you want without any reulatsiya and economic justification and the practical enables immense profits and legalized racketeering and coercion payment for something that is not own by citizens. And despite the high prices, citizens have no choice, they have no option, ie. They are forced to pay the required prices and value. Those who manage the concessions and do they manage the privatized services accumulate invaluable wealths. In reality, the interest rate is an unproduced non-produced income that accumulates. The rich are gaining more and more control over money. The state loads citizens

with credits. Really, the transfer is only in a single direction - from the people who make money from creating new goods or services to services these kitiia kitiati pres. Manufactured income actually pays to unmissible non-produced income. On the other side, if banks fail, the country helps them out of the relevant crisis Really vital services cannot be allowed to fail.

The competition cannot really perform this task. The risk remains in the country. The governments private. They publish the public services, deregure the corporations and regulate only the citizens. Really that is why the mafiotism of prof. Momchil dobrev which governments have lost the moral power, the moral assessment of the citizens, really there is a totalitarianism from the mafiat. The doctrine of the invisible hand is really not invisible, but is exactly well managed by the mafia in the state, government, companies. Neoliberalism is a real failure. Really, the market is managed by the mafia, prices, values are managed by the mafia, international corporations and the oligarchy. "The market wants what they really want as a price, the value of corporations. Neoliberalism is not anonymous. Really, the ideologies of hayek, mizes and fredman are ideologists of the mafiotism of the financial and banking regural technological mafiotized material.

**Through Neoliberalism and globalization, the Representatives of Financial Banking Resource Technological Mafia-driven Materilismus manage and create inequalities worldwide**

Through Neoliberalism and Globalization Representatives of financial bank resource technological mafiotized materialism. They manage the creation of inequalities, conquer markets, consumption in entire countries, monopolize production, monopolize trade and monopolize the consumption and sales of goods and services.

Creating and managing inequality through:

"Through trade wars."

- Through sanctions
- Through international financial institutions - IRF, World Bank, World Trade Organization.
- Through laws - taxes, insurance, regulations, benefits, pensions
- Through the pension system
- Through education
- Through healthcare - hospital, health insurance, inpatient and outpatient care, creation of corrupt practices in hospitals, clinics, medical guilds, lack of treatment, non-access to treatment, non-access to medicines
- Through pharmaceuticals - the creation of drugs that cause addiction, morbidity,
- Through the banking system
- Through the financial system
- By generating currency, economic, governmental,
- Through the economy
- Through the media
- Through psychoses, psycho-attacks
- Through businesses for the poor
- By increasing property rents in whole cities, whole countries
- Through lawlessness in the judiciary
- Through lack of justice, legality in the judiciary
- By mafiatizing the judiciary

- By mafia administration - state, municipal
- By mafiatization of the executive branch - Council of Ministers, ministries,
- By mafiatization of controlling and checking institutions
- By mafiatization the laws
- through business for the rich and the super-rich
- By creating a debt system
- through greater poverty
- By reducing the rent - income from rents, capital investments, real estate and others
- Through government policies
- By imposing laws / on the example of the European Commission and the European Union
- By creating corrupt practices at state institutions - NRA, police
- By creating a mafia in all state institutions
- By creating a mafia in the judiciary - court, prosecutor's office,
- "Through wars."
- By lack and limitation of opportunities for realization
- Through wages and the creation of a system of minimum wages for 99% of the population
- By creating a group of poverty and a group of the super-rich
- Through the tax system - increase taxes
- By determining the minimum wage and its dependence on GDP and other indicators.
- By supporting foreign direct investment to launder money in the country concerned, by minimizing income compared to developed countries
- By providing average incomes that ensure a minimum of human existence without creating other opportunities for realization
- By mafiotizing government, economic union, states
- By generating crises - economic, financial, currency, demographic, cultural and others.
- By generating refugee crises
- Through crises in social systems
- By mafiatizing the judiciary
- By imposing corrupt practices in the state, local government, laws, public procurement,

The only goal is the profit and enslavement of peoples, states, governments, the creation of monopolies. Participating countries - banks, financial institutions, companies - oil, resource, steel, oil, food, medicine, fuels. Finance and money determine politics, wars, peace.

The goal: neoliberalism and globalization

Control of 99.9% of the population governments - not only through finance, but also the cultivation of loyal government and state subjects - from universities, secular institutions, clubs, lodges, foundations, which then or become presidents, prime ministers, ministers, heads and important departments. Robbery of 99.9% of the population. Robbery of 99.9% of income, savings - through high taxes, interest, increased food prices, increased prices of services, increased prices of consumables, increased interest rates on credit cards, fast loans, Control of the security services and mastery of the compromising material. Control of entire countries. Through debt securities control governments, states. Control of money, their circulation, movement, direction, direction. Policy control and implemented policies

Press control

Policy control

Control of Masonic lodges

Meaning and purpose of war, military conflict, aggression - profit.

Control and prevention of the introduction of technologies. Control and prevention of the production of free energy technologies to be used by all people and nations. Control of patents that contribute to the development of civilization, not to see the light of day, to be forgotten, not to be used. Control and liquidation of scientists who have created innovative solutions for the benefit of mankind in science, technology, treatment. Control and prevention of the production of developments for the treatment of deadly diseases. Import and export of corruption in a country in order to destabilize it, creates inequality in society. Import of terrorism which creates fear, instability and corresponding inequality. Export and import of mafia principles in one country. Creating a debt economy, the debt spiral for 99% of the population, money control, money transfer control, money payments, credit control, Who controls money controls states, societies, peoples, governments. Possession of the masses, peoples, individuals through racketeering, coercion, procurement, use of state and other institutions for racketeering, coercion, extortion, use of the police prosecutor's office for racketeering, coercion extortion. Personality control, with debit, credit cards, mobile phones, mobile applications - continuous control. Control of the civil society through foundations - the NGOs in order to replace the public opinion, their financing for the purpose of control and management of the society. Possession not all resources of the earth, oil, gold, silver, uranium and income from them. Disease management through diseases. Population management through environmental pollution

Technology management, when one technology to be implemented, why not, to keep another, to disappear. Private repositories of huge treasures. Generate crises - all kinds, economic, currency, social, refugee, conflicts, wars, political crises. The financial crisis occurs the fastest, the currency crisis occurs instantly, followed by economic crises, Part of the financial crisis and one type of it is the currency crisis. A financial crisis follows. Economic crises always follow.

World currency controlled by the members of the Financial Bank Resource Technological Mafia Materialism. Creating a spiral of debt, the obligations of individual citizens, families, communities, Consumption control with the ultimate goal pemplab i representatives of FBRTMMaterialism.

Resource control

Money control

Production control

Schemes of crisis generation in neoliberalism and globalization in order to increase inequality in a nation, nation, community, alliances, peoples,

- -Conclaiming wars - they lead to deep inequalities. Inducing military conflicts
- -Concluding military intervention in a foreign country, which creates chaos and inequality.
- -Import and export of corruption, of mafia in all institutions in one country,

- -Dtraction of money from circulation immediately creates economic crises. They, in turn, cause enormous damage to entire countries. Accordingly, he receives loans.
- Causing a refugee crisis - causes - creates economic, social, demographic, social, political crises.
- Causing the Financial Crisis, Causing the Currency Crisis, Causing the Economic Crisis, - Causing the Political Crisis - not always last
- Increasing the deficit - for the purpose of subordination
- World wars are becoming redundant due to the danger of nuclear exchange, so terrorism, Islamization will be used.
- Managing the population through fears that create stress. Instilling fear among the population.
- Creating an antipode - through fear, manipulation, Creating a machine for intrigue
- Creating a machine for apparent occasions - for wars, conflicts, aggression, sabotage,
- -Concluding inflation and deflation afterwards
- -Creation of an antipode - with the ultimate goal of the Cold War battle - huge profits are generated, huge cash flows,
- Mastery of resources, control of resources, management of resources only for personal purposes.
- The machine of intrigue and compromising and creating false occasions.
- Generating, financing and combating terrorism.

### **Schemes for money laundering, profits, equipment of peoples and countries through the so-called foreign investment in globalization, liberalism and neoliberalism**

Inequality between the incomes of the workers of the two countries - the country of the investor and the country where the investment is made.

1 /. Investing in green means the following

The western company registers a company in Bulgaria under the Bulgarian legislation. The same company under the laws of the state and as an investor or receive with preferences for the purchase of land, construction by the state infrastructure, water and sewerage, communications, power supply and supply of electricity, construction by the state of the respective power grid for high voltages, communications to transport corridors and others. The parent company abroad registers credit lines for the construction of the respective buildings, equipment, import of equipment and purchase of equipment. All this - equipment that is an obvious company development is accounted for in larger amounts, companies that build buildings and premises are performed by companies close to the parent company, which account for construction, design and others at higher prices. Some of these larger amounts are returned to the parent company. Actually for credit lines of 100 units, the real value of these investments is about 30 - 35 units. The rest are amounts that are laundered throughout this whole process. Apart from that, the subsidiary owes to the parent company on the basis of credit lines and high interest rates. Even after the organization of production, if the cost of a product is, for example, 100 units, then this finished product is exported to the company of the parent company at a price of 100,001 units.



ie taxes are actually paid for 0.001 units. The real profit is made abroad. The production is exported 100 percent entirely. Here the cost is low - wages are low and low. Here, too, wages are between 20 and 30-35% of real wages in Western countries. The first option - even the parent company - receives a land donation. The second option - donation - land.

2 /. In construction - the first scheme. A company is registered. The company receives loans from foreign companies. the money of these companies is not checked for the origin of money laundering and others. The credit lines are registered in the respective state institutions in Bulgaria. Construction is under construction which in real terms costs 35% of 100 units. Here, too, wages are between 20 and 30-35% of real wages in Western countries.

3 /. In construction - second scheme Scheme - Company buys a property in the center of Sofia. Receives a loan from a bank with foreign capital. Real credit - the money is given by companies close to the owners of the bank, which are foreign companies. The money is actually laundered through the bank. All income is returned to the creditor companies through the bank. Here, too, wages are between 20 and 30-35% of real wages in Western countries.

4 /. In construction - third scheme Construction of company stores. The land and the shops and chains are owned by a subsidiary of the parent company, which has received 100 loans. Here, too, wages are between 20 and 30-35% of real wages in Western countries.

5 /. Manufacturing companies. The parent company registers a company for the purchase of the respective real estate, construction of the respective construction sites, equips with equipment of the parent company.

The funds for all these expenses are given by the parent company as credit lines - loans to the daughter company. Interest rates are freely negotiated. Usually these interest rates are higher than the market ones. The loan funds can also be provided by a bank on the territory of the respective country and are guaranteed by the parent company. In fact, the entire investment is returned many times to the parent company by the daughter company. The products or services produced are actually exported to the parent company at prices close to the cost of the products. ie no profit is realized in the country where the subsidiary is registered. The profit is made by the parent company or its branches abroad. Here, too, salaries are between 20 and 30-35% of the real ones in Western countries.

6 /. Banking services - financial services.

7 /. Property business

8 /. Outsourcing services.

9 /. Company producing petroleum products.

10 /. EXPORTS OF INCOME of a country as a way of division, increasing inequality in the country compared to Western countries.

10.1 /. from Retail chains.

90 - 98% of the sold products are imported from abroad - given on credit with appropriate interest and penalties for delay, for the respective period. Prices are made - higher at which they are given on consignment. Borrowing is done immediately. The money from the turnovers of the companies is deposited in the vault every night in the vault.

10.2 /. For services or mobile products or services.

In reality, the payment for these services, if the goal is to use 10% profit tax in Bulgaria, can be made in the country itself. However, the real situation is as follows: the money paid for the related services is transferred to bank accounts in branches of banks that are not controlled by the Central Bank because they are branches.

10.3./ For banking services. Money laundering, from trade, This is done mainly through branches of banks that are not actually controlled by the central bank and are not subject to banking supervision. These branches under all legal provisions for branches of banks whose headquarters are in another country of a European country. These banks are supervised by banking supervision in the countries where they are registered, but not in the country where they have only branches. Payments in these branches are mostly made by foreign companies to bank accounts, which are correspondent bank accounts of parent banks or banks abroad, and in reality with the certification of these bank accounts the money is already in the respective correspondent bank accounts abroad. No taxes are actually paid on this money. All these schemes are proved by the analysis of over 500 production, trade, companies, companies from product sales chains, as in reality at a turnover of 400 - 800 million euros, pe makes a profit of 1-2 million euros, which is not really on

## **THIS IS A CONCLUSION**

Such foreign investment should not be reported in the Gross Domestic Product indicator, because deceptive results are obtained that do not reflect reality. In reality, such foreign investments should be reported only in terms of the employed labor force and the respective volume of their remuneration. Only this should actually be reported to the Gross Domestic Product of the respective country.

### **Managing inequality through the creation of the debt spiral and its management and control in Globalization and Neoliberalism**

Through debt can be managed, control the division. Reduction of mortgage funds, systems for supporting small and medium businesses, support for their business. Quantitative relief goes to the companies of the rich. Public procurement is managed only by the companies of the rich, poor and medium-sized companies are pushed out of competitions, tenders, public procurement. Public procurements are made for specific huge companies so that only they meet the conditions and requirements for participation in the relevant tender, competition or public procurement. Banks finance and support only the companies of the rich. European funding goes to the companies of the rich. Fast loan companies. The debt industry is part of the means to create, manage, control the division of society. The financial industry is a tool for this debt industry. The financial industry by providing fast loans with high and huge interest rates. Emergence of fast loan companies, where money laundering, uncontrolled money laundering is only the rich. The rich invest in products, industries, business services for the poor. They practically deepen and accelerate division and inequality. Extended loans for the purchase of cars, furniture, vacations, real estate. Bridge loans fast loans to cover heating and food bills. Debt - its increase practically



accelerates inequality and division in society. 93% of the property in Bulgaria was private. By dividing and increasing inequality - poverty is practically reduced because people have to sell their property to survive in order to make ends meet. Continuous increase in taxes, food prices, services, utilities. They trade in debts, they increase in debts, the financial institutions trade in our debts. Quantitative easing in the US 2008 actually instead of going to citizens go to financial institutions. Instead, these amounts should be spent on services, appliances, vacations, refrigerators, TVs, cars. Instead, these quantitative facilitations have intensified and increased inequality and division. The plan was more debt. Throwing money in a crisis actually creates more inequality and division in society. Calculating poverty - falling into debt - increasing debt. All measures taken by governments policies aimed at ensuring the increase of people's debt. Household debt in the UK is currently around 395 billion pounds.

### **Neoliberalism and globalization - the environment for creating inequality between STATES through the tools of the International Monetary Fund and the World Bank, the World Trade Organization**

The policies of the IRF and the World Bank - the indebtedness of entire nations, peoples states, in order to long increase the inequality divide, buyout - privatization of state-owned enterprises, funds, resources, entire economic sectors. Inequality between countries. Creating crises and at the same time offering by the IMF and the World Bank to help countries emerge from these crises. The creation of crises in Latin America. The IMF is offering help to resolve these crises. The IMF is failing to deal with these crises. This was done deliberately. The ultimate goal is to create debt spirals of these countries to the IMF and the World Bank. As a result of these impacts - deepening the disparities, accelerating the lag of these countries from other countries - increasing inequalities between countries. When do these crises occur in Latin America, for example? When US interests are threatened in these regions, which are very rich in natural resources. Example The United States loses its lead income in Bolivia after the nationalization of lead mines. Result - The United States is looking for an option to overthrow the government. 1952 General Barrientos wins the election. Steps - The military dictatorship opens Bolivia's doors wide to foreign capital.

The IMF's stabilization strategies include the following steps:

- Free exchange rate (introduction of special customs tariffs).
- Freezing of wages - which leads to mass unemployment.
- Lack of social programs.
- Bolivia has collapsed.

The same thing happened in 1960 in Uruguay. A growing deficit is created in the state budget. Established in 1949-1959, national and 88 foreign banks contributed to Uruguay's instability. 19548 Uruguay exports gold to the United States. For \$ 16.5 million. The country is in misery. Difficult supply of the population with basic goods and services. The IRF also prohibits Uruguay from concluding bilateral trade agreements with foreign countries that it cannot control. However, such bilateral agreements lead to increased trade and stabilization of economies, exports of goods and resources. The IRF takes control of all commercial and financial operations in Uruguay. The IRF also controls the National Bank of Montevideo. 1968 The IRF has ordered the National Bank of Uruguay to reduce

its public sector loans and increase foreign loans. , which makes them dependence on foreign loans. As a result, inflation jumped tenfold for the period 1966-1972. \$ 350 billion is flowing out of the country. Uruguay's foreign debt increased from 5.3 billion pesos in 1967. to 14.7 billion pesos in 1970. Speculation and the black market are growing. Crime and inequality are on the rise. 1956 is causing the crisis in Argentina. The agreement with the IRF reduces foreign exchange reserves, foreign trade, prices increase, the balance of payments is undermined, the state is obliged to provide complete information to the IRF which information actually concerns national security and national defense. The state allows foreign capital to enter. The aid received from the fund is much smaller than promised. Between 1958 and 1970, the Argentine peso was 13 devalued. The standard of living is falling sharply, the population is becoming impoverished en masse, and state regulation is strengthening.

In the late 1950s, Brazil experienced hyperinflation based on low coffee purchase prices. , wages fall 4 times, Actually the national resources are acquired by foreign companies. Brazil is seeking help from the IRF. The measures are - reduction of salary quotas for those working in the budget sphere from 37% to 27%. , 300,000 staff members of state-owned enterprises have been laid off. this is 20%. The gap between rich and poor is widening. The total poverty of the population is increasing. 1968 Peru agrees with the IMF on the creation of 450 foreign companies. These companies are from Japan, Germany, USA Debts to foreign countries are growing enormously. party falls into insolvency. In 1970, representatives of foreign companies who violated state laws were brought to justice in Peru. Partial nationalization is taking place. In 1972 state investments are 39%, in 1973 - 42%, in 1974 - 43%. There is a strong link between strong economic groups and foreign capital, which leads to economic destabilization. This applies to Brazil, Argentina, Chile. The IMF aims at liberalization for foreign capital, no stabilization of the national market. The goal is the entry of foreign companies in the countries, export of resources, goods, national wealth, without engaging in the development of the local economy, markets, consumption. Inequality grows drastically

### **Hayek and Friedman's NEOLIBERALISM and CRITICISM of it by Prof. Dr. Momchil Dobrev**

Neoliberalism originated in the 1920s and 1930s, The theoretical foundations of neoliberalism derive from classical liberalism of the 19th century. The economic structure is built on the basis of the market economy, which is regulated by free competition. Liberal classics reject the possibility of state intervention. Neoliberalism recognizes state interference in economic life, but only when the state preserves and works for free competition. Neoliberalism is the antithesis of the economic system of Keynesianism - which justifies the need for state intervention in the economic life of the country. This theory became dominant in the 1930s and 1940s after Black Friday, with economic crises in the 1970s showing that the state was a weak regulator of economic life. After World War II, neoliberalism began to play an important role in Western European countries, especially in England (London School), the United States / Chicago School /, Germany / Freiburg School /, France, Italy and Belgium. This is necessitated by the sought-after accelerated development of the countries after the Second World War. The early 1970s saw a boom in neoliberalism in economic thought. This follows the awarding

of the Nobel Prize in Economics to Friedrich von Hayek and Milton Friedman. It takes place after the abolition of excessive state interference in economic life, which is accompanied by all the resulting dangers to freedom. Neoliberals believe that the state is incapable of ensuring the well-being of all members of society, and this necessitates a limitation of its powers. Hayek and Friedman believe that proportional rather than progressive taxation is a key feature of neoliberalism. In financial policy, neoliberals uphold the principle of a balanced budget. In the field of monetary policy, the state should be deprived of its monopoly on the issuance of money. In the field of social policy, freedom, the application of antitrust laws and consumer protection measures, free initiative, guaranteeing fundamental freedoms to citizens should be limited to a minimum. The main elements are - the priority of private property, low taxes, restrictive social policy, stable money supply, limiting state intervention in the economy and anti-regulation.

#### London school

This school is often called "neo-Austrian", as the founder of the London school was Friedrich August von Hayek in 1899. Carl Popper and Lionel Robbins. The concept is for economic development as a natural process, the notion of the economic freedom of individuals and the exclusion of the possibility of state intervention. According to Hayek, the "spontaneous order" in a market economy is created in an evolutionary way as an unconscious result of the conscious free actions of individuals. People are driven by personal motives to achieve the common good, although no one is guided by thoughts for the good of society. According to Hayek, there should be no state interference in the economy, there should be no protectionist policy, The state should exercise only administrative functions, with the sole purpose of not violating the freedom of individuals, ie. not to violate the interests of capital and labor. Contradiction, the interests of capital and labor are opposite.

The principles of free competition should not change the law of supply and demand. Both supply and demand are managed, ie. there is no independence of this law.

#### Chicago School.

In the 1940s, the "neoclassicism" trend emerged in the United States as one of the currents of neoliberalism. The founder of neoliberalism in the United States is Milton Friedman, and representatives Edward Chamberlain, Bejamin Anderson, Maurice Kopeland. In reality, the Keynesian paradigm disintegrated in the 1970s, The ideas of the Austrian school were supported by Ludwig von Mises, Murray Rothbard, Israel Krisner. Monetarism is the most striking manifestation of neoliberalism (neoconservatism) gaining influence in the late 1970s and 1980s in the United States. They show the insolvency of the Keynesian model, according to which the active intervention of the state is crucial for the stability of the economy. They believe that there are internal forces for self-regulation of the economy. They prove that there were stabilizing factors that regulate the economic balance, emphasize the fundamental importance of the monetary system in the economic process. According to monetarists, the high growth rates of money circulation in circulation, caused by the wrong monetary policy, were the causes of inflation, cyclical unemployment, In reality, on the basis of the conclusions of the Financial Bank Resource Technological Mafia Materialism

of Prof. Momchil Dobrev, it can be seen that in a conscious management of the money supply **CRISES ARE CREATED** - currency, economic, financial. Currency crises in which the exchange rate of the national currency against the dollar jumps incredibly and really as a result is the devaluation of the national currency. Simply, the scheme of varying the size of the money supply - the presence of currency, the retention of currency, restricting access to currency - causes the devaluation of the national currency. In reality, neoliberalism, along with neoconservatism, came to power in the United States in the 1970s through President Ronald Reagan and in Britain through Prime Minister Margaret Thatcher. At one point, neo-conservatism gave way to neoliberalism. On the basis of globalization as a process, which is the basis of the representatives of the financial binocular resource technological mafia materialism of Prof. Momchil Dobrev in neoliberalism imposes the classic Friedrich von Hayek - British economist and sociologist of Austrian origin. In reality, neither "Reaganomics" nor "Thatcherism" form a neoliberal model of government. In reality, the United States and Great Britain formed neoliberalism as an "export model" realized through the "Washington Consensus." The neoliberal model really turns out to be a new model for the reborn nomenclature elites - a mechanism for quick and effective solution of the problem of transferring property from state to private. Through this, real representatives of the Financial Gray Bank Resource Technological Mafia Materialism of Prof. Momchil Dobrev from the West really aim at the economic ruin of the already former adversary - the former socialist countries, with the goal of real neocolonization of resources in these Eastern countries by these representatives.

In this way, Bulgaria was included in the framework of "neoliberalism". In reality, the ideology of neoliberalism places at the center of its ideology the "economic man" - calculating, forecasting, rationally choosing and knowing his economic interest. On the basis of this vision of an "economic man" the need for complete freedom of action of this "economic man" is formed. According to them, this is really an unconditional condition for human progress. In reality, these individuals associate the freedom of action of the "economic man" with the unrestricted mechanisms of the market game. In reality, this is absolutism. Market play is really the only condition for development. "There is nothing that cannot be sold and everything can be bought. The question depends on whether there is a demand. In reality, the "market game" transcends and replaces the whole set of all other human values. Any attempt to seek a unifying ethics and morality for human society is seen by neoliberal theorists as a "path to slavery," according to Friedrich Foyen Hayek. This paradigm really turns the whole essence of human society and human nature upside down. In reality, the question of human morality is raised on a market basis - ie. "Anything that is market inefficient, and does not maximize profits, is unnatural. According to this ideology, the market becomes the only measure of the human and the human. If the market does not accept a person, ie. he does not create maximum profit, then this person has no right to exist. This makes the whole essence of human society meaningless. Ie morality and values are devalued as everything that has value and price and is sold only is valid. Ie The law of supply and demand is really amoraled. Because only this is what is sought and offered that brings money - ie. morality is devalued. Moral, ethical, legal norms are devalued. Ie everything is corrupt.

In our opinion, however, what is moral and ethical is socially just. This is excluded in neoliberalism - morality, moral norms, legal norms are excluded. Not everything can be sold, not everything can be offered at any price. In fact, everything until neoliberalism was aimed at restricting freedom. In reality, freedom is associated with the ability to offer and seek everything at a certain price. Ie this means that morality is offered at a specific price. Morality, ethical legal norms cannot and should not be traded. Going realistically to market freedom leads to real market slavery of man and everything moral, ethical, In neoliberalism, it is mainly the existence of economic and commercial freedom. It makes growth, development, Neoliberalism is an ideology and political program and system that glorifies free markets. Any battle against neoliberalism is seen as a battle against free markets.

But who owns the "free markets" and are they "free"?

Markets are not free at all after they are dominated by huge companies that impose their marketing and brand strategies, impose their prices, increase their business, conquer more and more territories and do not really leave any free territory for competition. There is really no competition. For example, is this competition in Bulgaria - such as German supermarket chains and supermarkets - selling products made in Bulgaria at 4 times higher prices than those sold by these Bulgarian producers - with a foreign owner in foreign markets - English and German. Is this a competition that is limited. There is no real access to markets, no real competition, there is the imposition of marketing, brand strategies, promotional product strategies. , prices, goods, services. In reality, whoever controls the market also controls the income of the population. In reality, there is dominance of certain companies in certain markets. Neoliberalism really has nothing to do with free markets. All these are words and tales, for manipulation. Ie there is the conducting of the social system in the name and for the benefit of the market, - the draining of the income of the population in the name and for the benefit of the market. In reality, there is a forced, undemocratic and unequal reorganization of the foundations of a society.

What is achieved:

- Intensification and extensification
- Strengthening, accelerating, differentiating the differences
- Strengthening, accelerating, differentiating inequalities
- Strengthening, accelerating the formation of the debt spiral and impoverishment
- Strengthening, accelerating the division

Not a fair distribution of public goods.

At the core are global corporations that manage, create, control, the market and prices in it with the ultimate goal - maximum profit, draining all funds from the population. Neoliberalism is a deliberately deliberate act of trampling on the moral and ethical norms of law in order to cause a loss of judgment contrary to the law. According to neoliberalism, human beings are a calculator of gains and losses. Moral and ethical norms are ignored and the goal is to weaken the welfare state and any commitment of the state to the people. Neoliberalism is a method of rearranging human society. Neoliberalism makes everyone think of themselves as the owner of their knowledge and initiative, talents, to compete

and constantly adapt. Relationships between people are now seen only as competition. Neoliberalism considers competition as the only legitimate organizational principle of human society and human activity. The market is the only evaluator of human qualities, its value and the only guardian of human freedom. This system of evaluating the quality of each person in terms of price and value actually produces a small part - a caste of winners and a huge army of only losers. Hayek believes that it solves the problem of modernity, the problem of operational knowledge. According to Hayek, the market legitimizes the trade in goods and services with precisely defined prices and the value of human qualities, but the market reveals only the truth. Reverence for the free market leads to a real erasure of the values of man and the human person that have no price and cannot be sold. This is a real creation of a new world - a world ruled by the rich only for their benefit and for their profit. According to Hayek, the market can be considered a kind of consciousness. While Adam Smith believes that the market can only be justified in the light of individual values, the virtues of the human person, he is really concerned that when society rests and develops only on self-interest, it will not be a human society. Hayek is considered the ancestor of neoliberalism, which reduces everything to a market and an economy, to goods and services with prices and values. Hayek considers the price system of the market as reason and the only reason that is effective, logical, useful for society. Hayek structures the whole reality on the model of economic competition and the supply and sale only of goods and services at a certain value and price. But to transform human values as goods and services with a certain price, it depersonalizes the real human essence and is only the prerogative of the rich and the oligarchy which aims only at profits regardless of the value of human life. Hayek believes that every human activity is conscious and only valuable when it has economic value and price. Human activities can be reduced to the basic concept of wealth, value, price, exchange, cost and most of all price. Prices are a means of effectively allocating limited resources, considerations, needs, and utilities.

Human activities and qualities must bring price and value. Prices are determined by supply and demand. For the market to function well, it must be free and competitive. Civil society, human values, moral values, human ethical values, free institutions, freedom of conscience, honor, dignity, religion, the press find no place in Hayek's thinking. According to Hayek, only the market provides protection for society from totalitarianism. To prevent totalitarianism, the state only needs to ensure freedom of the market. These are just thoughts. While in liberalism the state must leave the merchants alone, in neoliberalism the state must be active in organizing free markets. It is the state that must constantly maintain the freedom of the markets. Everything must be based on economic values and analysis. On the other hand, the state should leave enough independence on the market, not to disturb the natural functioning of the markets. Therefore, ideally, the state provides conditions - a neutral, independent, fixed, universal legal framework in which market forces to operate, arise spontaneously. The price system is the one that leads and manages the market of everything. According to Hayek, the free market left to its own devices with its pricing system acts like reason. Ie the market calculates what individuals cannot realize. The market values people with their prices and values. Ie According to Hayek, the market is a means of knowledge. Such a market is not a human invention,

and it can be manipulated like anything else. Hayek does not at all consider the possibilities for market manipulation and its prices. He doesn't look at it at all, he doesn't even mention it. This is not accidental. These are methods of means of monopolies, of the oligarchy, which uses manipulation to manage, create, control the market and its prices. The only public goal is to maintain the market itself. This is again only in favor of monopolies and oligarchy. The market is the only legitimate form of knowledge. At the individual level, our values are only personal, they are just an opinion that should not be accepted. Values that have no values and price are not taken into account. It is no coincidence that Ronald Reagan and Margaret Thatcher are the guardians of Hayek's neoliberalism. This proved their support for the monopolies and the oligarchy that governs the states, with the ultimate goal of governing, creating, market, setting rules, pricing values, and winning. Thatcher praised Hayek and promised to unite his philosophy of the free market with the revival of Victorian values: family, community, hard work. But he really forgets that. Neoliberalism is really at the root of every crisis, especially the crisis of 2007-2008. Profits and money transfers to offshore accounts and zones.

In reality, neoliberalism is at the root and cause of the collapse of public health, education, child poverty, the collapse of ecosystems, inequality is a virtue, the market ensures that everyone gets what they deserve, depending on its price and value. For neoliberalism, competition is the most important characteristic of human relationships. In reality, neoliberalism defines citizens as consumers whose choice is determined by buying and selling. It is the market that rewards human quality and punishes its inefficiency. According to Hayek, the market provides benefits that have arisen by accident and not in a planned way. The real restriction of competition is imprisonment. Taxes and regulations must be minimized. Public services must be privatized. According to neoliberalism, collective agreements and the actions of trade unions distort the market. The market determines the hierarchy of winners and losers. Inequality is a generator of wealth and a reward for utility. It is the market that guarantees and provides everyone with what they deserve. On the one hand, the poor blame themselves, and according to neoliberalism, they must blame themselves for not being successful, for not being effective, for not being useful. The fact that someone is unemployed means that the person is not enterprising, useless, has no real value and price to look for. In a world that is governed only by competition and the market, those who are not successful must look for guilt only in themselves, so they are losers. The term neoliberalism originated in 1938. At a meeting in Paris, attended by two of its representatives, Ludwig von Mises and Friedrich Hayek. In "The Road to Slavery" published in 1944. Hayek argues that "government planning crushing individualism will inevitably lead to totalitarian control. This is similar in Mises's book *Bureaucracy*." Mostly that the theses of these books attract the attention of rich people who begin to fund these theses. Hayek began to create a transatlantic network of academics, businessmen, journalists and activists, wealthy businessmen. While Hayek believes that governments must regulate competition to prevent monopolies, he gives in to Milton Friedman, who believes that monopoly power should be seen as a reward for efficiency. Hayek introduces his theory of spontaneous order into the market. Ludwig von Mises and Friedrich von Hayek continue to be critical of the mainstream economy, even between the 1930s and 1970s. The economic crisis in the early 1970s gave rise to a new consideration of

monetary theory and the theory of the economic business cycle. Therefore, they are looking for a solution that responds to inexplicable processes, which include high inflation and low employment. A turning point came in 1974, when Friedrich von Hayek won the Nobel Prize in Economics for his work on monetary theory and business cycle theory. Hayek's analysis begins with the market. For Hayek, the market is an institution of spontaneous public order. Free spontaneously emerging markets and free will to exchange are interrelated and conditioned. According to Hayek, "freedom is a situation in which individuals do not depend on the arbitrariness of others. 1948 For Hayek, information and knowledge play an important role, they are the main driving forces of market processes. There is no perfect information to match the expectation with reality. According to Hayek, individuals adapt to the market and improve the conditions for themselves by improving the knowledge and information they have through the market itself. Regulation must take place only through the market itself and the market itself. Hayek further developed Leon Vapras's theory of market equilibrium, which he considered to be static with perfect information for market participants. According to Hayek, equilibrium is a dynamic category due to incomplete awareness. But this lack of information is managed and controlled by monopolies and the oligarchy, which does not allow full market awareness. It is the mafia that controls the formation of the market. It makes awareness.

The discrepancy between demand and supply is also due to incomplete information and incomplete information about the market. The mafia controls the flow of information. The mafia masters the information, there is no perfect information, they hide the information, they limit the access to information, they limit the information. According to representatives of the Austrian school, money is what causes imbalances between supply and demand and is a generator of cyclical fluctuations. Controlling the amount of money supply can avoid cyclical crises. However, Hayek emphasizes more the secondary effect of government monetary policy, namely the mismatch between the structure of production and the propensity to save in society. The stagflationary depression of 1972. Hayek explains by disturbing the dynamic balance in the structure of production. Changes in the money supply by the central bank lead to a real impact on the market economy. Money is what causes the mismatch between supply and demand in the market. According to Prof. Dr. Momichl Dobrev, the availability of free money from profits from non-productive activities - trade services and others generate crises. Neoliberalism through globalization guarantees market management by monopolies and oligarchy. The cyclical destabilization caused by the monetary policy of the central authorities has an impact on the change in the structure of production, incompatible with the specific norm of saving in society. The change in the money supply by each central bank affects the structure of production, trade, consumption, savings. Money is what causes the mismatch between supply and demand in the economy. Wrong information, marketing the wrong information. It leads to the creation of capital goods. The market calculates all unprofitable productions through deflation. Secondary deflation leads to a loss of confidence. Neoliberalism leads to a regression of social and economic benefits. Neoliberalism puts at the top of the existence of society - individual freedoms that do not comply with any rules. This is completely wrong because order in a social society is ensured by ethical, moral, legal norms. It is no coincidence that Hammurabi introduced the moral, ethical and

legal norms into the laws that govern a society in the 5th century BC. According to another neoliberalist, Milton Friedman, inflation was a monetary phenomenon. Belief in the power of central banks for more than 30 years rests on these words. In reality, Milton Friedman gives central banks the right to govern societies. - this proves that Milton Friedman really defends the representatives of the Financial Banking Resource Technological Mafia Materialism of Prof. Momchil Dobrev, whose sole purpose is huge profits, enslavement of entire nations and peoples to work for them - a real slavery. According to Milton Friedman, the money supply of money from central banks determines the price of money. However, if the bankers act correctly, there will be no inflation or deflation, and the economy will only grow smoothly. The real value of money depends on its quantity put into circulation. Limiting the money supply - the money supply in circulation of currency in circulation and access to currency - leads to inflation and devaluation of the currency - examples of the systems of George Soros.

However, money is not a commodity, like any other, related to the production value, in supply and demand. Money is what measures and measures units of everything. It is a lie that increasing or decreasing the money supply cannot lead to inflation. Milton Friedman's monetary theory presents the following basic principles:

- The free market is a stable self-regulating system that loses its stability in any manifestation of state influence
- The state should not be allowed to produce material values, regulate employment and prices
- Floating exchange rates are preferable to fixing, because at fixed rates a black market is formed and a large number of transactions take place there.
- To stimulate production, it is necessary to maintain a constant low rate of increase in the amount of money in circulation
- Change in the amount of money in circulation with the main reason for changes in nominal income
- Unemployment, inflation, stagnation and others are caused by incorrect government policy
- Government measures aimed at redistributing income through progressive taxation are economically inefficient
- The government is needed as a means of determining the rules of the game, and is like a judge who interprets the established rules and ensures their observance
- Prolonged inflation is the result of printing too much money
- Restricting the use of monetary policy to stimulate the economy
- Implementation of shock therapy - full privatization, free trade and cutting government spending, deregulation
- The quantity of money has nothing to do with its quality - its purchase value.

Inflation has been a matter of balancing supply and demand with the government's business expectations. Economic growth is a kind of perpetual motion machine and organizes itself. Because higher business expectations lead to more investment, which supports consumption and increases inflation expectations. Market bubbles inflate as final demand begins to lag behind investment growth. In deflation, the opposite happens. Friedman's inflationary spiral as well as

hyperinflation become possible when there is no balance between supply and demand in the economy as a whole. Here is the criticism of Prof. Momchil Dobrev that investments are not leading before production and investments in production. According to Friedman, an increase or decrease in the money supply cannot in itself cause inflation. The practice and experience and the analyzes and conclusions of Prof. Momchil Dobrev show the exact opposite - that by managing the available money supply, blocking the money supply leads to hyperinflation.

After Margaret Thatcher and Ronald Reagan came to power, the introduction of the other components followed as follows:

- Tax relief for the rich, lubrication of unions, deregulation of everything, privatization, outsourcing, and competition for public services.
- Through the policies of the IMF, the World Bank, the Maastricht Treaty and the World Trade Organization, the full range of policies of neoliberalism is imposed, especially without democratic consent and force on the whole world. At the same time, all this policy is adopted by the Labor Party and the Democratic Party. in USA.
- Chile is the country where the first measures of the new policy are adopted, which "has no alternative", which promotes freedom and choice. The program of neoliberalism has been introduced entirely in Chile. However, freedom concerns only the rich, not the poor.
- Freedom from pro-union and the absence and prohibition of collective bargaining means freedom for neoliberalism.

Freedom means /:

- Reducing pay levels
- The lack of regulations
- Accrual of huge interest
- Exotic financial instruments.
- From taxes
- Freedom from distribution of goods
- Financial speculation
- Freedom of movement of capital
- Freedom of money and money laundering

Milton Friedman and Ludwig von Hayek advocate the use, provocation, and generation of crises. They see crises as a method of healing and creating new conditions. Where neoliberalism cannot be imposed, its principles and programs and policies are enforced by so-called trade agreements by the World Trade Organization, imposing a system of dispute settlement mechanism between investors and states through offshore arbitration tribunals, whereby corporations can enforce countries to repeal social, environmental and other protections and regulations. All this is done for the benefit of international corporations and the international oligarchy. In this way, states are robbed by corporations. In reality, democracy is devoid of face. The requirement of neoliberalism towards the state is to impose universal competition. In fact, all utilities, water management, are put into privatization procedures. However, according to Prof. Momchil Dobrev, crises are really a system and management of robbery of the middle class and 99% of the population of a country. Inequality in the distribution of goods and the wrong distribution of goods lead to the rich becoming richer and the

poor multiplying. By privatizing or making public services that distribute public goods such as electricity, heating, water, trains, healthcare, education roads, prisons, allows corporations that privatize them or that receive concessions to manage them to set the prices they want, unjustified economically and in this way prices are set - incredibly high somewhere with 500 - 800% increase, as in reality the corporations set cash registers to ask for prices that are not actually made. Ie this income is actually unproduced. This is really a non-profit income. As well as interest in banks is unearned income. The corporations that have privatized such public services are amassing enormous wealth. There, the profit rates are thousands of percent. This can be seen, for example, in Great Britain, India, Russia, and Mexico.

The rich actually manage and control money like another asset. From this asset they receive unearned income. For the last 40 years, there has been a process of shifting wealth from those who create new products and goods to those rich who only control and manage money and receive unearned income - interest on money. The earned income is replaced by the unearned income. Bank failures are paid for by the state, ie. from the people. Ie the profit remains for the business and the rich, and the risk remains for the state - for the people. Governments are privatizing public services, deregulating corporations, regulating citizens, collapsing the health care system, pension systems, education. In reality, this also happens in politics as large groups of the population are manipulated by their right to vote. In reality, there is a kind of totalitarian rule in which the state forces people to obey it in everything that pleases the rich. Through the free movement of capital, goods, people, the conquest of markets, whole countries by multinational companies and corporations, by financial mastodons is real. One model through which the liberalization of capital and trade in products is used is the franchising model of conquering markets, countries, countries by international corporations. In reality, there is nothing new in Friedman's books *The Path of Slavery, Bureaucracy, or Capitalism and Freedom*, as the interests of the rich in conquering and occupying the world and accumulating pebbles from the new globalized order are clearly and provenly being met.

In reality, these roads are roads to power. Another form of seizure of public assets is the creation of public-private partnerships between the state and international corporations, even in areas such as defense and the development of weapons, in the field of security. Public - private partnerships emerged in the 1980s and especially in the 1990s. In this way, the state or local government assigns tasks to the private sector, which in reality, however, enjoy huge profits, so that even if there are losses, the state will pay them, exaggerating the costs and values of their investments in infrastructure. The lack of supervision and control makes the whole process unmanageable, where the profits are huge and any leak is "commercial confidentiality". In fact, the entry of private companies in the defense and security sector took place in January 2001, in order to take place after the occasion of September 11, 2001. , and under the thesis "war on terror" such public - private partnerships are created with the ultimate goal of providing huge profits to private corporations paid by the state. In fact, invading foreign countries through these public-private partnerships and invading citizens' private lives provides trillions of dollars in business. This is a business on terrorism - a market for terrorism with the ultimate goal of

huge profits. This displaces and replaces war as a system for securing huge profits. The real result is coercion, lack of democracy, repression, inequality, pervasive control and repression. These PPPs actually take part in wars, conquer countries, act across borders, actively participate in hostilities, seize resources, drain resources. Eventually, after the 2008 financial crisis, the blame was shifted for changing capitalism and financial institutions, and for a change, government and blame were shifted to the state, not the real culprits. Eventually, constitutional and legal changes were introduced after 2008, obliging states to make changes in the name and in favor of financial institutions. In addition, laws were passed to criminalize freedom of assembly and protest in order to effectively restrict the rights of citizens. Such laws were adopted in 2015 in Spain and Canada. One such example in the United States is the crackdown on Occupy activists. The suppression of the protests in Turkey in 2013, the massacre in Mexico in 2014, South AFRICA 2012. In reality, neoliberalism is an ideology that actively promotes the coercive, non-democratic and unequal reorganization of society solely for the benefit of the rich. There is a real undermining of the social and political rights of citizens. After 2001, a merger of power, business and security was actually realized.

In the name of the economic need for the profits of the rich, the democratic rights of citizens are being curtailed. There is a real justification for violence and repression in the name of "democracy". The state is no longer the embodiment of the will of the people, but of corporations, business, the mafia.

The conclusions of Prof. Momchil Dobrev are the following:

- Not only the monetary policy, but also the free money received from profit from non-productive activity - and mostly from activities in trade, profits from sale of military equipment, profits from non-productive activities - such as trade - most -already with high rates of profit, profits from speculation, profits from financial activities, profits from trade, it releases a huge amount of money, which is realized in such productions where the profits are huge - at least 300 - 800 percent for one - two years - is construction, drugs,
- Monetary policy incentives give good results in the short run, but not in the long run.
- The key interest rate is the main source of information for each market entity.
- This source of information actually distorts expectations and preferences, which is reflected in supply and demand.

## CONCLUSIONS

In reality, neoliberalism is an ideology, a system that creates globalization with the ultimate goal of achieving profits for international corporations, the oligarchy, the financial representatives of the Financial Banking Resource Technological Mafia Materialism.

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