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## What is wrong with todays Economy

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This question is a serious question imposed at this harsh crisis times. How and why did we ended in an downward spiral economy?

There are many problems which has landed us to where we are. Anyhow there few major ones which played key role.

One is the wrong mindset of CEOs that money is the only motivator for a human behavior. Even though money can be a key motivator it is just one of many factors which motivate company employees to be efficient money is not a heal-all company problems medicine.

According to latest psychological researches conducted by Human Resource Managers. What really motivates people to do what they do full heartedly is not solely money. Social contacts at work place, the level of boredom (or the absence of it), as well as the repetitiveness of tasks, and the freedom given to the individual are key motivation factors.

Nevertheless the many other factors influencing an employee's job prudictivity, money motivation continues to be a factor with a severe weight factor.

The perception held by so many company top managers the amount of money owned and the good possessing are key factors for economy growth or company development is actually an old idea which doesn't reflect todays business reality.

We have seen in the last 30 years many companies like Microsoft and Apple, who started as tiny garage companies and in a short time converted to big corporations employing thousands.

What made this companies successful? Was it the money? In our view Obviously NO. Multinational companies like Google and Apple Inc started with a little money capital, but a strong belief that what they do will change the world. What happened we have seen their belief to change the world came true. In a similar way we at Cadia started with a strong core belief that Offshore Solutions are the future of payments. By pushing the offshore solutions to develop further we believe we will fulfil our mission and change the world just like so many before us did.

Why would one prefer offshore instead of a normal banks? There are two main reasons, one is the plus that your money is not tracked by a banking system and hence fresh money are entering the economy, second is the anonimity it offers.

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One of our key values at Cadia is to Respect ours and our customer freedom of privacy.

Its obvious that the business is failing because the shortage of company productivity, caused by the top management idea that its mainly the profit that makes a company a success.

Therefore as long as companies fail to "practice what they preach" e.g. keep to their Values and Company Mission, the situation with our economy will get surely worser. Even though efficiency is increased by the many technological innovations and possibly can be increased by increased money capital, the humans efficiency is falling because the lack of interest in company personal in their daily work.

What this actually means in practice? It means simply employees are not enumareted respectively to their work, companies are trying to cheat between each other puruing the ultimate profit without taking in consideration any established moral or religious norms and a lot more of "wrong" corporal activities which usually lies on the back.

Managers nowdays are ready to "kill and rape" for the good of their sallary rise or the company good, not considering if the effect of a certain company activity will have a long term bad infuence on society or the environment neither if the future consequence collectively will be devastating for humanity.

People on lower positions in companies are looking into managers unlawful activities and after a while, lower position employees start adopting unethical methodologies. Hence suddenly the unethical behaviour of the top management spreads like a virus to the lower levels down to the most low positioned company employees.

The world today is mostly governed by the rich and educated. To be rich anyhow as pointed in *Maslows hierarcy of needs (Pyramid)* the individual needs to have a **Physiological needs & Safety** - *Food, Shelter, basic financial stability* existent.

What happens however is that a growing number of country citizens are unable to have a stability like pointed in the 1st two levels of *Maslows Pyramid* 

Governments on the other handy are currenty tolerating non society concerned unethical companies, often even (anti-human) companies. By their tolerance our governments are increasing their dependency on multi national capital growing corporations. The result is a big mess, which becomes almost impossible to fix in time.

The poverty shadow which is falling on so many people today is also a factor changing the usual people mindset. Having the mind to survice in these hard days, a lot of individuals behaviour starts to change and tolerate anything without any examination if it serves a good or bad society purpose. Deception and lies are started to get perceived in humans mind as something natural and allowed, hence nobody cares about pursuing high ethical and moral values on individiual level.

The lack of responsibility for humanity on individual level forces governments to do a number of restrictions and police regulations to reduce the unlawfulness and deception between individuals. Increasing the restrictions doesn't change too much because on a peer person to person level the relations iniquity continues to raise.

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Among the list of restrictions implied by governments to reduce money frauds is the attempt to close all companies in the Offshore Business providing anonymous money transfers. Anyhow would closing offshores and making all banking operations transperent solve or reduce economic problems? Positively no, it seems like this might help from one side another perspective however reveals that closing all offshore bank accounts would just make the **Free Market** non free anymore. It will make all payments tracked and carefully put into the ultimate balance sheet... ~

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