Clarion Review

General

Empire of Debt: A New World Order
Okay Hill
CreateSpace
978-1-4537-9138-7
One Star (out of Five)

One morning, while watching *Good Morning America*, Jonathan Andrew Christian Hunter III hears experts from several New York financial institutions state that a world without debt would be Utopia. Jonathan is the chief financial officer for the American Reserve Bank, and he sees clients on a daily basis who are struggling with too much debt. The idea of a debt-free society intrigues him and the more he considers it, the more determined he becomes to make it happen. He starts by discussing this idea with several of his closest friends. All agree that a debt-free world would be a wonderful place to live, but only one, Joseph Micah Stormcrow, ultimately supports his desire to do something about it. Jonathan hatches a plan to unleash a computer virus into the systems of all financial institutions in the world to erase all records of debt. Stormcrow, who is a computer expert, helps him to set his plan in motion.

Be that as it may, *Empire of Debt* is poorly written, with numerous other problems including an inconsistent and confusing storyline. The author does not explain what Jonathan's plan is until the end of the book, and even then the plan is extremely vague. The author introduces a number of characters in the beginning of the book, but few of them seem to have a significant role to play in the story. Lorien Susanne Mitchell, Laurel Ranghild Tompsen, HoxHa Bekim, and Otto Fenninger are all introduced in the book as people who might support Jonathan on his mission, but none of them ever contribute anything meaningful to the story.

There is also a problem with the passage of time. At the beginning, Jonathan is a well-respected banker who has experienced a high level of success, yet there is no indication in the narrative that much time is passing. The reader follows Jonathan through a number of days, and then the author makes reference to Jonathan closing a bank branch in Damascus because of the *Good Morning America* interview, and the government is tapping his house because they are suspicious of his radical ideas.

As a plot feature, the idea of a debt-free society is wonderful. The author writes, "A community of nations populated by people without debt must be initiated. No longer will lenders rule the world. No longer will the wealthy have control over people in their obligations. Poverty will no longer tear families apart and ruin the dreams of young people and entrepreneurs. Artists will be just as prosperous as day laborers." Unfortunately, the author has not presented a story in which this goal could be achieved. Poor characterization, jumps in time, and a totally unrealistic plan of action will make it impossible for the reader to suspend disbelief.

Catherine Thureson