The Hidden Art of Money

How the money system is used to deceive you

Aurelsson.com

For the Maker

When plunder becomes a way of life for a group of men living together in society, they create for themselves in the course of time a legal system that authorizes it and a moral code that glorifies it.

Frederic Bastiat
30 June 1801 - 24 December 1850
French political economist

Preface

Thousands of books have been written about money, how it works and its consequences. Most individuals on Earth have some grasp what money means in their life and how money is used in the way that it exists.

However, few contemplate how money comes into existence. Most people do not really care to ask this fundamental question, as they just accept that it is there to be used. Some may know something is wrong with respect to money, but few really comprehend how the money system is used to deceive and enslave them.

With this book, I want to debunk a few misconceptions about money and present the fundamental truth behind those misconceptions. In a nutshell, the money system as it is today, exists due to ignorance and inherent weaknesses of every living individual on Earth.

The people controlling the money system just exploit these weaknesses and through it, amass - in a very clever way - all resources on Earth. The most important resource that is being collected by the controllers is the energy that each individual possesses.

This energy comes primarily in the form of labor. And people are giving that up voluntarily by using the money system. They are giving that up by being tricked into giving it up. They are basically being deceived, because they believe the lies that come with the money system.

As with the legal system, there is a very easy way out of this, but it requires courage and a deep knowledge of what the money system is.

It is possible to turn this around such that people can get back their dignity. With this I mean that with the current situation, people are living a dishonored life, whereas it does not have to be that way.

People can renew the way they contract with each other without being subjected to a constant parasite that deprives them of their own energy.

- Aurelsson

Acknowledgments

I want to thank the Maker for giving me the strength and capabilities to be able to write this book. Without the Maker, I would not be here. This life is an incredible gift that I appreciate beyond words.

A big thank you is going out to many of the people on the internet who explained various deceptions of the money system for people to research and comprehend. It is truly by our own research that we will find clarity and truth.

I also want to thank my family and my closest friends who have always stuck by me through good and hard times.

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Part 1: Misconceptions of Money

What follows is a set of misconceptions about the money system and the corrections of these misconceptions. Once you know the truth about the money system, it is much easier for you to make well informed and intelligent decisions when dealing with money or when undertaking a new path in life.

The biggest misconception

Before we deal with specific misconceptions, we need to get rid of the biggest misconception of them all.

When people think of money, the financial system, the economy, the stock market or whatever is related to the money system, a feeling of complexity seeps in. Most people find it difficult to explain the money system, its workings and how it is tied to everything.

This is **by design**.

We have been raised not to comprehend it. The word **complex** often comes to mind. People only know what they are meant to know: How to **use** money and how to **get it**.

Those are basically the only two things on peoples minds. The rest is just too difficult for them. But that is just a **perception**.

It is **not** difficult. The money system is so brutally simple, that even a young child can comprehend it. The only thing that you need to comprehend the money system, is the **truth** about money.

And it is not only me saying this, but also prominent people from the world of banking and economics, like professor John Kenneth Galbraith.

> *The study of money, above all other fields in economics, is one in which complexity is used to disguise truth or to evade truth, not to reveal it. The process by which banks create money is so simple the mind is repelled.*
>
> ***Professor John Kenneth Galbraith***
> *Former Professor of Economics at Harvard*
> *Money: Whence it came, where it went (1975)*

The problem why people perceive it as complex is because we have been **told** it is complex. We have been told it is difficult and that it is only comprehendible by financial wizards.

They have you **believe** that it is complex. But it is not.

Step by step, I will explain you all **relevant** aspects of the money system, all its building blocks, in order that you can **grasp** it easily. Demystification is the goal of this book.

Once you know these building blocks, you will see through the scam that is the money system. You will see through the scam that is the stock market. You will see through the scam that are loans. You will see through every aspect of it, because you will have the **keys** to unlock the truths about it.

And the biggest key to comprehend is to know that money is created by the fact that somebody **wants** to go into **debt**. Somebody signs up for the debt and then money is created.

Money **only** comes in existence, because somebody signs a **promise** to repay. Money **only** comes in existence, because somebody stakes out a **loan**. And with that promises to labor a big portion of their life to pay it back.

They promise to pay back something that was created out of thin air. That **promise** is the **only reason** that money exists.

The money system only exists and functions by the efforts of your labor. It exists because people fuel it with their energy.

The biggest misconception is that the money system is complex and difficult to understand. It is **not**.

Once you see it, it is game over. It is game over in the sense that you will stop making decisions that are not in your best interest. You will start to make intelligent decisions regarding money.

You will start to break free from the slavery that the money system creates.

That is my goal with this book for you to see it. Such that you will **never** be deceived by it ever again.

Banks are not intermediaries

For the first misconception, we have to go inside the minds of almost every living individual on Earth. Most people believe that banks are intermediaries that broker between people who have money and want to save it and people who do not have money and want to borrow it.

This is a fairytale.

Think about it. So where did the **first money** come from for those people who **have** money to save?

In the minds of the people, money that is borrowed comes from the savers who have entrusted their money to the banks. But if that is true, how did the savers **get** that money in the first place? In other words, how was that money created? Did they inherit it? Did they got it from the government? Did they steal it?

None of the above.

The money people have, comes from one place alone: the **banks** themselves. Money is created, **the very moment** that somebody takes out a loan. We will look at this in the next misconception.

The point to take away is that banks are not intermediaries, rather they are **creators** of money. And banks create money based on your signature when you take out any form of **loan**. It is created **out of thin air** on the very moment that you sign a contract to take out a loan.

The money that is created is exactly the amount of your loan. So when you add up all money in the world, which is called the money supply or money pool, that is exactly the amount of debt that exists in reality.

If you pay back (a portion of) the loan, then that (portion of) money will **vanish** from the money supply. Of course, the money supply will grow with more loans being given out, so this fluctuates, but usually it fluctuates **upwards**.

So more loans are added than there are repaid. This is also by design, but we will get to that in the theft section of this book.

The point to remember is that banks are **not** intermediaries of money, rather they are **creators** of money.

Loans do not come from savings

The most essential question to ask is: **How** is money created?

Most people have the **erroneous** idea that only a certain amount of money is created by banks on the order of the government and that money which people save, is being lent out as loans. This is the **lie** that is being told by bankers to keep you in the dark.

Also, fractional reserve banking is a myth that is still propagated in financial books, but is a complete lie. Fractional reserve banking, in simple terms, is that banks need to keep a **fraction** of the money entrusted to them by savers in their assets, as a reserve, whereas the rest of the deposits are available to be lent out.

Again, this is one of the biggest lies of the banking system. It just does **not** work like that.

> *Today, fractional reserve banking is not practiced by any commercial bank in any shape or form. Any reference to the topic is a distraction from our current reality of debt monetization.*[1, p86]

Johsua Maree
Fair Money
2017

Money is created **every time** that a **loan** is being made. In other words, when somebody signs a contract with any bank to take out any loan, that loan money is created **at that moment** by the **bank**. It does not come out of the bank clients' deposits. It is **new money**, freshly created based on the signature of the borrower. Also, the creation of money has nothing to do with the fictitious fractional reserve banking.

Every loan represents **newly** created money. With every new loan, the balance sheet of the bank is increased. With every payment to re-pay the loan, the balance sheet shrinks. You can read all the proofs and balance sheet calculations of this fact in Joshua Maree's book[1].

Let's see what the Bank o England has to say about this in their publication 'Money in the modern economy' of 2014.

In the modern economy, most money takes the form of bank deposits. But how those bank deposits are created is often misunderstood: the principal way is through commercial banks making loans. Whenever a bank makes a loan, it simultaneously creates a matching deposit in the borrower's bank account, thereby creating new money.

Money in the modern economy
The Bank of England
2014

As you can see, the Bank of England is 100% clear on this. Money is created by the act of making a loan and **not** by lending out people's savings. It is the biggest misconception about how money is managed in society.

But we can find answers in other publications and with other prominent people as well.

Do private banks issue money today? Yes. Although banks no longer have the right to issue bank notes, they can create money in the form of bank deposits when they lend money to businesses, or buy securities... When banks lend money they don't necessarily take it from anyone else to lend. Thus they create it.

US Congressman Wright Patman
House Committee on Banking and Currency
1964

And the Bank o England is quite royal in their admission of the truth.

*Rather than banks' lending out deposits that are placed with them, the act of lending **creates** deposits — the reverse of the sequence typically described in textbooks.*

Bank of England
Money creation in the modern economy
First Quarterly Bulletin 2014

As you can see, the Bank of England basically admits that whatever is described in textbooks is not true and that what is happening in society is something completely different than what we all have learned in school. We have been fed a lie all our lives. It is time to wake up and see the truth.

Also Professor Steve Keen tell us what banks actually do.

> *They simultaneously create a loan and a deposit without having to take the money out of the account of any other savers.*

Professor Steve Keen
University of Western Sydney
Interviewed by Chris Martenson on 8 June 2012

So even the insiders are telling you what is actually happening. Loans **do** **<u>not</u>** come from the savings of depositors, rather loans are given out, by **<u>creating new money</u>** on the spot.

Besides the false fractional reserve banking, there is another model that is claimed to be practiced by banks which is **also false**. This model is the multiplier model.

This model basically states that a bank can only maximally lend out / create a certain amount of money based on the money they hold in reserves. In other words, a multiplier of the money held in reserve can be maximally loaned out / created.

This again is not what actually happens in reality when banks operate money. What actually happens is the opposite and as described by the banks themselves.

In 1994 The Federal Reserve Bank of Chicago published a pamphlet titled ‘Modern Money Mechanics’ in which they dismiss the Multiplier model:

> *In the real world, a bank's lending is* ***<u>not</u>*** *normally constrained by the amount of excess reserves it has at any given moment. Rather, loans are made, or not made, depending on the bank's credit policies and its expectations about its ability to obtain the funds necessary to pay its customers' checks and maintain required reserves in a timely fashion.*

Modern Money Mechanics
Federal Reserve Bank of Chicago
1994

It is clear as night and day that the multiplier model is untrue as per quote of the Federal Reserve Bank of Chicago, no matter what was in your college text book.

This publication describes how things in reality actually work and not what models in our schoolbooks say.

This text above also indicates that the amount of Central Bank money a bank has, does **not influence** the amount of loans that a bank is willing to make. It all depends on the bank policies **and** the amount of clients the bank can find who are willing to borrow money. Because banks can create unlimited money, they are not bound by models, rather by willingness of the people to borrow money.

And this is also confirmed by people who are on the inside of these institutions like Jens Weidmann, former President of the German Central Bank.

> *Central banks create money by granting commercial banks credit against collateral or by buying assets such as bonds. The financial power of a central bank is unlimited in principle; it does not have to acquire beforehand the money it lends or uses for payments, but can basically create it out of thin air.*

Jens Weidmann
President of the Deutsche Bundesbank

But Jens Weidmann is not the only one who tells you the truth point blank.

> *Simple textbook treatments of the money multiplier give the quantity of bank reserves a causal role in determining the quantity of [commercial bank] money… Using data from recent decades, we have demonstrated that this simple textbook link is implausible in the United States.*

Money, Reserves, and the Transmission of Monetary Policy: Does the Money Multiplier Exist?
Federal Reserve Board of Washington D.C.
May 2010

So we can bin textbook models for what they are: utter rubbish.

Money in circulation is a representation of **debt**. Every bill in your wallet is somebody's debt to the bankers. Money equals **debt**. And what is debt? Debt is a **promise** by somebody to **repay** the loan to the bankers. Debt is a **promise** to **work** in the future to repay the total sum. It is a **pledge** to conduct **labor** for the bankers. It is a **contract** by **free will** to be a voluntary **slave** for the bankers.

How are you a slave? By promising your labor to the bankers.

Why are you then a slave? Because the **bankers** **<u>never</u>** put something of **<u>value</u>** on the table. You do. Your value is the years of **labor** that you **pledge**. The banker just creates **new money** by the **authorization** of your **signature**. You **consent** to be a slave and the bankers do **not** put anything of value on the table to **match** those years of labor. They just create the money out of thin air.

It is an extremely clever trick to have you work **for free** without them giving you anything of value in return. **Everything** you have worked for has been **indirectly** given to you by **yourself**. And in the process the bankers have **skimmed off** years of labor, in the form of unnecessary **interest**, that you have paid them, just for the privilege to have gotten the loan.

You worked for everything and the bankers have done **nothing** except trick you into given them time, labor and energy for **free**.

It is perhaps the biggest or close to the biggest scam in the history of humanity. It is so vulgar and so depraved, that if you realize the monstrosity of it, a feeling of deep-felt disgust will befall upon you.

This deception only exists in reality because people **don´t fully comprehend** the scam. Their **ignorance** has gotten in the way of making sound and beneficial decisions.

The simple truth is that people just do not know this is going on and that weakness is fully exploited by the bankers who **do** know.

If you are still on the fence about where money comes from and how it is created, there is an article[2] by Richard A. Werner, who has scientifically tested and proved that money is created when loans are made to the public and companies. He has shown by testing the balance sheet of a specific bank after taking out a loan. He has shown beyond any doubt that banks **create money** when a loan is made. **It is 100% fact.**

John Titus from his BestEvidence YouTube channel has done a simple and comprehendible breakdown[3] of the article and explained this to be true.

So in a nutshell, the bankers admit it, scientists admit it and researchers admit it. Anybody who still denies this, is either a troll or simply runs the old indoctrination programs in their heads.

So why is all this so important? What does it matter that money is created every time a loan is made and not lent out from depositors savings?

Well, it is important because it **reveals** the inherent **dishonesty** of the bankers and the people who control the banks.

The dishonesty is that the banks **do not** put **anything** fairly on the table against the loan which somebody promises to repay. The banks put up **nothing** of value, whereas the borrower puts up years of labor.

If you know this truth, you clearly see the **scam**. It is just **not fair** to exchange something for nothing. That is called **slavery**. And slavery is unjust. It is scamming people out of their time, energy and life for the benefit of a few greedy men. It isn’t moral, nor ethical. Once you see the scam, it will stop deceiving you.

Interest is not necessary

As you have seen, **every loan**, which is approved and taken out, is created at that very moment. It does not come out of some fund or out of the savings of depositors. It is **newly** created money. That is the way the money supply grows. Every time a loan or a part of a loan is repaid, that money is destroyed and the money supply shrinks.

But there is another very important aspect that goes along **every loan** made on earth: **interest**. This is a cost you have to pay for having a loan. The big deception is that the interest that is charged on every loan **is never created**.

Let that sink in for a moment. Think about it. This means that for a loan of $1000 the money supply **grows** with $1000. That is because it was just created. Let's say that 5% interest is charged on that loan. 5% of $1000 is $50 per year. That specific $50 has **not** been created along with the $1000.

What does this mean?

Well, that interest **has to be** paid. There is no way around it. But where does that $50 come from? There is $1000 loan + $50 interest to be paid. Which is a total of $1050. But there is only $1000 available. Do you see the problem here?

There is not enough money in the total money supply to pay back the loan **and** the interest. Which means there is always a **shortage** of money.

Where does the interest come from? Simple. From the money supply itself.

But, because there is not enough money in the money supply to pay back the loan **and** the interest, **somebody** will get **screwed**. In other words, there is a 100% certainty that somebody **will not be able** to pay their loan + interest.

Somebody will be screwed. When that happens, that is called a bankruptcy, either of the person or of a company. In that case, the assets of that person or the company will be seized.

This is nothing other than **theft**. This is the very reason ancient cultures and texts forbade interest. It is basically a cloaked form of theft.

You will say that we could just print more money out of nothing to compensate for the lack of money. But that does not work like that. **Any money** that has been created, **must be** a **loan**.

Somebody or something must loan that money from somebody or something. And also, if **new money** is printed to cover for that interest, **that** new money is **also** a **loan** and this **will inevitably** come **with interest**.

So you see, the problem is **never solved**, rather the problem is made bigger due to the ever present element of interest that is coupled with **every** loan.

The systemic **error** is always the presence of **interest**. The interest is the fundamental cause of **inefficiency** of money in the money supply.

In other words, the total debt is always bigger than the amount of money available in circulation.

And that is **by design**. The total debt in the system **can never be repaid**. Period.

Which means this will be a **perpetual system of slavery** unless we do away with interest.

Normally, governments or persons borrow money from the **banks** or central banks. These are **privately owned** institutions. But who owns these banks?

All the banks are owned by the Jewish international banking dynasties. All central banks are owned by the Jewish dynasties and as said before, all these central banks and commercial banks are **private institutions**. Not public.

These wealthy Jewish controlling families are at the background of the whole fraudulent and deceptive money system. They go dozens of generations back and it is them who invented this whole scam.

The goldsmiths stories they tell about the origins of the money system are just that, stories. Bed time stories. Fairytales.

Basically there are three components on how you are a slave:

1. The use of the **person** (legal fiction) and the mechanics of the legal system (see my book[4] on the legal system for more information)
2. Money being created by somebody taking out a loan. In other words, money is debt and is created through **debt** only.
3. Insufficient money in the money supply through the mechanics of **interest**.

The whole system that mankind is living, can be summed up as follows:

People pretend to be a false persona (the person) through a fictional legal system, by entering into contracts with bankers (taking out a loan) on the base of free will, to voluntarily promise to labor (earn money to pay back the loan) for credits (debt money with zero value) & pay more than they borrowed (interest).

In other words: People sign up on behalf of a **false mask** to be a **voluntary slave** for the people who invented and control this system.

Solutions

So what is the solution to all these problems?

1. **End the private ownership of banks and central banks**. Banks should be public utility companies owned by all the people. Every individual has a share in these institutions by birth and cannot be traded.
2. **End the levying of interest**. Create enough money in order that future labor of any individual can repay a debt without interest. A loan should be a deferred payment based on a promise of labor of an individual.
3. **End the use of the persona**. Every individual should only be able to *present* him-or herself and not *represent* a dead entity that does not exist in reality. Responsibility will be a natural consequence of this.
4. **Introduce interpersonal contracts** based on private labor which can be negotiated and agreed upon between two individuals or a group of individuals. No privately controlled entity like a government or insurance company can come between that, except in disputes.
5. **Money should only be created by a government** for the welfare of the people without interest. The government should be run by the people and not by private interests.
6. **No government should be allowed to borrow money from anyone or any institution.** This creates a blockage on private ownership of banking institutions and it creates a means for a government to be independent of any other individual, company or state for funding. All funding should be done independently by the government of the nation state and would be a form of self-funding based on the needs of its own population.

Part2: The money system is a parasite

This second part deals with how the money system basically deceives people. Or in more precise terms, how people let themselves be fooled by the money system. It is an fundamental overview of the mechanics of the money system that make people into slaves.

It is not a technical description, rather an analysis of the concepts and patterns of the money system.

If you comprehend these concepts, you will be ready to apply them to any aspect of the money system and deduct the deception from it. Like this you can make better decisions for the future and not being duped by this gigantic scam.

Voluntary labor

This whole world has plummeted into a money crazed chaos, where people corrupt themselves for money. The money system has such a devastating effect on people that mankind’s morals often have to give way to secure their position in it.

I am sure you have seen it: families being destroyed in divorces where money is the single most important element to organize, or the deceiving professor who discovers that forty years of work is wrong but still remains put due to the money factor. Or the conniving politician who would say and do anything for a bribe, or corporate employees who elbow themselves to get to a higher pay grade. There are thousands of examples of money corruption and debauchery that we can think of. But why does this happen?

The simple answer is in the nature of what money is. In the very essence, money is just a representation of **labor**. It represents a unit of work. If you have money, you can have **others** work for you. If you do not have money, you have to work for others. It is as simple as that.

It is the ultimate conduit to enable the exchange of labor. As we saw in the previous part, money is created out of a debt. With labor, that debt is reduced and when the debt is gone, that money is also gone. With every repayment, money gets destroyed little by little.

Money only gets created again if a new debt is created through a contract between a bank and an individual or institution. So money is a **promise** and a **memory** to go and work for **somebody else**.

So if you have lots of money, you can have lots of people work for you. Most people do not have money, so they are forced to go work. If you hold most money, you hold most **power** over people. Why? Because people will work for you to get some of your money. When you have power over somebody, i.e. when you can **make decisions** which influence other people's lives directly, **THAT** is an exceptional feeling. It is the **ultimate aphrodisiac**.

Just image it. When you have lots of money, whatever you say to somebody to have them do, will happen. Your word will be law. You make the decisions. You direct the futures of people who are around you. Imagine you can shape the world how you see fit.

Just because with all that money you **control labor**.

And that is the essence why people love money. Fundamentally, it gives an opportunity to **play God**. Most people experience this on a very small scale, on a low level and very scarcely. But there are others, who experience this on a large scale, like incredibly wealthy international banking families, which direct countries at their will.

That is because they control the legal systems, money systems and decision making process for millions, if not billions of people. Imagine that kind of **rush**. And that is the essence: the money **enables** them to do that and people accept that because they are on the hamster wheel to get some of the money and power.

With their money, these wealthy families can **direct** the **labor** of all the workers in a certain direction. Because the workers need the money, they will accept the direction that the one who has the money wants to take.

The workers will sacrifice their time and effort to produce labor for the **owner** who has the money. The owner is the only one who can **create** money, as discussed in my next section on ownership.

So the owner created the money, by the **consent** of the worker, and the worker, who wants that money, accepts to exchange time and effort in the form of labor, to work for the owner. Pretty good deal for the owner, is it not?

Not only does the owner owns everything, the owner gets to print money out of thin air, and have people voluntarily work for them. Pretty dumb deal for the worker, is it not?

And that is the whole point of the legal and money system. It **benefits** one party substantially and it benefits the other party marginally. It is a fantastic deal for the owner and a very bad deal for the worker.

It is as if the owner just **tricked** the worker into this deal, because, how can anybody be **THAT stupid** to agree to such a deal?

What gives the owner the right to claim to be the owner and why should the rest **slave away** for this owner?

Of course, there is no legitimate right or claim by any owner to put themselves in that position. It is a mere **claim** and nothing more. The owner just says it and acts upon it. It is not right and not wrong. It is just part of reality.

Usually, the owner acts upon that claim with **force**, i.e. the owner acts upon it with **coercion**. The workers **have to** accept by the threat of **violence**. The owner is just claiming a position and acting upon it, nothing more. The **acceptance** by the rest, puts this system into practice and thus into **reality**.

In the past, the owners were kings and queens. They **claimed** they had that right by the grace of God. In other words, they got the ok from God to rule over all the people. But such a claim is **without proof**. There is no evidence that God gave them that right. It is **just** a **claim**. Nothing more. It has always been a **scam**.

But that power shifted to the international Jewish Semitic bankers who took over all royal houses, all commerce and all land in the world. Even all religions, including the Vatican. They all control it. But how did they do it? Simple. They **exploited** human weakness, like pride, greed, lust, envy, laziness and rage. They amplified that in their enemies and conquered them based on their weaknesses.

As an example, the kings and queens of old, had pride, ambitions, rage, envy and so forth. Somewhere in that process, they needed **more money** and funds to finance their ambitions. Human weaknesses indeed. They wanted something. So they turned to the money changers, the bankers, the Semitic wizards of money.

But with that, they needed to make **concessions**. Some of these concessions were to have the Jewish bankers marry into their families, forfeit lands, engage in business alliances with the bankers and so forth. They let the parasite in. And eventually, the parasite took over the host and now controls the host completely.

The royal houses of the world in our current time are a joke and a smokescreen. They answer to the most powerful international banking families and still keep the facade of pomp and rich. It is a hypocritical clinging to what is a relic of the past. Most of them are almost entirely Jewish. Of course they hide that, but it is the truth we are after, not some theater in fancy palaces.

The real controllers of the world, the international Jewish banking dynasties are unknown, operating from behind the curtains. The Rothschilds, Rockefellers and Morgans are just front families that are in the spotlights. But the curtain begins with these front families. Right behind them are the unknown banking dynasties that **own** mega-holding companies like Vanguard and Blackrock.

Money rules the royal houses, because they forfeited their morals long ago. And because money rules the royal houses, it is the insanely wealthy Jewish banking dynasties who can **create** money, not the royals. These dynasties are the masters of royalty. Why? Because the banking dynasties **<u>are</u>** the money creators and they are the ones who can **direct** the flow of **labor** in the world. Money creation is the carrot to lure the donkey to any direction you want to steer it.

Only the money **<u>creators</u>** own **everything** and the rest own nothing. People are believing in the illusion of their own property, but in essence they are **slaves**, who own nothing. Please also see my first book[4] on the legal system how this works exactly.

In essence, you can say that the only property that the slaves have is their own time and labor. But they give that away, **voluntarily**, to get some of that fake money, which was created out of a debt contract. The slaves then, are using somebody else's debt to live their lives. It is a very dirty and immoral system, unfortunately.

If people would actually own a piece of land and actually own what they produce, they would get richer and richer, because they would add to their property with their labor. Every day, little by little. But, in the current system, they just give it away to get money, a form of credit, that is not ownership, but just a token to redeem products and services in society. And these products and services are all owned by the owner.

It is like having a token to go and buy some candy in the candy store of the owner. And that candy store is the entire world production where other slaves are working for the same credits. But nobody owns that candy store, except the money creators, the international banking dynasties. They own it all.

What gives everything value? **<u>Your labor</u>**. If everybody decides to stop working for the owner, it is game over. Of course that does not happen, because of a very specific human weakness that the bankers exploit **more** that **any other weakness**, which is **<u>fear</u>**. If people can go against their own weaknesses, work on them and overcome them, then we have a chance to turn this filthy system around. If not, we will stay in this stinky swamp.

Without mankind slaving away for these Semitic money wizards, the system would end. That requires a deep care for something better. Does anybody care?

Without the slaves, there is **no value** in the system. Only your **labor** gives it value. Your job is to work for the money creators such that they can redeem your labor to their benefit with their invented credits, through your voluntary gift of your labor to them.

The only reason why the owner is so unfathomably wealthy is because the owner redeems **<u>their</u>** created money for **<u>your</u> labor**. That is it. The **<u>owner</u>** is basically **100% bankrupt**, because the owner does **<u>not</u> do anything** but only **redeems** its own created vouchers (money). All the wealth of the system is in the **labor** of the slaves. The owner only has claim on that wealth, because the slave **accepts** to **donate** its labor to the owner in return for **nothing**. It is a very ingenious scam and most people fall for it.

You would say, “but we do get goods and services in return for our labor”. Yes, but who gave you that? Exactly, other slaves. Not the owner. The owner didn’t give you anything of value. The owner gave you rules, fear, propaganda, indoctrination, coercion and distractions. The owner still owns everything.

You gave away your labor voluntarily and you didn't get any property or wealth. You got nothing. What you got was a **fraction** of your labor from **other slaves**, who produced goods and services for you.

The owners did not produce anything for you. The owner just had other slaves produce these things for you in order that the owner could scam you out of 99% of the real value of your labor and you got only 1% of that. And you did it by consent. Voluntarily. No protest. No comprehension. No life.

And why did you do it? Human weakness. You got exploited based on your human weakness.

And they keep you on that hamster wheel. How?

By just decreasing your credits and increasing your costs. Decreasing your credits by levying interest, financial crises, the stock market scam, the crypto market scam, insurance scam, increasing taxes, and so on. Increasing your costs by manipulation of market prices of raw materials, by hoaxes, by wars, by nonsensical societal change and projects, by lies, by deceit and by deceptions.

So you need to work harder in perpetuity until you are not useful anymore. After which, they want you to die as fast as possible, which the pharmaceutical industry and science are working hard to achieve. You need to keep working, in order that the owner can redeem its own created vouchers for your **labor**.

This system is so tremendously sick to its core that it just boggles a sane mind. If we do not start to change our ways, change within, confront our weaknesses, it will become much worse.

The key is simple. We have to work on our weaknesses and our ignorance. If we can overcome our fear, pride, greed and anger we have a better chance **not** to fall for these scams. If we can overcome our ignorance by educating ourselves on the **truth** we can build up something new based in **wisdom**.

When that happens, we will reclaim our property back. The power to create money will then be reinstated back to people-ruled governments along with the outlawing of private banks and outlawing of interest.

Who can create money?

The usual answer from most people is that the government can create/print money. That answer is produced from the ignorance and indoctrination that most people have. They just do not know any better.

Obviously that answer is **wrong**. The government does not create money. The correct answer is that the **banks** create money. Indeed, the government itself is a huge **borrower** of money. Everybody knows that too. Governments have huge debts. Governments pay interest. With your tax money. So why would an institution like a government lend **itself** money? Would that make any sense? No.

This is the cognitive dissonance people have and keep on having, because they refuse to stop and think for one minute. They think governments create money **and** that governments have huge debts. Those two things cannot exist simultaneously. You **either** borrow money or you lend it out. It is not possible to borrow money to yourself, because you already **have** that money in possession. That is the essence of the error in most people's minds. That is one of many hoaxes, misconceptions and brain-washing elements that people are subjected to.

So governments do not create money. They just borrow it. But if they borrow it, from **who** are they borrowing it? Obviously from the banks and central banks. So there is your answer. **Only** banks create money.

In theory, governments are representative organs of the people. So the people of a country indirectly borrow money from banks by authorizing their governments to do so. It does not matter if you agree with it or not, if you use your persona (ID documents), you identify with the government as the creator of that ID, so when you use your ID, you agree with **everything** the government is doing. And thus you agree also with the **borrowing** of money, by the government, **in your name** from the bankers. Nothing you can do about it. Please see by book[4] on the legal system how this works in reality.

But in essence, what is the money that is created? What happens when it comes into existence? It is very simple. It is a **remembrance** to pay back something that is not yours.

Usually, what **is** yours is your time and labor. You work hard with your time and labor, and in time, you accumulate enough value for somebody else to be able to repay that **remembrance**. To repay that debt. In essence, money is a **memory** of debt. It exists because somebody owes something to somebody else.

And because the Creation we live in has the concepts of time and limitation, at one point in time, we lack the resources due to the time constraint. At one point we lack money, we lack sufficient funds. So we unfortunately turn to the bankers.

As an example, let's look at a house. Imagine somebody wants to buy a house. They want it soon. But they lack the means to buy one. This means they are **limited** in possibilities. They want something that they cannot afford. But they want it **soon**. So there is a limitation. To solve this issue, they acquire the means to buy the house in the form of a loan. They solved the limitation.

But a new constraint arises: the limitation of time. Which means, it **takes time** to then **work** and transform their **labor** into the perceived value of the house. They will work for 30 years to **repay** the **memory of debt**. They work for 30 years to let the memory of debt **vanish**. After 30 years of payment and labor, they have **transformed** their **labor** into the house. At that moment that debt **vanishes**. It is repaid. The debt is gone.

The essence to comprehend here is that the **debt** that was **created** to fund the house **also vanishes**. That money is gone. The memory of debt is gone. The balance sheet at the bank has diminished by that amount.

What does all this mean? When money is created, it is created out of debt. It is a creation of a memory and a creation of a **contract**. Somebody agreed to pay back something they got, which was not theirs initially, due to the lack of resources. Only time and labor can **nullify** or **make away** the debt and the memory.

This is why money lending **always** happens from an agreement and is **created** in the very moment when the agreement is signed. This agreement is between the bank and the debtor. Almost all money is not lent out from existing money. Most money is **created** new, out of a **desire** and a **limitation**.

And that money is created **only** in one place and that is at the bank. And whomever borrows money, borrows from a banker. Either a person or a government, they all borrow from bankers. And when you borrow from the banks you are **bound** to your promise to pay back. You are <u>**subservient**</u> to the banks, until the debt is gone. The banks own you until you repay the debt.

Until the debt is gone you are a slave to the banks. When the debt is gone, you are free. Until the debt is repaid, you are at the mercy of the bankers. Until the debt is repaid, you are under the control of the banks.

In other words, do not ever borrow money, as then you compromise your freedom until you have completed your agreement and paid back the loan plus the nasty interest. To enter an agreement with any banker on anything is a **very bad deal**. Never do it.

Ownership

There is another crucial element to the money mechanic and that is **ownership**. It is perhaps the most important element to comprehend when dealing with money. Once comprehended, it will give you an instant overview how the money system works in reality.

The obvious question is this: If the government is a representation of the people, then why is it not printing its own debt into existence? Why does the government need to borrow money from a bank?

The key to answer this question is in the concept of **<u>ownership</u>**.

Before we can answer the above question, let's look at ownership. This has been explained extensively in my book[4] on the legal system. In a nutshell, when you own something it is yours. When you own something **there is no need for money**. Think about this. Why is there no need for money? Because money exists **only** as a debt. Money **is** debt. If you own something you do **not** have a debt on that thing. It is yours. What is yours is yours. It is none of somebody else's business. You own it.

The **only** time money is created, is when you do **<u>not</u>** own something. You want a house, you don't have the means, so you do not **own** it. At this moment, you do not own that house. So what do you do? You go get **money**. You go and **en-debt** yourself. You go into debt, to **have** that house, until you eventually, after 30 years, will **own** that house. Until the last payment, that house is **not yours**. That is because there is still a portion of debt on it. It is not fulfilled yet. It is not repaid in full yet. If not paid in full, it is **not** yours.

So when anybody or any institution borrows money, it means they want something that **they do <u>not own</u>**. Please let that sink in. Please reflect on this for a moment and try to appreciate the seriousness of that situation. That is because what comes next is paramount to comprehend.

So **who** owns the house then when you go and get your loan? You know it is not you, because otherwise you would **not** be there, begging for money, so you can buy the house. Who owns the house then?

The real **owner** owns it. The **<u>one</u>** that will **<u>create</u>** the money for you so you are able to go and buy the house.

I think you get the sense now of who owns it and who have always **owned everything**. You guessed it, the **<u>banks</u>**. And ultimately the owners are the international banking families behind all banks and central banks. They own it **<u>all</u>**.

But why? But how? How can they own everything?

They own everything because they have acquired the **<u>position</u>** in this system to be the **<u>only ones</u>** who can **<u>create</u> debt** (money) out of nothing. So the government does not own everything? That is correct. That is because the governments borrow money form the banks. They are **<u>subservient</u>** to the banks. They have lost the power to create money many years ago.

The banks **own** the governments now.

And why are banks the only ones that can create money?

It is because they are the **owners** of everything. That is because only the **owner** of anything can create money. And this is very simple to comprehend, because it is **logical**.

Think about it: Could you give away something that is not yours? For example, could you give the car of the neighbors away as a gift to somebody? No, of course not. That is because it is not your car. It is not yours to give away. I bet the neighbors would be very upset if you would do that, because it is **their** car. With this silly example, I just want to make clear that, if you do not **own anything**, you cannot give anything away, because you do not own **that** thing.

You can only give something away **if** you **own** it. If I own a book and I would like to give it to somebody as a gift, that is only possible if I own that book. The transfer of ownership is only possible if the owner of that thing is renouncing its ownership by giving it away in order that somebody else can assume its ownership. Any other way is **theft**.

So when you go to a bank, what is happening is the following: The banks tells you: “Look I own that house, but it can be yours, if you work 30 years for me. After the 30 years it will be yours. For you to remember that you have this agreement and for you to remember to pay me for my property, here is some money. Every month, you give me back a portion of that money. Once you give me back all the money I gave you, I will give you the ownership of the house. Then it is yours.”

As you can see, only the **owner** can issue/create money. That is because money is a memory of debt. Somebody gave you something that you do not own yet. You have to own something first to be able to give it away or to trade it for something else. People, usually, only own their time and labor. They can **trade** that for goods and services that the banks own. When the trade has completed, i.e. when the trade and law has been fulfilled, then they gain title of that good or service.

‘Title’ is a legal term, which means that they become **custodian** of it.

In reality, **nobody** outside of the banks owns anything, because the money system is a scam and you never really get ownership of your house, car or whatever. That is because, for example, after 30 years of paying off your house, you only get the **title** of the house on your **name**. Many people then think that they own the house. But no, your person, **has** the title, i.e. custody over that house, but **NOT** real ownership.

That is because when you use your person/legal fiction/persona/ID card, you **act as if** you **are** that person. The person/persona **is** the ID card (birth certificate, passport or national ID card). Please see my book[4] on the legal system for a more profound explanation on this subject.

The person/legal fiction is owned by the government, because the government created the person/ID. While the **title** of the house is on the person, ultimately it is owned by the government. And the government, by proxy, is owned by the banks, and thus, you have slaved away for 30 years on that house, to just **hold** the person, which **holds** the **title** to the house.

You, as a living individual can only hold a person (your ID card) and that ID card has custody over the item, in this case the house. It is an illusion to then think that you (as a living individual) own that house. You do **not** own the house. Only your person **holds** the title to the house. Holding a title or owning something is two very different things. One (title) is an illusion and the other (ownership) is all that matters in this example.

One simple test for you to know that after 30 years you do not own that house is just ask yourself: If you paid off the house after those long, hard 30 years, then **why**, in heavens name, are you **still** paying (property) taxes on that house? If it is yours, then why would you have to pay something to somebody else?

It is because you do not own it. The banks still own it and they **tricked** you into slaving away for them for 30 years. You are tricked by giving away your labor for free and not gaining any property in the process.

Like I said, it is a scam.

So let’s go back to the initial question: If the government is a representation of the people, then why is it not printing its own debt into existence? Why does the government need to borrow money from a bank?

The answer is because the government does **not own** its jurisdiction/land/area. It used to own it in the past, but not anymore. The government is not printing its own debt into existence, because it **does not own anything**. The banks do.

The government needs to borrow money from the **owner** of the jurisdiction. And because the government is the representative of the people, it follows that the people **do not own anything**. Which we can see in society all the time, as most are in debt.

People are in debt to the banks. And **all** banks are **private** institutions. Not public.

Again, and this is crucial to comprehend: If you have to borrow money, you do **<u>not</u>** own that thing for which you are borrowing. Somebody else owns it.

And that owner is **<u>ultimately</u>** always the banks, because they are the only ones who can create money. So who owns the banks? Also very simple. It is the international Jewish banking dynasties that go all the way back to Phoenicia.

They always changed their names and appearance, but they are the same controlling families who **each** own **one** or **multiple** countries. These jurisdictions (the countries) are organized through the banks and the governments of those jurisdictions, which they own.

It is like the mafia.

These international banking families work together, by dividing up Earth and having the **<u>people</u>** as their **enemies**. They do not fight amongst themselves, only the people do. These dynastic banking families are united, the normal people are not. And that is by **design**.

And **<u>that unity</u>** is their **<u>greatest strength</u>**.

Just remember, it is always the **owner** that can issue money, because only the owner has something to exchange with. The money we have today is a proof that you do not own anything. It is because you did not create it.

The money in your pocket is just for you to use and is a proof that somebody else has a debt with the bankers.

Money is a licensed and authorized monopoly by the owners (bankers) on everybody and anything.

So whatever you do in society, you do it with the property of somebody else, because you do not own anything.

You just **hold** the property for use and you function only as a custodian of that property on behalf of the real owner.

If people would actually own their property in reality, then very little money would be created and money would only serve to facilitate deferred payments of trade and commerce.

You do not own the money in your account

I know this might be shocking to you, but the money you have deposited in the bank on your personal banking account is **not yours**. You are not the owner of that money, either as digital or physical. In legal terms, you only have a **claim** on that money, but you do not **own** it.

For example, if the bank should go bankrupt, there are other parties who have **priority** over that money **before** you have. These are institutions like the government or the tax office of a country, which have to be paid in the case of a bankruptcy.

But it can also be with a financial crisis that some special interest groups will have to be paid first until the depositors (you and me) will ever get their money. Sometimes with a financial crisis, banks perform ‘haircuts’ or ‘bail-ins’ in which they ‘**confiscate**’ parts of your deposited money ‘by law’ or ‘for the greater good’.

These examples **expose** the fact that you do not own the money in your account. In everyday life, people do not notice this, because usually they have access to their money. It is just in times of stress and crisis when the money system shows itself for what it really is: A tremendous scam and a hideous monster.

The only thing you have a right to is a **claim** to the money on the account. And a claim is just a **request** to the bank to make that money **available** to you for use. In any request, the bank can say **no**. It is like begging for something. You can expect a yes or no.

If you would **own** the money, the answer would always be **yes**. That is because when you own it, you control it. Since you do not control it, logically, you do not own it. The basic rule is: If you control it, you own it. But do not take my word for it. Let’s see what the people in control say about it:

> *The money deposited in an account is no longer deemed as belonging to the principal but rather to the bank. In this relationship the bank is only contractually accountable for the sum of the money paid in. […]*
>
> *The bank-customer relationship of debtor and creditor provides that a bank does not have a continuous obligation to account for its decisions as to how it uses depositors' money.*

Dalvinder Singh
Banking Regulation of UK and US Financial Markets
2007

Another nice example:

> *When you park your car in a public garage, it remains your property. Your car does not become the property of the owners of the garage, and your car will never appear on their balance sheet as being their asset. In this situation, the public garage acts as the custodian of your car, while you retain ownership at all times.*
>
> *With commercial banks the situation is entirely different. When you deposit currency coins or currency notes at your local bank, or when someone transfers digital money into your bank account; your deposit account will be reported as being a liability of the bank. This means that the bank owes you that money and that you are a creditor to the bank. The bank is the* ***legal owner*** *of the money that you deposit with them. The only right that you have is a* ***claim*** *against the bank for the return of an equivalent sum of money.*

Johsua Maree
Fair Money
2017

Depositors (you and me) are unsecured creditors, which means that depositors are at the bottom of the pile during a period of liquidation, i.e. when a bank goes bankrupt. This means that depositors will have little to nothing to recover their money if a company or bank goes into bankruptcy.

This is another example of how people are slaves to the money system and to the legal system. You are good enough to donate, voluntarily, your time and labor to the system, while getting credit (money) in return that is not even yours, let alone owning anything in society.

If you are lucky you can redeem those credits for products and services which have been made by other slaves. Those products and services are of course in your custody and are not owned by you. Please see by first book for a deep dive into how that all works.[4]

Who creates crises?

Most people think that financial crises are a systemic outcome of the financial system, like a big beast that sometimes escapes from its cage to cause rampage and havoc in society.

In other words, most people believe that financial crises are happening at random, just because of ‘greed’ or ‘speculation’. They believe there is no willing and obvious cause that creates them.

They are **mistaken**.

Crises are created with a very clear **intent**, with very careful **planning** and executed by the same institutions: **banks**. More specifically, financial crises are created by primarily one institution: the country’s **central bank**.

The goal of a financial crises is usually very specific. It is not an accident, but a deliberate **theft** of resources from the population to the controlling Jewish international banking dynasties **and** an expansion of **control** over the population.

When the control increases, liberties of the population diminish and more rules and strictness are applied after these crises.

This is because the blame is always put on the greed of the population. The arguments are always ‘too much speculation’, ‘too much borrowing’, ‘too much spending’, ‘too much recklessness’ and ‘too much greed’. The population always gets the blame. And in part, that is correct.

But the population is just **used** in this scenario and their weaknesses are exploited to fall into the greed trap. The **cause** is the **policy** of the **central banks**.

The mechanics for a crisis are very simple.

Firstly, as a first phase, the central bank lowers interest rates to a bare minimum. Of course, with so much cheap money around, commercial banks expand their balance sheet. In other words, they ramp up the loans they give out. Banks profit tremendously, because consumers and companies borrow money like crazy due to the low cost of it.

Investments are made, people are hired, products and services are produced and consumed. People go out and borrow such that they can gamble in the financial casino, called the stock market.

Money pours into companies like crazy and these same companies become overvalued and inflated. Bubbles are created because assets and companies become listed as more valuable than they really are.

Ponzi schemes arise, rampant speculation rises and new illusionary products are created to attract more speculative money. The real world and the illusionary word diverge faster and faster.

Even people who have a high risk of not being able to pay back the loan are given loans.

This is a disaster in the making. These people do not have the skill, morality or intention to pay back what they borrowed, but they are still being given free money.

The characteristic for phase one is that people **en-debt themselves** tremendously. These people are the **key** for the system to (partially) collapse **later on**, because their numbers will crash the system when they cannot repay their debts.

The money system just cannot support so many bankruptcies if these people cannot repay their debts later on.

Secondly, as the second phase, the central banks start increasing interest rates. The excuse for this is always to ‘control inflation’.

No, the real reason is to put pressure on the cost structures of people and companies. In other words, the loans that people and companies hold, become more expensive due to the higher interest that has to be paid on the loans that were taken during phase one.

Basically, costs of interest go up. The consequence is that people start getting bankrupt. People start going into financial restructuring. Assets start being confiscated. People start loosing jobs. Companies are starting to fire people and so on.

Thirdly, for phase three, the central bank is increasing interest rates at a **faster pace**. This breaks the system as many cannot pay the costs of their debts, i.e. they cannot pay the cost of their loans/debts. Large amounts of people and companies are going into bankruptcy or foreclosure.

Companies fire thousands of people and millions are out of work. Whole hordes of people lose their homes. Companies start loosing value on the stock markets. People start dumping shares. Prices on the stock market start to plummet.

But, what remains constant is that those people still hold that big bag of odorous excrement which we call debts. They are **stuck** with their **debts**. And their debt costs more money now, because the central bank ramped up interest rates.

People cannot pay their interest. So what happens then? Stocks, assets, companies, contracts, houses etc. are ALL **bought up** for pennies on the dollar. In other words, most assets are bought up very cheaply.

By whom?

Directly and indirectly they are bought up by the usual suspects who created this mess. **The banks**. It is basically legalized theft. By the consent and stupidity of the people.

Technically, the word theft is not accurate, because people signed up for this without understanding the scam. A better word is **deception**.

People are deceived into this mess and it is people themselves who have to clean up this mess.

They have to clean up this mess with more years of labor and debt repayment.

Again, they have to repay to the cause of all of this chaos: the banks.

Every crisis has **one basic constant** that has been constant for as long as there have been crises: A tremendous **transfer of wealth** from the population to the greedy controlling international Jewish banking dynasties.

They give us illusions, they give us papers with pictures on them, they give us hoaxes, lies and deceptions. And we give them real assets, our time, our energy, our care and most importantly we give them our labor.

Is this fair?

Should this go on or are we ready to learn?

Are we ready to change?

Should we stop deluding ourself and start living with dignity?

For this financial scam to end, private central banks, private banks and the levying of interest need to be outlawed.The creation of money needs to be solely authorized to a people-controlled government.

People need to be given back their lands and interpersonal contracts need to be enabled without the interference of private interests through privately controlled governments like we have now.

If we want this deception to stop, we need to start caring for the right things.

And we need to stop caring about the wrong things.

For that, we need to overcome our weaknesses and apply positive action to turn this around.

The bond and stock market racket

What is a government bond? It is simple. It is a **promise** by the **government** to repay the bond holder the value on the bond when the bond expires, **plus** interest.

Why does the government do this? To borrow money that it does not have. It **trusts** that its citizens will pay taxes in the future and with those taxes the interest and value of the bond is paid.

Where do these taxes come from? From **you and me**. We pay for this scam.

How is the bond created? By the government. It is just a **contract** between the government and the one who holds the bond. It is created to fund the many projects a government has.

The bond is used to acquire money from people and institutions who speculate on the fact that the government will always be able to reply its debts. Why? Because the government will make sure, by **coercion** to have their citizenry **pay taxes** in the future. It is this simple.

The government bond exists solely by the fact that people donate their labor freely to the government in the form of taxes. Once a government **issues**, i.e. **creates** a government bond, usually, banks acquire them.

Banks acquire these bonds by **<u>creating new money</u>**. It does **<u>not</u>** come from the existing money pool. This is because a government bond is a **debt**. It is a promise by the government to repay the sum indicated on the bond + interest, in the future.

As you now know, all debt is **newly** created money. This is the same for the government bond.

The problem is that the **interest** that has to be paid based on the bond value is **not created** by the banks. Think about it for a moment. I touched upon it previously.

This means that the government has to tax its citizens **more** to be able to pay these interest payments. This interest has to be sucked out of the system, while the system has **<u>not accounted</u>** for it. Which means there is **not enough money** in the system to pay the debt **+ the interest**. This is because the interest was never created **along** the debt.

The consequence is that somebody in society will go bankrupt, because again, there is not enough money to pay the value of the bond **+ the interest**. Which means that somebody in society will not be able to pay their taxes.

The people who cannot pay their taxes will then lose, because ‘assets’ will then be confiscated and those people will be subject to ‘restructuring’, i.e. they will be forced to limit their spending and thus their possibilities. They will be subjected to harsher rules.

Bonds are contracts of **promise**. It is in fact, **<u>your</u>** promise, as a taxpayer, to the bankers. Simple as that. As you can see, governments, by issuing interest bearing contracts called bonds, actively contribute to ruining peoples lives.

That is because the interest that is on these bonds, was never created and thus puts a heavy pressure on the money supply.

Because mostly banks hold these government bonds, they suck up the interest, through the promise of the people paying taxes to the government. Bonds are also held by citizens, albeit in far less numbers and are always second hand, acquired from dealers, which are most often, banks.

Do you see how serious this scam is? At the root of this all is the interest component of the bond. If it would be interest free, the bond could be repaid with future’s work, without bankrupting anyone. But it’s not interest free. Tax payers need to keep working harder and harder to carry the burden of interest.

In the end, the banks always win. They get the interest and if not, they get the assets of the bankruptcy. If a government goes bankrupt, the bankers, will get national assets like airports, ports, infrastructure, real estate, land etc.

On the flip side, the banks never put any value against the promise of the government. No, the banks just create the money out of thin air, then buy the government promise (the bond), receive interest income on a yearly or monthly basis, and at the end, receive the value of the bond when the bond expires or they receive real assets if the government fails to pay its debts.

Clever isn’t it?

They put up **nothing** and get **everything**. That is why they **own** everything in the world. Through scams like this.

And the government bond is just one of many scams they do.

You see how ingenious this system is for the bankers?

You can plug in any **contract** of promise, which requires the banks to **create new money** and you will see the **<u>same patterns</u>**. It is based on the same mechanic: The banks create new money based on a debt / promise / contract. They get rich through the interest they never created and which they sucked out of the system.

For the same percentage of interest, you have bankruptcies in society, because that was exactly the money that was needed in society through the promise of debt, but which was sucked out by the bankers, essentially creating a money **shortage**. In other words, 5% interest means 5% bankruptcies in society. It is directly correlated.

Through that money shortage, people lives are ruined by the fact that, through the lack of money, a percentage of the people can not pay their debts. And then the bankers acquire their assets when they go bankrupt.

The stock market works in a similar way. A company is valued and issues stocks or shares of the company. People can buy a share of the company. But over time the value of the stock will not represent the real value of the company.

The stock is used to gamble on what the price of the stock might be in the future based on the success of the company in selling products and services.

There is also much manipulation used to influence the **perception** of people about a company's value, such that people will flock to a certain share of a company in the belief that the price will **rise**. Money is then pouring in the company. It is pure gambling.

Bubbles are created like this: just inflating the price of a stock due to propaganda and fake news.

When people start to realize this, stocks are dumped and people lose massive amounts of money. This is because they bought an over-priced asset that has been devalued. The bubble burst. And the cycle starts again when people buy up the stock for pennies on the dollar and start speculating again.

Who owns the stock exchanges? The governments?

No.

The usual suspects again. The wealthy international Jewish banking dynasties. They own it all and they have all relevant insider informations.

Because the bankers create the crises and because they own and control the legal and banking system, whatever they say or plan, will happen. Also on the stock market. Nothing happens by chance and all is planned and controlled.

It is that simple.

You have almost no chance on the stock market. It is the same with the newest scam: the crypto market. Same patterns, mechanics and tricks, but with a different coat and marketing story. It is all the same scam.

The solutions are quite simple: End the interest, end speculation and value a company on production, efficiency and sales. The rest is just a scam.

Solution

So what is the solution to all these problems?

The key is simple. We have to work on our weaknesses and our ignorance. If we can overcome our fear, pride, greed and anger we have a better chance <u>**not**</u> to fall for these **scams**. If we can overcome our ignorance by educating ourselves on the **truth**, we can build up something <u>**new**</u> based in **wisdom**.

When that happens, we can reclaim our property back. The power to create money will then be reinstated back to people-ruled governments along with the outlawing of private banks. Interest will seize to exist and the bond and stock market will be dismantled.

This will mean the end of perpetual crises and the end of the control by a ruthless greedy elite.

Wisdom, once again, can be the corner stone of a society that is both moral and just without the predation of one small group on many individuals.

Part3: How to break free of the money system.

Practically relisted from various section of this book

1. **Work on your weaknesses** and work on our **ignorance**. If we can overcome our fear, pride, greed and anger we have a better chance **not** to fall for these scams. If we can overcome our ignorance by educating ourselves about the **truth**, we can build up something new based in **wisdom**. We then can reclaim our property back.
2. **The power to create money** should be reinstated back to **people-ruled** governments. The government should be run by the people and not by private interests.
3. **No government should be allowed to borrow money from anyone or any institution.** This creates a blockage on private ownership of banking institutions and it creates a means for a government to be independent of any other individual, company or state for funding. All funding should be done independently by the government of the nation state and would be a form of self-funding based on the needs of its own population. This means the end of the government bond and private banks.
4. **End the private ownership of banks and central banks**. Banks should be public utility companies owned by all the people. Every individual has a share in these institutions by birth and cannot be traded.
5. **End the levying of interest**. Create enough money in order that future labor of any individual can repay a debt without interest. A loan should be a deferred payment based on a promise of labor of an individual and not a vehicle to enrich a tiny group of wealthy individuals.
6. **End the use of the persona**. Every individual should only be able to *present* him-or herself and not *represent* a dead entity (ID card) that does not exist in reality. Self responsibility will be a natural consequence of this.
7. **Introduce interpersonal contracts** based on private labor which can be negotiated and agreed upon between two individuals or a group of individuals. No entity like a government or a privately controlled insurance company can come between that. Government intervenes only in disputes.
8. **End of speculative valuation of a company.** End of the stock market.
9. **Value a company** based on production, efficiency and sales. Outlaw speculation.

The Government should create, issue, and circulate all the currency and credits needed to satisfy the spending power of the Government and the buying power of consumers. By the adoption of these principles, the taxpayers will be saved immense sums of interest. Money will cease to be master and become the servant of humanity.

Abraham Lincoln

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