

Who creates financial crises? The usual suspects.

Private opinion with conclusions derived from own research

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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 crisis 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** expansion of **control** over the population. When the control increases, liberties of the population diminish and more rules and strictness is applied after the crises.

This is because the blame is always put at 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 so 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 as 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 world 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 almost free money. The characteristic for phase 1 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 defaults if these people cannot repay their debts.

Secondly, as the second phase, the central banks start ramping up 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 1. 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 losing jobs. Companies are starting to fire people and so on.

For phase 3, the central bank is ramping up interest rates even more. This breaks the system as many cannot pay the costs of their debts, i.e. 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 losing value on the stock markets. People start dumping shares. Prices on the stock market start to plummet.

But all of them still hold that big bag of odorous excrement of 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. By whom? Directly and indirectly by the usual suspect who created this mess. **The banks**. It is basically legalized theft. By the consent and stupidity of the people.

Every crisis has one basic constant that has been constant for as long that crises existed: A tremendous **transfer** of **wealth** from the population to the greedy controlling international Jewish banking dynasties. They give us illusions and papers with pictures on them, they hoax us and we give them real assets, like land, farms, companies and most importantly our labor. For this to end, private central banks, private banks and the levying of interest need to be outlawed and 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 theft to stop, then in interests and control of private banking groups need to stop.