

Truth in Money Book

How the "Bank" of Rome Creates "Federal" Reserve Dollars out of Nothing!!

Albert Einstein said: "Compound interest is the eighth wonder of the world"	Thomas Jefferson said: "I believe that banking institutions are more dangerous to our liberties than standing armies."	Maier Amschel Rothschild said: "Permit me to issue and control the money of a nation and I care not who writes its laws"
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The "Federal" Reserve Bank loans the U.S. government their own "money" at usury or interest!!

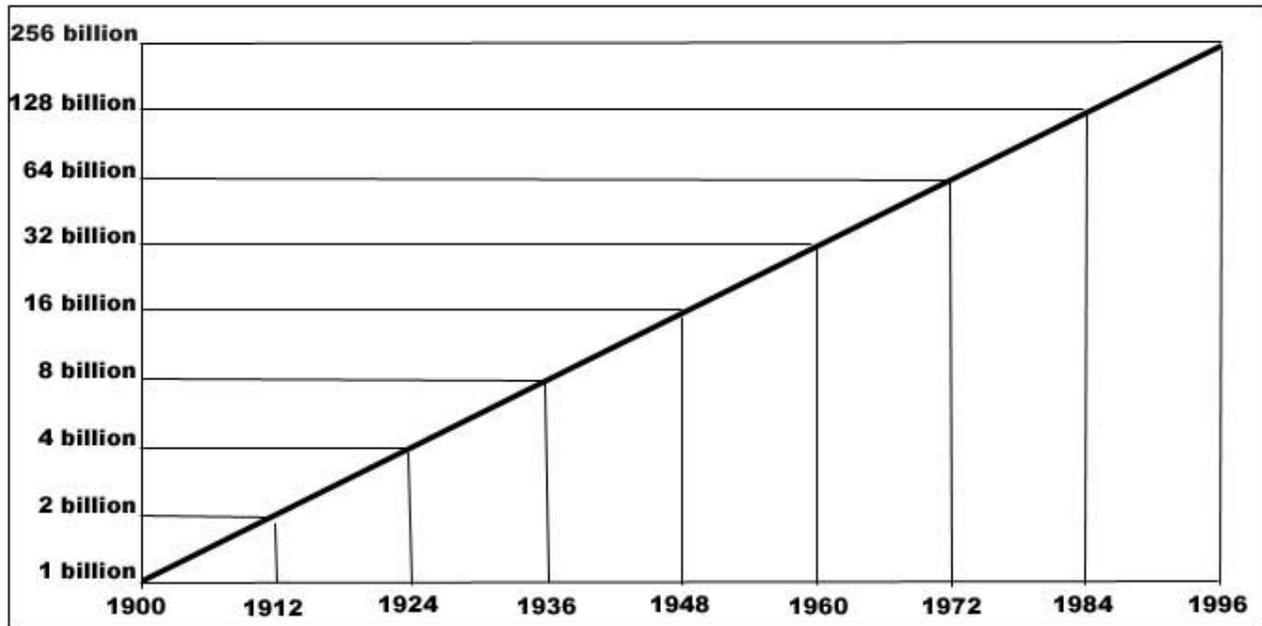
The Federal Reserve Bank only *creates* the Principal - not the usury or interest that it lends to the U.S. government. Therefore the usury can NEVER be repaid and the end result is foreclosure and bankruptcy.

In 1765, the Bank of England demanded that the American Colonies pay taxes in British *specie* or *coins* which the people did not possess. If they had borrowed from the Bank of England to pay the tax, the end result would have been the same: foreclosure and bankruptcy with the Bank owning everything!!

It's the same fatal bite of that old Serpent the Devil and Satan which deceiveth the whole world (Rev. 12:9).

No wonder that usury is called *nashak* or the bite of a serpent in the Bible.

The power of compound interest or usury.



This graph is an example of ONE Rockefeller billion placed in the bank in 1900 at 6% usury and compounded annually. At 6% interest the money doubles every 12 years. There is a rule called the Rule of 72 for calculating usury rates. Divide the usury rate by 72 and the quotient will give you the *approximate* number of years that it takes the money to double:

The rule of 72

Usury at 4% percent	Usury at 6% percent	Usury at 8% percent
$\frac{72}{4}$	$\frac{72}{6}$	$\frac{72}{8}$
=15	=12	=9
years approx.	years approx.	years approx.
4	6	8

Divide the usury rate by 72 and that will give you the approximate number of years for the money to double.

There is a more precise way to calculate usury using the computer calculator. Most computers have calculators. The formula to calculate principal plus interest for one billion dollars is this: 1.000.000 multiplied by 1.06 raised to the power or exponent of 96 equals 268.759.030 billion dollars!! You can also cheat and go [here](#)!!

How the "Bank" of Rome creates Federal Reserve Notes out of nothing!!

Step 1 in "money" creation



The "Bank" of Rome

Fiat "money" creation begins when the "Bank" of Rome decides that the U.S. is ready for another *bite* from that old serpent the Devil. They instruct their American branch —the Federal Reserve Bank — to order Congress to raise the debt limit by \$1 billion.

Step 2 in "money" creation



The U.S. Congress

Congress obeys the "Federal" Reserve Bank and instructs the U.S. Treasury to print \$1 billion interest bearing bonds and sell them to the Federal Reserve Bank of New York.

Step 3 in "money" creation



The U.S. Treasury

The U.S. Treasury prints the \$1 billion interest bearing bonds and sells them to the Federal Reserve Bank!! As security or collateral they offer the INCOME TAX collected from the taxpayers. The U.S. Treasury prints only the Principal . . . not the usury or interest.

Step 4 in "money" creation

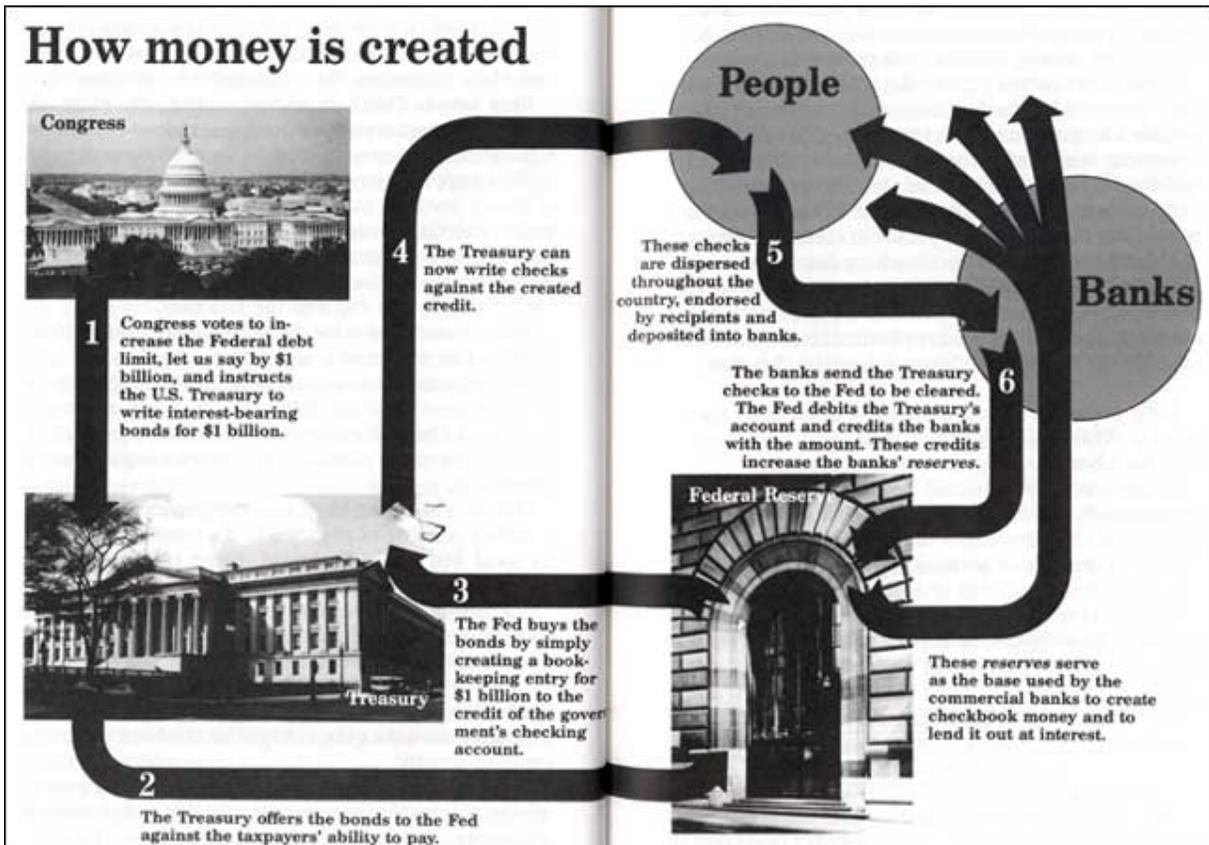


"Federal" Reserve Bank of New York

The "Federal" Reserve or the Fed buys the usury bearing bonds and credits the U.S. Treasury for \$1 billion. The government must now pay back the bonds with INTEREST. As the interest was not created, it can NEVER be repaid with "Federal" Reserve Dollars!!

In a closed monetary system like the U.S., only "Federal" Reserve Notes are legal tender to pay back the bonds. Gold and silver are REAL money and could be used to repay the debt but they are stored in Switzerland and credited to the account of the "Bank" of Rome.

Since the Treasury only printed the PRINCIPAL —not the usury or interest —the money can NEVER be repaid.... The end result is bankruptcy and foreclosure for the government. This is the very same scam that the Bank of England tried to impose on the Colonies when they made *specie* or coin the only means to repay the king's tax.

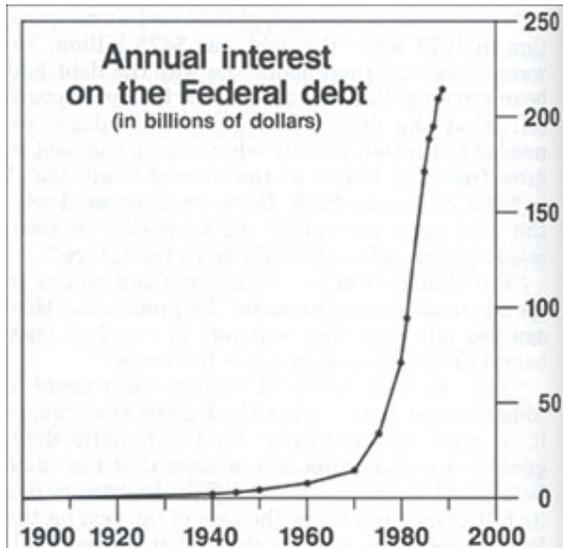


Here is another example of money creation by the Federal Reserve Bank. The diagram is from *The Truth in Money Book* by Theodore R. Thoren and Richard F. Wagner. Thoren and Wagner were experts in the Federal Reserve System and monetized debt creation. However they were not aware of the *Secrets of the "Bank" of Rome* and the real identity of the moneychangers and their crusade to destroy this country by debt and usury.

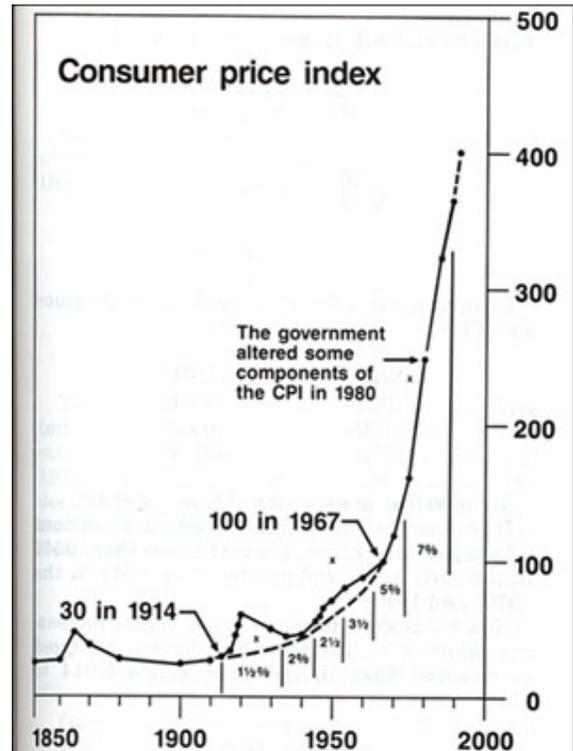
The American people have to pay usury on their own money. Not even the Mafia could have dreamed up a more stupendous scam than this!!

THIS IS THE GREATEST SCAM IN THE HISTORY OF THE UNIVERSE!!

Usury is the ONLY cause of inflation!!



Growth of usury on the Federal debt follows an exponential curve e.g., 2, 4, 8, 16, 32, etc, etc.



Inflation robs a currency of its purchasing power until eventually it buy NOTHING. Before the fall of the Roman Empire, the government debased the currency by clipping the coins and adding less and less silver and gold. Inflation does the same thing to a paper currency as the paper becomes worthless and people lose all faith in the *fiat*. Eventual collapse can be postponed by printing more and more "money" but eventually the day of reckoning finally arrives.

The Book By Theodore R Thoren & Richard F Warner

Edited by Doug Harrison, Vic Australia: 01 November 2008

Both these men were / are engineers, high up in the industrial world. Thoren is a member of the Tau Beta Phi club, a highly respected engineering honour society. He is one of few centenarian members, born 27 August 1907.

What a way to thank them, by advocating a new financial order.

This is a précis of their new financial system update Third Edition, July 1989.

A money system built on unsound law will do exactly what our money system is doing right now: collapse. That is why it is useless to tinker with the present system. What we need is money reform, not more tinkering. p 180.

So you see changes can be made, **Abraham Lincoln**, the only modern President responsible for the issue of debt free money, had this to say about the sovereign right of the government to create money

“The privilege of creating and issuing money is not only the supreme prerogative of government, but it is the government’s greatest creative opportunity” p 227

The six rules of monetary law in a free society
National treasury = National Commonwealth Bank

1. The national treasury shall be the one and only creator of cash money and universal monetary credit in the economy.
2. The national treasury shall provide debt-free credit to pay all **needed, achievable,** and duly **authorized** expenditures of the national government.
3. The national treasury shall service the financial needs of the private sector with loans of an appropriate minimum amount to the private banks.
4. The national treasury shall lend **directly** to private entities, in special cases where substantial loans are needed for projects or services of vital concern to the public interest.
5. The national treasury shall make interest-free loans directly to State and local “treasury” for voter-authorized public services and projects and for disaster relief.
6. Government revenues and debt-free government expenditures shall be kept in near balance. P 156

Conclusion: p 165

How do we set up such a system based on these rules? It will take an Act of federal Parliament? Yes, it will.

Or in the case of Australia, it is proposed as constitutional amendment, and or constitutional change.

Chapter 1, 2 & 3 deal with the existing private Federal Reserve Bank in the USA. We leave them to you to study, by this book or in another way.

Chapter 4. (précis) The Treasury Credit Money System

(or new financial order & National Commonwealth Bank = C Bank)

Whenever I talk to a group about the problems of the private Federal Reserve System, it always seems to take such a long time to get to the point where we can discuss a replacement for the unstable debt-money system. Isn't it possible to go straight to an explanation of the solution, I wondered to myself?

No, first we have to “unlearn”: the misinformation which is presented as fact about the money system. Until this is done, there doesn't appear to be a rational solution to the country's economic problems.

However, once we understand that private banks create the money they lend; that the government doesn't print money to pay its expenses; and that it is wrong for the Fed to be debt-free while the Treasury is trillions of dollars in the red, then the solution is not only clear – its inevitable.

We will discuss how a self-correcting and mathematically balanced money system works in practise.

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I'll try to explain. What I get out of the newspapers, TV and radio is that the experts can't agree on what causes the money system to be so unstable. Some theory is in fashion for a time and then, suddenly its out and something new is in. I think it is this confusion and uncertainty that makes everybody feel so insecure, so frightened and so mad.

It seems to be the complete opposite of something scientific, well, like the moon project. When NASA wanted to land men on the moon, they hired scientists and engineers who worked out the details and built machines that would do the job. Everything was done according to the laws of physics and mathematics.

Their calculations followed scientific laws so people never got anxious or frightened or mad thinking that these laws might not work right. The only concern was whether the scientists and engineers understood the laws properly and then how well they applied them.

...

Now when I get out the charts and the discussion is that money too conforms to the laws of mathematics. These laws are basic truths and can be understood by everybody.

Our present system is badly designed and ignores mathematical law in a way that causes poverty and economic collapse. When we try to fine tune this badly designed system, we are really trying to defeat the laws of arithmetic!

I'm beginning to see that we don't have to sit back and let this absurd system run its destructive course. A new system that uses the laws of arithmetic can be designed to benefit everyone. **(except the banking moguls!).**

What makes me feel hopeful about the money problem is that now I understand enough about our money system and the cause of inflation and depression to know that another collapse can be prevented.

I agree it is a comfort to understand the problem and know that there is a solution, but I find this understanding awesome.

For centuries people have suffered terribly during periods of inflation and depression. Now we know the cause. But more important, we know that this suffering doesn't need to be repeated again.

In a way it makes sense that the cause of inflation has been discovered through scientific analysis. After all, scientists and engineers are taught to look beneath the surface and uncover hidden causes. This is exactly what we needed to zero in on re the cause of inflation.

Economists admit that they can't agree on what causes the economy to become unstable. To me this is ludicrous. If our society knows how to land a man on the moon, surely we can know exactly what's wrong with our money. Finding the root cause of inflation simply had to be a scientific discovery.

.... But to me the trouble caused by misapplied mathematical rules is not just an interesting scientific problem; it's an important moral issue.

Look around our own families and neighbourhoods. How many of us have parents on fixed income who are having real difficulties in making ends meet? Look at our crime rates in our cities and even out here where we live. Look at the huge increase in theft. Look at our young people – many of them won't receive the high quality education they deserve because they, or their parents

can't pay for it. Look at the way our taxes are going up. Look at the pitiful state of the housing market with house prices soaring and so many people unable to own a home. Look at how many mothers are going out to work because the family can't live on one income. Look at the divorce rate. Marriage counsellors agree that money troubles are at the root of many divorces. Look at wonderful institutions – art , museums, orchestras, libraries and schools – all having to cut back their activities, not because of lack of interest in them but because of serious funding cutbacks.

20 years on, these problems have only grown worse.....

All these things are happening because our money is losing its purchasing power. Our ability to buy what we need and to support worthwhile activities is being stolen from us by a stupid money system, of all the crazy things!

And look at the churches. They are supposed to provide the spiritual leadership, but they are baffled and troubled by this as anyone else.

All this isn't just an interesting mathematical problem, but one of moral issues too. Yes, and they have to do with who has the right to create money: private institutions for profit or the government for the benefit of all the people.

As the nation's present money supply is the function of the private, for profit corporations, especially when the money supply actually represents the combined debts of individuals and companies and while the debts of our fellow citizens circulate as money, then free enterprise is impossible.

Why is that ?

Because at any time the private bank(s) that created the debt-money can call in a specific loan, or group of loans (e.g. farm loans) and put people out of business. It isn't 'free' enterprise because the banks have a tremendous advantage over every other kind of business. They hold an ace that no one else can have.

That's true; as long as profit making banks hold a monopoly over money creation, they will enjoy a position of superiority over all other businesses and even government itself. This goes right to the heart of the moral issues in the matter of money making.

MORAL ISSUES :

Qu: When money is created, to whom should it belong?

Ans. : To the sovereign under whose authority it is created.

Qu: Who is the sovereign authority in Australia?

Ans. : The Australian people.

In ancient times the monarch was the Sovereign and was charged with the responsibility of providing a stable medium of exchange for his subjects.

In Australia, today, the title sovereign is in hot dispute. We have Q E II image on the obverse side of the legal tender coins. We have the coats of arms removed from once royal institutions, for the Coats of Arms include the crown emblem. Our anthem; God Save the Queen is gone – Advance Australia Fair is in. Our Flag is still with the Union Jack, the symbol of the Crown and our Christian heritage.

Are we still subjects of the Queen, or Australian citizens --- and are these two points of status mutually exclusive? (They weren't in 1948, for they stood side by side in the 1948 Citizenship Act! -- then who and with what authority has anyone determined otherwise. Surely, Her loyal Australians subjects are the only ones with that authority, and QE II has that responsibility to ensure that happens to Her satisfaction under Her Coronation Oath).

When our Constitution made no attempt to control the money system, the people allowed the creation of credit to remain in the private banker's hands.

Our entire money supply is created by the private banks. The only money actually created by the government is the coins and notes manufactured by the (Royal) Mint, and this did not come about until made law by the federal Parliament, in around 1912. This is less than 3% of the total money supply.

Coins are debt free money and the Mint / Reserve Bank earns a little bit of revenue by manufacturing them. This is called the seignior age and this profit is deposited in the Treasury account.

In a properly designed system ALL money would be created by the people's Commonwealth Bank and made available to serve the needs of the people and every sector of the economy. The rule of supply and demand re money supply would be supreme. The supply of money would always be in balance with the need for it.

We could compare this with how the federal government authorizes the building of national roads to the benefit of the whole society. These roads belong to the people. They aren't private roads with some smooth sections used for only a private few. (e.g. your driveway)

In a people's form of government, money should never be created by private banks. It perverts the proper functions of money in a free society and undermines freedom itself.

THE FUNCTION OF MONEY?

The health of a nation & its economy lies in its resources, natural and human. These consist of the raw materials, knowledge, skill, equipment etc. required to convert the materials into useful products and distribute them among the people.

But these have nothing to do with money! Our talents and raw materials are God given?

True, money cannot create talent or give us raw materials. But without money, using those talents and materials becomes depend upon an awkward and primitive method of barter.

Although billions of transactions occur daily, there are just four types:

1. To activate production
2. To simply the exchange of goods & services
3. To provide a standard unit for measuring the value of goods and services
4. To provide storage as savings (the old "piggy-bank")

Any flaws in the money system itself interfere with the proper operation of these functions. For instance, an unexpected increase in interest rates will interfere with the first function by making it more difficult for borrowers to obtain start-up loans for a worthwhile project. Loss of the purchasing power affects the fourth function by eroding the value of savings.

The more instability there is within a money system, the more these functions are disrupted. In order for money to serve as a stable measuring standard, these fluctuations must be stopped permanently.

WHAT MAKES MONEY, Money?

It seems we use lots of different things as money. Coins, notes, cheques. Then credit cards, even postage stamps, food stamps, store coupons... What is money, and what makes it money?

Well, we all know that throughout history no one item or substance has been used by all civilizations as money. Tally sticks, for over 500 years, conch shells, corn, beads, gold, silver, you name it..... all these and many more besides have been used as money. So what is it that makes something useful and desirable as money?

We know that it doesn't matter what money is made of. Its usefulness has to be built into it in some other way. Gold coins, for instance, are little use as currency because the precious metal they are made of is rarely the same value as the \$5 or \$20 stamped on the coin's face. A coin made of half an ounce of gold is worth hundreds of dollars more than its face value.

The price of gold fluctuates daily, making it a very unstable commodity for the foundation of a money system. In addition, the amount of gold available is limited and easily manipulated. The opportunity for private international manipulation puts the security of any nation with a gold-based money system at risk.

MONETARY UTILITY :

The fact is that a demand for whatever is used as money has to be built into it.

The day before the food stamp program began, a million food stamps was worthless. But with the introduction of a food stamp law, suddenly there was a demand for them. They were no longer bits of paper with "food stamp" printed on them.

The law gave these food stamps utility.

A demand for them was built in, and now food stamps circulated in the community as a kind of money. This demand for a specific item to be used as money is most easily created through the nation's tax laws. Whatever the people are allowed to use to pay their taxes becomes the widely recognisable and accepted kind of money.

These same units become the most nationally accepted method of paying personal debts.

Thus the making of a law, is what makes money, into money.

It is essential for the laws governing money to be good laws which benefit ALL the people, not just a few.

A money system built on an unsound law will do exactly what our money system is doing right now: collapse. This is why it is useless to tinker with the present system. **What we need is a new financial order, not more tinkering.**

The arithmetic behind the present system of private credit creation :

Create \$100, by a loan to Joe Citizen, at 6% interest. Now if Joe repays just the interest per year, in 20 years he will run out of money, and then both the bank and Joe are in trouble!

Really that is how simple and absurd the present system is !

But let's go further. At the end of 20 years, Joe has a \$100 debt (i.e. no principal repayments), and no money. The only solution is for Joe and the bank to create new money, and that is done by a new or additional loan.

Joe borrows another \$100, and the system is now solvent again – well, may be? Joe now has a \$200 debt, and at 6% the money is going to be gobbled up in interest repayments in well less than 20 years.

Say, 10 years on, Joe needs \$200 loan - \$100 is not much use - and now has a \$400 debt at 6%..... you may see the problem. If Joe last another 10 years it will be a miracle.

Now Joe needs collateral, simply because the private bank says it needs it. Joe puts up his house & land, his business, his car, his wife's car, family chattels, and "the shirt off his back".

(Note: that movables like tractor, harvester, dozer, truck etc. etc. are not sufficient collateral, but still require a bank loan to acquire them. Starting a small business is gambling, with the banker holding every ace, including the joker! -- the mortgage document you HAVE to sign, says the bank can extinguish your loan at any time; that is, your business is in the banker's hands, and if the people of a nation think that is freedom....?????????)

You see Joe and his family may struggle for 30 to 40 years, but inevitably as night follows day, the bank will have all Joe and his family's wealth and his assets in their hands. And it's all with the stroke of a pen.

New financial order :

We saw how the present system leads to money shortage.

In the new system, the people's Commonwealth Bank is the sole creator of credit, not private banks.

It is the people's Commonwealth Bank which is charged with the monetary authority: the authority to create money.

The private banks lend out the savings of their depositors and borrow, as required, from the C Bank when funds are needed for new loans (economic activity).

Say, at the beginning, we need \$1,000 to begin economic activity. We go to our private bank. It is approved, and the bank requests as bond loan of \$1,000 from the C Bank to cover that newly approved loan. The C Bank as the supreme monetary authority, creates \$1,000 and loans it to the banking system at the set ceiling rate of (say) 6%. The private banks in turn use the money to make loans to businesses and individuals. The banks' interest rate is set above the set rate so that banks can make a profit. In this example the banks borrow at 6% and lend at competitive rates above 6% which average say 10%.

At the same time, the government is approving its annual budget for public expenditures. Let's say \$200. The C Bank issues the \$200 **debt-free** to pay for the approved expenses.

A year passes. The private sector's debt is due for repayment. The borrower(s) pay the banks and the principal 'siphon' opens as the private banks repay the C Bank. The money is extinguished as it reaches the C Bank, as the inverse of its original creation at the C Bank.

Under our present debt-money system the borrowers would find themselves without money to pay the interest, but look what happens in our new financial order.

With the \$200 that the C Bank spent into circulation debt-free, there is plenty of money available to borrowers to pay both the principal & the interest on their private bank loans. In this example borrowers need \$100 to cover interest payments. The borrowers repay the \$1,000 principal and the \$100 interest and that amount of debt is cancelled. (this is a simplistic example: in reality, you pay your home off over 30 years – that's 30 increments of principal; your business loan over say 10 years, purchase of farm 40 years etc. etc.---- the arithmetic is the same)

The private banks take the \$1,100 they receive and repay its \$1,000 loan to the C Bank. Now the interest rate from the C Bank was 6%, so the private banks owe \$60 in loan interest, and this the private banks gain in the \$100 in interest or charges, they gained from the borrowers.

The C Bank gets in Toto, \$1060 and in so doing extinguishes it from the money supply.

The important point is that no-one in the community was forced to borrow to pay interest because of any shortage of money.

But after principal and interest are paid into the C Bank, there is still residual money still in circulation.

To have a balanced money system, it must soak up this residual amount.

The equalization or balance mechanism is taxation.

In this example, the C Bank created \$200 debt-free on the approval of the federal government and parliament, that is, bylaw. Now, the C Bank has received back \$60 from the private banks as their cost of allocation of bond loans requested from the C Bank. So the money system has \$140 (200 – 60) excess purchasing power in the economy.

In order to keep the money system in balance the \$140 should be removed. How?

(Note: this simple example is based on a static economy, or an economy at an instant in time. A dynamic society has a dynamic economy which require a dynamic balancing of money flow --- that does not upset the arithmetic modelling)

The Australian new money system and constitutional change proposes/has an **electronic DEBIT TAX**, not contemplated in TRUTH in MONEY BOOK, which operates by law at the debit side transactions of ALL private accounts held by private banks.

Say, on a daily basis this data is collected from the private banks (this collection of data is already done in the present system, but is forward to the central private bank) and forwarded to the C Bank. The Debit Tax is then automatically calculated to balance the inflow with the outflow each day.

Next day the C Bank would advise the private banks the rate for the Debit Tax for the previous day, and by aggregate on all private bank debit transactions the previous day, remit the amount to the C Bank.

The Debit Tax is an arithmetic part of the new financial order, and varies from day to day.

The people would find a statement on their savings passbook, or monthly loan account, or personal account, listing the monthly total, but as calculated on the daily basis by the private bank under instruction from the C Bank.

NOTE: none of these calculations are new, as they exist in our present money cum banking system. What is new is that the people control the money system, and these calculations are part of the people's ledger maintained by the C Bank, and acted upon through the cooperative action of the federal government and the C Bank.

Of course a precise balance is neither necessary nor feasible. What is needed is enough extra money in the system so that principal and interest can be paid to the C Bank, from the people, via the private banks, without having to borrow the interest money due.

REALITY check of THEORY :

In reality, we would not start with a blank sheet as the theory above assumes.

The change to C Bank running of the money system – the new financial order – would start with the existing system with money flowing into and out of circulation in a continuous process.

But the process would be reasonably simple. Instead of a banker's own central bank, which makes arbitrary decisions about how much credit is released (inflation) or withdrawn (credit squeeze) which are often made in hope of correcting the impossible arithmetical error in the present money system, the people end up with absurd results. The banker suffers naught for his creation was from thin air, but gained from you, interest, but better, power over you. It is called TOTAL SERVITUDE.

Any way, the money lenders, through the mortgage process (the mortgage document is not a contract, but a one sided document, 100% in the bank's favour. It exists because it is a legal document, whereby the admiralty / executive courts side 100% with the bank, (if you challenge the document!) and have total control, and whence the nation's assets end up with the money lender.

Give me control of a nation's money and I care not who makes her laws. Mayer Amschel Rothschild

GROWING ECONOMY ?

For the money flow to grow to meet the expectations of growing economic activity, is by the C Bank

(1) Tax 'siphon' be altered, and or the C Bank (2) interest charge to the private banks for requested bond loan money, be altered. Thus the C Bank interest rate to the private bank would be lowered.

The level of money would then rise, and a new balance level would come into play.

This is the dynamic model of the new financial order's money system.

Thus the money flow is kept in dynamic balance by the C Bank, and this is one of the C Bank's major roles within the economy.

This does NOT curtail the government : Say in the extreme, a newly elected government had promised some massive infrastructure project. (say Bradfield water scheme) Cost estimate. \$25 b.

Now, this cannot be done in one year. Just, the first year will illustrate the point. \$5 b in public works money, and this is fed into the total national money 'bowl' as debt-free money.

Now, the C Bank will tell the government that the present system is working with a debit tax at say 0.45% to get the money balance. With this extra \$5 b debt-free injection by the government will increase that figure to say 1.25 %, to strike the new balance.

It is then the government's and people's decision if the potential gain of this magnificent water project, is worth the extra tax burden.

NOTE: this use of the debit tax, spreads the cost /load over the whole community and economy. It produces a fair outcome, when the water scheme is a total community benefit (or at least a raft of community projects over the years)

Review of FIRST PRINCIPLES :

The cornerstone of an honest money system is the creation of money by the people's central bank, the Commonwealth Bank. In a society where we seek justice and freedom is the people's idea of good government, money and monetary policy must always be the servant of the people.

The C Bank must make money available for all **needed, achievable and duly authorized** public services and projects. Equally, the C Bank must ensure that money is also available for **worthy private enterprise**.

Money for the private sector is made available through: recycling the people's savings within the banking system; bank-borrowing from the C Bank; and via direct loans from the C Bank (C Development Bank ?) to individual enterprises according to law.

A credit money system is stable because the money supply is always greater than the amount of debt in the system. Interest rates and government revenues are regulated to keep the flow of interest and tax in balance with the debt-free flow public expenditures. This mathematical balance prevents boom-and-bust cycles from occurring.

Our mathematical understanding of money creation and extinguishment gives us a tremendous advantage as we begin to build our new financial order. We start by placing the monetary authority within the sovereign or at least popularly elected government.

The government, in Parliament discusses and puts into law the expenditure on services, utilities, infrastructure, social welfare and aged pensions in accord with the (new) Constitution, the government policies as announced to the electors prior to the election. The C Bank creates this debt-free money, and at the same time the government ensures by law the debit tax is paid-back with the same monies, as is all other debts.

Now the inputs of debt-free monetary have the result of absorbing some of the economic activity, and hence it may be good community business to retard private business by some amount.

The C Bank could then up the interest rate on government bond (loans) requested by the private banks. OR if the government economic policy dictates it could pass a law, to vary the rate according to which sector of the private economy it wished to advance or retard, and that would control the C bank bond issues (e.g. farming, fishing, tourism, housing, and manufacturing).

However, the government can just allow the debit tax side of mathematical balancing formula to work its way through. The increase in the debit tax may not be good policy for the government or the community, and hence it may opt to up the private bond loans rate, as given above.

SO, both the interest rates on bond loans set by the government and charged & accounted for by the Commonwealth Bank, and the tax inflow from the debit tax, calculated by the Commonwealth Bank, and now mere means of balancing the money system.

THE GOVERNMENT IS NOW FREE TO RUN THE ECONOMY & SOCIETY IN ALMOST THE EXACT MANNER THE GOVERNMENT SO WANTS, AND THUS PUT THEIR POLICIES INTO ACTION, assured that private money lenders cannot and do not destroy the government's actions.

WE now have a true government of the people. If and when the actions of government, under this new financial order, are so inept, the government, opposition and people can and have the strong evidence of government incompetence. The next election is then where the people express their will.....

NOW "GOOD GOVERNMENT" is not just a mythical option, it is THE ONLY OPTION.

The difference	between
New financial order : Commonwealth Bank	Present private money 'system'
Money created debt-free by C Bank	Money created privately by banks
Money spent into circulation for national expenditure -- by law	Money spent into circulation ONLY for expenses of the commercial banks, at their whim.
C Bank never borrows	Government collects tax by random . It borrows from private banks to fund expenditures to cover gap between tax and expenditure. OR destroys money (Budget surplus) to cover too much credit monies created by private banks.
C Bank lends through government bond loans to private banks as they so request, according to law.	Government borrows from private banks, with rates controlled by private banks.
Interest rates set by C Bank as part of money balance, as set by law by the government, and new Constitution (limits)	Interest rates set by money lenders, in Melb., Sydney, New York, London WHO KNOWS ?
Private bank funds : requests from C Bank for bond loans; & from depositor's savings	Fractional Reserve money creation, based on loans written upon "thin air". They DO NOT lend there reserve deposits.
Cheques cleared through C Bank	Cheques cleared by own private banks

Money system has ONLY very moderate swings which can be corrected by C Bank within hours or days	Wild inflation, depression cycle litters our history since the formation of modern banking in 1694 with the private Bank of England
Money maintains constant purchasing power	Money loses value until a depression. Run away inflation as occurred in Germany, was the deliberate action of money lenders. The massive impact of the Great Depression in Australia was due to deliberate policy of the Bank of England.
Money expands & contracts in concert with economic activity	Some secret society --- Rothschilds, bankers, Fabians, freemasons, Jews etc. etc.
Tax at a mathematical level. Debit Tax fits the new financial order perfectly	Taxes based on some Lilliputian lunacy.
No national debt	National debt grows exponentially
All debt is able to be paid, as principal & interest money in circulation. Excess mopped up by tax.	All debt becomes quickly un-payable, as interest absorbs some principal, without any extra source of money available.

OBJECTIONS ----- ANSWERS

1. nationalization of banks ----- nothing in this new financial order calls for state control of private banks.

The whole idea is to build a solid platform for private enterprise to flourish. This is hard to achieve if at the local level we have bureaucrats and government administrators involved with individuals. Private banks will appear vastly similar to the present, but will act and react with individuals on an even playing field.

Mortgage documents will not be a matter of legal enforcement by a private bank alone. They will be challengeable upon execution by one party by the other party, before a grand jury and or trial jury at common law.

Commercial law may be given some force, but the common law that the people so agree to superintend any action or judgement at commercial law.

Note: a new Constitution shall recognise first and foremost that all citizens of the Commonwealth of Australia are natural people.

The ONLY way of achieving this is TRIAL by JURY @ Common Law, before jurors chosen by lot from people of the locale, with their verdict final, and sentence according to law, final.

2. Fairness

The new financial order uses a mathematical based system of creating and extinguishing money.

The present system is based on no mathematical system; at least that any mathematician could comprehend.

Money can only be created by the C Bank under law, which is passed by the federal Parliament under the government policy, which the people have accepted.

Money in the present system is created at the arbitrary decision of money lenders. Their decisions have little community sense, only the private sense of the private bankers.

The new financial order would be impartial, and cope well with our present system of government.

The main difference in government would be the government with the advice of the Commonwealth Bank would be in control of the economy and money system. Any failure of government towards the people is no 'excuse' – OUT at the next election!

Governments would suddenly control their own affairs.

(That state of responsibility would throw a major panic amongst present politicians. Having to accept responsibility before the people would 'KILL' them.)

BUT, that's what the PEOPLE WANT --- responsible politicians.

3. Trust government ?

Does the new financial order put too much power into government hands?

We have learnt to trust financial experts?! But how many answers have they today as the present financial 'system' is in massive meltdown as of October 2008. Each morning another economics guru gives us his version (of where the bottom will be). Head-less leaders rush to help the private bankers, whilst the people they are supposed to govern suffer grievously.

WHY do we ask this question at all!

WHY have we put up with this money mess, a financial rape under the present banking system ?

The following figures are GRAPHIC. (USA @ p 213)

	1913	1988	multiply
National debt	\$ 1.2 b	\$2,582 b	x ~ 2000
Personal tax	\$0.03 b	\$ 393.4 b	x ~ 13,000
\$ value	1.00	.08	1 / 12
Bank owns	~ nil	\$ 2,531.8 b	near the LOT!!!!

In 75 years the private Federal Reserve has almost complete hijacked the complete wealth of the whole USA.

WHY trust the present system ?

We are not trusting the politicians within the present system, even if they could not make any worse mess than their private ‘cousins’, the money lenders.

The new financial order will quickly change that :

Firstly : -- the significant parts of the new financial order will be clearly defined and outlined in the new Constitution, and thus the money system must work within the limits thereto described.

Secondly : -- the interaction of the Commonwealth Bank and government of the day, can and will only be possible within the limits determined by the Constitution and people. That is the government can only get its policies into action by the law of the Federal Parliament, and the Commonwealth Bank operates the money system as set out in the Constitution.

Yes, we trust our leaders, within these limits.

The Constitution and new financial order command and LIMIT the government.

Prosperity:

Prosperity is when there is full employment and when people’s needs and aspirations are being met.

That may include owning your own home, debt free; and being able to take my family on vacation; being able to support worthwhile causes; and having a decent car. As well some savings and investments. These sound good, and they generate work for others. Of course I would like to work to feel worthwhile, and to enjoy the rewards. My wife and family would then be financially content.

Does all this ‘demand’ contribute to inflation?

No. Meeting people’s needs and aspirations have nothing to do with inflation!

The cause of inflation isn’t prosperity, but lack of debt-free money in our present system.

Our new financial order is deliberately planned to avoid such situation!

Inflation and depression are not natural phenomena, but are more attributable to manipulation of a money system that has NO thought or regard of the prosperity; ONLY the extreme wealth and power of the elite few.

I think the present system is doomed. This 2008 crash has the prospects of being worse than the Great Depression of the 1930’s. The saving grace in Australia is that the people suffered directly from the banker’s manipulation to punish us for King O’Malley’s audacity to set up the world’s first people’s bank in 1911 – the COMMONWEALTH BANK. We may suffer in concert with the rest of the Western world, this time in 2008 and the unknown future.

HOW ? the new financial order.

We have a massive task. The public has been brainwashed by an education system that teaches “nothing”; the idiot box that drones rubbish into our lounge room each day of our lives --- a like salesman at your door would receive NO invitation to enter, let alone converse with you in childish amoral drivel.

And anon.....

Yes, you have already moved backwards from promoting our new financial order?

Do NOT retreat, for to do so could and would be seen as serious negative action.

Our pioneers and explorers never admitted this land was so inhospitable that they would not have a go. Indeed the opposite – it was an irresistible challenge!

Federation and a federal Constitution seemed a distant possibility; but a massive challenge to all the same.

Taming the vast and dry continent seems impossible. Our present money ‘system’, and political vision that stops in the brain of a politician – they simply lack any such thing – are non-existent, and hence we all founder.

Men sent man to the moon. Our Australian science and technology was a major part of this human drama.

Against great adverse odds; sometimes against evil opposition, these impossible tasks are now human reality.

Some men dreamt; other acted and together man has triumphed.

No one says the task of putting into practise this new financial order will be easy. Anything achieved easily will be just as easily forfeited to others with a more selfish motive and intent.

The present moment, as the present financial ‘system’ is in utter collapse, is our window of opportunity.

Good information now on the new financial order will allow the common sense of the people the digest that information.

We now have politicians, bureaucrats, administrators, journalists, reporters etc. spewing out information, none of which makes any sense, because the money ‘system’ is absurd. Our governments CANNOT govern properly whilst the private money lenders have TOTAL control over money creation and supply, and operate it out of private motives and in secret.

We have brain dead politicians, for nobody with a modicum of intelligence would enter the field of government whilst in a straight jacket, hand-cuffed, and trailing a heavy lead ball. Except if the money lenders bribe them with massive perks of office!

Everything is impossible if you do not make an attempt.

The odds are now in our favour. Let us not fail our grand children and prosperity.

Our parents fought to keep us free. The bankers have since then put the shackle on the baby-boomers, now growing old, and our kids struggle with un-merciless debts this very day.

LET US CHANGE THIS SITUATION.