

BANKSTERS - GANGSTERS - TRAITORS - the worlds SCAMSTERS

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Definitions:

Banksters - take our money by deception ... they are criminals using words

Gangsters - take our money by force ... they are criminals using weapons.

Traitors - politicians and judges who are on the take from Banksters-Gangsters.

Mortgage . -. a Death Pledge (Mort = Death ... gage = Pledge)

Here's a summary of how the Bankster-smoke- mirrors mortgage scam works;

1. When we sign an application for a loan (they call it a "financial accommodation"), the Banksters doesn't go to the vault and remove printed legal tender money ... they just turn on their CONputer, and create counterfeit money from air by simply typing in say \$100,000 ... thereby monetising our signature into a dual faceted "Promissory-Mortgage Note" ... IMPORTANT, as ours is the only signature, it is not a legal contract .

2. They give it an "account number", tagged with the dollar amount ... enter it in their "direct deposit account" ledger as an Asset, and also as a Liability ... this is evidence that they have accepted our promissory note as money ... they then transfer our own money into our cheque account, pretending that they are loaning us their money.

They conceal the substance of the transaction ... the bookkeeping entries, where they record the promissory note as a loan from us to the bank. ... this is proof that we are the lender and the bank is the borrower ... IMPORTANT they use smoke and mirrors to deceive us, into thinking that the opposite occurred ... a breach of contract.

3. Their CONputer bookkeeping entries prove that when the bank deposited our promissory note into our cheque account, they created counterfeit bank credit money ... the bank did not loan their own, or depositors money ... they loaned counterfeit money. IMPORTANT this verifies that no "consideration" under contract exists.

4. They term us the "borrower", charging us "interest", which over a 25 year period we pay them four times the original amount. IMPORTANT in reality we are the Lender and they are the Borrower, for they couldn't create the "Money" without our signature.

5. They then extract the Promissory aspect from the Mortgage Note and create a "monetised derivative", a financial instrument , a "Bond" ... based on the projected future interest income stream it is sold in to a Stock Exchange listed Hedge Fund where it is given an ID called a CUSIP number ... they then receive \$100,000 in legal tender money

IMPORTANT the Cusip Number allocated to the instrument is our evidence ... for by depositing our mortgage on Wall Street they must Register it as a Security ... if it went unregistered they would violate codes with the Security Exchange Commission which could cause the Bank to lose their Charter and their ability to do business.

6. Even though they have sold the "Promissory" Note aspect of the "Mortgage" they retain our "Title Deeds" fraudulently pretending that they can take possession of our home ... IMPORTANT having "double dipped", they have suffered no injury, thus they have no lawful claim against our home.

7. IMPORTANT the Mortgage Note rights transfer with the Bond, thus the original bank cannot prove any continuing interest in our home ... No mortgage note = no debt ie we have 100% equity in our home.

8. So far the Banksters have made \$400,000 from our signature ie \$100,000 from selling our Mortgage, and \$300,000 from repayment of principal and interest over 25 years.

BUT THATS ONLY THE TIP OF THE ICEBERG;

9. Under "Fractional Reserve Bank" rules, they are allowed to call our "Mortgage" an Asset - on which they can lend 10 times the amount we loaned them from our signature. IMPORTANT all Reserve Banks in the world are indirectly owned by the Bankster cartel..

10. They thus leverage our sample \$100,000 mortgage into a larger fiction \$1 million... at say 7% pa, their interest income is really 70% pa (7% x 10 mortgages = 70%pa)

CONCLUSION: For every \$100,000 Mortgage the Banksters profit by \$1.4 million ... they simply CONputer create \$100,000 counterfeit money ... then leverage it into \$1.4 million of legal tender money ... the result is INFLATION and we pay for three homes..

BANK MORTGAGE BUSINESS IS UNCONSCIONABLE SCAM ... THE PROCESS STEP BY STEP

Borrower Signs the Bank's Loan Contract and Mortgage

Borrower's Signature transforms the Loan Contract into a Financial Instrument worth the Value of the agreed Loan Amount

Bank Fails to Disclose to Borrower that the Borrower Created an Asset
Loan Contract (Financial Instrument) Asset Deposited with the Bank by Borrower
Financial Instrument remains property of Borrower since the Borrower created it

Bank Fails to Disclose the Bank's Liability to the Borrower for the Value of the Asset

Bank Fails to Give Borrower a Receipt for Deposit of the Borrower's Asset
New Money Credit is Created on the Bank Books credited against the Borrower's
Financial Instrument

Bank Fails to Disclose to the Borrower that the Borrower's Signature Created New Money that is claimed by the Bank as a Loan to the Borrower

Loan Amount Credited to an Account for Borrower's Use

Bank Deceives Borrower by Calling Credit a "Loan" when it is an Exchange for the Deposited Asset

Bank Deceives Public at large by calling this process Mortgage Lending, Loan and similar

Bank Deceives Borrower by Charging Interest and Fees when there is no value provided to the Borrower by the Bank

Bank Provides None of own Money so the Bank has No Consideration in the transaction and so **no True Contract exists**

Bank Deceives Borrower that the Borrower's self-created Credit is a "Loan" from the Bank, thus there is No Full Disclosure so no True Contract exists

Borrower is the True Creditor in the Transaction. Borrower Created the Money. **Bank provided no value.**

Bank Deceives Borrower that Borrower is Debtor not Creditor

Bank Hides its Liability by off balance-sheet accounting and only shows its Debtor ledger in order to Deceive the Borrower and the Court

Bank Demands Borrower's payments without Just Cause... **Deception-Theft-Fraud**

Bank Sells Borrower's Financial Instrument to a third party for profit
Sale of the Financial Instrument confirms it has intrinsic value as an Asset yet that value is not credited to the Borrower as Creator and Depositor of the Instrument

Bank Hides truth from the Borrower, not admitting Theft, nor sharing proceeds of the sale of the Borrower's Financial Instrument with the Borrower

The Borrower's Financial Instrument is Converted into a Security through a Trust or similar arrangement in order to defeat restrictions on transactions of Loan Contracts

The Security including the Loan Contract is sold to investors, despite the fact that such **Securitization is Illegal**

Bank is not the Holder in Due Course of the Loan Contract ...only the Holder in Due Course can claim on the Loan Contract

Bank Deceives the Borrower that the Bank is Holder in Due Course of the Loan Contract

Bank makes Fraudulent Charges to Borrower for Loan payments which the Bank has no lawful right to, since it is not the Holder in Due Course of the Loan Contract
Bank advanced none of own money to Borrower but only monetized Borrower's signature

Bank Interest is Usurious based on there being No Money Provided to the Borrower by the Bank so that any interest charged at all would be Usurious ...Thus

BANK “LOAN” TRANSACTIONS ARE UNCONSCIONABLE!

Bank Has No True Need for a Mortgage over the Borrower’s Property, since the Bank has No Consideration, No Risk and No Need for Security

Bank Exploits Borrower by demanding a Redundant and Unjust Mortgage

Bank Deceives Borrower that the Mortgage is needed as Security
Mortgage Contract is a second Financial Instrument Created by the Borrower
Deposit of the Mortgage Contract **is not credited to the Borrower**

Bank Sells the Borrower’s Mortgage Contract for profit without disclosure or share of proceeds to Borrower
Sale of the Mortgage Contract confirms it has intrinsic value as an Asset yet that value is not credited to the Borrower as Creator and Depositor of the Mortgage Contract

Bank Extorts Unjust Payments from the Borrower under Duress with threat of Foreclosure

Bank Steals Borrower’s Wealth by intimidating Borrower to make Unjust Loan Payments

Bank Harasses Borrower if Borrower fails to make payments, threatening Legal Recourse

Bank Enlists Lawyers willing to **Deceive Borrower** and Court and **Exploit Borrower**

Bank Deceives Court that Bank is Holder in Due Course of Loan Contract and Mortgage

Bank’s Lawyers Deceive and Exploit Court to **Defraud Borrower**

Bank Steals Borrower’s Mortgaged Property with Legal Impunity

Bank Holds Borrower Liable for any outstanding balance of original Loan plus costs

Bank Profits from Loan Contract and Mortgage by Sale of the Loan Contract, Sale of the Mortgage, Principal and Interest Charges, Fees Charged, Increase of its Lending Capacity due to Borrower’s Mortgaged Asset and by Acquisition of Borrower’s Mortgaged Property in Foreclosure.

Bank retains the amount of increase to the Money Supply Created by the Borrower’s Signature once the Loan Account has been closed.

Borrower is Damaged by the Bank’s Loan Contract and Mortgage by Theft of his Financial Instrument Asset, Theft of his Mortgage Asset, Being Deceived into the unjust Status of a Debt Slave, Paying Lifetime Wealth to the Bank, Paying Unjust Fees and Charges, Living in Fear of Foreclosure, and ultimately having his Family Home Stolen by the Bank. ... Thus the

BANK MORTGAGE BUSINESS IS UNCONSCIONABLE

QUESTIONS and ANSWERS

Q: What is the basis of your Peoples Grand Jury action against the banks, and why do you say that the banks are engaged in fraudulent and illegal practice?

A: Our statement of claim explains the lot, but essentially, when you go to the bank to borrow money, they don't really lend you any money (or not the kind of money that we can see, feel and touch such as gold or legal tender bank notes).

Not only do you not receive any money, but the "money" or "credit" that you receive actually comes from you ... from the promissory note or commercial instrument which you yourself "validate" by signing the document.

The bank takes this instrument which you just created (your own money) from you and the bank deposits this money into your account.

They then make a ledger or computer entry into your account and claim they loaned you the money.

This is illegal because there is no law that empowers these corporations to create money out of nothing. Only God can create something out of nothing.

In the above example, the money "loaned" to you by the bank actually came from you.

The bank provided no equity in the transaction; the bank never risked anything, nor lost anything and never would have lost anything.

The bank was only supposed to keep your money (the promissory note) as collateral, in case you default.

But what they do not tell you is that they took your promissory note or commercial instrument and converted it for their own use by on selling it . They unlawfully enriched themselves, and this is illegal.

Q Why do you say the money or credit comes from me?

A: Because that is the truth - the money, or the bank note that we have in circulation today is nothing but a promissory note ... it is not real money, it is fiat money ... a piece of "legal tender" paper ... that says the government owes us the money, because after they took the gold out of circulation, there is really no money left ... therefore there is nothing to pay our debts with!

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All we have is the government's promise to pay - worthless IOUs that are not backed with anything other than the government's coercive force, which dictates to us that we have to accept this form of "legal tender fiat money" or we get nothing for our labour.

The banks have no "credit", the credit comes from us. This credit is backed by our labour, our ability to repay whatever we may borrow.

But the banks, the lawyers, the accountants, and the debt collectors do not tell us that.

The banks lie to us each time we borrow money because they really do not lend us any money ... whatever "money" they lend to us is ours to begin with as it did not come from their vaults ... it was created as electronic or digital money.

Q: Where does the bank get the money to lend to their borrowers?

A: They use God's money ... money they create out of nothing, out of "air," ... they have created an unlimited "money tree" ... made possible by gullible and trusting people who are led to believe that they are lending us their own money ... or money deposited by their clients in their cheque or savings account.

The banks really do not have any money or assets to lend.

Banking regulation does not permit the banks to lend their depositors' money.

Money is created each time a borrower signs a promissory note which is then deposited into their account as "cash."

This cash value is then used by the bank to increase their book asset by the amount that is equivalent to the loan.

It is not as though the bank had this money sitting in their vault waiting for someone to come along and borrow that money.

The fact is, prior to the loan agreement, when we come to the bank to borrow money, the money did not exist. Therefore the money had to come from somewhere.

In the old days, when banking used to be honest and honourable, only those who have money can engage in the business of lending money. That was when the banking business used to operate just like any other business.

If the bank did not have the money, they have to get the money from the central bank or another bank, rent the money at wholesale (low interest) and then lend the money at retail (higher interest) to the borrower.

They couldn't create unlimited amounts of money like they do now. It is true, banks were allowed to issue debt certificates, or notes, but these are really not intended to be circulated as money.

In recent times, banks are no longer required to have money in order to lend money.

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You might say: "duh?" ... Yes it's true, it's called the fractional reserve banking system.

This is because there is really no such thing as money. So when you want to borrow money, you just go to one of these banks who does not have any money to lend, and they'll create money on their CONputer, right in front of you, just like magic.

Just sign a promissory note or loan application form and voila!

With one quick CONputer entry, you now have money sitting in your account!

Or the bankster issues a cheque payable to you, even though these cheques are not backed by any currency or legal tender money.

WARNING: Don't do this at home, do not write cheques without sufficient funds or you will be arrested and charged for the crime of false pretence under the Criminal Code.

Only the banksters are permitted (not by law) to write cheques with absolutely no funds and yet get away with it and then charge interest on these counterfeit, non-existent monies at criminal interest rates.

Banks can only legally do two things - take deposits and make loans.

Their corporate charter or power is very limited. Nowhere in the Bank Act or the Constitution does it say that banks can lawfully or legally create money out of nothing and then lend us this counterfeit, non-existent money and charge us interest for it.

Only the Parliament can legally create money.

Q. How does the bank really create money?

A: Simple - they just write a cheque, or they make a book or Computer entry. The banks don't even have to have any money of their own, one bank writes a cheque, the other banks have to accept it - according to the Payments Association clearing rules.

This acceptance by the other banks (although they are all realistically one bank) protects the issuing bank from criminal prosecution for false pretence, an indictable crime punishable for up to 5 years.

If no one complains, there is no crime. This is how our legal system works.

To understand more regarding this subject from the bank's standpoint, please read Modern Money Mechanics published by the Federal Reserve Bank of Chicago ... a free internet download.

Q. Who is the Borrower, and who is the Lender ?

A. Everyone agrees the borrower should repay the lender. The problem is that most people are confused as to who funded the loan.

The key question is simple: Should the borrower repay the one who funded the loan?
If the bank says yes ... your loan is paid off, as you are the lender.

If the bank says no ... then you do not need to repay the loan, as the law says if there is not mutual understanding in the agreement, then there is no agreement.

Q. Are home Mortgages valid Contracts ?

A. The Common Law criteria for the creation of a contract are that ALL 10 elements are essential for a valid Contract;

1. Offer - you ask for a loan of Money
2. Acceptance - the bank accepts, thus your offer becomes a promissory note to pay.
3. Consideration - bank does not lend you real money - they create counterfeit money
4. Intention to Enter Legal Relations - the banks use Deception thus unlawful.
5. Legality of Purpose - it is unlawful for banks to create money from the Air
6. Capacity to Contract - the Banks give you wrong information
7. Genuine Consent - the banks make you the borrower when you are the lender
8. Certainty of Terms - Banks variable interest rates are uncertain
9. Possibility of Performance - Banks cannot lend their shareholders funds
10. Enforceable by Law - Banks have used Deception, and Fraud so unenforceable

Bank Mortgages are thus in breach of most of them.

Q. Are variable interest rates a breach of contract ?

A. Yes because "*variable interest rates render a contract void for uncertainty*" ... all loan contracts with variable interest rates are fraud, ie: not having been created in the first place ... "**a deed or charter not in being is not valid**" (legal maxim) ... where there is fraud there is no valid contract.

Q. What is a Cognovit note ?

A. Banksters hide in your mortgage conditions a Cognovit promissory note, whereby you sign away all your rights ... eg if you default they can automatically take your home ... it is an Unconscionable Confessed Judgment ... making the alleged contract unlawful.

BEFORE BANKSTERS (the Plaintiff) CAN STEAL YOUR HOME (the Defendant) THEY HAVE TO PROVE THEIR CLAIM IN AN AFFIDAVIT (Sworn by a Natural person); the AFFIDAVIT should encompass the following;

1. The Plaintiff is required to VALIDATE the alleged Debt - Prove
 - i.that the Plaintiff is a Creditor
 - ii.that the Plaintiff has suffered an injury
 - iii.that there is probable cause ie the 8 elements of a contract.
2. The Plaintiff is required to VERIFY the alleged Claim -
3. The Plaintiff is required to Prove they had MONEY to lend and therefore had the capacity to enter into, and/or perform under, a binding contract.
- 4 The Plaintiff is required to Prove that they provided "Valuable Consideration", a key ingredient of the 8 elements of a Contract.
5. The Plaintiff is required to Prove that the Plaintiff had any cash-money reserve; the Plaintiff is not legally permitted to lend their depositor's or member's cash-money without expressed written authorisation from their depositors and therefore the Plaintiff has not proven the capacity to enter into, or perform under, a binding contract.
6. The Plaintiff is required to prove that the Plaintiff had tangible assets of their own to lend, thereby having the capacity to enter into, or perform under, a binding contract;
7. The Plaintiff is required to prove that their "assets" are not mostly "paper assets", "receivables", thereby proving the capacity to enter into, or perform under, a binding contract;
8. The Plaintiff is required to prove that they do not conjure "moneys" out of "thin air", from the signatures of "loan applicants".
9. The Plaintiff is required to prove that they do not create "new" artificial "moneys - debt", which they rename "Principal"; which they then put into the "loan applicants-borrowers" account as a "Loan" at "Interest" .
- 10.The Plaintiff is required to prove that the Plaintiff had, other than bookkeeping and computer entries, "Money" or "Substance" of any value to loan, thereby proving the capacity to enter into, or perform under, a binding contract;
- 11.The Plaintiff is to produce evidence by way of Justice of the Peace certified copies of the Plaintiffs signed letter/s of Demand; signed Statement/s of Claim ; signed Affidavit/s; and all documents showing their calculations of alleged "financial accommodation", "advanced moneys", "Interest" .
12. The Plaintiff is to produce the legal definitions, for "default notices" "default" "defaulted" "principal" "money" "moneys" financial accommodation" "interest" , quoting the source Law dictionary, used by them.

13. The Plaintiff is required to provide copies of ALL Valuations .

14. The Plaintiff is required to provide copies of ALL documents, and records, whether electronic, or in any other media, or form.

15 The Plaintiff is to explain how they "create credit"- "provide financial accommodation", "valuable consideration" in the light of comment by Ex Senator Helen Coonan that " banks do not borrow money from the Reserve bank for the creation of credit"

16 The Plaintiff to produce the document-evidence which was used to give full and complete disclosure of the eight essential elements of the alleged contract.

17 The Plaintiff to produce evidence that any money or currency changed hands or was deposited in the defendants account.

18 The Plaintiff to produce evidence that the "loan document" is NOT a Promissory Note, being a instrument used to create the alleged "valuable consideration"

19 The Plaintiff to produce all documents, records relating to the "Securization" of the mortgage #....., and of its journey, final destination, and present value within the Financial System

20. The Plaintiff is required to prove that the Defendants JOHN DOE, AND JANE DOE, are living beings, and not Corporate entities, artificial persons; and are the same beings as the natural Man; John Doe, and the natural Woman Jane Doe.

BANKSTERS AND THE COURTS IN QUEENSLAND (similar in all Australian States)

UNLAWFUL CONSTITUTION:

Queensland, like all States, was created out of the former colonies by s.106 of The Commonwealth of Australia Constitution Act ... the States are "subject to this constitution" and this implies also the legal principles embedded in the Federal Constitution .

The Queensland Constitution of 1876 was unconstitutionally amended by the Constitution Amendment Act 1921, with the PURPORTED abolition of the Upper House in dubious circumstances, following a referendum in which Queensland electors voted against abolition. A legislative council, packed with nominees of the government, nonetheless voted itself out of existence

All amendments since then have been ULTRA VIREUS (Invalid) ie there never has been any valid amendments to the Queensland State Constitution, nor have any Laws been validly enacted since 1922 because the purported abolishment of the Upper

House didn't overcome the fact that all laws first must be passed by the Upper House, before they can receive ROYAL ASSENT.

The QUEENSLAND STATE GOVERNMENT " is Unlawfully Constituted, for the above reason, and more so for the reasons summarised below;

(a). The "QUEENSLAND STATE GOVERNMENT" took Power by deception, a silent political coup d'etat ... via the Invalid, Corrupted 2001 Constitution

(b). Constitutional history was retrospectively rewritten to gut the Historic, Genuine 1876 "State of Queensland", which historically was operated by a Government **FOR** Queensland, within the Commonwealth of Australia.

(c). Fraudulently superimposed over the historic shell of the 1876 Constitution was the 2001 Constitution, with a Corporation "STATE OF QUEENSLAND" ABN75818456675 - USSEC 0001244818 , which operates the GOVERNMENT **OF** QUEENSLAND

(d) The parchment for Bill No. 80 of 2001 to consolidate particular laws relating to the Constitution of the State of Queensland, and for other purposes, has not been signed by the then Governor Peter Arnison, it was been signed by a person unknown ... nor has the signature been designated underneath by the Title "Governor" ... nor affixed with the "Seal of the Governor".(photo copies included)

UNLAWFUL COURTS:

The QUEENSLAND STATE GOVERNMENT " Courts are UNLAWFUL ... since 2001 there is no longer separation of powers and common law, they are an instrument of Government ... the evidence is

i. All Courts have been instructed not to use the device which embosses on a label "The Seal of the Supreme Court of Queensland"... to put it in locked storage, and to use an Unlawful Stamp on all Court documents.

ii. All Courts have removed the photo of Queen Elizabeth and her Royal Coat of Arms, and replaced them with the Coat of Arms of the QUEENSLAND TREASURY CORPORATION ABN15736217171 USEC 0000852555 (Schedule 4)

iii. Judges and Magistrates refuse to produce their "Instrument of Office", or their "Oath of Office, or their Oath of Allegiance".

The Unlawful "QUEENSLAND STATE GOVERNMENT " will not provide a Lawful Common Law De Jure Court with 12 Jurors ... under the Unlawful 2001 Constitution, in Queensland, there are only Unlawful Corporate Tribunals, ie Courts De Facto, dealing in Statute Law (Admiralty law of the sea).

DETAILS OF HOW CORRUPT PEOPLE MASQUARADING AS THE "QUEENSLAND STATE GOVERNMENT " TOOK POWER BY DECEPTION, A SILENT POLITICAL COUP D'ETAT VIA INVALID 2001 CONSTITUTION

On 29th January 1999, a Queensland politician, tabled a document in the Queensland Parliament ... that document sat for 12 months (sine die) and because not one elected parliamentarian questioned the proposal, it became legal.

It moved the Governor of the State of Queensland, the Representative of the Crown in Queensland into the *Constitution Act 1867* as a parliamentary secretary and a public official.

The Governor now conducts the daily business of the corporation of the State and with the use of the Public Seal of the State, seals all documents signed by the Crown.

This fractured the separation of powers and common law in the State of Queensland and also removed Queensland as a State of the Commonwealth of Australia and out of the *Commonwealth of Australia Constitution Act* without a referendum of the sovereign people to remove the entrenched provisions as described in the *Constitution Act 1867*, section

At the time the Governor signed into law the new Queensland Constitution he created a situation where ;

1. It was done without a referendum of the people
2. The entrenched provisions were removed.
3. The Legislative Assembly have only one vote and the Premier/President has the vote of veto on anything.
4. The Supreme and District Courts, Judges of those Courts and the Police Force no longer operate under the Judicial Code of the Australian Constitution but under regulations of the QUEENSLAND STATE GOVERNMENT.
5. The public officials of "the State" - are no longer public servants of the Crown but public servants of "the State", having their powers delegated to them from the Minister of the State and have policing powers.
6. Removed the Separation of Powers from Queensland .
7. QUEENSLAND STATE GOVERNMENT no longer recognises either the High Court of Australia or the Federal Court.
- 8 Moved the state of Queensland past the Queensland 1867 and effectively rendered Queensland an independent and sovereign state within the Federation of Australia.

9. Removed Common Law from Queensland

The common law has been removed from the *Supreme Court Act 1995*, which now follows the Uniform Civil Procedure Rules. QUEENSLAND STATE GOVERNMENT now enacts civil and statute law only.

Civil law and statute law have a very different requirement for the committing of any offence, whether an indictable offence, a summary offence, a simple offence or an absolute offence such as a traffic offence where a guilty mind is not required to commit that offence.

Under the civil law system, which is now subject to the Uniform Civil Procedures Rules of the *Supreme Court Act 1991*(Qld), every person is guilty until they prove their innocence.²⁸

The jurisdiction of the Supreme Court of Queensland is now found in the *Constitution of Queensland 2001*, Part 5 - Powers of the State.

The Judges of the Supreme and District Courts of Queensland must protect the 'assets' of the QUEENSLAND STATE GOVERNMENT and find only in favour of the State.

10. Queensland is now the Brigalow Corporation and all citizens are chattels under that corporation, administered by QUEENSLAND STATE GOVERNMENT

All ownership rights have been assimilated into the Corporation including bank accounts, land ownership and more.

The citizens, including the Aboriginal population, hold only statutory title.

Brigalow Corporation (of the State of Queensland) originated in the old Queensland Crowns Lands Act and came about through the Queensland Government borrowing from the Federal Government funds to develop what was termed the "Brigalow Belt" (about 4 million acres) out from Rockhampton during the 1960's.

The old Crowns Lands Act (Queensland) has now been converted to the "Land Act 1994 (Qld)" and this is where you can find the "Brigalow Corporation" today. .

In essence the government of Queensland has moved all the Cowns Land AND all Crown Land that was sold (fee simple) into the Brigalow Corporation through the Land Act, Land Title Act, Property Law Act, etc, etc, etc.

This was achieved through a series of Constitutional changes that were "Reprinted" into and out of the 1867 Constitution commencing in 1996 with "Reprint no 1" and ending with the introduction of the 2001 Queensland Constitution Act (whole new constitution) all without a referendum of any sort.

Once the necessary changes to the "Engine" have been made then amending or moving all subordinate laws is very simple, just reprint them starting with the Acts Interpretation Act 1954 (Qld).

The “Brigalow Corporation” in **not Listed as a “Public” company** on the Stock Exchange, it is an “Exempt Public Authority” which is found by definition at *s9 and 5A of the Corporations Act 2001 (Commonwealth)* (in right of the crown), except there is no “Crown” in Queensland, just “the State”.

The term “The State” or as written in most the modern Queensland statutes, “This Act binds **the state**” is reminiscent of Stalin’s Russia, and Mao’s China, where everything was the property of “The State”.

The Brigalow corporation of Queensland, when it was formed, had no assets, it had to acquire assets if they wished to borrow.

Under the *Queensland Government (Land Holding) Amendment Act 1992*, they immediately took all the Crown land and estates in fee simple registered under the *Property Law Act 1974* as equity for the corporation without compensation to the registered owners of the property whether they live in Queensland or anywhere else and converted that property for their own use, contrary to Chapter 7 of the *Criminal Code Act 1995(C'wth)* - The proper administration of Government.

All laws in Queensland are being frantically reprinted with the necessary changes to reflect Queensland’s new status, and to remove all previous knowledge.

The various government departments have been destroying old documentation carrying the Crown Seal, including title deeds. Documents now carry the Brigalow Corp Seal.

The sovereign people of the Commonwealth of Australia have never been required at a referendum by virtue of section 128 of the *Constitution of the Commonwealth of Australia* to vote to allow “the State” of Queensland” to fracture the Commonwealth and become an independent sovereign state.

These issues regarding our land ownership rights and the situation in Queensland have been placed before the High Court of Australia.

QUEENSLAND STATE GOVERNMENT can totally ignore the High Court because QUEENSLAND STATE GOVERNMENT does not know them under their new Constitution –which could destroy the High Court’s ability to be obeyed in any court of Australia.

If the High Court does not rule for the people, then the Justices are giving government free licence to arbitrarily inflict more and more severe regulations and acts upon the people, in every State, as well as effectively destroying the Constitution this court was established to protect.

Therefore if the legislature removes the “Inheritance” or can not guarantee the inheritance of a “title of inheritance” that once existed, but by virtue of a statute has been removed and IN DOING SO also imposes a penalty (for destroying ones inheritance and therefore private property) therein lies an “ABSOLUTE TAKING”.

The "Penalty" and criminal prosecution means that you have destroyed "their property not yours, therefore the inheritance has transferred to the Government and the "Public". On Thursday 3rd October 2007, several Queensland court cases went through the High Court of Australia and the Judges presiding made rulings over residential and rural land that effectively removes all land ownership from the people of Queensland, and puts that land ownership squarely into the hands of the State Government.

The ruling that 'fee simple' and the 'common law' are now no longer recognised in Queensland, was upheld by the High Court of Australia, meaning that Queenslanders are no longer are part of the Commonwealth, and that they no longer have ownership or say in their land, and that Queensland is a separate entity that can make its own laws.

Why did the High Court make this ruling?

Under "Peace, Order and Good Government", State and Federal Government can make laws that cannot be called illegal.

To question them, they must be taken to court.

However, the judicial system can only recognise a properly constructed case.

A judge cannot tell you where you have gone wrong, or offer you advice in the middle of a case.

They are also hindered or helped by existing laws, acts, regulations and such.

Many believe we have no justice left in this country, in fact, justice is blind. She can only answer what she is asked to answer. If we don't ask the right questions, we get the wrong answer.

We believe we are now asking the right questions. There can be only 2 responses from the High Court.

1. We lose, in which case, they will be clearly telling every Australian that Common Law, the Australian Constitution, Fee Simple land ownership are gone.

2. We win, in which case all government levels in Australia have been removing our rights fraudulently.

Think clearly about what a loss will mean. Remember the legal battles I listed.

The Human Rights and Equal Opportunity Commission Act 1986 – states in

Schedule 2—International Covenant on Civil and Political Rights PART I Article 1

All peoples may, for their own ends, freely dispose of their natural wealth and resources without prejudice

to any obligations arising out of international economic co operation, based upon the principle of mutual

benefit, and international law. In no case may a people be deprived of its own means of subsistence.

Clearly this civil law that all tiers of government in this country are arbitrarily forcing on the Sovereign People is prepared to not only ignore our Constitution but International Human Rights as well.

Yet, the High Court has stated in [Mabo and Others Vs The State of Queensland \(No 2\) 1992 HCA 23; \(1992\) 15 CLR 1 F.C. 92/014 \(3 June 1992\)](#)

“The common law of Australia has been substantially in the hands of this Court. Here rests the ultimate responsibility of declaring the law of the nation. “in discharging its duty to declare the common law of Australia, this Court is not free to adopt rules that accord with contemporary notions of justice and human rights if their adoption would fracture the skeleton of principle which gives the body of our law its shape and internal consistency”. RW writes with reference to a letter of 5th April 2007 in QCL titled “Time to Wind Back Qld’s Land Laws”.

In short what is needed is not really a review of current land laws in Queensland but action to uphold the rights in law of real property and certain Constitutional rights that have operated in the Westminster system of Government at least since 1215.

In this system ordinary Government power is the delegated power of the Crown transferred and limited via the Australian Constitution Act to the State and Federal Governments; Her Majesty Queen Elizabeth II is Head of State and owner of all Land by radical title.

When Queen Victoria granted self government to Queensland in 1867 she ordered that all “Waste Land” (Crown Land) be sold in “Fee Simple” to her subjects and after Federation in 1901, when sovereign Colonies ceased to exist, the now new State of Queensland only had Crown delegated power to regulate and govern subject to the Australian Constitution.

Fee Simple is what we commonly call Freehold and is the only Common Law tenure recognised by the “skeleton” of Land Law and at Common Law.

The tenurial rights of ownership in Fee Simple are recognised world wide and are defined as...“It confers, and since the beginning of legal history it always has conferred, the lawful right to exercise over, upon, and in respect to, the land, every act of ownership which can enter into the imagination, including the right to commit unlimited waste; and, for all practical purposes of ownership, it differs from the absolute dominion of a chattel, in nothing except the physical indestructibility of its subject.” (HCA 34; (1923) 33 CLR 1 (9 August 1923).

Once land is alienated (sold) from the Crown to a subject by a Deed of Grant (title) it then becomes “Real Property”; it is then the “Private Property” of the owner of the Deed whoever that person or entity may be.

There is strict law in the Constitution regarding Private Property. There is power to regulate but it is limited and...“if there is such serious interruption with the common and necessary use as to practically destroy its value, it would be a taking”... (Quick and Garran (1901) page 642). “Taking” is a legal term for acquiring, acquisition.

And, when a government.... *“appropriates private property, it is under an implied obligation to make just compensation therefore; and, upon failure to do so, the owner may sue upon such obligation; although there may have been no formal act looking towards such compensation.”* (Quick and Garran (1901) page 642)

Australia 2010 ... the Action required :

The Prime Minister has to use the power of the national government to bring the Australian banks to account for their unlawful and immoral crimes.

Put them through bankruptcy reorganisation, cancel their 16 Trillion unpayable derivative obligations, and re-impose the national regulations that John Howard, Bob Hawke, and Paul Keating should never have scrapped in the first place.

However this national response, is anathema to his neo-liberal globalisation ideology. The only national response Traitor Rudd is willing to undertake, is to commit the nations financial resources to bailing out and propping up his puppet Masters ... the globalised banking cartel.

While the puppet Prime Minister continues on this path, he is perpetuating the criminal financial regime ushered in by previous puppet-traitors ... Howard, Hawke and Keating, and condemning Australia to economic ruin.

The alternative to the Labor-Liberal-Greens globalist response to the global financial crisis, is to scrap globalisation, put the Australian financial system into bankruptcy reorganisation, cancel the \$16 Trillion derivatives bubble, and set fixed currency exchange rates, capital controls, and establish Australia's own national banks, for re-investment in basic economic infrastructure and productive industries.

National governments will only be free to act on this perspective, if the power held over them by the private banking system is broken.

Hence, the call for a new Commission to investigate the corruption and criminality of the Australian financial system ... so the rotting system can be cleaned up..

Knowledge Test ... the Banksters Money Scam.

It's time we knew the alarming facts. Lets test our knowledge

Do you know that no bank lends money deposited with it?

Do you know that when a bank lends money it **CREATES** it out of nothing?

Do you know that bank loans are merely pen and ink entries in the debit credit columns of a bank's ledger? They have no other existence.

Do you know that practically all the money in the community comes into circulation as a debt to the banks?

Do you know that money loaned by a Government bank is just as much a debt to the people as if it were loaned from a private bank?

Do you know that "fixed deposits" are a plausible screen to hide the creation of credit?

Did it ever occur to you that the banks enjoy this unique facility of creating credit and putting the nation progressively into debt-bondage because they create **FINANCIAL** credit against the **REAL** credit created by the people?

Do you realise that every time a Government borrows money for a public work, the people are debited with the liability (in perpetuity), but are never credited with the value of the asset?

Do you know that every repayment of a bank loan cancels the amount of the loan out of existence?

Do you know that Treasury Notes are Government I.O.U.'s — national pawn tickets for pledging the assets of the country to the banks for the loan of **OUR OWN** financial credit?

Do you know that banks purchase bank sites, build premises, and acquire assets at no real cost whatever to themselves ... by the simple process of honouring their own cheques?

The respective Australian governments, both state and federal, (not the people) have run up public debts over the years to near breaking point, and debiting those debts to us, the people, **BUT WE, THE PEOPLE HAVE NEVER EVER BEEN CREDITED WITH THE ASSETS, THEREBY DEFRAUDING THE AUSTRALIAN PEOPLE OF OUR BIRTHRIGHT, AND DISPOSSESSING US OF OUR LEGITIMATE ASSETS, ie, THE COMMON WEALTH OF THE LAND KNOWN AS THE COMMONWEALTH OF AUSTRALIA.**

The policies of every federal government, irrespective of which party is in power, and most state governments over the last fifty (50) years have been nothing more or less than thinly veiled, incrementally introduced, warmed-up Marxism, under the appearance of, and masquerading as a constitutional monarchy.

History throws light on the Problem (USA=Australia) we are grateful to the unknown author

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

"Whom so ever controls the volume of money in any country is absolute master of all industry and commerce and when you realize that the entire system is very easily controlled, one way or another, by a few powerful men at the top, you will not have to be told how periods of inflation and depression originate." - James Garfield

Unfortunately within a few weeks of slamming the moneychangers with the above statement, President James Garfield (1831-1881) was assassinated. Such was the displeasure of the secretive moneychangers, the elite bankers of the world. Garfield paid for this indiscretion with his life. Others who came before and after him would also.

To clearly discover the secret identity of these moneychangers to whom President Garfield referred, we need to revisit our history. The beginnings of "usury originated in 200 B.C.

Two early Roman Emperors lost their lives setting about to reform usury laws by limiting land ownership to 500 acres and freeing up the coinage of that era.

In 48 B.C., Julius Caesar took back the power to coin money and made it available to everyone. He was assassinated for his trouble. The common people lost their homes and wealth as we in the twenty-first century are about to.

In the time of Jesus of Nazareth, two thousand years ago, the Sanhedrin of the Jewish temple controlled their flock through temple taxes represented by the payment of the half shekel. There are many historians of this era who estimate that the Sanhedrin temple coffers contained in excess of the equivalent of ten million dollars in half shekels.

The Jewish people, oppressed and totally controlled by Sanhedrin temple officials, were simply enslaved to the dogma of this religion and its leaders. As we have seen, Jesus dared to confront and expose this ungodly enslavement of Israel and suffered what can only be described as an assassination.

In the intervening centuries, the moneychangers, practicing the ancient art of usury, experienced an ebb and flow as generation after generation of monarchical and political leaders eradicated this enslaving practice.

No sooner was the evil rooted out, then it would reappear under a different guise. Usury would always reappear as the greed and power lust of the strong overshadowed the weak.

In the Middle Ages, the Vatican forbade the charging of interest on loans " usury based on the concept that followed the teachings of Aristotle and St. Thomas Aquinas " declaring that the purpose of money was to serve the members of society and to facilitate the exchanges of goods needed to lead a virtuous life.

The money changers used interest on loans to conduct usury. Until recently, all religionists condemned fraud and oppression through the enslavement by these usury techniques.

As the moneychangers became more adept during the ensuing epochs of their history, they became more bold in their manipulations. And so it was seen that the concept of fractional reserve lending sprang up.

This widespread fraud has always created the circumstances for widespread poverty and the reduction of the value of money. The modern era,s description of the business cycle is nothing more than the result of the boom and bust response to the fractional reserve lending policies of all banks worldwide. They have simply learned from the past.

Central Banks

The first central bank of any country to exercise fractional reserve lending was the Bank of England which was formed in 1694 and privately owned by deceptive and fraudulent shareholders who portrayed this money lender's bank as the people's bank " it was not. Debt from the Bank of England to every generation since that time, represented by either government or monarchy, was secured against rising taxation of the citizens.

The Bank of England model soon became the model for all nations and their banks. Putting the privately owned central bank in charge of a nation's finances is like placing that nation's finances under the control of the Mafia.

In the early eighteenth century, fifty years after the doors of the Bank of England opened, there arose a family in Frankfurt, Germany, whose patriarchal head was Amshel Moses Bauer, a goldsmith and money lender.

In 1743, using the insignia displayed above his place of business " the Roman Eagle over a red shield, the German term for which is "Rothschild " he changed is name to Amshel Moses Rothschild.

Rothschild had five sons, and upon their maturity, he sent each of them to the commercial centers of Europe. Amshel, the eldest, stayed in Frankfurt; Solomon went to Vienna; Nathan to London; Carl to Naples; and Jacob to Paris.

And so the seeds were sown for the most powerful and wealthiest family in the history of our planet to reign over the next three centuries of human evolution with the single purpose of greed and power, no matter the cost.

Generation after generation of the Rothschilds and their appointed accomplices have secretly ruled over society, using their particular brand of moneychanger,s usury " the fractional reserve lending technique.

It was during the Civil War that the conspirators launched their first concrete efforts. Judah Benjamin, chief advisor to Jefferson Davis, was a Rothschild agent.

Rothschild agents were planted in Abraham Lincoln,s (1809-1865) cabinet, and tried to sell him into a financial dealing with the House of Rothschild. But Lincoln saw through the scheme and bluntly rejected it, thereby incurring the undying enmity of the

Rothschilds. Investigation of Lincoln,s slaying revealed that his assassin was a member of a secret conspiratorial group. The name of the group was never revealed given the number of high-ranking government officials involved.

The ending of the Civil War temporarily destroyed all chances for the Rothschilds to lay hold of our money system as they had already acquired in Britain and other nations in Europe.

Shortly after the Civil War, a young immigrant, Jacob H. Schiff, arrived in New York. This son of a Rabbi, born in one of the Rothschild,s houses in Frankfurt, Germany, was on a mission.

His instructions were to buy into a banking house in the United States, which was to be the springboard for obtaining control of the U.S. money system. Schiff bought a partnership in a firm that called itself Kuhn and Loeb, a well-known private banking firm.

To achieve his objective, which was to entrap the U.S. money system, Schiff had to get the full cooperation of the big banker elements. This was not an easy task for the small, bewhiskered man from the German ghettos.

But Schiff threw a few Rothschild bones to them " the distribution in the United States of desirable European stock issues. Then Schiff discovered he hadan even more potent weapon.

It was in the decades following the Civil War that our industries began to burgeon. There were great railroads to build. The oil, mining, steel, and textile industries began to grow.

All of this called for great financing, much of which had to come from abroad primarily from the House of Rothschild. Schiff became the patron saint of men like John D. Rockefeller, Edward R. Harriman, and Andrew Carnegie.

He financed the Standard Oil Company for Rockefeller, a railroad empire for Harriman, and a steel empire for Carnegie. By the turn of the century, Schiff had tight control of the entire banking fraternity on Wall Street, which by then included the Lehman brothers, Goldman-Sachs, and other international banks headed by men hand-picked by the Rothschilds.

In short, Schiff, who was the "boss in New York, had control of the nation,s money powers. He was ready for the next step: the entrapment of our national money system.

With the five sons geographically established in the financial centers of Europe, the Rothschild family soon attained the reputation, as the wealthiest family in the world. The same is true today.

They amassed their wealth through their banking practices of fractional reserve lending, by lending vast sums which emanated from the multiplying effect against depositors, funds, and lending the paper money to kings and governments.

Their most cherished practice was then and remains so today the financing of both sides of war, thus guaranteeing the doubling of profit from the interest derived thereof.

There is no such thing as partisan or political alignment among the moneychangers; there is merely opportunity for profit.

This Rothschild family soon took control of every privately owned central bank, and with their enormous wealth created the circumstances that would bring about the evolution of the Republic of the United States of America.

It was the Bank of England's oppression of the colonies through taxation and other fiscal manipulations that spurred the revolution which ultimately spawned the U.S.

In answer to the Bank of England as to how the colonies proposed the financing of the new republic, Benjamin Franklin replied:

That is simple. In the colonies we issue our own money. It is called Colonial Script. We issue it in proper proportion to the demands of trade and industry to make the products pass easily from the producers to the consumers.

'n this manner, creating for ourselves our own paper money, we control its purchasing power, and we have no interest to pay to no one.

Since under the U.S. Constitution all control of our money system is solely vested in congress, Schiff's next step was to seduce congress into betraying that constitution edict by surrendering control to the hierarchy of the Illuminati's great conspiracy.

In order to legalize that surrender and make the people powerless to resist it, it would be necessary to have congress enact special legislation. Schiff had to infiltrate both houses of congress. How? Through a president without integrity or scruples who would sign that legislation into law.

Over the two centuries from the revolution to 1913, several attempts by the Rothschilds and their associates were made to control the printing of money in the United States.

Each time these moneychangers established a privately owned state bank, they were rooted out by honest politicians. As stated previously, several of these honest politicians would be assassinated then and since for their trouble because of the single-mindedness and greed of the moneychangers.

By the twentieth century, the moneychangers, represented by the Rothschilds and their greedy associates, had established their central banks and fractional reserve lending practices in Europe. They then turned their full attention to the United States.

On December 23, 1913, after all but three senators had returned home for the Christmas break, the greatest act of treason was perpetrated on the American people.

Under the stewardship of President Woodrow Wilson, a Democrat who attained office under the guise of never allowing a central bank-related piece of legislation to pass while president, passed the Federal Reserve Act.

It provided for a privately owned central bank, disguised as the Federal Reserve System, to not only issue this nation's currency but to charge interest against that

currency. Nothing short of the moneychangers, ancient practice of usury. How could this have come about?

Ignoring all previous history of the practice of the moneychangers and fractional reserve lending, a cadre of traitors simply set about to conspire with willing accomplices, such as J. P. Morgan (1837-1913), to spur the political circumstances whereby proponents of central bank moneychangers legislated the Federal Reserve Act.

They were hand-picked by the Rothschild family and tutored into the mindset that eventually succeeded. Flush with his success in averting a national panic in the early part of the century, J. P. Morgan cast about looking for a future president who would support the idea of a privately owned central bank.

He soon found Woodrow Wilson, who was then the president of Princeton University, and set about grooming this traitor for the long-planned and anticipated central bank coup.

The Federal Reserve System was the direct result of this erroneous and shortsighted response by Woodrow Wilson to the previous bank failures during the early part of the century.

His support of the J. P. Morgan money trust concept led directly to this act of treason. "All this trouble could be averted if we appointed a committee of six or seven public spirited men like J. P. Morgan to handle the affairs of our country, Woodrow Wilson commented.

This outrageous statement brought into focus the exact circumstances upon which the moneychangers would carry out their usurpation of fiscal control over the United States.

A revealing statement made by Representative Charles A. Lindbergh (Republican-Minnesota) (1902-1974) fell on deaf ears: "Those not favorable to the money trust could be squeezed out of business and the people frightened into demanding changes in the banking and currency laws which The Money Trust would frame.

The unsuspecting American citizens were herded into the mindset of once again accepting a central bank and economic enslavement.

Senator Nelson Aldrich from Rhode Island became the chairman of the Teddy Roosevelt bill the National Monetary Commission, comprising a cadre of traitors and cronies of J. P. Morgan.

The purpose of this commission was to study and recommend to congress changes to the banking system to eliminate problems emanating from the 1907 financial crisis. Aldrich represented the Newport Rhode Island homes of America,s richest banking families. His daughter married John D. Rockefeller Junior, and together they had five sons:

John, Nelson (who became vice president in 1974), Lawrence, Winthrop, and David, who eventually headed up the Council on Foreign Relations and was the chairman of Chase Manhattan Bank.

As soon as the national monetary commission was set up, Senator Aldrich set out on a two-year tour of Europe, where he consulted at length with the central bankers in England, France, and Germany. This trip alone cost taxpayers \$300,000. An astronomical sum in those days.

Shortly after Aldrich's return on the evening of November 22, 1910, some of the wealthiest and most powerful men in America boarded his private rail car and in the strictest secrecy journeyed to Jekyll Island off the coast of Georgia.

With the group came Paul Warburg. Warburg had been given a \$500,000 per year salary by the investment firm Kuhn, Loeb and Company to lobby for the passage of a privately owned central bank in America.

Warburg's partner in this firm was a man named Jacob Schiff, the grandson of the man who shared the Green Shield house with the Rothschild family in Frankfurt, Germany.

Schiff was in the process of spending 20 million dollars to finance the overthrow of the czar in Russia.

These three European banking families—the Rothschilds, the Schiffs, and the Warburgs—were interconnected by marriage down through the years, just as their American banking counterparts the Morgans, Rockefellers and Aldrichs were.

Secrecy was so tight that all seven participating members were cautioned to use only first names in case servants would discover their true identities.

Years later, one participant, Frank Vanderlip, president of National City Bank of New York and a representative of the Rockefeller family, confirmed the Jekyll Island trip. Quoted in the February 9, 1935, edition of the Saturday Evening Post, Vanderlip said:

I was as secretive—indeed, as furtive—as any conspirator, discovery we knew, simply must not happen, or else all our time and effort would be wasted. If it were to be exposed that our particular group had got together and written a banking bill, that bill would have had no chance whatever of passage by Congress.

The whole purpose of the Jekyll Island meeting was to evolve a secret plan to reintroduce a privately owned central bank to control the finances of the United States. Not for Americans but for the moneychangers of Europe and New York.

The lure of fractional bank lending was simply too much for these greedy moneychangers to pass up. This conspiracy to hijack the national economy by the private bankers was necessary in their minds as the competition from smaller state-owned banks was too much to bear. As usual, the strong wished to lord it over the weak.

As Senator Aldrich later admitted, "Before passage of this act, the New York bankers could only dominate the reserves of New York. Now, we are able to dominate the bank reserves of the entire country. John D. Rockefeller put it another way: "Competition is sin.

As the U.S. economy became strong, corporations began to finance their expansions out of profits. Of course, this was counterproductive to the usury practices of the moneychangers. American industries were becoming independent of the moneychangers. Something had to be done.

The new name for the central bank was hatched as the Federal Reserve Bank, in one of the conference rooms of what is now known as the Jekyll Island Club Hotel.

This new name was designed to give the impression that the Federal Reserve System, as it would later be known, had a dual purpose of stopping bank runs and to conceal its monopoly character. With the dispersal of the seven conspirators, the bill was written to give it a monopoly over U.S. currency and create money out of nothing.

How does the Fed, as it is commonly called, create money out of nothing? Let us take a look at bonds first. Bonds are simply promises to pay, or government IOUs. People buy bonds to get a secure rate of interest. At the end of the term of the bond, the government repays the bond plus interest, and the bond is destroyed.

Presently there are about five trillion dollars worth of these bonds.

Now here are the four steps the Fed uses to create money out of nothing:

The Federal Open Market Committee approves the purchase of U.S. bonds on the open market.

The bonds are purchased by the Federal Reserve Bank.

The Fed pays for the bonds with electronic credits to the seller's bank.

These credits are based on nothing. The Fed simply creates them. .

The banks use these deposits as reserves. They can loan out more than ten times the amount of their reserves to new borrowers; all are charged interest.

In this way, a Fed purchase of, say, a million dollars, worth of bonds, get turned into over ten million dollars in bank accounts. The Fed in effect creates 10 percent of this totally new money, and the banks create the other 90 percent.

To reduce the amount of money in the economy, the process is simply reversed. The Fed sells bonds to the public and the money flows out of the purchaser's bank. Loans must be reduced by ten times the amount of the sale so, a Fed sale of a million dollars in bonds results in ten million dollars less money in the economy.

So how does this benefit the private bankers who huddled in the conspiracy at Jekyll Island?

It misdirected banking reform. .It prevented a proper debt-free system of government finance, such as Lincoln,s Greenbacks, from making a comeback. .

It delegated to the bankers the right to create 90 percent of the U.S. money supply, based on only fractional reserves, which they then loan out at interest.

.It centralized the overall control of the U.S. money supply in the hands of a few men.
 .It established a central bank with a high degree of independence from effective political control.

Soon after its creation, the Fed,s great contraction in the early 1930s would cause the Great Depression. This independence has been enhanced since then to additional laws. In order to fool the public into thinking the government retained control, the plan called for the Fed to be run by a board of governors appointed by the president and approved by the senate.

The bankers simply had to make sure "their men were appointed to the board of governors. That wasn,t difficult, given that bankers have money and money buys influence over politicians.

Once the conspirators left Jekyll Island, the public relations blitz was on. The New York bankers put together an "educational fund of five million dollars to finance professors at selected universities to endorse the new bank. Woodrow Wilson at Princeton was one of the first to jump on the bank wagon.

Their first attempt, known as the Aldrich Bill, was unsuccessful and quickly identified by astute politicians as the "Banker,s Bill, a bill to benefit only what became as known as the "money trust.

As Congressman Lindbergh put it during the congressional debate, "The Aldrich Plan is the Wall Street Plan. It means another panic, if necessary, to intimidate the people. Aldrich, paid by the government to represent the people, proposes a plan for the trusts instead.

Realizing they did not have the votes to carry the day, the Republican leadership scrapped the Aldrich Bill and the New York bankers moved to track two, the Democrats. They began financing Woodrow Wilson as the Democratic nominee. As respected historian James Perloff put it, Wall Street financier Bernard Baruch was charged with the responsibility of tutoring Woodrow Wilson. Said Perloff: "Baruch brought Wilson to the Democratic Party Headquarters in New York in 1912, leading him like one would a poodle on a string., Wilson received an indoctrination course, from the leaders convened there.

The stage was set. The moneychangers of Europe were poised to install their privately owned central bank once again. The battle to control the finances of America had been raging since the time of Andrew Jackson. William Jennings Bryan had led the hard-core group of Jacksonians who stood between the moneychangers and their goal.

With Bryan leading the charge, these opponents of the moneychangers, ignorant of Baruch,s tutelage, now threw themselves behind Democrat Woodrow Wilson. They and Bryan would soon be betrayed.

During the presidential campaign, the Democrats were careful to pretend to oppose the Aldrich Bill. As Representative Louis McFadden, himself a Democrat (Pennsylvania) as well chairman of the House Banking and Currency Committee explained twenty years after the fact,

The Aldrich Bill was condemned in the platform when Woodrow Wilson was nominated. The men who ruled the Democrat Party promised the people that if they were returned to power there would be no central bank established here while they held the reins of government.

Thirteen months later, that promise was broken, and the Wilson administration, under the tutelage of those sinister Wall Street figures who stood behind Colonel House, established here in our free country the worm-eaten monarchical institution of the king, bank, to control us from the top downwards, and to shackle us from the cradle to the grave.

After Wilson was elected, Morgan, Warburg, Baruch, and company advanced a new plan, which Warburg named the Federal Reserve System. The democratic leadership hailed the new bill, calling it the Glass Owen Bill and touting it as something radically different from the Aldrich Bill.

In fact the bill was identical in every important detail. So vehement were the democratic denials of similarity that Paul Warburg, the father of both bills, had to step in to reassure his paid friends in congress that the two bills were virtually identical. Warburg explained, "Brushing aside the external differences affecting the shells,, we find the kernals, of the two systems very closely resembling and related to one another.

And so it transpired on December 22, 1913, at 11 p.m. that, under the shepherding of President Wilson and certain congressmen of both sides of the political spectrum and with just a quorum of three senators present, the Federal Reserve Act passed without dissent. Earlier that day, Congressman Lindbergh had warned:

This Act establishes the most gigantic trust on earth. When the President signs this bill, the invisible government by the Monetary Power will be legalized. The people may not know it immediately, but the day of reckoning is only a few years removed. The worst legislative crime of the ages is perpetrated by this banking bill.

This blatant act of treason played out in a long and bitter dispute between the European moneychangers and the honest politicians. Fractional reserve lending was forever the desire of the usury merchants of the moneychangers and nothing has changed.

There was one other piece of the usury puzzle that the manipulators needed and that was the unfettered right for their agents and fellow conspirators to be able to tax the people to pay the interest on their usury loans to the government.

The Constitution, as it had been designed, not only precluded the federal government from making any law but also from imposing any taxes on the people. This was the exclusive domain of the states " as the founding fathers anticipated later treachery by greedy and powerful men.

Only weeks earlier congress had passed a bill legalizing income tax. (There remains serious doubt as to whether it was ever correctly ratified.) Private Central Bank-the Federal Reserve System-in order to run up huge debt and be assured of the interest being paid needed a foolproof system of taxation.

The moneychangers knew from experience that the only guarantee worth anything was the right of the debtor nation to tax the people. In 1895, the Supreme Court had found a similar income tax law to be unconstitutional, so it was necessary to fix the problem.

Once again Senator Aldrich came to the rescue and indoctrinated his associates in congress that a new taxation bill was necessary. Politicians succumbed to his sophistry.

Little did they know that what they had voted for was the missing piece of the moneychangers, puzzle for domination of the United States of America as it was for all nations worldwide.

By October 1913, Senator Aldrich had hustled the new income tax bill through congress even though three-quarters of the states had failed to pass the legislation. This piece of legislative contrivance was absolutely necessary to the moneychangers, master plan for the United States, and they were in no mood to accept defeat.

Without the federal government's right to collect taxes, their interest on mounting debt would be at risk. This scenario was repeated in every nation during the twentieth century until each one was a debtor nation, which guaranteed interest payments from its taxation collection laws.

As we review the history of this century, and that of the United States of America in particular, we are able to see clearly how the sinister shadow of greedy and powerful people have manipulated the world's agenda.

The practice of financing both sides of disputing forces became an art form that pitted communism/socialism against capitalism, religion against religion, and race against race.

All the while, the stateless, nationless, and godless moneychangers were firmly in control of their agenda. They financed one group through fractional reserve lending, then when that side was sufficiently heated and ready for battle, they financed the opposing side and let them tear into one another until they expended their resources and young men.

Both sides would soon realize the folly of their disputation; by that time, however, they well ensnared by and indebted to the moneychangers. The only solution was to construct new and more taxes to satisfy the usury interest payments.

It is easy to see the clear picture of this fraud. The risk to the moneychangers was minimal, as the loans were merely made using paper money created by the fractional reserve system.

This became even easier to apply with the advent of computers, which simply created additional zeros for lending purposes. The citizens of debtor nations were the collateral as long as they continued to pay their taxes and remained compliant to the will of the government of the day.

This is how the moneychangers of Europe held sway over the unsuspecting masses of civilization and continue to this day.

Now that the problem is in focus, we can begin to analyze the various defining moments of this century and apportion the blame where it rightly belongs.

Let us start with World War I. How did the money changers figure in this conflict? This war was essentially between Russia and Germany. France and England were unwilling participants; however, both countries had members of the Rothschild family in secret control of the central banks enslaving them and their colonies.

Thus, it was that the moneychangers, using their inflammatory techniques, created the conflict. They financed both sides and just sat back and waited. When both sides had spilled enough blood and tired of fighting, the moneychangers simply sat down with both sides and worked out a taxation deal that would service the debt.

World War II went the same way. The Fed's great contraction of money in the 1930s spread throughout the world and created the so-called Great Depression. Roosevelt bankrupted the U.S. economy carrying out the moneychangers, wishes.

By 1939, all sides of the abrasion were suffering terribly and itching for a fight. The moneychangers simply financed both sides and waited. The Manhattan Project, which ended the war, was their coup de gras, the icing on the cake " for it would give birth to the Cold War, the ultimate financing scam for the moneychangers.

The Korean War, the assassination of president Kennedy, Vietnam war, and the rest of the Cold War are just examples of more fractional reserve lending practices that were now fully under the global control of the moneychangers.

By the end of our century, all parties " our creditor bankers " were severely bankrupted. The elite family groups are patiently waiting for their overall plan to come to fruition with the introduction of their New World Order " total domination of a slave society globally.

There was, however, a major problem and threat to the Industrial Military Complex and the coming Cold War: the unexpected Roswell, New Mexico incident in 1947.

The immediate response was coverup; under no circumstances were the masses to be exposed to this paradigm-shifting event. If people panicked, as the social engineers posited, they may revolt and refuse to pay their taxes.

The money changers could not risk that and the order was obeyed by the U.S. military to effect an immediate cover up.

An ongoing back-engineering program was devised, using the moneychangers, controlled Industrial Military Complex corporations globally. The landscape becomes clear once readers know their history.

The extraterrestrial coverup was first perpetrated by U.S. traitors to humanity. It then involved every major nation on both sides of the philosophical and ideological spectrum.

Control of the masses was and is the agenda, for without same our civilization would have to change with the realization of extraterrestrial visits, using UFO devices capable of long space travel and by inference, technology that makes ours look like child's play.

This pecking order concept of the strong and powerful controlling the meek and mild is nothing more than the reptilian heredity breaking through the neocortex of the partially civilized hominid brain.

Picture this: A UFO crashes as a result of an electromagnetic flux in the desert of New Mexico. The military is instructed to recover the bodies, one of which is shot dead by a spooked soldier.

All the aliens, one still partially alive, are then taken back to Roswell where they are autopsied in secret and a report is made.

The UFO artifacts are harvested by military intelligence, then over the next decade these harvested "parts are secretly distributed for back-engineering projects to the friends of the moneychangers, the corporations of the Industrial Military Complex.

Apart from the initial press release by a military officer in Roswell, the whole thing is hushed up, witnesses threatened and a screen of secrecy placed over this whole affair.

Any decent investigator would quickly deduce that not only were the authorities aware of the possibility of a UFO incident but had a contingency plan for it. How many such incidents involving either our military or NASA projects have been monitored since?

If Colonel Corso is to be believed, the answer is that a conspiracy and act of betrayal by our world authorities has been going on for more than fifty years.

A Cosmic Watergate, which has involved the suppression of world-shattering news. Murder, deceit, and treason have been perpetrated under the command of greedy and manipulative moneychangers.

This is precisely the same set of circumstances that prevailed during the era of Jesus of Nazareth 2,000 years ago.

This teacher of men confronted the moneychangers and the Sanhedrin of the Jewish temple by declaring their greedy ways were unrighteous and wrong. Their immediate response was to murder him.

The same mindset of 2,000 years ago was enacted in 1947. The greedy moneychangers, faced with the threat of losing control of the masses and the world government,s right to collect taxes, simply made it disappear.

Like all conspiracies, it began to reappear and was finally uncovered by Colonel Corso, one of their former accomplices. The Cosmic Watergate is now uncovered before the masses, derision and argument " the response by automatons " as to whether Corso is lying.

Once the first acts of treason against humanity had been enacted, the behavior of authorities worldwide was no longer fettered by virtue.

The propensity to lie and deceive became endemic, much the same as habitual criminal behavior. Their ability to cover their tracks using the "Cold War and their commonly held

view concerning "national security was the perfect smoke screen for criminality and the attempted introduction of the New World Order.

The NWO, as it would become known on the Internet, is the final piece of the puzzle, the master plan of the Rothschild-inspired domination of the masses by economic slavery.

After 2,000 years of the current dispensation, the inhabitants of earth will shortly be faced with a question: Luciferian or Jesusonian?

A great decision is soon to be asked of the people of our planet as to whether they wish more of the same greed and power lust exercised by a few powerful moneychangers or a new way " the matchless example of the Jesusonian portrayed by Jesus of Nazareth almost 2,000 years ago.

He taught the people of His time love and brotherhood " the Fatherhood of God and the brotherhood of man. Are we sufficiently civilized to make the right decision individually, collectively, and for our future generations? Only time will tell.

One thing is undeniable " the present societies of the modern civilization will not survive in their present state. The problem is now out of control.

What the world needs now is to see Jesus living once again through spirit-born men and women who will courageously seek to live as He lived in perfect harmony and in service of His fellows.

Did anyone read where Jesus of Nazareth taught to seek revenge, to control through greed, or for the strong to oppress the weak? Is it written that His life-giving teachings were meant to be turned into a sect-divided cult, which seeks to lord it over all other religions and cults?

These questions will be part of the great decision our modern civilization will be forced to make if we are to overcome the problem of being endowed with a reptilian-evolved brain that is capable of savagery and barbarism the likes of which we have had but a partial glimpse.

Every institution of our modern era has been subverted by a century of a long and vicious struggle between the combatants of the pecking order.

In the middle of this struggle has been the people. Innocent of the real agendas, they are victims of a small cadre of moneychangers and their perverted agent provocateurs.

As a human race, we must coalesce, allowing for a higher consciousness to develop whereby greed, fear, power, revenge, and control are not our motivating responses to the problem. But first we must remove the debilitating effect of the moneychangers and their agents " the idiots, the lawyers, and the politicians.

We must attain wisdom through a spiritual renaissance.

FAMOUS MEN OF HISTORY SPEAK ABOUT BANKSTERS and MONEY

The issue which has swept down the centuries which will have to be fought sooner or later is the people versus the banks. - Lord Acton

Richard Brinsley Sheridan uttered these words over 200 years ago:

"You know it is
not in my Interest to pay the Principal ...
nor is it my Principal to pay the Interest"

"The Bank hath benefit of interest on all monies, which it creates out of nothing."

The boastful statement of the co-founder (and the Financiers' 'Front Man') of the (privately owned) Bank of England, William Patterson, upon its foundation in 1694.

"The most hated sort of money-making and with the greatest reason, is usury, which makes a gain out of money itself, and not from the natural use of it – for money was intended merely for exchange, not for increase at interest. And this term interest, which implies the birth of money from money, is applied to the breeding of money, because the off-spring resembles the parent. Whereof of all modes of money-making, this is the most unnatural." Statement of Aristotle on Usury, 350 BC.

"He who takes up usury for a loan of money acts unjustly, for he sells what does not exist. It is wrong in itself to take a price (usury) for the use of money lent. And as in the case of other offences against justice, one is bound to make restitution of his unjustly acquired money." Statement of St. Thomas Aquinas.

"The function of money is not to make money, but to move goods. Money is only one part of our transportation system. It moves goods from man to man. A dollar bill is like a postage stamp, it is no good unless it will move commodities between persons. If a postage stamp will not carry a letter or will not move goods, it is just the same as an engine that will not run. Someone will have to get out and fix it." Henry Ford.

"The modern banking system manufactures money out of nothing. The process is perhaps the most astounding piece of sleight of hand that was ever invented. Banking was conceived in iniquity and born in sin.....bankers own the earth. Take it away from them, but leave them the power to create money, and with a flick of the pen, they will create enough money to buy it back again.....take this great power away from them and all the great fortunes like mine will disappear, and they ought to disappear, for then this would be a better world to live in but if you want to continue to be slaves of the bankers and pay the cost of your own slavery, then let bankers continue to create money and control credit." Sir Josiah Stamp, President of the Bank of England, 1920.

"Of all the discoveries and inventions by which we live and die, this totally improbable helix of credit is the most cunning, the most liable, the least comprehended, and, next to high explosives, the most dangerous. All that bankers themselves know about it is how

it works from day to day. Beyond that, it is a bit from Pandora.” Statement by Garett Garret, author of “The Bubble that Broke the World”, and regarded as “the clearest expositor of economics in the United States”:

“When banks grant credit by creating or adding to deposits subject to check . . . new dollars are created. They are credit dollars and they are created by the stroke of a pen rather than by dies and the stamping machines, but their purchasing power is not less than that of the dollars coined at the government mint . . . the principal way in which dollars are created in modern economic society is by borrowing.” Statement of Sumner H. Slichter, Professor of Business Economics at Harvard:

“We have already learned that the most important kind of money is credit. The most important kind of credit is credit created out of thin air by the banking system. Eighty per cent of the volume of business in Canada uses money that isn’t there. Banks lend it out of nowhere to people, and when it is paid back, it returns to nowhere. It can’t be seen, yet it can make the difference between full employment and mass unemployment. MOST OF THE REVENUE OF BANKS IS INTEREST ON MONEY THAT DOES NOT EXIST.” Statement of W. Trimble of Ryerson Institute, Toronto, writing in “Understanding the Canadian Economy”:

“The money power preys upon the nation in times of peace, and conspires against it in times of adversity. It is more despotic than monarchy, more insolent than autocracy, more selfish than bureaucracy. It denounces, as public enemies, all who question its methods, or throw light upon its crimes.” Statement of William Jennings Bryan:

“I am afraid that the ordinary citizen will not like to be told that banks can and do create and destroy money. The amount of money in existence varies only with the action of the banks in increasing or decreasing deposits and bank purchases. We know how this is effected. Every loan, overdraft or bank purchase creates a deposit, and every repayment of a loan, overdraft or bank sale destroys a deposit. And they who control the credit of a nation direct the policy of governments, and hold in the hollow of their hands the destiny of the people.” Statement of the Rt. Hon Reginald McKenna, former Chancellor of the Exchequer, and Chairman of the Midland Bank, addressing a meeting of the shareholders of the bank on January 25, 1924 (in his book, “post-War Banking”):

“A credit in the Bank of England’s books is regarded by the financial community as ‘cash’, and this pleasant fiction has given the bank the power of creating cash by the stroke of a pen, and to any extent it pleases, subject only to its own view as to what is prudent and sound business. Hartley Withers in his book, “International Finance”:

“Today in Australia, as in most other modern economies, all money is a debt of the banking system.” MINDFUL of the statement by the Bank of N.S.W. in its Special Article ‘Sources of Money’ in the ‘Bank of New South Wales Review’, October 1978:

“I sincerely believe that banking institutions are more dangerous than standing armies. Already they have raised up a moneyed aristocracy that has set the government at defiance. The issuing power should be taken from the banks and restored to the people, to whom it properly belongs.” Thomas Jefferson:

“If the American people ever allow private banks to control the issue of their currency, the banks and the corporations which grow up around them will deprive the people of all property, until their children wake up homeless on the continent their fathers conquered.” A further statement by Thomas Jefferson:

“I have two great enemies; the southern army in front of me, and the financial powers behind me. Of the two, the enemy to my rear is the greater foe.” The famous statement of President Abraham Lincoln during the Civil War:

“The government should create, issue, and circulate all the currency and credit needed to satisfy the spending power of the government and the buying power of the consumers. The privilege of creating and issuing money is not only the supreme prerogative of the government, but it is the government’s greatest creative opportunity.

“The financing of all public enterprise, and the conduct of the treasury will become matters of practical administration. Money will cease to be master, and will become servant of humanity.” Abraham Lincoln, shortly before he was assassinated:

“We have stricken the shackles from 4,000,000 human beings and brought all labourers to a common level, but not so much by the elevation of former slaves as by reducing the whole working population, white and black, to a condition of serfdom.

While boasting of our noble deeds, we are careful to conceal the ugly fact that by our iniquitous money system, we have manipulated a system of oppression which, though more refined, is no less cruel than the old system of chattel slavery.

The concentration of capital and the growth of their turnover is radically challenging the significance of the banks. Scattered capitalists are transformed into a single collective capitalist.

When carrying the current account of a few capitalists, the banks, as it were, transact a purely technical and exclusively auxiliary operation. When, however, these operations grow to enormous dimensions, we find that a handful of monopolists control all the operations, both commercial and industrial, of capitalist society.

They can, by means of their banking connections . . . first ascertain exactly the position of the various capitalists, then control them, influence them by restricting or enlarging, facilitating or hindering their credits, and finally they can entirely determine their fate.”
From the writings of Vladimir Ilyich Ulyanov (Lenin):

“There is no better way to destroy the capitalist system than to debauch the currency.”
a further statement of Lenin:

“Give me the control of the credit of a nation, and I care not who makes the laws.” The famous boastful statement of Nathaniel Meyer Rothschild, to international bankers, 1912

“The few who could understand the system (cheque, money, credits) will either be so

interested in its profits, or so dependent on its favours, that there will be no opposition from that class, while on the other hand, the great body of people, mentally incapable of comprehending the tremendous advantage that capital derives from the system, will bear its burdens without complaint, and perhaps without even suspecting that the system is inimical to their interests.” boastful statement by Rothschild Bros. of London:

“When a bank lends, it creates money out of nothing.” Statement of R.G. Hawtrey, former Assistant Under-Secretary to the British Treasury; in his book, “Trade Depression and the Way out”:

“Banks create credit. It is a mistake to suppose that bank credit is created to any important extent by the payment of money into the banks. The bank’s debit is a means of payment, it is credit money. It is a clear addition to the amount of the means of payment in the community.” Statement in Encyclopedia Britannica, 14th Edition, under the Heading of Banking and Credit (Vol. 3, Page 48):

“If a nation can issue a dollar bond, it can issue a dollar bill. The elements that make the bond good makes the bill good also. The difference between the bond and the bill is that the bond lets the money broker collect twice the amount of the bond and an additional 20%. Whereas the currency, the honest sort provided by the constitution, pays nobody but those who contribute in some useful way. It is absurd to say that our Country can issue bonds and cannot issue currency. Both are promises to pay, but one fattens the usurer, while the other helps the People.” Statement by Thomas Edison:

“Whoever controls the volume of money in any country is absolute master of all industry and commerce. And when you realize that the entire system is very easily controlled, one way or another, by a few powerful men at the top, you will not have to be told how periods of inflation and depression originate.” USA President James A. Garfield:

“The hand that gives is above the hand that takes. Money has no motherland; financiers are without patriotism, without decency; their sole object is gain” Napoleon Bonaparte:

The modern banking system manufactures money out of nothing. The process is perhaps the most astounding piece of sleight of hand that was ever invented. Banks can inflate, mint and un-mint the modern ledger-entry currency.” Major L. L. B. Angu

“The banks can create and destroy money. Bank credit is money. It’s the money we do most of our business with, not with that currency which we usually think of as money.” Statement by Governor Eccles, former head of the Federal Reserve Bank Board of the United States, made in evidence before a Congressional Committee:

“There can be no doubt that all deposits are created by the banks.” Statement of Lord Keynes, economist and former board member of the Bank of England:

“The percentage of cash to credit necessary for a bank to hold, demonstrated over a period of years, is 2 ½%, with 7 ½% as a reserve with other banks.” Statement by Professor H. Kniffer, in his “American Banking Practice”:

“Banking is little more than book-keeping. It is a transfer of credit from one person to another. The transfer is by cheque. Cheques are currency (not legal tender). Currency is money.” Statement of Sir Edward Holden, an eminent British banker:

MINDFUL of the fact that the above situation has in fact been accomplished, due to a consistent, progressive and continuous programme of deceit, subterfuge, cunning and make-believe on the part of the banks, and by successive, subservient **Fabian socialist/masonic “governments”**, both state and federal, in violation of their oaths of office, to the gradual detriment and destruction of the assets of the people of Australia.

“If the American people knew and understood the banking and financial system as I do, then I believe there would be a revolution before morning,” Warning by Mr. Henry Ford

“It was not accidental. It was a carefully contrived occurrence . . . The international bankers sought to bring about a condition of despair here, so that they might emerge as rulers of us all.” Statement by Rep. Louis T. McFadden, Chairman of the House Banking and Currency Committee, regarding the 1929 Wall Street crash:

“After World War 1, Germany fell into the hands of German international bankers. Those bankers bought her, and now they own her, lock, stock, and barrel. They have purchased her industries, they have mortgages on her soil, they control her production, they control all her public utilities. The international German bankers have subsidised the present government of Germany, and they have also supplied every dollar of the money Adolph Hitler has used in his lavish campaign to build up a threat to the government of Bruening. When Bruening fails to obey the orders of German international bankers, Hitler is brought forth to scare the Germans into submission . . . Through the Federal Reserve Board . . . over \$30 Billions of American money has been paid into Germany . . . You have all heard of the spending that has taken place in Germany. . . modernistic dwellings, her great planetariums, her gymnasiums, her swimming pools, her fine public highways, her perfect factories. All this was done on our money. All this was given to Germany through the Federal Reserve Board.

“The Federal Reserve has pumped so many billions of dollars into Germany, that they dare not name the total.” Further warning by the same Louis T. McFadden, eight years before Hitler invaded Poland, regarding the rise to power of Adolph Hitler:

“Practices of the unscrupulous money changers stand indicted in the court of public opinion, rejected by the hearts and minds of men . . . The money changers have fled from their high seats in the temple of our civilization.” Statement by President of Franklin D. Roosevelt, March 4th, 1933 (before he did a back-flip and became their subservient tool):

“The powers of financial capitalism has (a) far reaching (plan), nothing less than to create a world system of financial control in private hands, able to dominate the political system of each country, and the economy of the world as a whole.

This system was to be controlled in a feudalist fashion by the central banks of the

world acting in concert, by secret agreements arrived at in frequent meetings and conferences.

“The apex of the system was to be the Bank for International Settlements, in Basle, Switzerland, a private bank owned and controlled by the world’s central banks, which were themselves private corporations.

“Each central bank . . . sought to dominate its government by its ability to control Treasury loans, to manipulate foreign exchanges, to influence the level of economic activity in the country, and to influence co-operative politicians by subsequent rewards in the business world.” Statement of Professor Carroll Quigley, Georgetown University, former "insider," and author of the book, “Tragedy and Hope”:

“The Federal Reserve definitely caused the Great Depression by contracting the amount of currency in circulation by one third from 1929 to 1933.” Statement by Milton Freedman, Nobel Prize winning economist, in 1996:

“The issue which has swept down the centuries and which will have to be fought sooner or later, is the people versus the banks.” Statement by Lord Acton:

“This is a staggering thought. We are completely dependent on the commercial banks. Someone has to borrow every dollar we have in circulation, cash or credit. If the banks create ample synthetic money, we are prosperous; if not, we starve. We are absolutely without a permanent money system. When one gets a complete grasp of the picture, the tragic absurdity of our hopeless position is almost incredible, but there it is. It is the most important subject intelligent persons can investigate and reflect upon. It is so important that our present civilisation may collapse unless it becomes widely understood, and the defects remedied very soon.” Warning by Robert H. Hemphill (former Credit Manager of the Federal Reserve Bank, Atlanta Ga.):

“History records that the money-changers have used every form of abuse, intrigue, deceit and violent means possible to maintain their control over governments by controlling money and its issuance.” Warning by U.S. President James Maddison, shortly before he was assassinated:

“The Federal Reserve is one of the most corrupt institutions the world has ever seen. There is not a man within the sound of my voice who does not know that this Nation is run by the International Banks.” Warning by Congressman Louis T. McFadden:

"History shows that the money changers have used every form of abuse, intrigue, deceit and violent means possible to maintain control over governments by controlling the money and the issuance of it"-- President James Madison.

“Most Americans and Australians, and for that matter, most people of the world have no real understandings of the operation of the international money lenders. The accounts of the Federal Reserve System have never been audited. It operates outside the control of Congress, and manipulates the credit of the United States, and for that matter, the credit of the entire world.” Warning by Senator Barry Goldwater:

MINDFUL of the fact that all money which comes into existence, does so as debt to the banking system, and that the banks do not create the interest, so that there is never enough money in existence, anywhere in the world, to repay both the debt *and* the interest, resulting in a situation where there is a deliberate, world-wide, artificial scarcity of money, and therefore an ever-increasing debt to that banking system.

MINDFUL that such a debt-based money system (where the capital is created out of thin air by the banks, at the stroke of a pen, and then loaned out by the banks, to the borrowers, whereby the borrowers are expected to pay back the capital, plus interest, which interest does not exist in the first place) is not only mathematically an inherently flawed, impossible system, but deliberately fraudulent.

MINDFUL that where money speaks, there all law is silent.

"He who takes usury for a loan of money acts unjustly, for he sells what does not exist. It is wrong in itself to take a price (usury) for the use of money lent, and as in the case of other offences against justice, one is bound to make restitution of his unjustly acquired money." Statement by Saint Thomas Aquinas:

"Because of this power (of credit creation), the Commonwealth Bank (now the Reserve Bank of Australia) is able to increase the cash of the trading banks in the ways we have pointed out above.

"Because of this power too, the Commonwealth Bank can increase the cash reserves of the trading banks; for example, it can buy securities and other property, it can lend to the government or to others in a variety of ways, and it can even make money available to the Governments and to others free of any charge."

Asked to interpret this last clause, Mr. Justice Napier, Chairman of the Commission, replied, through the Secretary of the Commission, Mr. Harris, as follows:

"This statement means that the Commonwealth Bank can make money available to Governments or to others on such terms as it chooses, even by way of a loan without interest, OR EVEN WITHOUT REQUIRING EITHER INTEREST OR REPAYMENT OF PRINCIPAL."

Report of the Australian Royal Commission into the Monetary and Banking system of Australia in (1937), Section 504, "Creation of Credit":

"As the inflation proceeds and the real value of the currency fluctuates wildly from month to month, all permanent relations between debtors and creditors, which form the ultimate foundation of capitalism, become so utterly disordered as to be almost meaningless; and the process of wealth-getting degenerates into a gamble and a lottery.

Lenin was certainly right. There is no subtler, no surer means of overturning the existing basis of society than to debauch the currency. The process engages all the hidden

forces of economic law on the side of destruction, and does it in a manner which not one man in a million is able to diagnose." John Maynard Keynes

Capitalism is organized crime. It is by design that the rich get richer and the poor get poorer, not by accident.

"Government is not reason; it is not eloquence; it is force! Like fire, it is a dangerous servant and a fearful master." - George Washington

"I am convinced that those societies (such as the Native American peoples) which live without government enjoy in their general mass an infinitely greater degree of happiness than those who live under the European governments. Among the former, public opinion is in the place of law, & restrains morals as powerfully as laws ever did anywhere. Among the latter, under pretence of governing they have divided their nations into two classes, wolves & sheep. I do not exaggerate." - Thomas Jefferson

"The modern theory of the perpetuation of debt has drenched the earth with blood, and crushed its inhabitants under burdens ever accumulating." - Thomas Jefferson

"I hope we shall crush in its birth the aristocracy of our moneyed corporations, which dare already to challenge our government to a trial of strength and bid defiance to the laws of our country." - Thomas Jefferson

"If the American people ever allow private banks to control the issue of their money, first by inflation and then by deflation, the banks and corporations that will grow up around them (around the banks), will deprive the people of their property until their children will wake up homeless on the continent their fathers conquered." Thomas Jefferson

"I believe that banking institutions are more dangerous to our liberties than standing armies. Already they have raised up a moneyed aristocracy that has set the government at defiance. The issuing power (of money) should be taken away from the banks and restored to the people to whom it properly belongs." - Thomas Jefferson

"The system of banking we have both equally and ever reprobated. I contemplate it as a blot left in all our constitutions, which, if not covered, will end in their destruction. I sincerely believe, with you...that the principle of spending money to be paid by posterity, under the name of funding, is but swindling futurity on a large scale."
- Thomas Jefferson

"To take a single step beyond the boundaries thus specially drawn around the powers of Congress is to take possession of a boundless field of power, no longer susceptible of any definition. The incorporation of a bank, and the powers assumed by this bill [chartering the first Bank of the United States] have not, in my opinion, been delegated to the United States by the Constitution. They are not among the powers specially enumerated." - Thomas Jefferson

"I wish it were possible to obtain a single amendment to our Constitution - taking from

the Federal government their power of borrowing (from privately-owned corporate banks)." - Thomas Jefferson, 1798

"We are undone, my dear sir, if legislation is still permitted which makes our money, much or little, real or imaginary, as the moneyed interests shall choose to make it."
- Thomas Jefferson

"All the perplexities, confusions, and distresses in America arise, not from defects in the Constitution or confederation, not from want of honor or virtue, as much as from downright ignorance of the nature of coin, credit, and circulation." - John Adams

"Liberty cannot be preserved without a general knowledge among the people, who have a right...and a desire to know; but besides this, they have a right, an indisputable, unalienable, indefeasible, divine right to that most dreaded and envied kind of knowledge, I mean of the characters and conduct of their rulers." - John Adams

"We, the People, are the rightful masters of both the Congress and the Courts. Not to overthrow the Constitution, but to overthrow the men who have perverted it."
- Abraham Lincoln

"I have two great enemies, the southern army in front of me and the financial institutions in the rear. Of the two, the one in the rear is the greatest enemy. The money power preys upon the nation in times of peace, and conspires against it in times of adversity. It is more despotic than monarchy, more insolent than autocracy, more selfish than bureaucracy. It denounces, as public enemies, all who question its methods or throw light upon its crimes." - Abraham Lincoln

"The division of the United States into federations of equal force was decided long before the Civil War by the high financial powers of Europe. These bankers were afraid that the US, if they remained as one block, and as one nation, would attain economic and financial independence, which would upset their financial domination over the world." - Otto von Bismarck, Chancellor of Germany, 1876

"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. The privilege of creating and issuing money is not only the supreme prerogative of Government, but it is the Government's greatest creative opportunity. By the adoption of these principles...the taxpayers will be saved immense sums of interest [by not having to borrow from privately-owned corporate banks]...Money will cease to be master and become the servant of humanity. Democracy will rise superior to the money power." - Abraham Lincoln, Senate Document 23, Page 91, 1865

"I see in the near future a crisis approaching that unnerves me and causes me to tremble for the safety of my country. Corporations have been enthroned, an era of corruption in high places will follow, and the money power of the country will endeavour to prolong its reign by working upon the prejudices of the people (e.g., by pitting the cooperation-oriented political left against the competition-oriented political right), until the wealth is aggregated in the hands of a few, and the Republic is destroyed. I feel at

this moment more anxiety for the safety of my country than ever before, even in the midst of the war." - Abraham Lincoln

"The death of Lincoln was a disaster for Christendom. There was no man in the United States great enough to wear his boots and the bankers went anew to grab the riches. I fear that foreign bankers with their craftiness and tortuous tricks will entirely control the exuberant riches of America and use it to systematically corrupt modern civilisation."
- Otto von Bismarck, Chancellor of Germany, after Lincoln's assassination

"Right after the Civil War there was considerable talk about reviving Lincoln's brief experiment with the Constitutional monetary system. Had not the European money-trust intervened, it would have no doubt become an established institution."
- W. Cleon Skousen

"If that mischievous financial policy which had its origin in the North American Republic [i.e., honest Constitutionally authorized debt-free money] should become indurated down to a fixture, then that government will furnish its own money without cost. It will pay off its debts and be without a debt (to the International Bankers). It will have all the money necessary to carry on its commerce. It will become prosperous beyond precedent in the history of the civilized governments of the world. The brains and wealth of all countries will go to North America. That government must be destroyed or it will destroy every monarchy on the globe."
- The Hazard Circular (England), distributed to wealthy aristocrats prior to the Civil War, 1862

"I went to America in the winter of 1872-73, authorised to secure, if I could, the passage of a bill demonetising silver. It was in the interest of those I represented - the governors of the Bank of England - to have it done. By 1873, gold coins were the only form of coin money." - Ernest Seyd, agent of Bank of England

"Corporate entities are persons, under the law. They are separate persons from the very real human persons who own them and run them. We have the Supreme Court of the United States to thank for this perversion. Through corruption of our government and courts, corporations subverted their original intended purpose and acquired the legal status of "natural persons" while also preserving their limited-liability legal protection's (which results in corporate 'citizens' having more legal rights than human citizens do). This subversion was institutionalised in an 1886 Supreme Court decision of which Justice William O. Douglas would later write, "There was no history, logic, or reason given to support that view." Thus corporations gained Bill of Rights protection's, and more, even before women and minorities had full protection. We are currently living in an era of sophisticated corporation-state feudalism."
- [Anonymous]

"Unless you become more watchful in your states and check this spirit of monopoly and thirst for exclusive privileges, you will in the end find that the most important powers of government have been given or bartered away, and the control of your dearest interests have been passed into the hands of these corporations." - Andrew Jackson

"If congress has the right under the Constitution to issue paper money, it was given them to use themselves, not to be delegated to individuals or corporations."

- Andrew Jackson

"You (International Bankers) are a den of vipers and thieves. I intend to rout you out, and by the Eternal God, I will rout you out. If the American people only understood the rank injustice of our money and banking system, there would be a revolution before morning." - Andrew Jackson in an address to Congress, 1829

"The bold effort the present bank has made to control the Government, the distress it has wantonly produced...are but premonitions of the fate that awaits the American People should they be deluded into a perpetuation of this institution [The Bank of the United States], or the establishment of another like it." - Andrew Jackson

"History records that the money changers have used every form of abuse, intrigue, deceit, and violent means possible to maintain their control over governments by controlling money and its issuance." - James Madison

"Permit me to issue and control the money of a nation and I care not who makes the laws." - Mayer Amschel Rothschild, Rothschild international banking dynasty, 1790

"Whomsoever controls the volume of money in any country is absolute master of all industry and commerce and when you realize that the entire system is very easily controlled, one way or another, by a few powerful men at the top, you will not have to be told how periods of inflation and depression originate."

- James Garfield, assassinated within weeks of release of this statement during the first year of his presidency in 1881

"I am afraid that ordinary citizens will not like to be told that the banks can, and do, create and destroy money. And they who control the credit of the nation direct the policy of governments, and hold in the hollow of their hands the destiny of the people." - Reginald McKenna, Chancellor of the Exchequer of England, Chairman of the Board of Midlands Bank, 1924

"From the days of Spartacist-Wieshaupt to those of Karl Marx, and down to Trotsky, Bela Kuhn, Rosa Luxemburg, and Emma Goldman, this world conspiracy for the overthrow of civilization and for the reconstitution of society on the basis of arrested development, of envious malevolence, and impossible equality, has been steadily growing. This conspiracy played a definite recognizable role in the tragedy of the French revolution. It has been the mainspring of every subversive movement during the 19th century. And now at last this band of extraordinary personalities from the underworld of the great cities of Europe and America have gripped the Russian people by the hair of their head and have become the undisputed masters of that enormous empire." - Winston Churchill in the Illustrated Sunday Herald, February 8, 1920

"Behind the October Revolution there are more influential personalities than the thinkers and executors of Marxism." - Lenin

"Marxists can always be relied upon to defend the International Bankers, to their dying breath, by portraying capitalism as some sort of vague, accidental ideological abstraction that either everybody or nobody is truly responsible for, rather than as a very specific, profoundly evil system perpetrated by very specific individuals, who are acting with full intention to drain the lifeblood from the Republic until it is dead.

This fact alone should be enough to raise suspicion of the Marxists' real intention, which is to focus primarily on property-based 'class' conflict without ever clearly defining the real methods by which the ruling 'class' stays in power, so that they can attempt to convince the public that these methods are some kind of magic that only Marxist intellectuals can understand and con them into merely replacing the existing capitalist tyrannical order with a communist one.

The Marxists are totally anti-democratic and seem to truly envy the money power more than they despise it." - [Anonymous]

"If I told you I thought the world was controlled by a handful of capitalists and corporate bosses, you would say I was a left-winger, but if I told you who I thought the capitalists and corporate bosses were, you would say I was far right." - Anonymous

"Left and Right are monolithic ideas - colossal, abstract, and, as their religious origins suggest, cosmic. They are part of the darker side of humanity that replaces the specific with the general, the personal with the impersonal. If you wanted to find a way of making certain that people would have as little as possible in common, there would be no better way than to divide them, not into ten or three or four, but into two.

Dual division turns the largest possible sections of humanity against one another, often causing neighbours and compatriots to have nothing to say to one another.

No regeneration of community can begin without a careful demolition of Left and Right; nor can this tearing down be relinquished to academic abstraction, technical philosophy, government, corporations, or ideology.

Nothing can be built without a new politics - least of all with a politics that refers outward to ideas of Heaven and Hell rather than inward to the experience of daily life."
- Hugh Graham, in his book "The Vestibule of Hell: Why Left and Right Have Never Made Sense in Politics and Life"

"This isn't just your normal case of shrill, success-hating, bleeding-heart, eat-the-rich, lawsuit-happy, commie-liberal bed-wetters versus slack-jawed, pinheaded, war-mongering, Bible-thumping, woman-hating, eco-rapist knuckle-draggers. But it is politics as usual."
- [Unknown]

"Communism is fascism with a human face." - Susan Sontag

"Obviously, neither communism nor fascism has any interest whatsoever in democracy;

they both claim that democracy is an unrealistic Utopian fantasy. In fact, they both use each other as convenient scapegoats for their own crimes against democracy and human rights. True autonomist democracy can only emerge from a radically centered anarchist-libertarian philosophy that values competition and cooperation equally, the so-called meta-political 'third-position', which is the greatest threat to both the left and right extremes. The real struggle that is going on in the world today is the struggle for democracy against ALL tyranny, not merely 'class war' to replace the tyrannical fiscal aristocracy with some despotic peasant-emperor. Phoney third-positionism is easy to reveal because it embraces both fascist and communist principles, rather than rejecting them."

- [Anonymous]

"An anarchist who does not learn the real agenda behind anarcho-Communism and anarcho-Fascism will not remain a Real Anarchist for very long. Crypto-communist and crypto-fascist subversion is the most serious threat to any emerging autonomist democracy." - [Anonymous]

"My political opinions lean more and more to anarchy (philosophically understood, meaning abolition of control not whiskered men with bombs). There is only one bright spot and that is the growing habit of disgruntled men of dynamiting factories and power stations." - J.R.R. Tolkien, in "Letters of J.R.R. Tolkien"

"The world is governed by very different personages to what is imagined by those who are not themselves behind the scenes." - Benjamin Disraeli, Prime Minister of Britain

"The real rulers in Washington are invisible and exercise power from behind the scenes." - Justice Felix Frankfurter, Former U.S. Supreme Court Justice

"The real truth of the matter is, as you and I know, that a financial element in the large centers has owned the government of the U.S. since the days of Andrew Jackson."
- Franklin D. Roosevelt

"The true equation is "democracy" = government by world financiers."
- J.R.R. Tolkien, in "The Letters of J.R.R. Tolkien"

"The main mark of modern governments is that we do not know who governs, de facto any more than de jure. We see the politician and not his backer; still less the backer of the backer; or, what is most important of all, the banker of the backer." - J.R.R. Tolkien,

"Throned above all, in a manner without parallel in all past, is the veiled prophet of finance, swaying all men living by a sort of magic, and delivering oracles in a language not understood of the people." - J.R.R. Tolkien, in "The Letters of J.R.R. Tolkien"

"Since I entered politics, I have chiefly had men's views confided to me privately. Some of the biggest men in the United States, in the field of commerce and manufacture, are afraid of something. They know that there is a power somewhere so organised, so subtle, so watchful, so interlocked, so complete, so pervasive, that they better not speak above their breath

when they speak in condemnation of it." - Woodrow Wilson, 1913

"The real menace of our republic is this invisible government which like a giant octopus sprawls its slimy length over city, state and nation. Like the octopus of real life, it operates under cover of a self created screen...

At the head of this octopus are the Rockefeller Standard Oil interests and a small group of powerful banking houses generally referred to as international bankers.

The little coterie of powerful international bankers virtually run the United States government for their own selfish purposes. They practically control both political parties." - John F. Hylan, New York City Mayor, 1922

"The rich will strive to establish their dominion and enslave the rest. They always did...they always will. They will have the same effect here as elsewhere, if we do not, by the power of government, keep them in their proper spheres." - Gouverneur Morris, head of the committee that wrote the final draft of the U.S. Constitution

"This (Federal Reserve) Act establishes the most gigantic trust [monopoly] on earth. When the President (Woodrow Wilson) signs this bill, the invisible government by the Monetary Power will be legalised.

The people may not know it immediately, but the day of reckoning is only a few years removed. The trusts will soon realise that they have gone too far even for their own good.

The people must make a declaration of independence to relieve themselves from the Monetary Power. This they will be able to do by taking control of Congress. Wall Streeters could not cheat us if you Senators and Representatives did not make a humbug of Congress...

The greatest crime of Congress is its currency system. The worst legislative crime of the ages is perpetrated by this banking bill. The caucus and the party bosses have again operated and prevented the people from getting the benefit of their own government." - Congressman Charles A. Lindbergh, Sr., 1913

"I am a most unhappy man. I have unwittingly ruined my country. A great industrial nation is controlled by its system of credit. Our system of credit is concentrated. The growth of the nation, therefore, and all our activities are in the hands of a few men. We have come to be one of the worst ruled, one of the most completely controlled and dominated governments in the civilized world, no longer a government by free opinion, no longer a government by conviction and the vote of the majority, but a government by the opinion and duress of a small group of dominant men." - Woodrow Wilson

"Suppose you go to Washington and try to get at your government. You will always find that while you are politely listened to, the men really consulted are the big men who have the biggest stakes - the big bankers, the big manufacturers, the big masters of commerce... Every time it has come to a critical question, these gentlemen have been yielded to, and their demands treated as the demands that should be followed as a matter of course. The government of the United States is a foster child of the special interests." - Woodrow Wilson, 1912

"If monopoly persists, monopoly will always sit at the helm of government. I do not

expect monopoly to restrain itself. If there are men in this country big enough to own the government of the United States, they are going to own it." - Woodrow Wilson

"I have never seen more senators express discontent with their jobs...I think the major cause is that, deep down in our hearts, we have been accomplices to doing something terrible and unforgivable to this wonderful country. Deep down in our hearts, we know that we have bankrupted America and that we have given our children a legacy of bankruptcy...We have defrauded our country to get ourselves elected."

- John Danforth, Republican senator from Missouri, reported in the Arizona Republic of April 21, 1992

"When a government is dependent upon bankers for money, they and not the leaders of the government control the situation, since the hand that gives is above the hand that takes...Money has no motherland; financiers are without patriotism and without decency; their sole object is gain." - Napoleon Bonaparte, 1815

"Capital must protect itself in every way...Debts must be collected and loans and mortgages foreclosed as soon as possible. When through a process of law the common people have lost their homes, they will be more tractable and more easily governed by the strong arm of the law applied by the central power of leading financiers. People without homes will not quarrel with their leaders. This is well known among our principal men now engaged in forming an imperialism of capitalism to govern the world. By dividing the people we can get them to expend their energies in fighting over questions of no importance to us except as teachers of the common herd."

- Taken from the Civil Servants' Year Book, "The Organizer", January 1934

"It [Central Bank] gives the National Bank almost complete control of national finance. Those few who understand the system [check book money and credit] will either be so interested in its profits, or so dependant on its favours, that there will be no opposition from that class, while on the other hand, the great body of the people, mentally incapable of comprehending the tremendous advantage that capital derives from the system, will bear its burden without complaint, and perhaps without even suspecting that the system is inimical [contrary] to their interests." - Rothschild Brothers of London, 1863

"the lord and master of the money markets of the world, and of course virtually lord and master of everything else. He literally held the revenues of southern Italy in pawn, and monarchs and ministers of all countries courted his advice and were guided by his suggestions." - Benjamin Disraeli, Prime Minister of Britain, describing Baron Nathan Rothschild in his novel, "Coningsby: Or The New Generation"

"When the conflict with France ended (at the battle of Waterloo) the House of Rothschild was in control of British finance and was the official banker of the British Government. This odd financial octopus was acknowledged to be in some respects the greatest power on the earth and was acknowledged by some writers as the 'Sixth Great Power of Europe'." - E.C. Knuth, in his book "The Empire of The City"

"The Federal Reserve Bank is pretty secretive about who it's owning banks or

shareholders are. It has been determined that the "class A" stock in the Federal Reserve Bank are held by the following 8 institutions: Rothschild Banks of London and Berlin, Lazard Brothers Bank of Paris, Israel Moses Seif Bank of Italy, Warburg Bank of Hamburg and Amsterdam, Lehman Bank of New York, Kuhn Loeb Bank of New York, Chase Manhattan Bank of New York, Goldman Sachs Bank of New York. The Remaining Stock is held by the Chemical Trust and the Rockefeller Trust. These stockholders hold Federal Government Obligations which amount to about \$6 Trillion Dollars - The entire U.S. National Debt. Their annual profits from interest payments are over \$200 Billion dollars per year." - [Anonymous]

"Bill Gates is not the 'richest man in the world' by a long shot. His \$50 billion dollar fortune (give or take) is virtually nothing compared to the wealth and economic power of the House of Rothschild. Baron Jacob Rothschild (who controls the Rothschild banking dynasty) is owed approximately half of the U.S. national debt (which is now some \$6 trillion dollars) because the privately-owned Rothschild Bank and its proxies have a 51 percent ownership and controlling interest in the U.S. Federal Reserve System; and this \$3 trillion dollar amount obviously does not even include the debt that many other nations ultimately owe to the Rothschild banking network.

The interest payments alone provide the Rothschild Bank with \$100 billion dollars per year. The reason that the Rothschild dynasty remains generally obscure to the public is because virtually all of their assets are privately-owned and they are very carefully protected from public scrutiny by various ways and means.

It has been estimated that the House of Rothschild, directly or indirectly, controls a very substantial portion of the \$35 trillion dollars in total overall spending power that exists in the world today." - [Anonymous]

"Your money's value is determined by a global casino of unprecedented proportions: \$2 trillion are traded per day in foreign exchange markets, 100 times more than the trading volume of all the stockmarkets of the world combined. Only 2% of these foreign exchange transactions relate to the "real" economy reflecting movements of real goods and services in the world, and 98% are purely speculative. This global casino is triggering the foreign exchange crises which shook Mexico in 1994-5, Asia in 1997 and Russia in 1998. These emergencies are the dislocation symptoms of the old Industrial Age money system."- Bernard Lietaer, Former Central Banker in "The Future of Money"

"To ignore the pivotal role played by particular individuals who are in positions of power is to do violence to historical accuracy. A recognition that the course of economic events can be influenced by individuals who have the imagination and the power to take advantage of prevailing conditions does not constitute acceptance of a 'conspiracy' theory of history." - John Blair, Former Chief Economist for the U.S. Senate Subcommittee on Anti-Trust and Monopoly

"The modern banking system manufactures money out of nothing. The process is perhaps the most astounding piece of sleight of hand that was ever invented. Banking was conceived in iniquity and was born in sin. The Bankers own the earth. Take it away from them, but leave them the power to create deposits, and with the flick of the pen they will create enough deposits to buy it all back again. However, take this great

power away from them, and all the great fortunes like mine disappear, and they ought to disappear, for this would be a happier and better world to live in. But, if you wish to remain the slaves of Bankers and pay the cost of your own slavery, let them continue to create money and control credit." - Sir Josiah Stamp, President of the Bank of England in the 1920s, the second richest man in Britain

"A civilisation based on a system of parasitic usury economics will ultimately destroy itself, because fractional-reserve 'banking', combined with compound 'interest', is truly and totally contrary to the modern "Establishment" economic theory that it represents some kind of perpetual-motion machine.

Our economic system was not designed to, nor was it intended to, function honourably for the benefit and general prosperity of all; it was specifically designed to create a nation of debt slaves under the control of a molesting central bank.

The perpetrators of the system understand fully that it is finite and must inevitably collapse in a state of insoluble debt, but by that point they expect to have gained full and indisputable control over everything.

The 450 richest people in the world have financial assets equal to the combined wealth of the 3 billion poorest; half of all humanity.

The only possible explanation for this is that the international economic system has been subverted and corrupted by fully intentional activities, directed towards undermining national governments and creating institutionalised, privately-owned central banks throughout the world." - [Anonymous]

"This is a staggering thought. We are completely dependent on the commercial banks. Someone has to borrow every dollar we have in circulation, cash or credit. If the banks create ample synthetic money we are prosperous; if not, we starve. We are absolutely without a permanent money system. When one gets a complete grasp of the picture, the tragic absurdity of our hopeless position is almost incredible, but there it is. It is the most important subject intelligent persons can investigate and reflect upon. It is so important that our present civilization may collapse unless it becomes widely understood and the defects remedied very soon."

- Robert H. Hamphill, Credit Manager, Atlanta Federal Reserve Bank

"While economic textbooks claim that people and corporations are competing for markets and resources, I claim that in reality they are competing for money - using markets and resources to do so. Greed and fear of scarcity are being continuously created and amplified as a direct result of the kind of money we are using. For example, we can produce more than enough food to feed everybody, and there is definitely not enough work for everybody in the world, but there is clearly not enough money to pay for it all. In fact, the job of central banks is to create and maintain that currency scarcity. Money is created when banks lend it into existence. When a bank provides you with a \$100,000 mortgage, it creates only the principal, which you spend and which then circulates in the economy. The bank expects you to pay back \$200,000 over the next 20 years, but it doesn't create the second \$100,000 - the interest. Instead, the bank sends you out into the tough world to battle against everybody else to bring back the second \$100,000."

- Bernard Lietaer, Former Central Banker

"In addition to almost unlimited usury, the bankers have another method of drawing vast amounts of wealth. The banks are able to approve or disapprove large loans to large and successful corporations to the extent that refusal of a loan will bring about a reduction in the selling price of the corporation's stock. After depressing the price, the bankers' agents buy large blocks of the company's stock. Then, if the bank suddenly approves a multi-million dollar loan to the company, the stock rises and is then sold for a profit. In this manner, billions of dollars are made with which to buy more stock. This practice is so refined today that the Federal Reserve Board need only announce to the newspapers an increase or decrease in their "discount rate" to send stocks soaring or crashing at their whim. Banks collect billions in interest by loaning to Government and the Corporations." - Pastor Sheldon Emry

"The basis of money in today's world is not simply the trading of one thing of obvious value (say, a gold coin) for another thing of obvious value (for example, a keg of beer) which, in fact, would be more a form of barter than a modern day monetary purchase. In the modern economy, the value of money is based strictly on mutual faith and faith alone - faith in pieces of paper signed by a central banker as having whatever value he decides to give them, such as is the case with Federal Reserve Notes. This faith that the paper has some kind of value is basically a game of "let's pretend" on the part of the banker supported only by the fact that the banker has seized control of the government and he will not tolerate any uncontrolled standard of exchange to compete with his official monopoly of interest-bearing usury 'money'. In essence, this means that every time you spend a Federal Reserve Note you are making a very profound expression of faith that the central banker is a kind of 'god' who can create value out of absolutely nothing because this is his 'holy' privilege. Not only that, but you also become perpetually, irreversibly indebted to him, as a form of 'worship', for his creating of the 'money' by the usury that he charges you for this 'service' (e.g., the U.S. 6 trillion dollar debt). This is capitalism - a glorified pyramid scheme for making money off of money." - [Anonymous]

"There is a large class of people who believe that paper can be, and ought to be, made into money without any promise or hope of redemption; that a note should be printed: "This is a dollar," and be made a legal tender. I regard this as a mild form of lunacy, and have no disposition to debate with men who indulge in such delusions, which have prevailed to some extent, at different times, in all countries, but whose life has been brief, and which have shared the fate of other popular delusions. The Supreme Court only maintained the constitutionality of the legal tender promise to pay a dollar by a divided court, and on the ground that it was issued in the nature of a forced loan, to be redeemed upon the payment of a real dollar; that is, so many grains of silver or gold. I therefore dismiss such wild theories, and speak only to those who are willing to assume, as an axiom, that gold and silver or coined money, have been proven by all human experience to be the best possible standards of value, and that paper money is simply a promise to pay such coined money, and should be made and kept equal to coined money, by being convertible on demand." - Sec Treasury John Sherman, 1877

"I am firmly of the opinion that there never was a paper pound, a paper dollar, or a paper promise of any kind, that ever yet obtained a general currency (as money) but by

force or fraud, generally by both." - John Adams

"If ever again our nation stumbles upon unfunded paper, it shall surely be like death to our body politic. This country will crash." - George Washington

"If the American people ever allow private banks to control the issue of their currency, first by inflation, then by deflation, (i.e., the "business cycle") the banks and corporations that will grow up around them will deprive the people of all property until their children wake-up homeless on the continent their fathers conquered."
- Thomas Jefferson, The Debate Over The Recharter Of The Bank Bill, 1809

"Examining the organization and function of the Federal Reserve Banks and applying the relevant factors, we conclude that the Federal Reserve Banks are not Federal instrumentalities...but are independent and privately owned and controlled corporations...Federal Reserve Banks are listed neither as 'wholly owned' government corporations [under 31 U.S.C. Section 846] nor as 'mixed ownership' corporations [under 31 U.S.C. Section 856]...It is evident from the legislative history of the Federal Reserve Act that Congress did not intend to give the Federal government direction over the daily operation of the Reserve Banks...The fact that the Federal Reserve Board regulates the Reserve Banks does not make them Federal agencies under the Act...Unlike typical Federal agencies, each bank is empowered to hire and fire employees at will. Bank employees do not participate in the Civil Service Retirement System. They are covered by worker's compensation insurance, purchased by the Bank, rather than the Federal Employees Compensation Act. Employees traveling on Bank business are not subject to Federal travel regulations and do not receive government employee discounts on lodging and services..."
- Lewis vs. U.S., case #80-5905, 9th Circuit, June 24, 1982

"The financial system has been turned over to the Federal Reserve Board. That Board administers the finance system by authority of a purely profiteering group. The system is private, conducted for the sole purpose of obtaining the greatest possible profits from the use of other people's money." - Congressman Charles A. Lindbergh Sr., 1923

On December 15, 1931 Rep. Louis T. McFadden, who for more than 10 years served as chairman of the Banking and Currency Committee in the House of Representatives, said: "The Federal Reserve Board and banks are the duly appointed agents of the foreign central banks of issue and they are more concerned with their foreign customers than they are with the people of the United States. The only thing that is American about the Federal Reserve Board and Banks is the money they use..." On June 10, 1932, McFadden said in an address to the Congress: "We have in this country one of the most corrupt institutions the world has ever known. I refer to the Federal Reserve Board and the Federal Reserve Banks...Some people think the Federal Reserve Banks are United States government institutions. They are not government institutions. They are private credit monopolies which prey upon the people of the United States for the benefit of themselves and their foreign customers...The Federal Reserve Banks are the agents of the foreign central banks...In that dark crew of financial pirates, there are those who would cut a man's throat to get a dollar out of his pocket...Every effort has been made by the Federal Reserve Board to conceal its powers, but the truth is the Fed

has usurped the government. It controls everything here (in Congress) and controls all our foreign relations. It makes and breaks governments at will...When the Fed was passed, the people of the United States did not perceive that a world system was being set up...A super-state controlled by international bankers, and international industrialists acting together to enslave the world for their own pleasure!"

Sen. Barry Goldwater wrote in his book, "With No Apologies:" "Does it not seem strange to you that these men just happened to be CFR (Council on Foreign Relations) and just happened to be on the Board of Governors of the Federal Reserve that absolutely controls the money and interest rates of this great country. A privately owned organization ...which has absolutely nothing to do with the United States of America."

"Some people think that the Federal Reserve Banks are United States Government institutions. They are not Government institutions. They are private credit monopolies which prey upon the people of these United States for the benefit of themselves and their foreign customers; foreign and domestic speculators and swindlers; and rich and predatory money lenders." - Congressman Louis T. McFadden, 1932

"The Federal Reserve Bank is nothing but a banking fraud and an unlawful crime against civilization. Why? Because they "create" the money made out of nothing, and our Uncle Sam Government issues their "Federal Reserve Notes" and stamps our Government approval with NO obligation whatever from these Federal Reserve Banks, Individual Banks or National Banks, etc." - H.L. Birum, Sr., American Mercury Magazine, August 1957

"A disordered currency is one of the greatest political evils. It undermines the virtues necessary for the support of the social system, and encourages propensities destructive to its happiness. It wars against industry, frugality and economy, and it fosters evil spirits of extravagance and speculation. Of all the contrivances for cheating the laboring classes of mankind, none has been more effectual than that which deludes them with paper money." - Congressman Daniel Webster, 1846

"The Federal Reserve banks are one of the most corrupt institutions the world has ever seen. There is not a man within the sound of my voice who does not know that this nation is run by the International Bankers." - Congressman Louis T. McFadden, 1934

"Every effort has been made by the Fed to conceal its powers - but the truth is - the Fed has usurped the Government. It controls everything here and it controls all of our foreign relations. It makes and breaks governments at will." - Congressman Louis T. McFadden, 1934

"Most Americans have no real understanding of the operation of the international money lenders...The accounts of the Federal Reserve System have never been audited. It operates outside the control of Congress and manipulates the credit of the United States." - Barry Goldwater, Republican Senator from Arizona

"From now on, depressions will be scientifically created." - Congressman Charles A. Lindbergh Sr., 1913

"The depression was the calculated 'shearing' of the public by the World Money powers, triggered by the planned sudden shortage of supply of call money in the New York money market...The One World Government leaders and their ever close bankers have now acquired full control of the money and credit machinery of the U.S. via the creation of the privately owned Federal Reserve Bank." - Curtis Dall, Franklin D. Roosevelt's son-in-law, as quoted from his book, "My Exploited Father-in-Law"

"The one who cannot see that on Earth a big endeavour is taking place, an important plan, on which realisation we are allowed to collaborate as faithful servants, certainly has to be blind." - Winston Churchill

"Truth is so precious that it must be accompanied by a bodyguard of lies."
- Winston Churchill

"In politics nothing is accidental. If something happens, be assured it was planned this way." - Franklin D. Roosevelt

"For some time I have been disturbed by the way the CIA has been diverted from its original assignment. It has become an operational and at times a policy making arm of the government." - President Harry Truman

"There exists a shadowy Government with its own Air Force, its own Navy, its own fundraising mechanism, and the ability to pursue its own ideas of national interest, free from all checks and balances, and free from the law itself." - Senator Daniel K. Inouye

"The governments of the present day have to deal not merely with other governments, with emperors, kings and ministers, but also with the secret societies which have everywhere their unscrupulous agents, and can at the last moment upset all the governments' plans." - Benjamin Disraeli, Prime Minister of Britain, 1876

"It is useless to deny, because it is impossible to conceal, that a great part of Europe - the whole of Italy and France and a great portion of Germany, to say nothing of other countries - is covered with a network of these secret societies, just as the superficies of the earth is now being covered with railroads." - Benjamin Disraeli, PM Britain, 1876

"Fifty men have run America, and that's a high figure." - Joseph Kennedy, father of John F. Kennedy, in the July 26, 1936 issue of The New York Times

"Today the path of total dictatorship in the United States can be laid by strictly legal means, unseen and unheard by the Congress, the President, or the people. Outwardly we have a Constitutional government. We have operating within our government and political system, another body representing another form of government - a bureaucratic elite." - Senator William Jenner, 1954

"The powers of financial capitalism had another far reaching aim, nothing less than to create a world system of financial control in private hands able to dominate the political system of each country and the economy of the world as a whole. This system was to

be controlled in a feudalist fashion by the central banks of the world acting in concert, by secret agreements, arrived at in frequent private meetings and conferences. The apex of the system was the Bank for International Settlements in Basel, Switzerland, a private bank owned and controlled by the world's central banks which were themselves private corporations. The growth of financial capitalism made possible a centralization of world economic control and use of this power for the direct benefit of financiers and the indirect injury of all other economic groups." - Carroll Quigley, Professor of History at Georgetown University (deceased) in his book "Tragedy and Hope: A History of The World in Our Time", 1966, highly esteemed by his former student, Bill Clinton

"There does exist and has existed for a generation, an international Anglophile network which operates, to some extent, in the way the radical Right believes the Communists act. In fact, this network, which we may identify as the Round Table groups, has no aversion to cooperating with the Communists, or any other groups, and frequently does so. I know of the operations of this network because I have studied it for 20 years and was permitted for two years, in the early 1960s, to examine its papers and secret record." - Carroll Quigley, Professor of History at Georgetown University (deceased) in his book "Tragedy and Hope: A History of the World in Our Time", 1966

"In a small Swiss city [Basel] sits an international organization so obscure and secretive [that few people know about it]...Control of the institution, the Bank for International Settlements, lies with some of the world's most powerful and least visible men; the heads of 32 central banks, officials able to shift billions of dollars and alter the course of economies at the stroke of a pen." - Keith Bradsher New York Times, August 5, 1995

"The Federal Reserve Bank of New York is eager to enter into close relationship with the Bank for International Settlements...The conclusion is impossible to escape that the State and Treasury Departments are willing to pool the banking systems of Europe and America, setting up a world financial power independent of and above the Government of the United States." - Congressman Louis T. McFadden, Chairman of the House Committee on Banking and Currency, quoted from the New York Times, June 1930

"Ever since the Civil War, Congress has allowed the bankers to control financial legislation. The membership of the Finance Committee in the Senate [now the Banking and Currency Committee] and the Committee on Banking and Currency in the House have been made up chiefly of bankers, their agents, and their attorneys...In this way the committees have been able to control legislation in the interests of the few." - Congressman Charles A. Lindberg, Sr.

"The Council on Foreign Relations is "The Establishment". Not only does it have influence and power in key decision-making positions at the highest levels of government to apply pressure from above, but it also announces and uses individuals and groups to bring pressure from below, to justify the high level decisions for converting the U.S. from a sovereign Constitutional Republic into a servile member state of a one-world dictatorship." - Former Congressman John Rarick, 1971

"The Council on Foreign Relations (CFR) is the American Branch of a society which

originated in England [The Royal Institute of International Affairs]...and believes national boundaries should be obliterated and one-world rule established."

- Carroll Quigley, Professor of History at Georgetown University (deceased)

"The Trilateral Commission is intended to be the vehicle for multinational consolidation of the commercial and banking interests by seizing control of the political government of the United States. The Trilateral Commission represents a skillful, coordinated effort to seize control and consolidate the four centers of power - political, monetary, intellectual, and ecclesiastical. All this is to be done in the interest of creating a more peaceful, more productive world community. What the Trilateralists truly intend is the creation of a worldwide economic power superior to the political governments of the nation-states involved. They believe the abundant materialism they propose to create will overwhelm existing differences. As managers and creators of the system they will rule the future." - Senator Barry Goldwater, in his book "With No Apologies", 1964

"The drive of the Rockefellers and their allies is to create a one-world government combining super capitalism and communism under the same tent, all under their control...Do I mean conspiracy? Yes I do. I am convinced there is such a plot, international in scope, generations old in planning, and incredibly evil in intent." - Congressman Larry P. McDonald, 1976, killed in the Korean Airlines 747 (flight KAL007) that was shot down by the Soviets

"The interests behind the Bush Administration, such as the Council on Foreign Relations, The Trilateral Commission - founded by Brzezinski for David Rockefeller - and the Bilderberger Group, have prepared for and are now moving to implement open world dictatorship within the next five years. They are not fighting against terrorists. They are fighting against citizens."

- Dr. Johannes B. Koepl, Ph.D., 2001, former German defense ministry official and advisor to former NATO Secretary General Manfred Werner

"The technotronic era involves the gradual appearance of a more controlled society. Such a society would be dominated by an elite, unrestrained by traditional values. Soon it will be possible to assert almost continuous surveillance over every citizen and maintain up-to-date complete files containing even the most personal information about the citizen. These files will be subject to instantaneous retrieval by the authorities."

- Zbigniew Brzezinski

"In March, 1915, the J.P. Morgan interests, the steel, shipbuilding, and powder interest, and their subsidiary organizations, got together 12 men high up in the newspaper world and employed them to select the most influential newspapers in the United States and sufficient number of them to control generally the policy of the daily press...They found it was only necessary to purchase the control of 25 of the greatest papers. An agreement was reached; the policy of the papers was bought, to be paid for by the month; an editor was furnished for each paper to properly supervise and edit information regarding the questions of preparedness, militarism, financial policies, and other things of national and international nature considered vital to the interests of the purchasers." - Congressman Oscar Callaway, 1917

"There is no such thing, at this date of the world's history, in America, as an independent press. You know it and I know it. There is not one of you who dares to write your honest opinions, and if you did, you know beforehand that it will never appear in print. I am paid weekly for keeping my honest opinions out of the paper I am connected with. Others of you are paid similar salaries for similar things, and any of you who would be so foolish as to write honest opinions would be out on the streets looking for another job. If I allowed my honest opinions to appear in one issue of my paper, before twenty-four hours my occupation would be gone. The business of the journalist is to destroy the truth; to lie outright; to pervert; to vilify; to fawn at the feet of Mammon, and to sell his country and his race for his daily bread. You know it and I know it and what folly is this toasting an independent press? We are the tools and vassals for rich men behind the scenes. We are the jumping jacks, they pull the strings and we dance. Our talents, our possibilities and our lives are the property of other men. We are intellectual prostitutes." - John Swinton, Former Chief of Staff of the New York Times, called by his peers "The Dean of his profession", was asked in 1953 to give a toast before the New York Press Club

"By a continuing process of inflation, governments can confiscate, secretly and unobserved, an important part of the wealth of their citizens. There is no subtler, more sure way of overturning the existing basis of society than to debauch the currency. The process engages all the hidden forces of economic law on the side of destruction, and does it in a manner in which not one man in a million is able to diagnose."
- John Maynard Keynes

"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 that the mind is repelled."
- John Kenneth Galbraith, in his book "Money: Whence It Came, Where It Went", 1975

"A nation of well informed men who have been taught to know and prize the rights which God has given them cannot be enslaved. It is in the region of ignorance that tyranny begins." - Benjamin Franklin

"In the colonies, we issue our own paper money. It is called 'Colonial Scrip'. We issue it in proper proportion to make the goods pass easily from the producers to the consumers. In this manner, creating ourselves our own paper money, we control its purchasing power and we have no interest to pay to anyone."
- Benjamin Franklin, speaking at the London Parliament

"The colonies would gladly have borne the little tax on tea and other matters, had it not been that England took away from the colonies their money, which created great unemployment and dissatisfaction. Within a year, the poor houses were filled. The hungry and homeless walked the streets everywhere. The inability of the colonists to get power to issue their own money permanently out of the hands of George III and the International Bankers was probably the Prime reason for the Revolutionary War."
- Benjamin Franklin, as quoted from his autobiography

"You see, a legitimate government can both spend and lend money into circulation,

while banks can only lend significant amounts of their promissory bank notes, for they can neither give away nor spend but a tiny fraction of the money the people need. Thus, when your bankers here in England place money in circulation, there is always a debt principal to be returned and usury to be paid. The result is that you have always too little credit in circulation to give the workers full employment. You do not have too many workers, you have too little money in circulation, and that which circulates, all bears the endless burden of unpayable debt and usury."

- Benjamin Franklin, as quoted from his autobiography

The Federal Reserve publication How Banks Create Money asserts: "Banks actually create money when they lend it. Here's how it works: Most of a bank's loans are made to its own customers and are deposited in their checking accounts. Because the loan becomes a new deposit, just like a paycheck does, the bank once again holds a small percentage of that new amount in reserve and again lends the remainder to someone else, repeating the money-creation process many times."

"I know of no safe depository of the ultimate powers of society but the people themselves, and if we think them not enlightened enough to exercise control with a wholesome discretion, the remedy is not to take it from them, but to inform their discretion." - Thomas Jefferson

"The high office of President has been used to foment a plot to destroy the American's freedom, and before I leave office I must inform the citizen of his plight."

- John F. Kennedy, speaking at Columbia University, 10 days before his assassination

"Mr. Greenspan needs to make his decision independent of what I think. I learned a pretty good lesson during the transition, and that is I commented out loud about one of the actions he took. That's the last time I'm going to comment about the actions Mr. Greenspan takes. He's an independent voice, and needs to be an independent voice."

- [Notional] President George W. Bush, speaking in regards to the Federal Reserve Board Chairman, 2001

"Those who swallow down usury cannot arise except as one whom Satan has prostrated by his touch does rise. That is because they say, trading is only like usury; and Allah has allowed trading and forbidden usury. To whomsoever then the admonition has come from his Lord, then he desists, he shall have what is already passed, and his affairs is in the hands of Allah; and whoever returns to it - these are the inmates of the fire; they shall abide in it..." - From the Qur'an, Surah Al-Baqarah

"If thou lend money to any of my people that is poor by thee, thou shalt not be to him an usurer, neither shalt thou lay upon him usury. - Exodus 22:25. Take no usury of him, or increase...thou shalt not give him thy money upon usury. - Leviticus 25:36-37. Unto thy brother thou shalt not lend upon usury: That the Lord thy God bless thee- Deuteronomy 23:20" - The Bible

"It comes as news to most people to learn that practically all important ethical teachers - Moses, Aristotle, Jesus, Mohammed, and Saint Thomas Aquinas, for instance - have denounced lending at interest as usury and as morally wrong."

- Lawrence Dennis, Saturday Review of Literature 661, June 24, 1933

"Lucre [money] is the false Quintessence [fifth alchemical element] of this illusory world [matrix?] that we live in. It can be converted into 'anything' and 'anything' can be converted into it." - MIB Dissident

"The most sinister and anti-social feature about bank-deposit money is that it has no existence. The banks owe the public for a total amount of money which does not exist. In buying and selling, implemented by cheque transactions, there is a mere change in the party to whom the money is owed by the banks. As the one depositor's account is debited, the other is credited and the banks can go on owing for it all the time. The whole profit of the issuance of money has provided the capital of the great banking business as it exists today. Starting with nothing whatever of their own, they have got the whole world into their debt irredeemably, by a trick. This money comes into existence every time the banks 'lend' and disappears every time the debt is repaid to them. So that if industry tries to repay, the money of the nation disappears. This is what makes prosperity so 'dangerous' as it destroys money just when it is most needed and precipitates a slump. There is nothing left now for us but to get ever deeper and deeper into debt to the banking system in order to provide the increasing amounts of money the nation requires for its expansion and growth. An honest money system is the only alternative." - Frederick Soddy, Nobel Prize Winner, 1921

"If our nation can issue a dollar bond, it can issue a dollar bill. The element that makes the bond good, makes the bill good, also. The difference between the bond and the bill is the bond lets money brokers collect twice the amount of the bond and an additional 20%, whereas the currency pays nobody but those who contribute directly in some useful way. It is absurd to say that our country can issue \$30 million in bonds and not \$30 million in currency. Both are promises to pay, but one promise fattens the usurers and the other helps the people." - Thomas Edison, The New York Times, December 6, 1921

"Economic warfare spans political warfare and military warfare and supersedes both, which are merely tools in the hands of those who are the masters of economic systems. The public is systematically misled, almost hypnotically, to believe that no such hidden masters of economic systems actually exist, or could even possibly exist, and that all of the economic strife in the world today is strictly the result of unplanned human incompetence when, in fact, very deliberate economic warfare is being carried out. Populations struggle to find purely political or military solutions to their economic problems, or they are manipulated and duped into giving yet more economic control over to their masters, in the name of their own prosperity, because they do not fully understand the real principles of economics and banking. The myth of their non-existence is what protects the hierarchies of the international money cults of the world and allows them to continue their constant rivalries against one another, and to maintain their existence at the dire cost of their subject populations." - [Anonymous]

"I spent 33 years in the Marines. Most of my time being a high-class muscle man for big business, for Wall Street and the bankers. In short, I was a racketeer for capitalism. I helped purify Nicaragua for the international banking house of Brown Brothers in 1909-

1912. I helped make Mexico, especially Tampico, safe for American oil interests in 1914. I brought light to the Dominican Republic for American sugar interests in 1916. I helped make Haiti and Cuba a decent place for the National City Bank boys to collect revenue in. I helped in the rape of half-a-dozen Central American republics for the benefit of Wall Street...In China I helped to see to it that Standard Oil went its way unmolested." - Major General Smedley D. Butler, U.S. Marine Corps. General Butler was twice awarded the Medal of Honor (1914, 1917). General Douglas MacArthur described Butler as "one of the really great generals in American history."

"We have about 50% of the world's wealth, but only 6.3% of its population...Our real task in the coming period is to devise a pattern of relationships which will permit us to maintain this position of disparity...To do so, we will have to dispense with all sentimentality and day-dreaming; and our attention will have to be concentrated everywhere on our immediate national objectives...We should cease to talk about vague and unreal objectives such as human rights, the raising of living standards, and democratization. The day is not far off when we are going to have to deal in straight power concepts. The less we are then hampered by idealistic slogans, the better." - George Kennan, Director of State Department Policy Planning, Truman Administration, 1948

"For globalization to work, America can't be afraid to act like the almighty superpower that it is. The hidden hand of the market will never work without a hidden fist. McDonald's cannot flourish without McDonald-Douglas, the designer of the F-15, and the hidden fist that keeps the world safe for Silicon Valley's technology is called the United States Army, Air Force, Navy and Marine Corps." - Thomas Friedman, New York Times, March 28, 1999

"Fascism should rightly be called corporatism as it is a merge of state and corporate power." - Benito Mussolini

"The liberty of a democracy is not safe if the people tolerate the growth of private power to a point where it becomes stronger than the democratic state itself. That in its essence is fascism: ownership of government by an individual, by a group or any controlling private power." - Franklin D. Roosevelt

"A popular government, without popular information, or the means of acquiring it, is but a Prologue to a Farce or a Tragedy; or, perhaps both. Knowledge will forever govern ignorance. And a people who mean to be their own Governors, must arm themselves with the power that knowledge gives." - James Madison

"Information is the currency of democracy." - Thomas Jefferson

"I may be alone with my thoughts, on my island located on my inland sea. Previously, I would be helpless to influence my national government. With the internet, although physically isolated, I can associate with millions across my country and across the globe. No longer am I one person, and no government can afford to ignore me. I have become a power bloc, in both theory and in fact. Even if I ignore today the ability I now have to associate with others, no government can afford to ignore the possibility that

someday I may, for some reason, choose to exercise this ability to associate. The individual, isolated or not, has become important." - Andrew Grosso, Attorney, Chairman of the ACM Committee on Law and Computer Technology

"This country, with its institutions, belongs to the people who inhabit it. Whenever they shall grow weary of the existing government, they can exercise their constitutional right of amending it, or their revolutionary right to dismember or overthrow it."
- Abraham Lincoln, First Inaugural Address, March 4, 1861

"When in the course of human events, it becomes necessary for one people to dissolve the political bonds which have connected them with another, and...whenever any Form of Government becomes destructive of these ends [of Life, Liberty and the Pursuit of Happiness], it is the Right of the People to alter or to abolish it, and to institute new Government, laying its foundation on such principles and organizing its powers in such form, as to them shall seem most likely to effect [provide for] their Safety and Happiness..." - Declaration of Independence of the American Colonies, 1776

"A Government that makes peaceful revolution impossible, makes armed revolution inevitable." - John F. Kennedy

"I tremble for my country when I reflect that God is just." - Thomas Jefferson

"If you're not ready to die for it, put the word "freedom" out of your vocabulary."
- Malcolm X

"It is when we all play safe that we create a world of utmost insecurity."
- Dag Hammarskjold

"Culture is Anarchistic if it is alive at all." - Siva Vaidhyanathan

"When the government fears the people, you have liberty; when the people fear the government, you have tyranny." - Thomas Jefferson

"...news organizations, and all Americans, in times like these have to watch what they say and watch what they do." - Ari Fleischer, White House Press Sec, Sept 26, 2001

"It is not the function of the government to keep the citizen from falling into error; it is the function of the citizen to keep the government from falling into error."
- Justice Robert H. Jackson, U.S. Supreme Court Justice

"Liberty has never come from government! Liberty has come from the subjects of government. The history of liberty is the history of resistance!"
- Woodrow Wilson, 1912

"They that can give up essential liberty to obtain a little temporary safety deserve neither liberty nor safety [and they will very quickly lose both]." - Benjamin Franklin

"Trade liberty for safety or money and you'll end up with neither. Liberty, like a grain of

salt, easily dissolves. The power of questioning - not simply believing - has no friends. Yet liberty depends on it." - Thomas Jefferson

"In the beginning of a change, the Patriot is a scarce man, brave, hated and scorned. When his cause succeeds, however, the timid join him, for then it costs nothing to be a patriot." - Mark Twain

"It is the duty of the Patriot to protect his country from its government." - Thomas Paine

"Let us disappoint the men who would raise themselves upon the ruin of our country."
- John Adams

"The perverse deceptiveness characteristic of the individuals who control the Federal Reserve Bank is readily apparent to those who know the necessary historical truths. The fact that they adorn their notes with the symbols of the Freemasons and pictures of our national heroes (to help carry on the charade that the Fed is a government institution), who were actually diametrically [totally] opposed to the Fed's existence and its type of 'money', is a mockery that is outright diabolical, and must be the insider's 'joke' of all time. Unfortunately, the consequences of this colossal con to the American people, and the entire world, are all too deadly serious. The Federal Reserve Bank is not federal, is not a reserve, and is not even a real bank." - [Anonymous]

"The eyes of our citizens are not sufficiently open to the true cause of our distress. They ascribe them to everything but their true cause, the banking system; a system which if it could do good in any form is yet so certain of leading to abuse as to be utterly incompatible with the public safety and prosperity. The Central Bank is an institution of the most deadly hostility existing against the principles and form of our Constitution." - Thomas Jefferson

"Once a nation parts with the control of its currency and credit, it matters not who makes the nation's laws. Usury, once in control, will wreck any nation. Until the control of the issue of currency and credit is restored to government and recognized as its most sacred responsibility, all talk of the sovereignty of parliament and of democracy is idle and futile." - William Lyon Mackenzie King, Prime Minister of Canada, 1935

"All the ingredients for ending poverty of a person always comes neatly packaged with the person himself. A human being is born in this world fully equipped not only to take care of himself (which all other life-forms can do too), but also to contribute in enlarging the well-being of the world as a whole. Poverty is not created by the poor people. So we shouldn't give them an accusing look. They are the victims. Poverty has been created by the economic and social system that we have designed for the world. It is the institutions that we have built, and feel so proud of, which created poverty. It is the concepts we developed to understand the reality around us, made us see things wrongly! It is the failure at the top - rather than lack of capability at the bottom - which is the root cause of poverty. Concepts, institutions, and analytical frame conditions which created poverty, cannot end poverty. If we can intelligently re-work the frame conditions, poverty will be gone, never to come back again...Try to imagine how the economists would have built their theory if they had started out with an axiom that all

men and women are created equal, that each of them is endowed with unlimited creativity, and each of them is a potential entrepreneur. In some important ways our designing of the theoretical framework of economics or the misrepresentation of it is responsible for perpetuating poverty." - Professor Muhammad Yunus, Creator of Grameen Bank in Commonwealth Lecture, 2003

"The issue which has swept down the centuries and which will have to be fought sooner or later is The People vs. The Banks." - Lord Acton, Lord Chief Justice of England, 1875

"Money is a new form of slavery, and distinguishable from the old simply by the fact that it is impersonal - that there is no human relation between master and slave." - Leo Tolstoy

"The greatest enemy of mankind is his ignorance of the inherent money power in all of us. When the realization of this comes to man, he will like Samson, push down the walls of his prison." - E.C. Riegel

"Nothing is more dangerous to the power of the elite than the public discovery and understanding of the private control of the money supply." - Anthony Sutton, in his book "The Federal Reserve Conspiracy"

"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, in his book "Economic Sophisms"

Larry Parks, Executive Director, FAME "With the monetary system we have now, the careful saving of a lifetime can be wiped out in an eyeblink."

George Bernard Shaw "You have to choose [as a voter] between trusting to the natural stability of gold and the natural stability of the honesty and intelligence of the members of the Government. And, with due respect for these gentlemen, I advise you, as long as the Capitalist system lasts, to vote for gold."

Voltaire (1694-1778) "Paper money eventually returns to its intrinsic value ---- zero."

Daniel Webster, speech in the Senate, 1833 "We are in danger of being overwhelmed with irredeemable paper, mere paper, representing not gold nor silver; no sir, representing nothing but broken promises, bad faith, bankrupt corporations, cheated creditors and a ruined people."

Thomas Jefferson to John Taylor, 1816 "I sincerely believe ... that banking establishments are more dangerous than standing armies, and that the principle of spending money to be paid by posterity under the name of funding is but swindling futurity on a large scale."

Daniel Webster "Of all the contrivances for cheating the laboring classes of mankind,

none has been more effective than that which deludes them with paper money."

St. Louis Federal Reserve Bank, Review, Nov. 1975, p.22 "The decrease in purchasing power incurred by holders of money due to inflation imparts gains to the issuers of money--."++ Federal Reserve Bank, New York

The Story of Banks, p.5. "Because of 'fractional' reserve system, banks, as a whole, can expand our money supply several times, by making loans and investments."++

Federal Reserve Bank of Philadelphia, Gold, p. 10 "Without the confidence factor, many believe a paper money system is liable to collapse eventually."++

Federal reserve Bank of New York, *I Bet You Thought*, p.19 "Commercial banks create checkbook money whenever they grant a loan, simply by adding new deposit dollars in accounts on their books in exchange for a borrower's IOU."++

Federal Reserve Bank of Chicago,
Modern Money Mechanics, p.3 "The actual process of money creation takes place in commercial banks. As noted earlier, demand liabilities of commercial banks are money."++

U.S. Supreme Court, Craig v. Missouri, 4 Peters 410. "Emitting bills of credit, or the creation of money by private corporations, is what is expressly forbidden by Article 1, Section 10 of the U.S. Constitution."++

James A. Garfield "Whoever controls the volume of money in any country is absolute master of all industry and commerce."++

Frederic Bastiat,
The Law "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."++

Irving Fisher,
100% Money "Thus, our national circulating medium is now at the mercy of loan transactions of banks, which lend, not money, but promises to supply money they do not possess."++

John Maynard Keynes,
The Economic Consequences of the Peace, 1920, page 240 "If, however, a government refrains from regulations and allows matters to take their course, essential commodities soon attain a level of price out of the reach of all but the rich, the worthlessness of the money becomes apparent, and the **fraud** upon the public can be concealed no longer."

John Maynard Keynes,
The Economic Consequences of the Peace,
1920, page 235ff "**Lenin is said to have declared that the best way to destroy the Capitalistic System was to debauch the currency. . . Lenin was certainly right. There is**

no subtler, no surer means of overturning the existing basis of society than to debauch the currency. The process engages all the hidden forces of economic law on the side of destruction, and does it in a manner which not one man in a million can diagnose."

Ralph M. Hawtrey,
former Secretary of Treasury,
England "Banks lend by creating credit. They create the means of payment out of nothing."++

Robert H. Hemphill, former credit manager, Federal Reserve Bank of Atlanta "Money is the most important subject intellectual persons can investigate and reflect upon. It is so important that our present civilization may collapse unless it is widely understood and its defects remedied very soon."++

Sir Josiah Stamp, former President, Bank of England "Bankers own the earth. Take it away from them, but leave them the power to create money and control credit, and with a flick of a pen they will create enough to buy it back."++

Rt. Hon. Reginald McKenna, former Chancellor of Exchequer, England "Those who create and issue money and credit direct the policies of government and hold in the hollow of their hands the destiny of the people."++

John Adams, letter to Thomas Jefferson "All the perplexities, confusion and distresses in America arise not from defects in the constitution or confederation, nor from want of honor or virtue, as much from downright ignorance of the nature of coin, credit, and circulation."++

Wm. Jennings Bryan "Money power denounces, as public enemies, all who question its methods or throw light upon its crimes."++

George Washington, in letter to J. Bowen, Rhode Island, Jan. 9, 1787 "Paper money has had the effect in your state that it will ever have, to ruin commerce, oppress the honest, and open the door to every species of fraud and injustice."++

George Bancroft, *A Plea for the Constitution* (1886) "Madison, agreeing with the journal of the convention, records that the grant of power to emit bills of credit was refused by a majority of more than four to one. The evidence is perfect; no power to emit paper money was granted to the legislature of the United States."++ Article One, Section Ten, *United States Constitution* "No state shall emit bills of credit, make any thing but gold and silver coin a tender in payment of debts, coin money---."++

John C. Calhoun,
Speech 5/27/1836 "A power has risen up in the government greater than the people themselves, consisting of many and various powerful interest, combined in one mass; and held together by the cohesive power of the vast surplus in banks."

Andrew Jackson: To delegation of bankers discussing the Bank Renewal Bill, 1832
"You are a den of vipers and thieves. I intend to rout you out, and by the eternal God, I

will rout you out."

Treasury Secretary Woodin, 3/7/33 "Where would we be if we had I.O.U.'s scrip and certificates floating all around the country?" Instead he decided to "issue currency against the sound assets of the banks. [As opposed to issuing currency against gold.] The Federal Reserve Act lets us print all we'll need. And it won't frighten the people. *It won't look like stage money. It'll be money that looks like real money.*" [Emphasis added.] (Source: 'Closed for the Holiday: The Bank Holiday of 1933', p20 - Federal Reserve Bank of Boston)

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." *Money: Whence it came, where it went* - 1975, p15

John Kenneth Galbraith "The process by which banks create money is so simple that the mind is repelled." *Money: Whence it came, where it went* - 1975, p29

Senator Carter Glass,
Author of the Banking Act of 1933 "Is there any reason why the American people should be taxed to guarantee the debts of banks, any more than they should be taxed to guarantee the debts of other institutions, including merchants, the industries, and the mills of the country?"

Chief Justice Salmon Chase, formerly Secretary of Treasury in President Lincoln's administration, in dissent of *Knox vs. Lee* (The Legal Tender Cases, 1871) "The legal tender quality [of money] is only valuable for the purposes of dishonesty."

Dr. Alan Greenspan, Chairman of the Federal Reserve Board of Governors, 11/20/2003 "As long as we issue fiat currency, I see no alternative to a legal tender law."

John Adams "All the perplexities, confusion and distress in America arise, not from defects in their Constitution or Confederation, not from want of honor or virtue, so much as from the downright ignorance of the nature of coin, credit and circulation."

Friedrich A. Hayek (1899-1992) Austrian Economist, Author and 1974 Nobel Prize-Winner for Economics "With the exception only of the period of the gold standard, practically all governments of history have used their exclusive power to issue money to defraud and plunder the people."

Dr. Edwin Vieira, FAME Foundation Scholar "You can fool some of the people all of the time, and all of the people some of the time, and that's good enough."

"A lie repeated a thousand times becomes the 'truth'." - [Unknown]

"The perfect slave is the slave who thinks that he is free." - [Unknown]

"The truth is always revolutionary." - Antonio Gramsci

"The Empire never ended." - Philip K. Dick

Court Testimony of a Banker on Bank Loans

This is the Testimony from a Banker on a Foreclosure. The Banker was placed on the witness stand and sworn in. The attorney for the plaintiff-borrower asked the Banker :

The attorney asked the Banker, "What is court exhibit A?"

The Banker responded by saying, "This is a promissory note."

The attorney then asked, "Is there an agreement between Mr. Smith (borrower) and the defendant?"

The Banker said, "Yes."

The attorney asked, "Do you believe the agreement includes a lender and a borrower?"

The Banker responded by saying, "Yes, I am the lender and Mr. Smith is the borrower."

The attorney asked, "What do you believe the agreement is?"

The Banker responded, " We have the borrower sign the note and we give the borrower a check."

The attorney asked, "Does this agreement show the words borrower, lender, loan, interest, credit, or money within the agreement?"

The Banker responded by saying, "Sure it does."

The attorney asked, "According to your knowledge, who was to loan what to whom according to the written agreement?"

The Banker responded by saying, "The lender loaned the borrower a \$50,000 check. The borrower got the money and the house and has not repaid the money."

The attorney noted that the Banker never said that the bank received the promissory note as a loan from the borrower to the bank.

He asked, "Do you believe an ordinary person can use ordinary terms and understand this written agreement?"

The Banker said, "Yes."

The attorney asked, "Do you believe you or your company legally own the promissory note and have the right to enforce payment from the borrower?"

The Banker said, "Absolutely we own it and legally have the right to collect the money."

The attorney asked, "Does the \$50,000 note have actual cash value of \$50,000? Actual cash value means the promissory note can be sold for \$50,000 cash in the ordinary course of business."

The Banker said, "Yes."

The attorney asked, "According to your understanding of the alleged agreement, how much actual cash value must the bank loan to the borrower in order for the bank to legally fulfil the agreement and legally own the promissory note?"

The Banker said, "\$50,000."

The attorney asked, "According to your belief, if the borrower signs the promissory note and the bank refuses to loan the borrower \$50,000 actual cash value, would the bank or borrower own the promissory note?"

The Banker said, "The borrower would own it if the bank did not loan the money. The bank gave the borrower a check and that is how the borrower financed the purchase of the house."

The attorney asked, "Do you believe that the borrower agreed to provide the bank with \$50,000 of actual cash value which was used to fund the \$50,000 bank loan check back to the same borrower, and then agreed to pay the bank back \$50,000 plus interest?"

The Banker said, "No. If the borrower provided the \$50,000 to fund the check, there was no money loaned by the bank so the bank could not charge interest on money it never loaned."

The attorney asked, "If this happened, in your opinion would the bank legally own the promissory note and be able to force Mr. Smith to pay the bank interest and principal payments?"

The Banker said, "I am not a lawyer so I cannot answer legal questions."

The attorney asked, "Is it bank policy that when a borrower receives a \$50,000 bank loan, the bank receives \$50,000 actual cash value from the borrower, that this gives value to a \$50,000 bank loan check, and this check is returned to the borrower as a bank loan which the borrower must repay?"

The Banker said, "I do not know the bookkeeping entries."

The attorney said, "I am asking you if this is the policy."

The Banker responded, "I do not recall."

The attorney again asked, "Do you believe the agreement between Mr. Smith and the bank is that Mr. Smith provides the bank with actual cash value of \$50,000 which is used to fund a \$50,000 bank loan check back to himself which he is then required to repay plus interest back to the same bank?"

The Banker said, "I am not a lawyer."

The attorney said, "Did you not say earlier that an ordinary person can use ordinary terms and understand this written agreement?"

The Banker said, "Yes."

The attorney handed the bank loan agreement marked "Exhibit B" to the Banker. He said, "Is there anything in this agreement showing the borrower had knowledge or showing where the borrower gave the bank authorization or permission for the bank to receive \$50,000 actual cash value from him and to use this to fund the \$50,000 bank loan check which obligates him to give the bank back \$50,000 plus interest?"

The Banker said, "No."

The lawyer asked, "If the borrower provided the bank with actual cash value of \$50,000 which the bank used to fund the \$50,000 check and returned the check back to the alleged borrower as a bank loan check, in your opinion, did the bank loan \$50,000 to the borrower?"

The Banker said, "No."

The attorney asked, "If a bank customer provides actual cash value of \$50,000 to the bank and the bank returns \$50,000 actual cash value back to the same customer, is this a swap or exchange of \$50,000 for \$50,000."

The Banker replied, "Yes."

The attorney asked, "Did the agreement call for an exchange of \$50,000 swapped for \$50,000, or did it call for a \$50,000 loan?"

The Banker said, "A \$50,000 loan."

The attorney asked, "Is the bank to follow the Federal Reserve Bank policies and procedures when banks grant loans."

The Banker said, "Yes."

The attorney asked, "What are the standard bank bookkeeping entries for granting loans according to the Federal Reserve Bank policies and procedures?" The attorney handed the Banker FED publication Modern Money Mechanics, marked "Exhibit C".

The Banker said, "The promissory note is recorded as a bank asset and a new matching deposit (liability) is created. Then we issue a check from the new deposit back to the borrower."

The attorney asked, "Is this not a swap or exchange of \$50,000 for \$50,000?"

The Banker said, "This is the standard way to do it."

The attorney said, "Answer the question. Is it a swap or exchange of \$50,000 actual cash value for \$50,000 actual cash value?"

If the note funded the check, must they not both have equal value?"

The Banker then pleaded the Fifth Amendment.

The attorney asked, "If the bank's deposits (liabilities) increase, do the bank's assets increase by an asset that has actual cash value?"

The Banker said, "Yes."

The attorney asked, "Is there any exception?"

The Banker said, "Not that I know of."

The attorney asked, "If the bank records a new deposit and records an asset on the bank's books having actual cash value, would the actual cash value always come from a customer of the bank or an investor or a lender to the bank?"

The Banker thought for a moment and said, "Yes."

The attorney asked, "Is it the bank policy to record the promissory note as a bank asset offset by a new liability?"

The Banker said, "Yes."

The attorney said, "Does the promissory note have actual cash value equal to the amount of the bank loan check?"

The Banker said "Yes."

The attorney asked, "Does this bookkeeping entry prove that the borrower provided actual cash value to fund the bank loan check?"

The Banker said, "Yes, the bank president told us to do it this way."

The attorney asked, "How much actual cash value did the bank loan to obtain the promissory note?"

The Banker said, "Nothing."

The attorney asked, "How much actual cash value did the bank receive from the borrower?"

The Banker said, "\$50,000."

The attorney said, "Is it true you received \$50,000 actual cash value from the borrower, plus monthly payments and then you foreclosed and never invested one cent of legal tender or other depositors' money to obtain the promissory note in the first place? Is it true that the borrower financed the whole transaction?"

The Banker said, "Yes."

The attorney asked, "Are you telling me the borrower agreed to give the bank \$50,000 actual cash value for free and that the Banker returned the actual cash value back to the same person as a bank loan?"

The Banker said, "I was not there when the borrower agreed to the loan."

The attorney asked, "Do the standard FED publications show the bank receives actual cash value from the borrower for free and that the bank returns it back to the borrower as a bank loan?"

The Banker said, "Yes."

The attorney said, "Do you believe the bank does this without the borrower's knowledge or written permission or authorization?"

The Banker said, "No."

The attorney asked, "To the best of your knowledge, is there written permission or authorization for the bank to transfer \$50,000 of actual cash value from the borrower to the bank and for the bank to keep it for free?"

The Banker said, "No."

Does this allow the bank to use this \$50,000 actual cash value to fund the \$50,000 bank loan check back to the same borrower, forcing the borrower to pay the bank \$50,000 plus interest? "

The Banker said, "Yes."

The attorney said, "If the bank transferred \$50,000 actual cash value from the borrower to the bank, in this part of the transaction, did the bank loan anything of value to the borrower?"

The Banker said, "No." He knew that one must first deposit something having actual cash value (cash, check, or promissory note) to fund a check.

The attorney asked, "Is it the bank policy to first transfer the actual cash value from the alleged borrower to the lender for the amount of the alleged loan?"

The Banker said, "Yes."

The attorney asked, "Does the bank pay IRS tax on the actual cash value transferred from the alleged borrower to the bank?"

The Banker answered, "No, because the actual cash value transferred shows up like a loan from the borrower to the bank, or a deposit which is the same thing, so it is not taxable."

The attorney asked, "If a loan is forgiven, is it taxable?"

The Banker agreed by saying, "Yes."

The attorney asked, "Is it the bank policy to not return the actual cash value that they received from the alleged borrower unless it is returned as a loan from the bank to the alleged borrower?"

"Yes", the Banker replied.

The attorney said, "You never pay taxes on the actual cash value you receive from the alleged borrower and keep as the bank's property?"

"No. No tax is paid.", said the crying Banker.

The attorney asked, "When the lender receives the actual cash value from the alleged borrower, does the bank claim that it then owns it and that it is the property of the

lender, without the bank loaning or risking one cent of legal tender or other depositors' money?"

The Banker said, "Yes."

The attorney asked, "Are you telling me the bank policy is that the bank owns the promissory note (actual cash value) without loaning one cent of other depositors' money or legal tender, that the alleged borrower is the one who provided the funds deposited to fund the bank loan check, and that the bank gets funds from the alleged borrower for free?"

Is the money then returned back to the same person as a loan which the alleged borrower repays when the bank never gave up any money to obtain the promissory note?"

Am I hearing this right? I give you the equivalent of \$50,000, you return the funds back to me, and I have to repay you \$50,000 plus interest? Do you think I am stupid?"

In a shaking voice the Banker cried, saying, "All the banks are doing this. Congress allows this."

The attorney quickly responded, "Does Congress allow the banks to breach written agreements, use false and misleading advertising, act without written permission, authorization, and without the alleged borrower's knowledge to transfer actual cash value from the alleged borrower to the bank and then return it back as a loan?"

The Banker said, "But the borrower got a check and the house."

The attorney said, "Is it true that the actual cash value that was used to fund the bank loan check came directly from the borrower and that the bank received the funds from the alleged borrower for free?"

"It is true", said the Banker.

The attorney asked, "Is it the bank's policy to transfer actual cash value from the alleged borrower to the bank and then to keep the funds as the bank's property, which they loan out as bank loans?"

The Banker, showing tears of regret that he had been caught, confessed, "Yes."

The attorney asked, "Was it the bank's intent to receive actual cash value from the borrower and return the value of the funds back to the borrower as a loan?"

The Banker said, "Yes." He knew he had to say yes because of the bank policy.

The attorney asked, "Do you believe that it was the borrower's intent to fund his own bank loan check?"

The Banker answered, "I was not there at the time and I cannot know what went through the borrower's mind."

The attorney asked, "If a lender loaned a borrower \$10,000 and the borrower refused to repay the money, do you believe the lender is damaged?"

The Banker thought. If he said no, it would imply that the borrower does not have to repay. If he said yes, it would imply that the borrower is damaged for the loan to the bank of which the bank never repaid. The Banker answered, "If a loan is not repaid, the lender is damaged."

The attorney asked, "Is it the bank policy to take actual cash value from the borrower, use it to fund the bank loan check, and never return the actual cash value to the borrower?"

The Banker said, "The bank returns the funds."

The attorney asked, "Was the actual cash value the bank received from the alleged borrower returned as a return of the money the bank took or was it returned as a bank loan to the borrower?"

The Banker said, "As a loan."

The attorney asked, "How did the bank get the borrower's money for free?"

The Banker said, "That is how it works." . . . *and that's the truth!*