On Usury, Fractional banking and the Central banking system.

_Give me the right to print money and I care not who makes the laws._ Amsel Rothschild

_He who controls the money streams rules._ Amsel Rothschild.

_"We are grateful to the Washington Post, The New York Times, Time Magazine and other great publications whose directors have attended our meetings and respected their promises of discretion for almost forty years. It would have been impossible for us to develop our plan for the world if we had been subjected to the lights of publicity during those years. But, the world is now more sophisticated and prepared to march towards a world government. The supranational sovereignty of an intellectual elite and world bankers is surely preferable to the national auto-determination practiced in past centuries._” David Rockefeller 1991.

_The process by which banks create money is so simple that the mind is repelled._ - Galbraith

As you read this flyer the financial system as we have known it is collapsing. This is not an accident nor a result of bad management but the result of the inherent flaws in the system.

_in other words it was inevitable._

This flyer aims to explain why the system as we knew it was bound to fail and what we can do to save ourselves from poverty and keep our New Zealand economy going.

First let me start with an old biblical term:

**Usury**

Many of you with a Christian or Muslim background are well acquainted with the term Usury or Riba as it is known in the Muslim world.

_The short version of what Usury means is; to earn money with money. In other words lend money to earn interest._

In the Bible and the Koran this was condemned as sinful. Those who engaged in the lending of money in order to make more money were condemned as sinners equal to murderers, rape, prostitution.

**Why was this considered a sin?**

Because if you were rich and could lend money out to people who needed money to buy seeds or tools to work their land and you charged them for that privilege you could become richer and richer without lifting a finger and thus gain more and more wealth at the cost of the poor. This inevitably brought more and more power to just few people who could use this power to abuse their fellow man.

Thereby creating an unjust society.

**What has this got to do with our current financial crisis you wonder.**

Any one of us who are currently in debt to a bank are paying interest and while this may seem reasonable, you are after all borrowing money to pay for something and that money can't be used by other people and the bank has costs after all, there are some things you ought to know about our current banking system.

One thing you ought to know about money is how it is made.

Let's leave the actual printing of money of money aside since that is only 2-3% of the actual amount of money currently floating around in our system.

Most money is digital and only exists in our computerised banking system and this is how money is created by your bank.

**Let's use the example of buying a house.**

One day you decide that you want to buy a house. You go to your bank and the bank agrees to loan you the money. You sign the mortgage deed which allows the bank to repossess your house and claim your income in case you foreclose on your house.

Seems reasonable enough; you take their money and if you can't pay it back their out of pocket so they

should have the right to get some of that money back that you have cost them.

*Well yeah, that would be the case if you had actually cost them something but you haven't!*

What the bank does is the following upon signing the contract the bank transfers a digital figure to your account (or that of the house seller) and puts a negative on the banks account.

In other words it just created a positive on your account and a negative on it's own thus essentially creating money out of thin air.

In order to be able to create this money they have to have only 10%(and sometimes even less) in their vaults (digital or otherwise.)

This is called Fractional Banking.

This system has been in place since sometime late in the 1700.

The system developed in England and spread throughout the Western world first and in the last twenty years only around the entire world.

So if it is so successful as it appears to be then why is it collapsing now?

Our system is based on debt. Remember? The bank creates a negative on it's balance sheet and that creates a positive on yours and you spend it on a real asset; a house.

When that money is paid back the money disappears again. Our currency is based on debt. Not on assets not on labour and its reward but on the creation of debt.

So you have to ask yourself: Where comes the money from that I have to pay in interest?

And herein lies the crux.

There is no money to pay the interest back and somewhere along the line someone always has to borrow more in order to pay back the interest and this always ends in the collapse of the system.
The Central banking system

Everybody borrows money. The Government borrows money, big corporations borrow money, you and I borrow money.

But who are we borrowing money from?

Who owns the banks?

Who prints our money?

Most people haven't got a clue as to who creates the money we use everyday and most people assume that it has something to do with the Government

But it hasn't.

We are borrowing money from a system that is privately owned by a very small group of people.

That's right we have somehow given the right to print money to some individuals who own the banking systems.

We, our government, our businesses borrow money from a system that has been given the right to print money out of thin air and which is allowed to charge us a fee for that right.

If you or I were to print the same money we would be arrested and put in jail, yet some private citizens have somehow been given the right to print money out of thin air and charge us interest when they lend it to us.

Is this true also for New Zealand?

In a word, Yes.

While on paper we “the Government” are the owners of the Reserve bank but in reality the financial system is so interconnected that they have no choice but to give control to the international banking system.

You can see this in the way the take the exact same measures as the Federal Reserve of New York and the City of London.

In 1989 Don Brash prepared a law called the Reserve Bank act which was signed into law and which effectively took away what control the Government i.e. we had over the issuance of money to an un-elected and therefore unaccountable group of people.

What is Compound interest?

In the final stages of the debt based currency system a phenomenon occurs. This happens always because the debt can never be paid off.

This is because the money needed to pay the interest is not created. Only the main sum. It may take a long time or a short time depending how cautious everybody is about borrowing but in the end the borrower always ends up bankrupt.

Most debt based currencies collapse because the Government will spend uncontrollably (remember they borrow from the banks too). Like the US has been doing in the two wars they started in the last eight years.

This graph shows clearly how the US National debt has ballooned in the last 8 years.

Once this happens there is no turning back.

If the exponential growth of the debt has reached these dizzying heights the money the government needs to borrow in order to pay of just a little bit of the interest on the main sum of money is so astronomical there is no way to stop the house of cards from collapsing.

Because the debt occurred as a result of not being able to pay of the interest the unpaid interest is added to the main debt.

The borrower has to start paying interest on the interest he was unable to pay of in the first place.

The US as a Nation but also it's individual citizens are in over their ears in debt. They are in fact already a bankrupt nation. What is worse is the fact that all those countries depending on the American market will collapse too because they can no longer sell their products to the US. In fact China is as already suffering huge economic setbacks.

And so will New Zealand unless we act now.

We must take back our right to print our own money and stop paying usurious rates to the international financial banking parasites.

For more information visit:

The Money Masters. An excellent documentary about the history of our banking system.

http://video.google.com/videoplay?docid=-515319560256183936

Money as Debt. An animation video about the way the banking system creates money. Very good to watch.

http://video.google.com/videoplay?docid=-9050474362583451279

The creature of Jekyll Island. An audio recording of a lecture by Edward G. Griffin about the origins of the Federal Reserve of New York.

http://video.google.com/videoplay?docid=-8484911570371055528

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