

Grade 11 Student “Roasts” Int’l Banking Cartel with Her “Economics For Dummies – 101” Essay!

When Adriana, a 16-year-old high-school student from Salmon Arm, British Columbia, was asked by her grade 11 Prof, to write an essay – his only request being that the essay should be on a topic that “she felt had world impact”, - Adriana chose to burst the bubble of illusion surrounding **money, interest and banking** – an illusion very well maintained, for good reason, by economic “experts”!*

Here is a copy of her essay...

There once were two boys, Jim and Jeff, who each had a sandbox they loved to play in. Jim’s family was very wealthy, and his sandbox was filled with beautiful soft filtered sand. Jeff on the other hand came from a very poor household, and his sandbox consisted mostly of hard clay and rocks. One day Jeff decided to make a sandcastle, so he took his pail over to his neighbor Jim’s sandbox, and asked him if he could have a bucket full of sand. Now you have to understand that Jim was not a very nice child, and he did not like to share. So he told Jeff the only way he could take a bucket of sand from his box was if Jeff owed him three buckets full of sand.

Jeff really wanted the fine filtered sand, and agreed to the deal. He took the sand back to his box and sadly realized that he still did not have enough sand to make his castle. So he climbed over the fence to Jim’s box, and borrowed another pail full of sand. Once he was back home again he found out he still needed more sand to finish his project. Over the fence he went again, and got another pail of sand. Jeff was very disappointed to find out that he still did not have enough sand to finish his castle. As he sat there, thinking if he should go over the fence again he suddenly realized that there was no way he would ever be able to repay Jim the nine buckets of sand he already owed him.--(Dennis Milligan)

You may think that this short story is just fiction, and that the little boy Jeff should have realized that he could never repay Jim before he borrowed the first pail. **Don’t laugh too soon, because you are Jeff, and Jim is the bank.** The pails of sand are the amount of money you, our country, the world, and I owe to *private* banks!

The banking system is an issue everyone on the planet has to deal with constantly, but one that is never really openly discussed. Money is the root of all the problems in the world. Whether we are talking on a personal, provincial, national, or global level. It has put us, the developed countries, as well as the third world countries, into a deep pit of debt we cannot get out of unless we start now to regain our rights.

If we do not begin to educate ourselves and push to regain our constitutional right of having our money controlled by our government and get interest free loans, we, and our country, will collapse. It is time to act now, while we still can. Let us start with the first step, education, and find out how our banking system runs and who is controlling it.

Have you ever been told that you cannot get anything for nothing? This statement is not true. There is one thing that comes into existence, or is created out of nothing, and that is money. As you can imagine, the business of money is very profitable, since it is the “blood” of “civilized societies”.--(Pg. 6 bfb, dfp) All commercial trade, except for bartering, requires money. So far this all seems fine, and it is, here is where we run into the problem. In 1923 the Finance Act issued a law, thus providing the banks with the means of **increasing their legal tender cash reserve at will**.--(Pg. 9 bfb, dfp) Not only is this statement mind boggling, but also unconstitutional.

Here is a clear example of how the banking system works. If our government needs \$10,000 they create a bond, which they sell to you in exchange for your money. It must be understood that a bond is not actual money, but just the promise of money. You then sell your bond to the Bank of Canada in exchange for a cheque. Since the Bank of Canada is *not* a private bank, they are not in the legal position to cash in your cheque, and you are *forced* to go to a private bank to do this. This benefits the bankers because now they can deposit the cheque with the Bank of Canada as a reserve. In 1980 the House of Commons passed bill C-6 that stated that the banks could issue 20 to 25 times their reserve. This gives the bank the power to create a minimum of twenty times the amount of money on the cheque!

The private bank now has \$200,000 to lend out to other people. They have just created \$200,000 out of thin air with which they can either buy coin and currency for their customers needs, or buy government bond for more reserves.--(Pg. 11 bfb, dfp) The government is using the Bank of Canada as an indirect way of giving our money supply to the private banks without any cost to them. This transaction has cost the private bank nothing, except for the cost of canceling out your cheques.--(Pg. 17 Inflation)

This statement means that although it is made to look as if our government controls our money because The Bank of Canada is the country’s sole note issuing authority (Bank of Canada-bank notes), the privatized banks have the power to regulate it. Not only that, but it is created without having gold, silver, or even paper money backing it.

The founding fathers of money knew the dangers of placing the coining of money in private hands and insisted on placing the power to create money and the power to control it ONLY in the hands of the Federal Government -- (Pg. 7/8 bfb, dfp). They believed that if money were constitutionally, controlled by the Federal and National Governments, every citizen, regardless to their race or position in society, would benefit from the creation of money, and therefore a stable currency.--(P. 8 bfb, dfp)

A good example of this is the great depression from 1929-1939. It did not occur because there was a lack of willing hard workers, or because there were not enough supplies, the truth [is] that lack of money caused it and adequate supply ended it.-- (Pg. 7 bfb, d fp)

Now the question is, what do the banks do with all this money they make? They live like kings, while the rest of us are struggling to survive. They have their houses in Hawaii and their yachts. There is only so much money one can have to satisfy every need and want thought, and after that, what do they do with all the billions of dollars they make off us? They are literally buying the power to control us. They buy all the influential agencies in our society such as our television network, newspapers, magazines, publishing houses, motion picture studios, schools, universities, unions, church organizations, and multinational corporations. They have bought up our politicians and bought-off political parties, who now work for the banks, instead of for the people.

What a wonderful way to keep us in control. If the same people control all these influential stations of our society, through which we act, live, and look for leadership, they can play us like puppets. No one will question them, and they will go on taking our freedom from us. No one will even try to find out the truth about what is happening, because it will be thought of as normal.--(Creature from Jekyll Island) President Thomas Jefferson understood the dangerous power the bankers have over us. He said:

“I believe that banking institutions are more dangerous to our liberties than standing armies. Already they have raised up a monied 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.--(Pg. 24 Inflation)

How do the banks make so much money off us? Through **the horrible creation called interest!** There are two types of interest, Simple and Compound. Simple

Year	Debt	Compound Int. at 10%	Simple Int. at 10%
7 yrs. and 3 months.	\$1,000	\$2,000	\$1,725
14 yrs. and 6 months.	\$2,000	\$4,000	\$2,450
21 yrs. and 9 months.	\$4,000	\$8,000	\$3,175
29 yrs.	\$8,000	\$16,000	\$3,900
36 yrs. and 3 months.	\$16,000	\$32,000	\$4,675
43 yrs. and 6 months.	\$32,000	\$64,000	\$5,350
50 yrs. and 9 months.	\$64,000	\$128,000	\$6,075
57 yrs.	\$128,000	\$233,699	\$6,700

Interest could be called the lesser of the two evils because it grows on a liner scale, while **Compound Interest is exponential!**

Although Simple interest is a serious problem, when it is compared to Compound Interest it becomes insignificant. The difference between the two is very clear when shown on a chart. With Simple interest you are only charged interest on your \$1,000 (Simple Interest), while with Compound Interest you are charged for your \$1,000 debt as well as

for the interest accumulated on that debt. With a 10% interest rate the debt doubles every seven years and three months.

Through this example you can see the huge increase in interest over the years, and the difference between simple and compound interest. This is just a fraction of the billions and billions of dollars our government needs to have printed every year to keep our country running. Our Federal Government's debt in 1880 was roughly \$200 million. Since then Ottawa has piled increasing deficits onto the accumulated debt so that in the year 2000 it was approximately \$800 *billion*.--(The heart of the problem)

You may ask, what is the greatest single cause of our problems? The answer to this question is **USURIOUS COMPOUND INTEREST** that is prevalent today.--(Pg. 36 Inflation) **It is a mathematical impossibility to get out of debt**, because of a lack of money in circulation. There is always a lack of money in circulation,

which accounts for the lack of money to go around. This has occurred because of loans and mortgages charging compound interest.

When you go to the bank to get a loan of 100 dollars, the bank will give you \$100 of created money. We now have \$100 more in circulation than we had before, or so it seems. Really we have just taken money out of circulation. (The amount of the loan and current interest rate.) The \$100 for the loan was created, but the money for the interest that has to be paid back on that loan was not made, and so you are actually taking money out of circulation. **Therefore we end up stealing money from each other and taking out new loans to pay for the old ones!** The only way new money goes into circulation in Canada under this wicked system is when someone borrows it from a Banker.--(Pg. 14 bfb, dfp)

The government is in the same position as us. They also have to borrow their money from the private banks and pay interest on it. They go about it a little differently though; they tax us to pay for their debts. Most of our taxes are not going into our countries education or health, as they make us believe, but go to the bankers to pay off our country's debt. Instead of having a government that is working for the people, we have a government that is working for the banks. It was reported that Mayer Amschel Rothschild said, **"Give me the right to create and control the money of a nation and I do not care who makes its laws."**--(Pg. 61 Inflation). This shows that money equals power, and the banks have supreme power, even over the government.

We are burying ourselves deeper and deeper into debt through taking up mortgages. It is a dark tunnel of debt, with no possible light of escape to be seen on the other end. U.S. banker, Robert Hemphill, who understood that we are absolutely without a secure and permanent money system, said the following: "Someone has to borrow every dollar we have in circulation, cash or credit. If the banks create ample synthetic credit, we are prosperous; if not, we starve."--(Pg. 24 Inflation) Let us take a closer look at the word mortgage, (usury) and what it really means. "The Grip of Death" is a literal translation of "mortgage", when the owner of a house pledges his or her house to another with a handshake - unto death. -- (The Claire Foss Journal). When we buy a house on mortgage we are selling the rest of our lives to the bankers because "The biggest EVIL about interest is that it cannot be paid. Therefore it is COMPOUND."--(Pg. 24 bfb, dfp)

How is this a world issue? Most of the rest of the world, except for a numbered few like the Channel Islands, have a similarly unconstitutional banking system as we do here in Canada. The people's freedom and standard of living is going down worldwide. The IMF (International Monetary Fund), and the World Bank are

lending out money to third world countries (IMF at work), which are already so deeply in debt that it could be said that the banks own them. It seems as if the IMF is doing a good deed by lending poor countries temporary financial aid, but they are just bringing them further into an irreversible debt by charging interest on those loans. The countries owe the banks so much money that they have become welfare recipients, who rely on other countries for their survival.

One would think this financial aid would at least raise the living standards of these countries, even just temporarily, but this money never actually reaches the population. It is put into the government and military to gain more control over the people and strengthen the governmental dictatorship. A strong nation is not easy to rule, but if the essentials like housing, food, and health care are taken away, the people will fight to survive, instead of fighting for their legal rights. Those in power are trying to get us to police each other, they want to divide and conquer us.

We, the industrialized countries, should take the situation of the third world countries as a warning, because we are quickly heading in their direction. The people, who hold most of the world's wealth, have so much that the issue is no longer an issue of wealth, but one of power. We are headed for a new world order, which is bringing us to the following:

- A world court of justice;
- A world taxation authority;
- A world monetary unit;
- A world army

We are heading towards a world monopoly, where we no longer have a choice to which bank, restaurant, or corner store we go to, because they are all owned by the same multinational corporations.

Why are we letting ourselves be blindfolded to the truth? This question can be simply answered by the example of this Frigidian philosopher Epictetus, who said, "There are appearances of four kinds"*:

1. Things either are as they appear to be, or
2. They neither are, nor appear to be, or
3. They are, but do not appear to be, or

4. They are not, and yet appear to be.

*Creature from Jekyll Island

All Epictetus wanted to say is that appearances can sometimes be deceiving. Yet he is using so many words to say a simple thing, that in the process most people become entirely confused to what he meant. This is a very simple concept **commonly used by our “experts” (Bankers, lawyers, etc.), to confuse us** about what they are doing. Most people do not learn about their country’s banking system because they think it is too complex, but the truth is it is just made to appear difficult.

If you have stayed with me through that, you are the perfect candidate to learn about the banking system and help educate others about it! That is the only way we can make a difference and begin to change to change it. What’s in it for you? **It is your freedom, quality of life, and the home of yourself, your children and your grandchildren.** The banks have bought our government - do not let them buy you as well.

What is the expense of not doing anything? The economic collapse of our country and the world. On the surface it seems as if we, the “developed” countries, are alright, but with a global **debt well exceeding \$100 trillion** (\$100,000,000,000,000), it is safe to say that we are not alright, at all! --(*Money Power-The Worlds Best Kept Secret*). We are actually already a third world country.

Is it too late to change this unconstitutional system? Not yet, but *time is running out* quickly. What can you do? Start off by educating yourself, and then educate others. Organize a group of people and work together - on a community level to expose the bank’s fraudulent usury - and get interest free loans for your town.

Money is power, but so are numbers. If we all do our little bit, we can change anything. **You** can make a difference! ---*Adriana K., Salmon Arm B.C., Canada.*

**Adriana was home-schooled for the first 10 years! She is now attending University for a degree in journalism – Go girl! Burst some more bubbles!!!*