Money - A Balancing Act:

Bankers are a very creative bunch. There are a few families of bankers that own and control all of the world's central banks, and as well, they own and control all of the bank branches holding charters or licenses through those central banks. These same families also own the British Bar Association and by extension all other subsidiary Bar Associations. Interestingly, they also own all major insurance companies worldwide.

A few short centuries ago, they organized the first of many central banks, in an effort to accomplish what has turned out to be one primary objective, which can be broken down into four parts, or stages. Stage one was to create a paper currency allegedly backed by gold and or silver, to enable them to steal all of the gold and silver bullion from the people. This was a total success worldwide. The evidence lies in their vaults everywhere.

Stage two was to change to a paper currency backed by productivity of the people, to enable them to steal all of the value associated with the peoples' productivity. This also was and continues to be a worldwide success, although few realize how it works. We will come back to the "how" it works part, after introducing the next two stages.

Stage three, which could also be deemed to be an associated aspect of stage two, was to magnify and intensify the alleged import of statute laws, such that they could steal all "titles" to real property, such as lands, vehicles, etc., and this has been a complete success worldwide as well.

A tiny investigation demonstrates that all vehicle titles are actually in the name of the "province". Somehow, provincial "land titles" offices found a way to conveniently hide all evidence of Crown Grants, including the true meaning and extreme value thereof, while inventing a thing called a "property title". Like the false "person", which is obviously not the "man", this property "title" is merely a piece of paper, not the "property", yet the paper title is alleged to be valuable, even though it only fictionally represents the real land, where the true value actually lies.

Also created at this time, by crafty lawyers working for even craftier bankers, were amazing mortgage documents, which for example, contained clauses that caused the nominal borrower to pledge or to assign, "***all rights title and interest in and to the <u>real property</u>***" to the bank/lender. The bank and land titles system only gives you a "certificate of title", yet they cause you to assign all rights and interests to them in the **<u>REAL property</u>**!

The more amazing aspect of these same mortgage documents is that there is never a provision or obligation for the bank/lender to give you back the title, let alone the rights or interests in the real property, rather the only obligation they have, is to discharge the mortgage instrument from the certificate of title, once all payments have been made. (*Also, having given up "**<u>ALL</u>**" rights, means what it says. It means you gave up all rights, including any right to recover any rights or interests in the real property, including the peaceful possession thereof.*)

 All Rights Reserved-Under Claim of Right-Heirs of the Promises

Stage four, which could also be deemed to be an associated aspect of stage three, was to deliberately confound many of the statute laws associated with licensing and permitting of otherwise normal activities, to enable the creation of “persons”, that were both “controllable”, and “securable” as collateral. These persons, or artificial creations would be a form of corporate entity, designed to enable a *de facto* impersonation of every actual man or woman, created at or after the actual live birth, for the dual purposes of control via licensing, as well as monetization and securitization - the *de facto* pledging or enslavement of human beings, as collateral to institutions such as the World Bank and the International monetary Fund - both institutions not surprisingly, owned by the same families of bankers as the many central and chartered banks. This has perhaps been the most successful of their schemes worldwide. (*Does the word “slavery” come to mind, or perhaps “chattel”, a.k.a. “cattle”?*)

Before we start back on the topic of how productivity backed money works, let’s briefly look at what could be a fifth stage of their plan, which was to proliferate their man-made-artificial statute laws with confusing and secretly coded language, designed to delude the people into forgetting their natural freedoms and their natural rights pursuant to the common law, by accepting this posited statute law, as the new and superior law, under some pretence that it evolved from the former superior natural and common laws (*which in fact, are timeless and eternal*).

Okay “money”. Productivity backed money. It is very real. It has very real value - it is indeed the very value of what we as real people, are really capable of producing, and in fact, really do produce. It is not created by fiat as some un-thinkers would postulate. It is not “debt” money as other un-thinkers speculate. It is productivity backed, and it is issued against credit. Credit is good. Credit is positive, because credit is merely the word used to express the present value of future productivity.

Banks cannot lend money. ***<u>Banks do not lend money</u>***. It is against the *Bank Act* for banks to lend money. Banks may only grant credit. Banks cannot create money. ***<u>Banks do not create money</u>***. Banks can only grant credit in favour of a Creditor, against that Creditor’s pledge, or promise to be productive.

Because banks cannot and do not loan money, it is not required of them to have any of it on hand at the inception of a credit based (*nominal*) loan. People, on the other hand, can lend money to one another, but they must actually have that money on hand in order to loan it.

Money is created via the credit granting process, not by banks, rather ***<u>money is created by the nominal borrower, or Creditor</u>***. To start the process, a bank will endeavour to establish how much credit, a Creditor is capable of. Let’s pretend the Creditor qualifies for $100,000 of new credit (*typically, “loan” amount*). The bank will then ask the Creditor to provide the bank with the Creditor’s ***private money*** in the form of a promissory note.

 All Rights Reserved-Under Claim of Right-Heirs of the Promises

Once the bank has accepted the private money from the Creditor, the bank then deposits that money into its general account and funds the Creditor's account with an equivalent amount of ***public money***, or currency (*whether cash or electronic, is immaterial*). Yes, the public money is essentially "created" upon the inception of the transaction, but then so was the private money, which is the catalyst. Both the bank and the Creditor contributed "nothing" of substantive or equitable value at this stage. And, so far at least, the banks have not committed any offence, nor have they done anything illegal.

The balancing act. Banks created a dual entry accounting system for any number of reasons this author cannot ascertain, except for the only plausible one, which is create so much confusion as to hopefully conceal their intent to steal. Here is how they do it. They start by creating a "loan" account balance, equal to the "credit" account balance they advanced to the Creditor, enabling them to establish a "zero" balance - "balance", being the difference or lack of difference between the loan and credit account amounts. And again, the banks have not committed any offence nor have they done anything illegal, yet.

Next the Creditor goes about being productive, as was his promise, and shows up at the bank with $100,000 worth of public money that he has earned, which happens to have been earned by him in excess of what it cost him to earn it, in other words, from being productive. He turns this public money over to the bank as settlement of his alleged loan balance, in consideration of the bank issuing him a receipt for payment of the balance in full. The Creditor then leaves and goes about his business.

Here is where the balancing act and the first of the bank's offences begin. The bank now has $200,000 worth of money on hand. They still have the $100,000 in private money - the original note that the Creditor forgot to claim and the bank neglected to remind him of, plus they have the $100,000 of public money the Creditor paid out the loan with. And the bank still has a "debt" balance or loan balance showing on their books of $100,000. At this stage, they cannot create the required "zero" balance.

The bank starts to zero the accounts by first removing the Creditor's private money (*promissory note*) and then writing down the loan balance to zero, but this still leaves the bank with $100,000 of public money in the credit side of the ledger, being the actual money the Creditor paid out the loan with. In order to create a zero balance at this stage, the bank would have to pretend there was still an outstanding loan balance of $100,000 but the problem with this logic, is that there is no Creditor, or nominal borrower that still exists.

So the bankers rely upon that aspect of the *Bank Act*, which provides for them to assume ownership of funds deemed to have been "abandoned", or as one might say, unwittingly donated to them by dim-witted creditors. Once they remove the abandoned funds from the credit account, both accounts are now at zero, so they can properly show a zero balance on their books between the accounts, and all is good. Well, all for them that is.

 All Rights Reserved-Under Claim of Right-Heirs of the Promises

Where is the fault? It is not the fault of the *Bank Act,* nor is it a fault with the “money system”, *per se*, it is rather a two part fault. First, ignorance of the law is no excuse. In commerce, it is correct for the banks to operate on the premise that they are under no obligation to inform you of anything, let alone how the credit granting system actually operates. They are correct, inasmuch as if you willingly, or unwittingly abandon money at their doorstep, they have every right to claim it.

Second, the bankers and their lawyers designed this aspect of the credit granting system and the extremely confusing, illogical dual entry accounting for the very purpose of enabling this theft of theirs, by their predicting your inability to figure it out. They rightly presumed that you would take one look at this very confusing accounting system, and then simply resort to your typically trusting nature, and behave accordingly. You did.

Simply put, the rules are fine. The problem is, that there is a player that persistently “cheats”, but not by actually breaking the rules, rather by simply taking advantage of the fact that you do not know the rules.

Think about this. If you and I were playing a board game of Monopoly, and you landed on my Boardwalk that had a hotel on it, but I never noticed, would you volunteer to pay me the rent owed to me anyway? What if this kept happening over, and over, and over again, eventually to the point where you were winning simply because you never had to pay rent that I did not realize I was entitled to?

If this happened, I might not find the game very enjoyable. I might lose simply because I did not know the rules. Should I then blame you for the game being no fun. Should I accuse you of doing wrong, when in fact all you did was play by the rules?

Perhaps I should stop whining and study the rules if I want to enjoy playing the game. Perhaps I should actually know what the rules are, before I go off making false accusations about what a bad guy you are. And perhaps I should stop pretending the rules are whatever I want them to be, or whatever some other loser tells me they are, simply because that would be nice.

Creditors are obligated to ask the bank to return their private money (*promissory note*) for and in consideration of, **<u>and before</u>** completing the nominal loan payments. Banks are obligated to return this private money in consideration of payment in full in the form of public money. Failure to ask prior to making the final payment, voids the obligation for the bank to produce or return the private money.

The *Bank Act* then provides that Creditors are obligated to endorse the private money back to the bank as the *de facto* fiduciary trustee on behalf of the public treasury, in exchange for the equivalent amount of public money - the money that the Creditor produced, and therefore owns, which is the Creditor’s Entitlement.

 All Rights Reserved-Under Claim of Right-Heirs of the Promises

The proper accounting works this way:

- in the beginning the bank has $100,000 of private money in the private credit account; and $100,000 debt on the public loan account, enabling a “zero” (0) balance between accounts; and

- at loan repayment time, the Creditor exchanges his newly acquired/earned $100,000 public money for the original $100,000 private money (*promissory note*), maintaining the same zero balance between accounts, even though none of the accounts have yet been “zeroed” out; and

- then the Creditor endorses the $100,000 private money back to the bank, in exchange and for consideration of the bank returning and delivering the $100,000 public money to the Creditor, maintaining the same zero balance between accounts, even though the accounts still have not yet been “zeroed” out; and

- then the bank effectively cancels the $100,000 of private money (*authorized by the Creditor’s endorsement*) and zeros out the private credit account, which then forces them to concurrently adjust the public loan account balance to zero, in order to enable a zero balance between the two accounts.

This proper process provides the productive Creditor, the *de facto* producer of the money (*the effective producer of the goods and or services that back the money*) with the equitable benefit of owning the money he produced, which is the way the rules dictate it should be. The alternative, is that the bank ends up in possession of the money by default, in consideration of having produced nothing. It would be more than a slight stretch to find anything equitable in that alternative.

Morality concerns. Getting something for nothing is not morally proper, we all know this. Are you getting something for nothing if you refuse to repay a loan because the bank cannot return your private money, or will not accept it endorsed back to them in return for your hard-earned public money? Absolutely not, because you worked for, and produced that public money of yours, which you needed to repay your credit advance (*alleged bank loan*). But if you do repay your credit advance (*alleged bank loan*), and you do not get them to accept return and cancellation of your private money, then <u>you</u> are enabling the bank to get something for nothing, and that is morally wrong.

The worldwide system of banking has never in its history, had any money to loan. It has never in its history ever produced <u>anything</u>, let alone anything of value. Yet this worldwide system of banking has garnered hundreds and hundreds of billions of dollars worth of assets - one hundred per cent of which has been stolen by a very clever means of causing well meaning people like you, to simply “abandon” the value of your hard-earned productivity, right on their front door-step. That is morally wrong. If you know this, and you continue to enable it, that is even more morally wrong. Stop it!

 All Rights Reserved-Under Claim of Right-Heirs of the Promises