

Did you know that, today, more than 95% of our “money” is *NOT* money at all? It is *BANK PROMISES of MONEY*... promises of cash that *does NOT* exist.

If we all tried to withdraw our bank balances in cash, the banks would be forced to close their doors because banks do NOT have anywhere near the cash they promise us. This is called a “run” on the bank.

If 95% of the paper cash banks promise us *does not* exist, where do those numbers in our bank accounts come from?

The answer is... *you and I!*

“MONEY” is CREATED as BORROWER DEBT to BANKS.

Most of today’s so-called “MONEY” is actually BANK CREDIT, just numbers in a bank account. These numbers are *created simply by borrowers promising to pay these numbers back to the bank!*

The process is so simple, most people have difficulty believing it.

STEP 1. The borrower signs a loan document which PROMISES the bank the amount of the PRINCIPAL PLUS INTEREST over time. This is an ASSET to the bank.

STEP 2. To balance its books, the bank *promises* the borrower the amount of the PRINCIPAL in *paper cash on demand*. That PROMISE becomes the NUMBERS in the borrower’s bank account. This is a LIABILITY to the bank.

We do almost all of our transactions, especially the big ones by transferring these *BANK PROMISES of CASH* from one bank account to another *INSTEAD OF CASH*.

The bizarre truth is...

MONEY is now just A PROMISE to PAY IT BACK (with INTEREST) and... IF WE ALL PAID OFF OUR PROMISES to BANKS THERE WOULD BE NO “MONEY” !

Now do you see why the world is *trapped in debt*? It has to be. That’s our money system!

Worse still, the debt-money system requires CONSTANT GROWTH OF DEBT

Otherwise ... it collapses.

When Growth slows down... *not enough* NEW “MONEY” is created as NEW DEBT. That’s when the BANKS *take our REAL PROPERTY* in FORECLOSURES. That is when *WE LOSE OUR JOBS*. That is when BANKS *get BAILOUTS from the TAXPAYER*, NEW DEBT loaded onto YOU and I to make up for the *LOSS OF “MONEY”* the BANKS NEVER HAD!

Isn’t it time that WE, The People, WAKE UP to WHAT OUR MONEY IS and how our banking system *really* operates?