



Part ONE

Explanations

Chapter 2

Money, loan, trade, taxes



Wars, plunder, intrigues



The Patriot

Few definitions

Loan/Credit in french, from Latin 'credere' believe

- Confidence, esteem, consideration that someone or something enjoys,
- Provision of money or property to a trusted third party, in exchange for a promise of repayment.
- In accounting, something that contributes to an enrichment.

Taxes

- A definitive and authoritative debit, in exchange for services to be rendered to a community.
- In a democracy, a citizen' choice authorizing a State to take, in legal currency⁽¹⁾, a part of the wealth, in order to provide for the public expenses necessary for the city.
- Historically, taxation coexists with plundering practices.

Money

- Political concept, confidence tool, practical to use, easy to spread.
- Intermediary in the valuation of exchanges that allows transactions to be carried out without the need for exchange with another good or service,
- Its value is based on a standard (commodity, precious metal) or nothing (ex-nihilo),
- It is only a fluid between production and consumption, and should not be a commodity, a reserve currency that is stored for speculation or usury.

Monetary Standard

- Monetary reference system that allows a country to make its currency freely convertible into a certain quantity of standard (commodity, gold, silver, etc...) and vice versa.
- The fiduciary money attached to this concept is called: reference value money.
- It's used in the international balance trade through the "Hume mechanism"⁽²⁾.
- Instrument that limits the monetary mass⁽³⁾ to the quantity of the standard held by each State, contributing, as the inflation, to the reduction of the corruption. Instrument that limits the monetary mass⁽³⁾ to the quantity of the standard held by each State, contributing, as the inflation, to the reduction of the corruption.
- It's a smokescreen if it link to a dominant currency, manipulate by a ruling oligarchy who creates the currency as it wishes (ex-nihilo money creation)⁽⁶⁾, source of perpetual enrichment.
- The exchange rate is the arm of this system.

(1) **Legal currency** → or central bank money, set of coins and banknotes, authorized in a monetary zone.

(2) **Hume mechanism** → the trade deficit decreases the gold stock, depreciates the currency, increases interest rates which then attract new foreign investors, creating wealth and thus re-balancing the deficit

(3) **Monetary mass** → all means of payment in a money market at a time.

(4) **Monetary creation** → action of creating Central Currency or scriptural' money (virtual money).

(5) **Inflation** → A general and lasting increase in prices, one of the causes of which is the increase in the monetary mass without a counterpart in work, leading to an imbalance in real demand.

Inflation is a direct consequence of concealed money creation, the opposite is devaluation.

(6) **Ex-nihilo** → from the Latin "nothing", we speak of monetary creation from nothing, i.e. without any compensation, any value and therefore no limit.

BankRun → In the case of competing cash withdrawals, since the banks have only 7% of legal money at most, the collapse of one bank would provoke a general movement of cash withdrawals by the customers of all other banks.



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Leading us on

Money is an instrument of confidence, a fiduciary money from the Latin 'fiducia', which means 'confidence'. In Economics, a fiduciary currency is a money, interchangeable with a certain quantity of a standard, itself having a fiduciary value. In fact, money is a political concept based on a "juridical" whose only value is of a social nature.

History shows that money can easily be a tool of domination imposed on people, and, in this case, those who create it, corrupt public institutions, finance wars and waste the resources of the planet.

*At the time of the disappearance of the dollar as international currency and the activation, by the bankers of **Wall Street, The City...and Vatican ?** of the next economical system based on the Special Drawing Right, **SDR**, the world currency, distributed by the International Monetary Fund (**IMF**), controlled by the Bank of International Settlements (**BIS**), it's necessary to go back to the origins.*

*However, before the explanation, let me introduce the discreet **BIS** : "Promoting the world currency and financial stability (read : instability) through international cooperation (read : corruption)".*

This is the official and hollow motto, even "Promoting the world currency..." is to openly trample on the monetary sovereignty of nations.

*In fact, it the clearing room of central banks, better to say laundering room. The **BIS** is a private commercial company, created in 1930, by the German Hjalmar Schacht (**Reichsbank**), the other founders were Benjamin Strong of JP Morgan (**FED**), Montagu Norman (**Bank of England**) and Charles Rist (**Banque de France**).*

*Above the **BIS** 'the judgement of God'...the perfect tool to do anything and its opposite, besides, this is what it has always done. Above all laws and taxes, its members, private bankers, have the status of diplomats (sic). The **BIS** status is even stranger, 'sui generis', from the Latin 'without type', like all central banks.*

*The **BIS** was also the bank of a so call **Levy Braunstein**, better known as **Trotsky** and of the also popular **Adolf Hitler**.*

*The **BIS** was closed after the **Nuremberg trial**, easy to understand why, when American' banks finance companies who killed Americans, and reopened on the sly.*

Responsible but not guilty says the sophism, in fact, not even responsible



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Origin of the currency

For more than 1.5 million years, human, social animal by, have always organized themselves in groups.

At the opposite of the History, these communities have always been abundant, egalitarian and cooperative.

The question of leaders naturally arose, because it's necessary sometimes to centralize projects and actions, therefore power.

At those days, the honors of power was balanced by a relative poverty, so, no one could become materially rich by the exercise of power.

By the time, some families, naturally, became richer than others, divisions appeared and some of them developed strategies to plunder the wealth of others. ($work = energy \times time$).

*In that context, about **6000 years ago**, the first States appeared, which, by increasing the density of social and ritual exchanges, increased the opportunities of enrichment.*

Opportunities of enrichment are proportional to the speed of money circulation.

*The first **proto-currencies** then appeared, in the form of commodities.*

They were accepted in trade, and were used to evaluate, approximately, the value of products in order to carry out equitable exchanges.

*However, the commodity is not stable enough to guarantee the exchanges which inevitably spread out in time, then the loan appears, but, **it was only for debts**.*

They are engraved on modifiable supports stored near the markets.

Each product or service is simply valued against a predefined scale.

Metrology was born with all its relativism...



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About 5000 BJ, numerous clay accounting tablets, which could be modified as long as they were wet, were discovered in Mesopotamia, during the Sumerians time....



Sustainability of this system is based on 3 main rules

- 1. The choice of fair criteria to define the scale and value of products,*
- 2. Purchases and sales are the result of real and useful work, based on the use of raw materials and energy, so a **real economy**.*
- 3. The system have no reserve function, so the money cannot be a good that can be stored, or with which one can speculate or get rich through usury, a virtual economy are not possible.*

*The wealth belongs to those who create it.
It is not possible for the others to access it without work.
But times are 'modernizing'...*

*Two tactics
for a unique strategy :*

*a New Order
through wars and plunder*



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Origin of the multi-metallic coins

700 years BJ, the precious metals, gold, silver, bronze and copper are covered with a strong symbolism and are transformed into tools of confidence in the exchanges.

*To increase their wealth, ruling castes (**king Giges of Lydia**), decrease the value of coins, by reducing their weight (metrological fix) then by replacing precious metal by a common one, without changing the market value. The first multi-metallic coins appear.*

These currencies will replace the loans of the debts, as soon as some people have accumulated enough of this currency to lend some.

Trivial' tactic

Ruling castes decided to grant themselves the privilege of monopoly on money creation.

Before the departure of their soldiers for the wars of conquests, they pay them with the new currency.

To obtain food and equipment, the soldiers imposed this currency.

The new territories under control, taxes are created, payable in the new currency.

As everyone must possess the new currency to pay taxes, under penalty of retaliation, the currency is accepted by all and spreads rapidly.

*Castes can buy goods and services without working, by making their own money,
while recovering a part of it through taxes,
and thus keep the people in a perpetual money race*

Thus were built EMPIRES...



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Goldsmiths' tactic

The **Middle Ages began in the 5th century** with the departure of the last Roman emperor.

Large territories had to be reconquered. The establishment of new powerful states favored the development of trade, mainly financed by the **Lombards** (Italy) and the **Jews** (serafades/Iberic) who rich of the plunder of the "New World", imposed gold as the international standard.

In the **15th century, it's the Renaissance**, the financiers of the 'Great Discoveries' of the end of the Middle Ages have considerably developed their wealth by the implementation of the gold standard.

They became the financiers of the important princes, the trade was developed quickly.

In the **17th century**, faced with the risks of carrying precious metals for trade, the merchants of **London** and **Amsterdam** entrusted them to precious metal traders, the **Goldsmiths**, in exchange of a certificate of deposit in the name of the owner, which allowed him to recover his property at any time, in exchange of a sum for the service rendered.

Noting that merchants were leaving their precious metals in their vaults, the **Goldsmiths** decided to use them to develop their own trade, and rather than lend the precious metals to new merchants who also wished to develop, then, they issued false non-nominative paper certificates (**banknote**).

The merchants got into the habit of using this means of payment in their exchanges.

When the merchants refund the debt, they return the certificates and pay interest (**usury**), the certificates are then destroyed by the goldsmiths (**monetary destruction**).

The goldsmiths began to print more certificates than precious metals entrusted (**ex-nihilo monetary creation**), being able to enrich themselves by the loans granted, and by the use of this new means of exchange that they themselves manufactured for their personal expenses (**monetization of expenses**).

And, as long as the borrowers and depositors did not all, come at the same time to ask for the exchange of certificates, the deception could continue.

Goldsmiths became the first bankers, the first paper bank were invented, and Goldsmiths could steal other people's property without working.

In **1609**, the **Bank of Amsterdam** was created by the dominant bankers, prefiguring the central banks, its receipts circulate in the trade like a banknote...

Thus were built EMPIRES...



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As result

Possessing more and more wealth, the bankers buy less and as money had a reserve value,

the money becomes a commodity.

Large volumes of money was stored and was no longer available to finance the real economy, in favor of a virtual economy of speculation and usury.

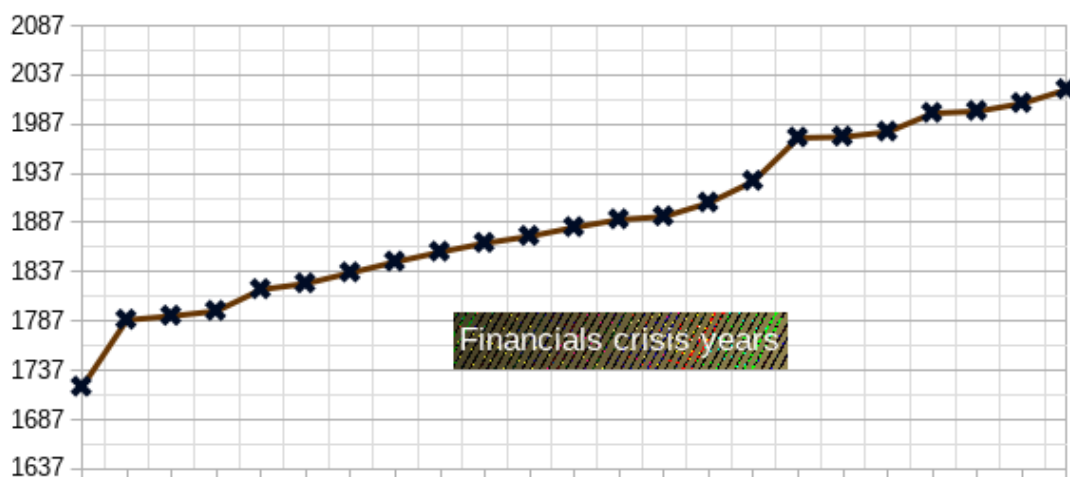
Inflation is rising due to the decline in supply and the relative increase in real demand, "bubbles" have been created...and have exploded due to lack of liquidity.

This is the main cause of financial crises, and the system was designed to.

***Then, they claim to pursue the 'modernization' of the economy to make it healthier ,
by passing new laws always for the benefit of the banking system.***

February 1637, after many years of speculation, the price of tulip bulbs in the Netherlands suddenly collapsed causing the ruin of many actors, therefore the enrichment of others...

Then 1720, 1788, 1792, 1797, 1819, 1825, 1836, 1847, 1857, 1866, 1873, 1882, 1890, 1893, 1907, 1929 (last crisis based on a standard), 1973, 1974, 1979 1998, 2000, 2008, etc...2022 ?.





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Western economical system of plunder

"the more money there is, the lower its value. This is the phenomenon of money dissipation..."

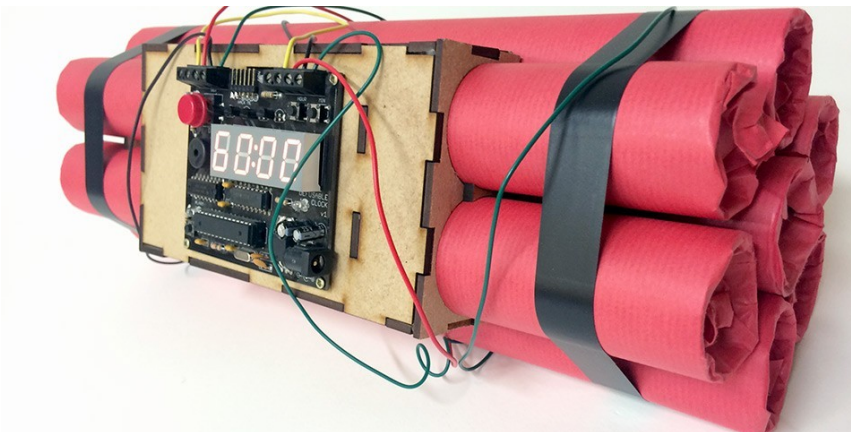
July 27, 1694, birth of the Bank of England, the first private central bank in the United Kingdom, founded by a group of London merchants, controlled by Rothschild, which lends 1,200,000 pounds to King William III of Orange, in exchange for the granting of the privilege to create the money of the Kingdom

*It is the first private central bank,
authorized to create the money of a Kingdom,
and at the same time its own...*

During the Western revolutions of the 18th century, a new political order based on the representative parliamentary system was set up at the initiative of the banks, in order to substitute themselves for political power.

The bankers, who thus set out to take over the States (the people), created the central banks and were granted, through corruption and crimes a monopoly on monetary creation.

*The "Great Reset" explosion
has just been triggered !*





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Scriptural money

There are two types of money :

- **Central money** or **legal money**, created at the behest of a state, by a national bank (or central bank), normally not private, for the benefit of a public economy.
- **Scriptural money**, simple sets of entries in an accounting system.

In a Standard system, because this money has no counterpart, it is illegitimate and illegal, yet still 'tolerated' by the colluding states to plunder real work in exchange for a worthless currency. It is an expansionist currency.



Each bank creates its own scriptural money, convertible at any time, by the law, into legal currency, the guarantee is based on internal reserves at the time of withdrawal.

But, as legal currency represents, at most, 7% of a bank's assets, and therefore all banks are in a situation of bankruptcy, none of them can withstand a single wave of massive cash withdrawals, especially if its customers cleverly decide to use the ATM of competing banks to accelerate the crash! It can also go bankrupt and no longer be able/willing to refund its customers.

*Thus all the banks that go too far in financial crime, will have to be sacrificed (**Lehman Brothers**) to protect the fraudulent practices of others. This, opportunely, will justify the release, by the Governments, of thousands of billions of dollars of funds to urgently bail out the banking system, and impose brutal austerity measures to make the citizens pay for the criminality of the bankers.*

And if the States set up guarantee funds, which are totally undervalued and do not correspond to any reality, it is to better conceal the deception.

Nowadays, more than 90% of the monetary mass is scriptural money which is only an accounting entry. It's not even fiduciary money anymore, because nobody believes in it anymore, but coercive money that is only used to pay taxes for fear of reprisals.

In the 21st century, we are suffering the takeover of all vital and strategic companies with this false currency.

This is a real declaration of war.



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The bank account



All bank accounts are characterized by a number called 'Bank Account Units'.

These are not currencies in the country's currency, but an acknowledgment of debt, or promise to repay by the bank to its client, and if they are denominated, by misuse of writing, 'euro' or 'dollars', it is only to indicate the unit of conversion and to conceal the appropriation of real work in exchange for a simple acknowledgment of debt, which is unacceptable!

Only when cash is withdrawn can these units of account be converted into foreign currency.

*Each time a customer makes a withdrawal, the banknotes/coins (**legal money**) are taken from the bank's assets, which make the bank poorer.*

On the other hand, in case of a cash deposit, the bank credits the client's account with the corresponding units of account, in fact, registers this acknowledgment of debt on the account, and becomes the owner of the banknotes/coins that will enrich the bank (assets).

Two possible scenarios during a transaction :

- If the buyer's bank is the same, or belongs to the same federation, as the seller's bank, it debits and credits the internal accounts of its customers by a simple set of entries.*
- Otherwise, because the seller's bank knows that its competitor, like it, is selling worthless money, it will ask to be paid directly from its competitor's account, necessarily opened in a central bank, which has the assets.*

***In any case after 2.5 exchanges,
these funds will be returned to the banking system.***



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Central banks



In order to better attack states, they have replaced national banks in creating the official currency of a nation, then called central money, which is more accurate than legal money.

Nationalized in real democracies, they are at the exclusive service of the nation and its people.

*However, in the Western system, central banks are created by private commercial banks, headed by the equally private Federal Reserve (**FED**) and operated by the equally private **BIS**, which was created by the Federal Reserve, the Reichsbank/DeutscheBank, the Bank of England and the Banque de France... all private.*

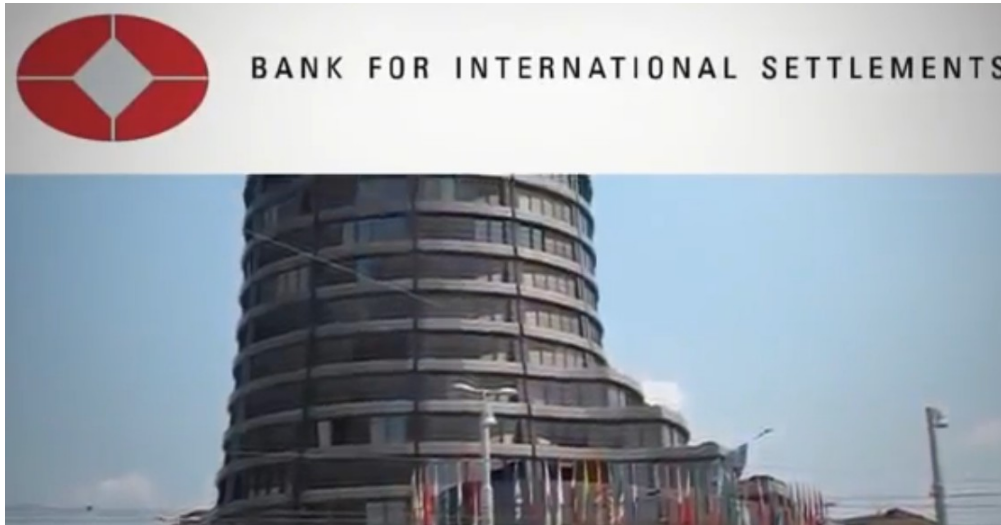
*At least,
the most powerful private companies !*

*And, because States make laws of collusion to hide the fraud, the central money gives the illusion to the people that it is the State which creates it, whereas it's the commercial retail banks which hold this privilege to **93%**, by the ex-nihilo monetary creation with the loans !*



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Inter-bank market



Because retail banks use worthless money, they trade with each other via their account containing the assets, opened in a central bank, this is the inter-bank market.

At the end of each day, a balance sheet of the exchanges is drawn up by the discreet clearing rooms, or money laundering in the language of thugs.

Inter-bank transfers are always paid in central currency, the scriptural currency of one bank having no value for the others, which are distinct and supposedly competing private entities.

*The public discovered one of them with the '**Clearstream**' scandal of the eponymous bank.*

*So, the clearing houses regularize the accounts of retail commercial banks managed by central banks, which are cleared by the sulfurous **BIS**, which has the advantage of being cleared and controlled by nobody!*

*We now know who, at least,
embezzles the funds,
laundering bank accounts,
and finances wars...*



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The loan



«exchange real work with worthless money»

To design a loan, the banker does not buy money from the central bank, nor does he lend the money of his depositors, the money is created virtually by a set of accounting entries, call the ex-nihilo scriptural money, from nothing, without any counterpart.

As this currency has no value, the among are always credited to an internal account and never to that of a competitor who, creating its own fake currency, could not accept to credit an account just by entering a number.

Once the loan is accepted, the bank debits its internal account and credits the borrower's account by a simple set of entries.

The borrower then proceeds with the expenditure and the money begins to circulate in the economy.

Each loan opening temporarily enriches the borrower and temporarily impoverishes the bank.

*As the loan is refund, the issuing bank will destroy on its account, by a set of entries, the part of the capital returned, thus reducing its impoverishment. This is **monetary destruction**.*

The bank will also receive, at each maturity date, part of the interest on the loan.

At the end of the loan, the issuing bank completely erases its impoverishment, by monetary destruction, and becomes richer from the interest on the loans, necessarily fake.



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Usury, speculation and monetization of expenses, mean the possibility of giving loans to itself, are the main sources of income of banks.

But, even if a bank can produce as much money as it wants by a simple set of writings, how can it really get rich by using a worthless money, that is not trusted by the main actors of the economy?

Well, thanks to :

- *To dematerialized means of payment, which avoid the use of central/legal money,*
- *With the connivance of the central banks which are themselves administered by these same retail banks, or vice versa and artificially increase the wealth of the partner banks,*
- *To the corruption of political institutions make laws of collusion and public institutions that favor the assets purchase for the banking system and accelerate the property preemption, in case of payment incidents.*

Nowadays, 100% of the monetary mass comes from loans, the money in circulation is only what is left to be paid back

This notion, difficult to understand, can simply be explained if we go back to the origin of the system. Indeed, if we had not been given cash to start the economy and to be able to use the currency of our choice, the first exchanges could only be made by obtaining a loan, convertible into a currency.

Then, 2 systemic aberrations appear,

- (1) *If all the loans are refund, there is no more money available, then is the collapsing of the economy,*
- (2) *As the banker charges interest on each loan, because the among of the monetary creation concern only the among of the loans, and because the borrower need to refund the among of the loans and the interests, the available monetary mass will be mathematically less than that needed to refund all !*

And, as repayment capacities decrease the lower the interest rates will be, the closer we get to this implosion

So, to prevent the economy to collapse, the borrowers must always borrow, and each time a little more, this is called 'economic growth', which will necessarily generate overproduction that destroys the planet's resources, in order to pay back the rogue bankers more and more.



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However, this permanent indebtedness causes more and more defaults, and as the ability of borrowers to take out new loans depends on the ability of others to refund them, the system invariably tends towards 3 'pre-defined' situations:

- *Adjustments, by massive contribution of a ex-nihilo central money creation, decided by the law makers (financial crisis / Quantitative Easing), to compensate with official money the fraudulent accounts of the bankers.
The States, then more and more indebted, are 'obliged' to pay back the debts by privatizing public services and goods in order to sell them and finish destroying the sovereignty of nations.*
- *If the financial crisis is politically impossible because of the risk of civil riots, economic growth is artificially boosted by heavy operations as wars, threats real or not..., various fears, all these opportunities to be considered under the angle of the Hegelian dialectic.*
- *The implosion, when the populations are too poor to pay the inflation resulting from a monstrous monetary creation (**billions of billions**).
This disorder creates a new system that will be supposed to converge a little more towards their "New World Order".*

In the end, the people are always the big losers, because in the best of cases, they only see a small portion of these financial income, in the case of an implosion, their bank assets disappear, and in case of war...

Euros	Dette en Euros
Crédit prêt, emprunt	Création de monnaie temporaire
Démocratie	Oligarchie
Citoyen	Electeur



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Taxes

"Legitimate only if the utility of the services rendered by the State is greater than the sacrifice of the tax"
Émile de Girardin

According to customary law, the first justification for taxes is war.

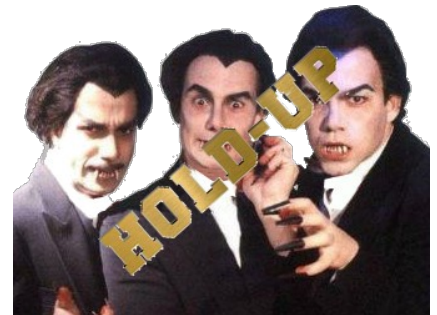
A second purpose is political, to increase the attractiveness of certain operations.

It is also put in place, voluntarily, to allow certain taxpayers to support a particular project.

In a democracy, the taxpayer is firstly a citizen who participated in the management of public affairs. He is entitled to ask about fiscal transparency in accordance with Article 14 of the Declaration of the Rights of Man and of the Citizen of 1789, "All citizens have the right to ascertain, by themselves or by their representatives, the need for public contribution, to consent freely, to follow the use of it, and to determine the amount, the base, the collection and the duration. .

*That's for the theory, always so lenient
Nowadays, in Occident, taxes have a completely different role.*

Taxes is therefore supposed to be an answer to the financing of public things, but in an asymmetrical monetary system (of plundering), which creates as much money as necessary, from nothing, the only limitation is therefore not the amount to be financed, but the bullying to be inflicted in case of refusal of financing or the management of the concealment of the inflation resulting from the delirious financing with this worthless money!



So, the taxes or fees (usage-based on use) serves to :

- *Looting the people or weakening institutions, to keep them in a perpetual money race, through a controlled impoverishment or weakening,*
- *spread the money in the zone to increase the ex-nihilo monetary creation,*
- *To control inflation, due to the concealment of ex-nihilo money creation, and thus avoid the increase of the exchange rate which decreases the international value of the currency.*
- *Funding supporters, for example through associations that benefit from the tax deduction for donations received.*



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Conclusion

Since the 18th century, banks and States have been two sides of the same coin:

- *Without credits, States cannot collect taxes because there would not be enough money,*
- *Without the States, which vote the laws, the private bankers would not be able to keep their privileges and have them enforced, by justice and law enforcement.*

But this system of spoilation can only implode by destroying the monetary mass, when it has finished plundering the real work of the people with worthless fake money.

And the more the explosion will be important (e.g. Covid), the more the people will beg their masters to save them, whatever it costs them, and it's OK because the price to pay to participate, by force, in the new system is enormous.

On the agenda, the collapse of what remains of democracies, the change of 'human rights' into 'duties of slaves', and the replacement of 50% of workers by 'injection' of robots.

And in view of the deleterious atmosphere, we can fear the worst for these workers

These are the NEOM projects...the 'Great Reset'!

*But mother nature did its work, and the Hydra of Lerna was mortally wounded by the Russian bear like **Heracles, son of Zeus**, who, by using its hypersonic, deterrent weapons, has magically turned all Western armies into stragglers for 20 years, and consequently put an end to all "shows" abroad.*



*No more YALTA of the thugs, it's **Vladimir Vladimirovitch Putin**, who said it, and when he says the verdict falls, games over !*

*And with the friendship and cooperation alliance between **Africa, North Korea, Syria, Iran, China and Russia** no opportune war can save them. The Black King falls.*

Checkmate !



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Epilogue

For the non-Westerns countries, the Governments are betting on 'all gold' by getting rid of their embarrassing dollars, because they are aware that they will have to base their currency on the yellow metal to be credible. And this will allow them to get their heads out of the water when the sovereign debt bubble bursts. A bubble that will cause a cataclysm in the currency market.

*For the Westerners, it is only a 'reduction'. The territories are shrinking, the **New World Order** is becoming the **New Western Order**, the pharmaceutical industry is doing quite well and the storm continues to rage...the ship is sinking normally.*

*The criminals, no longer able to settle in their paradise of **NEOM**, the IA' Quantum not yet stopping hypersonic missiles, and because they have succeeded in the feat of alienating the entire planet, are condemned to protect themselves, like the terrorists they finance, to live in the midst of populations that they control and that serve as human shields.*

For the Western people, there are still some options

- *give his soul to the devils,*
- *rebel without strategy,*
- *organize countermeasures,*
- *we can also withdraw every day
some cash, if we are lucky,
it can do it, just 20% of 7%...*



*If you think it's time for an organized and methodical countermeasures,
contact me to build the tactics for a collective answer...*