



# THE EPITAPH OF FINANCE

By

Reni Sentana-Ries

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Reni Sentana–Ries

*Second Revised Edition*

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# TABLE OF CONTENTS

## THE EPITAPH OF FINANCE

Dedication.....	04
Foreword.....	05
Introduction.....	06
CHAPTER ONE: UNDERSTANDING MONEY.....	10
The Origin of Money Identified.....	11
Politicians - Betrayers of People's Trust.....	18
The Origin of Money - Conclusion.....	21
Who is the Magnificent Creditor?.....	23
Debt Repayment - A Mathematical Impossibility.....	26
Divide and Conquer - An Elitist Strategy.....	29
CHAPTER TWO: PRODUCTION AND CONSUMPTION ETHICS.....	32
The Investor's Viewpoint.....	32
The Environmentalist's Dilemma.....	33
CHAPTER THREE: AUTOMATION AND ROBOTICS - BLESSING OR CURSE?.....	34
The "Downsizing" Aftermath.....	34
The Automation Dilemma.....	35
Food for Thought!.....	36
Conclusion.....	37
CHAPTER FOUR: FOUNDATION FOR SOCIETAL HEALING.....	37
CHAPTER FIVE: THE GREAT CURRENCY MELT-DOWN.....	40
The Philosophy of a Money-Free Economy.....	40
The Mechanics of a Money-Free Economy.....	43
EPILOGUE.....	46
QUIPS.....	47

*This book is dedicated  
to my mother,  
Margaretha Katharina Schmidt,  
who now observes  
truth unfolding as it should  
from her exalted plane  
in the heavens above!*

## FOREWORD

"THE EPITAPH OF FINANCE" touches the nerve centre of our world's economic problems: MONEY.

The use of money has until now been viewed as the only possible way to conduct an economy, yet that understanding could not be further from the truth. Interplanetically speaking, *money is an exception* and not the rule, depending on what stage of evolution a society of beings has arrived at.

The dynasty of MONEY has completed its debut and will finish its course with the end of this age. It will not be carried over into the new era which is to come. It served the people little good, for its industry has always been controlled by a minority of men who kept carefully hidden from public view, and in running their dynasty of finance never intended to operate in the best interest of the people.

So far this dynasty has remained invincible. Its system has penetrated all facets of human life with utterly devastating effects, yet liberation must happen if the human spirit is to become properly prepared for evacuation and a subsequent entry into the paradisiacal world of the New Era.

*"All the perplexities, confusion and distress in America  
arise not from defects in the Constitution or confederation,  
not from want of honour or virtue,  
so much as from downright ignorance  
of the nature of coin, credit and circulation."*

U.S. President JOHN ADAMS (1735-1826)

# **THE EPITAPH OF FINANCE**

## **INTRODUCTION**

Throughout all of known history of man some form of barter or money system was used to facilitate an orderly exchange of goods and services among the people. These systems of finance, while on one hand having been employed to the accomplishing of much good, yet on the other nonetheless failed the people miserably. The power of finance has in the past, as well as today, been used for the purpose of warfaring and setting up of great empires of economic tyranny, not to mention the concentration of wealth in the hands of a few, and thus the controllers, in utter absence of concern for the people, are leaving a great majority of the people with very little access to basic essentials for the sustenance of life in dignity.

The contradiction in this imbalance is staggering in light of scientifically proven available resources of mother Earth to the achieving of a comfortable lifestyle for all of her 6 billion people as being well within her ability to deliver. WE DO NOT HAVE A SUPPLY PROBLEM! When walking through our shopping malls and supermarkets we see an enormity of products and services available for human consumption to be shared by all. So then, what has gone wrong? Why are we facing starvation for the masses? The answer to this soul-searching question can be condensed into this simple phrase: UNRIGHTEOUS CONTROL OF MONEY.

At this late of an hour in the history of mankind this writer is no longer interested in a mere reversal of such control into that of a "righteous" one. Many good men of the past have tried and failed, i.e. Major C. H. Douglas, Abraham Lincoln, Réal Caouette, Premier Aberhart, J.F. Kennedy and Benjamin Franklin, and the outcome of their noble efforts we behold with a heart of sadness. We also believe it will be difficult for individual governments to regain control over their currencies after having abandoned such control centuries ago into the cunning hands of a few private citizens. Well have the money grinders succeeded in their attempts of

bribery and blackmail of our elected and sometimes monarchical rulers of the day, and broadened their power base to the point where this oligarchy has now become invincible at their own game of financial control, or so it seems. And, of course, it stands to reason that they always operate without scruple in the protection of their power. So is there then any hope for mankind to ever escape from under the heavy hands of the money changers? Yes. If it were not so, this book would not have been written.

Because a concealed oligarchy is at the controls for the issuing of credit (which means the creation and release of brand new currency) as well as the cost in the form of interest for the extension of such credit, they therefore are never short of money for any scheme of debauchery. Unless the governments of this planet combine, we, the people, will continue to fail in our attempts to wrestle control away from the money lords in order to see it restored to the legislatures of our nation's governments. Isolated efforts by individual governments to gain control over their currency will fail. Why? For in all finality not even their own bureaucracy is controlled by their own governing hand, but rather by merciless money-grinding scoundrels, who have laid a cruel yoke upon the necks of the people! Elected representatives have yet to prove their fortitude in controlling the monster of bureaucracy and law enforcement for the purpose of neutralizing the disproportionate power of international financiers. On the other hand though, nations ruled by a system of autocracy have a definite advantage when it comes to dealing with the destiny of their own currency.

SO FAR WE HAVE FAILED IN GAINING CONTROL OVER OUR CURRENCY BECAUSE WE, THE PEOPLE, CANNOT FOCUS AND UNITE TOWARD THE ACCOMPLISHMENT OF SUCH A GOAL! FURTHERMORE, WE DO NOT KNOW HOW MONEY WORKS, AND HAVE BECOME TOO FRAGMENTED IN OUR SOCIETAL STRUCTURAL MAKE-UP. WE ALSO HAVE BECOME TOO PREOCCUPIED WITH THE CHALLENGE OF SURVIVAL IN A WORLD LADEN WITH TIME CONSTRAINTS AND COMPETITION AND HAVE LOST OUR ABILITY TO WORK TOGETHER IN HARMONY ON ANY ISSUE!

The Bible phrase "My people perish for lack of knowledge" reflects also very well the sorry state of affairs society is in, and couple that lack of knowledge with the spinelessness of those, who predominantly as lawyers have exchanged their hats for that of politicians, making laws to further strife in the nation for the expansion of their profession's income base, as everyone fights everyone else in courts of law, then the result becomes a deadly mix of poison for the snuffing out of any nation's soul.

Of course, monopolization of knowledge and understanding (at times also called "secrets") has always been an old hat trick used effectively by those endowed with understanding (know-how) toward the enslavement of an entire populace, where the insights of the "few" were carefully kept away from observation by the rest. Without such monopolization of knowledge no one could rise to the status of pre-eminence above his peers and profit from the toil of the masses. The destruction of equality by the "enlightened few" among those, who are biochemically and ethereally equal before the creation, resulted in a terrible societal imbalance, which will, if it continues to go unchecked, result in humanity's implosion and final annihilation. The economic system of today has made toilers out of the people and divided their strength of unity by pitting men against women, blacks against whites, east against west, conservatives against liberals and Christians against Moslems, so at no point in time will society at large ever be able to deal with their common but rather "enlightened" enemy: *THE FEW, WHO PERPETUATE UNRIGHTEOUS CONTROL OF MONEY!*

Having begun to understand the nature of mankind's gravest problem, the men and women, the blacks and the whites, the communists and the capitalists, the Caucasians and the native Indians, the Arabs, and the Jews, must now lay their weapons of contention aside and begin to understand that each is an identical and equal fragment of the creative process of the Universe; that all are equally precious in the sight of the gods and goddesses of creation, and each one is in reality and fact endowed with the potential of creating a complete union of consciousness with every other portion or fragment of mankind, whether they reside here on this



earthen plane, or on a star system beyond this galaxy.

We all understand that the molecular structure of our bodies is essentially the same and therefore the requirements for sustaining that structure are also identical. We all need food, access to washrooms, breathe air and insulate our bodies from the cold. That being the case, then why can we not all unite and work in unity toward satisfying the basic essentials of life and leave the rest of toiling undone?

For example, the establishment of cathedrals and manufacturing of weapons of warfare will never accomplish to put food into our hungry bellies, or roofs over our heads, or protect the interests of our brothers and sisters, with whom we are equal before the Creation, and who have the same right of access to such basic essentials of life. What we are doing in such case is this: We are diverting our focus of attention and our energies away from supplying our own and our brother's needs and wasting our energies toward an endeavour which does neither of us any good. As we endeavour to destroy our brother by competing against him, we only destroy ourselves, and as, for example, we expect him to donate toward the construction of a cathedral, we are taking away his life energy which he needs to provide for himself and his family. When we do this to our brother, why then, are we not also doing this to ourselves? Indeed! MY BROTHER IS MYSELF BEFORE THE UNIVERSE, and when for me at last hour of departure comes, I must come back down to a third-dimensional environment, stepping once again behind the veil of forgetfulness (where forces of light and darkness collide), only to learn over again lessons of unity and oneness of a species hitherto unlearned.

There is no escape from our obligation of being our brother's keeper, and for as long as we continue to view him as a rival or competitor to be eliminated, so we ourselves can prevail at his expense, our lessons of life remain unlearned, and thus we have condemned ourselves to the misery of repetitions of low quality incarnations.

The key question remains: Will I as a man be able to unite in peace with my wife

in the absence of strife? Will I as a white man be able to finally understand, that my black brother's difference to me is only colour and little else? Will I be finally able to learn, that I, if I were a capitalist, have nothing in difference with my brother, who may be a communist, than that of pure ideology, which has done no "good" than to keep us apart? **Once we begin to comprehend our undeniable connection with the completeness of the Universe and strive towards our individual integration into that universal oneness of all mankind, then all weapons of warfare, power and greed will be laid down in favour of an enthusiastic preference for peace, safety, security and harmony for all.** Idealistic? We don't think so, for many civilizations throughout the universe function on that basis of oneness and by a universally accepted standard of ethics.

There *is* an alternative to this life's condition in economic bondage around the power of money! The creation of that alternative begins with the melding of our minds into a *oneness* of spirit and objective, and then proceeding on towards working in unison for the best interests of each other, *outside* of restrictions of financial despotism as conducted by an unconcerned minority!

*"The world is governed by very different personages  
from what is imagined by those  
who are not behind the scenes."*

Earl of Beaconsfield BENJAMIN DISRAELI  
(1804-1881)

## CHAPTER ONE: UNDERSTANDING MONEY

### THE ORIGIN OF MONEY IDENTIFIED

There is no intrinsic value in money. At best we are looking at a bunch of fancy printed paper where one large tree or inexpensive fibres, cut and ground up, could supply enough for millions of bank notes.

However at one time coins were stamped from certain precious metals, and if one was not convinced the value stamped on its face matched that of its intrinsic value as a precious metal, his owner always had the choice to melt the coin down and use the metal for barter. That system of money became awkward to use, when expanding economies grew and insufficient amounts of precious metal coins were made available to match the demand for them. Of course, the result was invariably an artificially stagnated economy, where too few coins were chasing too many goods, a situation, which created recessions. Sounds familiar? Good. And since no one would even dare to work without the promise of "pay" (coins), the portion of labour required and available in that particular economy remained undone. The people, who had no coins, could not eat, for the farmer would only grow as many chickens as coins were made available to him. The paradox of the day then became "starvation in the midst of abundance." (Not much has changed since those "good old days,") The power of the coin makers was awesome indeed.

Centuries ago people with gold would "bank" it with a custodian for safekeeping, and in return for it would be issued a certificate stating exactly the value of it in gold. The holder of this certificate then proceeded to use this piece of paper like we would money, where then the new holder of it, could, if he so chose, at any time redeem this certificate at the custodian for its face value of gold. However that rarely happened, because the exchange of the "certificates" made buying and selling very convenient. So as time went by, the people "forgot" about their right of access to the gold, and the custodian began "issuing" new certificates backed by the gold under his care, which would never be picked up anyway by any holder of

certificates, yet all the while the custodian was charging a "fee" (interest) for his services. Eventually the marketplace had many times the amount of gold-backed certificates in circulation than what the custodian had gold in vaults. Since the people never knew how much gold was under his care, they never questioned the ethics of his actions. And thus a banker's "counterfeiting" was born. When people had to return to the custodian certificates of greater value, than what they had been issued (what they had borrowed) because of his "fees" for that service, they got in big trouble, for they had no gold wherewith to pay the "fees" (interest charges) and in the course of time had not only lost the right to all their gold, but also saw their properties confiscated by him. And that is how the idea of "money" was born, where the custodian became the most powerful individual of the entire community.

As time went by and trade grew around the world, the "gold standard" was finally abandoned and declared impractical, since not enough gold was made available to provide a back-up for the increased amounts of currency in circulation. What a windfall profit that day gave to the currency custodians, for in conjunction with that decision they automatically became the legal inheritors of all the gold, which was set aside for backing the people's money! This departure from the gold standard made economically no difference at all, because it did not alter the people's recognition of the value of money. Consequently, hardly anyone got upset about it. And when the face value of all the silver coins in North America became less than its intrinsic value in silver, the worth of thousands of tons of the people's silver fell also into the hands of the currency controllers for the expansion of their own profit base.

By the way, have we ever asked ourselves how it is possible for the entire gold production of the world to be at all times pre-sold, regardless of market requirements for gold in the electronics and other industries? Well, here we have the currency custodians again paying for gold with money created out of thin air, purely based on their legal right to do so. While the creation of credit out of nothing in itself is not wrong, for that mechanism is necessary to jumpstart any economic system and also for the maintaining of balance between the money supply and an

economy's productive capacity, we feel however it is wrong to misuse it for the broadening of one's power base and acquisition of personal wealth, by claiming ownership to properties and commodities paid for by money created out of nothing. Counterfeiters are mercilessly punished at the instigation of the money lords, yet these lords' practice of credit creation is nothing less than counterfeiting, the creation of funds out of thin air.

As mentioned before, the money monopolists had decades earlier on awarded themselves with the people's gold by releasing the currency from its gold standard. They also set interest rates and use the IRS for the purpose of collecting tribute to fill the coffers of the Federal Reserve with our hard-earned cash, money, they really don't need, as they can create it by the "stroke of a pen." (And here we thought our taxes were to support the Federal Government! Just look who owns and controls the Federal Reserve and who cancels your cheques of taxes paid! Certainly not the Government of the United States!)

So there you have the location, or better, institution of where our money originates: at the highest level of the banking system, the institutions, which have been awarded the nation's greatest and most sacred trust ever: THAT OF THE CREATION OF THE CREDIT OF THE NATION OUT OF NOTHING!

Great myths exist around the issue of where and how money originates or makes its first appearance. Here our banks have made absolutely no effort in dispelling those myths. One of them is the lie that banks can only lend the depositors' money. Yet the truth of the matter is that at no time ever do they do such a thing, nor are they by law even allowed to do that. In 1939 the Governor of the Bank of Canada, Mr. Graham Towers, was called before the Banking and Commerce Committee of Parliament and among many other questions was asked, whether banks lend their depositor's money. Mr. Towers categorically stated:

*Banks cannot, of course, loan the money of their depositors... What depositors do with these savings is quite beyond the control of the banks (p. 445). They do not lend their deposits, of course! (p. 398).*

So then, where according to Mr. Towers do the banks get the monies from, which they so liberally use to either finance their extravagant buildings or lend governments, corporations, businesses and individuals into unrepayable debt situations with?

Questioner: *Is there no question about it, that the banks do create that medium of exchange (out of nothing)?*

Mr. Towers: *That is right. That is what they are there for... That is banking business, just in the same way that a steel plant makes steel (p. 287). The manufacturing process consists of making a pen-and-ink or typewritten entry on a card or in a book. That is all! (p. 238).*

One of the questioners then proceeded to ask, whether anything, which was physically possible for mankind to achieve, could also be made available financially.

Mr. Towers: *Certainly!*

Sadly to say however, our spineless elected politicians squandered this most sacred trust, which the people's constitutions endowed them with, and gave it away into the hands of a group of shrewd and ruthless minority, in return for a very hollow promise: the promise, that "credit will be extended in the best interests of the nation." Obviously that part of the bargain was never taken seriously by the currency controllers. The many wars, revolutions and strife they financed are evidence of that. Remember Jacob Schiff, a New York banker, who bankrolled the atrocities of the Russian revolution resulting in economic enslavement under Communist rule for many nations?

Thomas A. Edison (1847-1931) caught a glimpse of the power of credit creation, when he advocated that "he, who has power to issue the bond, also has power to issue the dollar, which buys the bond." He stated:

*"The only dynamite that works in this country is the dynamite of a sound idea. I think we are getting a sound idea on the money question. The people have an instinct, which tells them that something is wrong and that the wrong somehow centres in money.*

*Don't allow them to confuse you with the cry of 'paper money.' The danger of paper money is precisely the danger of gold - if you get too much, it is no good. There is just one rule for money and that is to have enough to carry all the legitimate trade that is waiting to move. Too little and too much are both bad. But enough to move trade, enough to prevent stagnation on the one hand, not enough to permit speculation on the other hand, is the proper ratio.*

*If our nation can issue a Dollar bond, it can issue a dollar bill. The element that makes the bond good makes the bill good also. The difference between the bond and the bill is that the bond lets money brokers collect the amount of the bond and an additional 20 percent interest, whereas the currency pays nobody, but those who contribute directly in some useful way.*

*It is absurd to say that our country can issue \$30,000,000 in bonds and not \$30,000,000 in currency. Both are promises to pay, but one promise fattens the usurer and the other helps the people.*

*It is the people who constitute the basis of government credit. Why then cannot the people have benefit of their own gilt edge credit by receiving non-interest-bearing currency, instead of the bankers receiving the benefit of the people's credit in interest-bearing bonds? If the United States Government will adopt this policy of increasing its national wealth without contributing to the interest collector - for the whole national debt is made up on interest charges - then you will see an era of progress and prosperity in this country such as could never have come otherwise."*

Bless your heart, Mr. Edison! Your voice should have been heard and heeded

the day you spoke those words! But alas, now our calendar year is 1996 AD, and there is no reason to believe, that your words of sound advice will fall upon the ears of more intelligent listeners today than they did in your days of 100 years ago. Now we find ourselves too close to the manifestation of a great global clean-up of more than just financial messes to make us believe, we can persuade our bankers to let go of their unrighteous control over our national currencies!

Now we must move on and tell the people, that **in the new era which is to come, of which the bankers of the past as well as those of today will have no part to play in, in that era there will be no money issued or currency in circulation to charge interest on. They will not be given opportunity to hijack the people's freedom ever again, for the societies of the future will become "enlightened" and "learned" as the "illuminated" ones once were before their "light" was turned into that of darkness.**

The good-will of the citizens of tomorrow will do away with the outmoded form of doing business by means of credit creation and financial transactions, but rather prefer to contribute onto the benefit of all everything that is necessary for a wholesome life in freedom and unity of spirit with all beings - whether they be of earth or of the cosmos. They will live in luxury, leisure and joy far beyond that of what the money lords have ever been able to do, as they indulged in luxury from the toil of the people, and all the while busied themselves doing nothing good but beating the nations down into dust at their feet!

Their arrogance is not in the least less than that of their forefather, Mayer Amsel Rothschild, who boldly spoke, saying: *"Permit me to issue and control the money of a nation, and I care not who makes its laws!"* Truly, the blood of all good men which they freely spilled in their dastardly efforts to retain and expand that power will be required at their hands before the heavenly council, and their self-inflicted punishment will be no less than that of the pulverization of their consciousness!



Let's not think for a moment they are above the rules of universal justice and will be exempted from participation in the misery of billions, whose lives they have made a living hell with their draconian money power!

Have we elected them to do so by majority vote? Have we welcomed their cruel games upon us and cheered them on in their murderous conspiracies, or have we at times risked our lives to rather stop them in their madness!? And how have they rewarded us for our noble efforts? Just as they have not respected *our* right to life and happiness, so have they not respected that of their own!! Indeed, only fools sell their souls in return for the power of money!!

We, the people, have some advice for them in their wretchedness: let them relax the stranglehold on the nations and perhaps they may redeem back into their favour commendation gained from the days they volunteered to do the devil's work!

We expect them to issue into circulation sufficient funds - interest-free - for the people to have a chance of survival against all other odds of life, and perhaps heaven will meet down upon them a more tolerable lot at the day they are weighed in the scales of justice!!

*"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 be restored to the people to whom it properly belongs."*

U.S. President THOMAS JEFFERSON  
(1743-1826)

## POLITICIANS ARE BETRAYERS OF THE PEOPLE'S TRUST

For many years after WWII up until the Trudeau Era a maximum mortgage interest ceiling rate of 6% in Canada's law system prevented the operating lending institutions from charging beyond that limit for that nation's residential housing needs. Under this restrictive law Canada had seen after the war many housing booms and usually a single family house was not out of reach for anyone able and willing to work. Prime Minister Trudeau lifted that ceiling under the pretense that a removal of this restriction would introduce competition among the mortgage companies. And here not only did he remove that ceiling, he also permitted mortgage lenders to sell term contracts to the home-buying public, which meant the introduction of a "floating" mortgage rate, where the balance of the mortgage after one or five years, depending what terms were agreed to in the contract, was adjusted to the prevailing rate of interest at the time. Under those contracts monthly payments doubled and tripled for many when the outstanding balance came up for review. At that point many home owners lost their homes, for their incomes had not kept pace with the skyrocketing mortgage payments they were then compelled to make. It must be kept in mind here that a linear increase in the rate of interest creates an exponential increase in mortgage payments!

And indeed, shortly after the mortgage ceiling rate had been removed off the law books, the rate scale for residential housing skyrocketed to beyond 18 percent, and the constancy of no negotiated interest charge was guaranteed anymore to the end of the term. People were forced out of their homes in droves and back into rental apartments. **The great Canadian dream of the 20th century was shattered when Trudeau gave credit controllers the liberty to raise mortgage rates at will!**

Ironically, only Social Creditors in Ottawa favoured the reinstatement of the 6% interest ceiling law. The people's loss of property to the hidden oligarchy was of no concern to politicians who endeavoured to remain in the good books of the few credit controllers. *"The people be damned"* became Ottawa's prevailing philosophical attitude toward Canadians for 16 years of Trudeau's rule.

Let us now tell the people, who are groaning under the burden of their unrighteous political leaders, that the vast majority of their *elected representatives are lawyers by profession*. Trudeau was no exception here. For instance, of all the presidents of the United States, 27 were graduates from law schools. Only 14 represented educational backgrounds other than that of law. The same imbalance exists in Canadian politics.

Lawyers are consistently propelling themselves into cushy conflict-of-interest situations by clamouring to get hold of the law making machines of the nations. Can we then not logically conclude that a lawyer become politician will naturally *not* represent the interests of the people, but rather go about the business of creating an ever increasing mountain of restrictive and contentious rules and regulations, which do nothing but cast the general public into an ever increasing number of contenders before the courts of law? And once they arrive there, the commoners can only represent their case with the help of a high priced lawyer. Surely, the lawyer's class monopolization of the law-making machine plus administration of law is partly responsible for the political-economic messes nations find themselves in.

In the United States the lawyer's class' threat to confederation did not go by unnoticed by the people. For that reason a *13th amendment to the Constitution* was formulated and ratified by the majority of State legislatures, *barring lawyers from participation in the law-making process as politicians*. The advent of the Civil War disrupted the process of further ratifications, and when finally the War had ended, and the confusion of the days were over, the newly printed edition of the Constitution of the United States had that particular 13th amendment omitted. So **the treachery of lawyers had again prevailed in preventing the American people from ridding themselves of a profession in perpetual conflict-of-interest positions when it comes to the running of their country.**

Although we do not wish to be discriminative against anyone with sincere desires of contributing to the betterment of society at large, however it is definitely

not unfair to expect a profession in control of the judicial process to stay out of the legislative arena of law-making. Isn't that what "division of power" is all about?

During the tumultuous years of the Civil War (1861-1865) here in the United States, Germany had Bismarck for a chancellor. At that time an article was published in the London Times of England. Efforts were made in America to throw off the banker's yoke and restore currency control back to Congress where it constitutionally belongs. The editorial writer must have been a close friend to the banker's elite and is recorded to have written the following statement:

*"If that mischievous financial policy (of the United States), which had its origin in the North American Republic, should become indurated down to a fixture (become established), then that Government will furnish its own money without cost. It will pay off debts, and without a debt it will have all the money necessary to carry on its commerce. It will become prosperous beyond precedent in the history of the civilized governments of the world. The brains and the wealth of all countries will go to North America. That government must be destroyed, or it will destroy every monarchy on the globe!"*

We do believe it to be proper to expect for statesmen to function in the best interest of the people and not succumb to blackmail by special interest groups. Mr. Roosevelt, after once yielding to pressure from financial circles, is quoted to have replied: *"It is my business to yield to pressure!"* Was this an admission of spinelessness and guilt, or was it a reflection of what all politicians really are about: yielding to blackmailers and throwing the people's interests into the wind? One man was sorry for having done so. His name was Salmon P. Chase. He said: *"(In causing my agency to promote) the passage of the National Bank Act, (I) made the greatest financial mistake of my life. It has built up a monopoly, which affects every interest in the country. It should be repealed; but before that can be accomplished, the people will be arrayed on one side and the banks on the other in a contest such as we have never seen before in this country."*

## THE ORIGIN OF MONEY - CONCLUSION

In conclusion of this investigation we then make this statement unequivocally: **Firstly, the purpose of money is to provide the link between production and consumption where the producers of wealth have an inherent and undeniable right of access to their own production as consumers.**

Secondly, **at no point is money pumped into circulation other than as an interest bearing debt to individuals, businesses, corporations, towns, cities, provinces, hospitals, or national governments, *except* when banks (or their holdings companies) purchase gold directly from gold mining companies.** The interest therefore guarantees that **at no point in time can any of these debts successfully be repaid unless some other institution or individual becomes a casualty along the way.** "Brilliant!" the international banker says behind closed doors as he discusses with his peers to what degree the people should be choked economically without serious damage to their own interests of power and control.

We are now at a point, where it is a great blessing (economically speaking), when governments continue to balloon their own debts far beyond what they collect in taxes lest our money in circulation be rapidly depleted as people struggle to repay their debts with the ultimate result of **NO MONEY LEFT TO CONSUME THEIR PRODUCTION.** Spendthrift governments spend money into circulation to keep the wheels of the economies going. The day they stop doing exactly that will be the day when we will cry the blues of depression. The only negative side effect of a spendthrift government in today's environment is the nastiness of ever increasing confiscatory taxation against the incomes of the people.

The currency custodians do not confine themselves to merely purchase the world's production of gold, but also use their credit creation authority to deficit-finance all debt-ridden governments, corporations, businesses and individuals all over this world. Quite a powerful monopoly, would you not say? Whenever they extend a credit into anyone's bank account, this particular amount then arrives as

an INTEREST BEARING DEBT for the recipient of that "credit." The wickedness about this particular form of doing business lies in the fact that ONLY THE PRINCIPLE IS CREATED INTO CIRCULATION, and at no point in time are steps taken to also infuse the interest portion of debt into circulation in order to assure all debtors the ability to repay their acquired debts without depleting the money in circulation. Their system fails to assure that no borrower will not lose his or her property at pay-up time. In other words: Their debt system guarantees that all societal assets will eventually fall into the hands of the private banking system.

Well, fact is, the amount of interest charged on a debt is *never* created at *any* point in time, for currency custodians prefer to confiscate your property the moment default occurs. You see, as money circulates and goes from hand to hand IT NEVER MULTIPLIES. If one thousand dollars are borrowed into circulation at a rate of 10 percent, only 1000 Dollars can be returned at any given point in time. The extra 100 Dollars required at the end of the first year can only come from the principal of some other borrower who is in the same predicament of returning more than he was given in the first place. And should one debtor succeed in repaying his or her loan in full - including all interest charges - it makes it that much harder for the rest to do the same. Why? BECAUSE THE FIRST DEBTOR'S INTEREST CHARGES ARE TAKEN FROM THE PRINCIPAL OF ANOTHER SORRY BORROWER!

At this point the currency custodian requires of the people that which only *he* himself can deliver: THE CREATION OF CREDIT OUT OF NOTHING. Since that power does not lie within the borrower's ability to deliver (and the custodian knows that very well), the borrower allows his property to be held by the currency custodian as COLLATERAL. Since every borrower enters into the same unfair contractual agreement, debt casualties must be created in order to guarantee currency in circulation. As people repay their debts, currency is bled out of circulation, unless an ever increasing number of borrowers guarantee other debtors to permit them to, both, pay the principal, plus the interest portion of their own debts. Under this system we not only require an ever increasing number of debtors, but also must

forever rob Peter to pay Paul and none of us can be living our lives in a friendly atmosphere anymore.

## WHO IS THIS MAGNIFICENT CREDITOR?

The governments of all "rich" nations are in debt. In Canada each family carries over \$70,000 Dollars of public debt via the federal government alone. Double that figure to include the public debts provincial governments have accumulated, and we are looking at an astronomical figure of one hundred and forty thousand dollars of government debt per family. None of the western as well as east block countries are debt free. Almost all corporations and businesses are in debt, and so is a large percentage of the adult population. At this point consider the nation as a unit and let us freely add up all current debt loads of society and divide this number by the number of adult working people, and in this writers estimation the per family total accumulated debt load hovers around the \$200,000 Dollar mark, all of which is subject to current interest charges. If that rate of interest is a "modest" 10 %, then the family must come up with \$20,301 Dollars annually for 30 years before the debt bill to the banker is paid. With an average family income of less than \$30,000 Dollars such an up-front cost is unaffordable in light of current cost-of-living expenses and a taxation level approaching an average of 40% of middle class income.

Now, if society at large is in nothing but financial "red ink," then who in the world had the ability to come up with all that cash to finance the entire human race into debt? And even if we were to identify that oligarchy by name and number, what magnificent contribution to humanity have they made to acquire wealth to where the entire human family lies prostrate at their feet? Has such wealth and power not been stolen from the people by means of a *money trick* - THE MISUSE OF THE POWER OF CREDIT CREATION?

It is unreasonable to assume that acquisition of such control over the nations has been achieved by ethical means. The international bankers have constructed a

system which forever requires more and more people to assume new debts in order to keep the world economies from collapsing. The day when no more people can be found for successful manipulation into new debt acquisition will be the day when their system will either collapse, or they will be compelled to begin to "forgive" debts in order to maintain control. Of course, the "forgiving" of debt is a dicey issue with them, for such would set a precedent; however they deem themselves not to be in the business of compassionate service nor of the extension of mercy to anyone.

Have we ever asked ourselves why only individuals, businesses, corporations, and governments are solicited and/or inclined toward providing of disaster relief donations in events of natural disasters such as earthquakes, hurricanes and tornadoes, yet never do banks participate to ease the burden of people in distress? This writer has yet to learn of one example, where a bank has come forward and participated in financial disaster relief for the people by putting their efficient power of credit creation to good use for the benefit of the people in distress! No, the currency custodians are not in the business of extending compassion! The murders of Abraham Lincoln, J.F. Kennedy and Alberta's Premier Aberhart are a grim reminder of that reality!

In order to ultimately control the entirety of all the world's natural resources, the banks have begun to bargain with debt ridden governments. In the case of Brazil they dealt for control over her most precious natural resource, the Amazon forest, in return for unpaid debts to their privately-owned credit institutions. This example will definitely serve as a pattern to be followed by other countries. When Canada's politicians deem the national debt as too much of a burden upon the nation, they will then in the end pledge away that country's natural resources in return for the banker to take a pen to cross out part or all of her national debt and allow the nation a fresh start into debt misery once again!

Today's money system is a legacy of victims and victimizers. We deem it futile to call upon the victims to unite in a revolt against their financial slave masters (victimizers). The bankers are too powerful to become dislodged by a popular revolt. It



cannot be done from the bottom up, but rather IT MUST COME FROM THE TOP DOWN. A successful overturning of the money changer's tables can only be accomplished by a leader understanding the nature of the problem plus being imbued with determination and full empowerment to eradicate mankind's greatest cancer by a complete and global removal of the entire financial system. Into that vacuum must then become inserted the only logical alternative: **the paradisiacal order of economics as it currently prevails on many other planets.**

*"A great industrial nation is controlled  
by its system of credit.  
Our system of credit is concentrated.  
The growth of the nation and all our activities  
are in the hands of a few men.  
We have come to be one of the worst ruled,  
one of the most completely controlled  
and dominated governments in the world -  
no longer a Government of free opinion,  
no longer a Government by conviction  
and vote of the majority,  
but a Government by the opinion and duress  
of small groups of dominant men."*

U.S. President WOODROW WILSON  
(1856-1924)

These words were spoken by the President just before he died. He admitted to friends, that he had been "deceived" and that he had betrayed his country. In that confession he referred to the FEDERAL RESERVE ACT, which was passed into law during his presidency.

## DEBT REPAYMENT - A MATHEMATICAL IMPOSSIBILITY

Under the present financial system the charging of interest on borrowed money can be likened to a barrel of water, which is to be kept full at all times (a contractual obligation by banks with governments in order to avoid recessions due to a shortage of cash in the land), the fullness of the barrel representing a healthy economy with adequate amounts of money in circulation to meet everyone's needs. This barrel (economy) has a supply line at the top (infusion of brand new currency or capital through public debt acquisition) and a drain line at the bottom (repayment of debts with interest charges, representing a loss of funds to the economy, for all repayments made to banks equate a destruction or total disappearance of those amounts from circulation).

If the currency controllers were conscientious men seeking the best interests of people of the nation, they would always assure the availability of correct amounts of money available for the supply of everyone's basic needs. And here an oversupply of funds would mean a dislodging of economic balance to create price gouging and profiteering, and an undersupply of funds would generate recessions, unemployment, depression and starvation in the midst of an abundance of material availability (also called "stagflation." This word is made up of "stagnation," because not enough money goes around to meet the people's needs, and "inflation," because production costs cannot be curtailed when whose costs invariably include rising taxes and escalating interest charges on corporate loans.).

Now, a closed economy with a constant number of workers or business men, say 100,000 in number, would in this case have 100,000 individuals available to go into debt against the money lenders in order to create sufficient funds in circulation in order to assure a healthily balanced economy for a while. The supply line has been opened for the barrel to be filled. Everyone works, makes money and spends it back into circulation to supply his or her basic needs. Debts are being repaid successfully, because not all have gone into debt at the same time. For ten years this closed economy has worked well and created much prosperity, for the money lenders noticed, that the amounts of debts and interest paid on loans were equal to

the amounts of capital infused through new debt acquisition.

At last, after the lapse of 10 years there were no more people left to go into debt to the money lenders, for everyone who had gone into debt to the credit creator was found in desperate attempts to snatch up from money in circulation whatever he or she could to firstly meet his or her financial obligation to the lender lest their property be confiscated. As time went by money became a commodity in short supply as people scrambled to pay the banker - not only what in funds they owed dollar for dollar - but also the "interest" on their debts. Now, interest could not be paid in the form of labour, or food, or houses to the banker, rather the banker demanded *money* as the only legitimate form of payment, something the people should have known they could not do, since the banker never saw it needful to introduce the interest in the form of currency along with the capital, nor would he inform the people on how his system really works.

The barrel of the economy became drained of its cash as no more new capital could be infused for there were no more people left to go into debt to provide the guarantee for continued supply of capital into circulation. Of course, eventually our sample community of 100,000 potential debtors collapsed. **They all had neglected to check the banker's mathematics and therefore failed to discover his trick to cheat them out of life and limb.** And so in the end it was the currency creator who became the legal owner of the assets of the people, and the people starved for want of food.

INTEREST ON **ANY** DEBT CAN NEVER BE PAID BY THE PUBLIC BECAUSE THE CREDIT CREATORS NEVER CREATE THAT COST FACTOR TO THE ACQUISITION OF A DEBT INTO CIRCULATION!!

**Wake up, people of this once mighty nation! Wake up, people of the world! Your properties are legally falling into the hands of the money creators because *you* are not the one who creates money to pay them the interest on your debts!!**

## Debt repayment is a mathematical impossibility!!

The sooner you will discover this most desperately guarded secret of the international financiers, the greater your chance will be to finally throw their yoke off your necks and stop the plunder of your nation by stripping them of the power of their iniquity: USURY!!

In our little example the "drain" at the bottom of the barrel was greater than the amount of water piped in at the top. When finally the barrel became empty, the economy collapsed and the banker was the only one left to claim for himself the greatest profit ever in the form of harvesting the people's assets upon their financial demise. In conclusion of this topic, hear what the credit manager of the Federal Reserve Bank of Atlanta, Mr. Robert H. Hemphill, had to say:

*"If all bank loans were paid, no one would have a bank deposit, and there would not be a dollar of currency or coin in circulation. This is a staggering thought. We are completely dependent on the commercial banks. Someone has to borrow every dollar we have in circulation, cash or credit. If the banks create ample synthetic money, we are prosperous; if not, we starve. We are absolutely without a permanent monetary system. When one gets a complete grasp upon the picture, the tragic absurdity of our hopeless position is almost incredible - but there it is. It (the banking system) is the most important subject intelligent persons can investigate and reflect upon. It is so important that our present civilization may collapse, unless it is widely understood and the defects remedied very soon!"*

*"Little thieves are put in the stocks,  
great thieves go flaunting in gold and silk...  
Therefore is there on this Earth no greater enemy of man  
than a gripemoney, and usurer,  
for he wants to (be) God over all men....  
But the usurer and money-glutton,  
such a one would have the whole world perish*

*of hunger and thirst, misery and want,  
so far as in him lies,  
so that he may have all to himself,  
and everyone may receive from him as from a god,  
and be his serf forever!"*

Dr. MARTIN LUTHER  
(1483-1546)

## **DIVIDE AND CONQUER - AN ANCIENT ELITIST STRATEGY!**

"United we stand - divided we fall!" has ever been at the foundation of understanding wherefrom the credit controllers would devise their strategies against the interests of the people. Hence they assured for their own protection that society would always be divided: The sectionalizing of the global public into racial, political, religious or otherwise identity groups and the instilling upon them the illusions that white is better than black or Anglo-Saxon being better than German, or Christian is better than Muslim, etc., laid the foundation for the process of conquering all under the tyranny of finance. The moment these among-themselves-divided and oftentimes hostile-toward-each-other factions began to accept the fallacy that the people must also be identified as either "producers" or "consumers" was the time when only money became the sole connecting link between the two.

The error in viewing humanity as producers and consumers lies in the fact that each member of the human race is both, a producer (contributor) as well as a consumer. Not one individual would by nature merely desire to be one without the other, for by nature every producer is also a consumer and vice versa. Yet trying to be a producer only means dying a physical death and those who wish to be consumers only die spiritually onto themselves and their dignity. The Universe can and will not tolerate neither slave masters nor parasites without immense repercussion upon those who desire to become such. Every action and every

attitude is being accompanied by either a price to pay or a reward to inherit as an intrinsic consequence.

Of course society at large is sufficiently compassionate to look after its handicapped members and not withhold from them the essentials of life - speaking of those who have no ability to produce.

If we are as much producers than we are consumers, then who in the world can rightfully deny us access to our own production? If we are fully capable to look after our own needs as consumers, then who has the right to deny us efforts to meet those needs? Only the currency controllers of today do exactly that. They have made money the connecting link between our production and our consumption. By effectively removing that link (withdrawing money out of circulation by means of interest charges and taxation) we virtually lose our right to bake our own bread and feed our hungry stomachs. Remember the saying "He, who does not work, let him also not eat!"? What they really meant to say was "He, who does not work *for money*, let him also not eat!" for in today's world one cannot eat, unless one has money. How dangerously unfair!

Collectively speaking I and 270 Million Americans are the same where everyone is both producer as well as consumer. Hence a denial of access of that particular unified group to their own production is equally illogical. By dividing humanity into the two groups of producers and consumers, the money controllers have through the misuse of finance become the overlords of our economic destiny.

An economy supplied with sufficient amounts of currency will find people with much emotional and physical health. Crime and violence against each other will be very low, for there will be no reason to steal, as each is being given ample opportunity to contribute and look after his/her own needs. Yet remove that currency from circulation for whatever reason, and that same harmoniously working society will disintegrate into crime and anarchy, and its fall will not be one in consequence of a deficiency of food and material goods either.

The dangers to a society being divided against itself through a connecting link between its production and consumption are awesome, and so is the power over the people by those who control that link. And only in them and none else must we identify the overlords and rulers of this world, and cease to believe that men elected into public office are incarnates of evil! The latter function as much under the iron fist control of the currency controllers as do the rest of us who vote politicians into office!

Having said so does not mean that politicians do not frequently become serfs to the established order of debauchery from currency controllers as they, the financial overlords, easily strike out at politicians' weakest character trait: *greed* – through bribes and payouts into the latter's bank accounts, which invariably occurs at the expense of legitimate concerns and the interests of the people.

*The money power preys upon the nation in times of peace,  
and conspires against it in times of adversity.  
It is more despotic than a monarchy,  
more insolent than autocracy,  
more selfish than a bureaucracy.  
It denounces as public enemies all who question its methods  
or throw light upon its crimes."*

U.S. President ABRAHAM LINCOLN  
(1809-1865)

## CHAPTER TWO: PRODUCTION AND CONSUMPTION ETHICS

Here the reader may counter by asking "How on Earth can one rightfully attach ethical attributes of 'good' or 'bad' and 'right' and 'wrong' to production and consumption, since both are essential to the sustenance of life?" Well, we would indeed not have to subject production and consumption to labels of morality, if today money were *not* the sole connecting link between the two. We have a case here of special interests emerging on the horizon of our duality, which, without the element of money could not make their appearance. The special interests we are talking about are *shareholders of big business and corporations* on one hand and *environmentalists* on the other.

### THE INVESTOR'S VIEWPOINT

The shareholders and owners of industry say: "We need maximum production to guarantee for ourselves maximum profits!", and then they proceed to set up industries that are feeding upon themselves in an atrociously wasteful manner in order to keep "dividends" on "investments" flowing in. Factories are being built to manufacture weapons of war for destructive purposes, because (they say) *unless we "consume" (destroy) what we build, we cannot profit, and unless we have waste (excessive consumption) we cannot maximize the return on our "investment"*. Consequently under this program the natural resources of this planet are plundered in a big way to keep as many people "employed" for maximum production. Production is being made an end in itself, for the rules in this particular game dictate no requirement for anybody to benefit from its consumption process. If the consumption of a hand grenade constitutes its split second explosion and in its course is ripping off a soldier's arm, then by the rules of industrialists and their investors that is acceptable, because that particular type of consumption has generated "profit" not only directly at the manufacturing level of the grenade, but it also has created another opportunity for more profit at the point of its "consumption" (explosion) when it ripped off the soldier's arm where it necessitated doctors' care and



hospital facilities, the latter creating another opportunity for more profits by industries creating and running hospitals, medical centres, and medical supplies.

Obviously the money link between production and consumption allows for no consideration of what is "ethical" or "proper" in the process, but rather of what makes profit and what does not. Wanton destruction of property, whether induced by man through warring among nations or natural catastrophes - all is looked upon as opportunity for profit by the owners of our industries, since all destruction is ultimately nothing but consumption with a promise of more production-for-profit.

Is it any wonder then, that our garbage dumps are overflowing and industrial waste is killing this planet? Not at all! The three percent of humanity's population owning and controlling 97% of humanity's property are not at all concerned about ecological implications on mother Earth stemming from plunder for profit. In an environment where production for profit is made an end in itself without regard to consumption with ethics, the destruction of all life off the face of this planet is a natural consequence.

## **THE ENVIRONMENTALIST'S DILEMMA**

And this is where the environmentalists come in! Not, that the investor and owner of industry is "bad" and the environmentalist is "good", but we merely happen to find both parties' interests at extreme ends of our economy spectrum.

The environmentalist means well in his endeavours. Our world would truly be a better place if we had no atomic explosions, no nuclear power plants, alternate energy forms, and no toxic pollution problems. However his endeavours toward "preservation of our ecological balance" would, if globally enforced, create an enormous economic imbalance, the negative effects of which not even he himself would be able to escape, as long as he remains compelled to survive under existing rules of economics, i.e. the rules of income and expenses in terms of dollars and

cents. And how would he create such an economic imbalance in which he would find himself victimized? **The dramatic shutdown of every facet of industry and commerce producing pollution and waste would effectively eliminate the employment opportunities of 70% of our work force, resulting in an instant economic collapse and anarchy, FOR THERE DOES NOT AS YET EXIST AN ALTERNATIVE TO OUR FINANCIAL WAYS OF DOING BUSINESS, WHICH STILL STATES: "HE WHO WILL NOT WORK *FOR MONEY* SHALL ALSO NOT EAT!"**

But who of the two is closer to the truth? We believe the environmentalist! Only that he has yet to learn that an emotionally healthy society can indeed look after its own consumption needs *without* money as an exchange medium!

### **CHAPTER THREE: AUTOMATION AND ROBOTICS - A BLESSING OR A CURSE?**

#### **THE "DOWNSIZING" AFTERMATH**

Ah, to the delight of the shareholders the Dow Jones at the New York Stock Exchange early this year (1996) rose to not only break the 5000 point "barrier," but continued its climb to beyond the 5,800 mark. And why did stocks in value rise? Not because people had more disposable income or a greater confidence of a bright economic future, no, the reason for the rise was quoted to be the announcement of massive corporate layoffs, called "downsizing." What a strange contradiction in its own right! Jubilation and excitement at the stock exchanges of this continent in light of impending calamity for many of its people!

And who, may we ask, is ultimately keeping the "fat cats" at the top going if not the purchasing power of the people? Take that away from them and even the limited intelligence of stockholders would have to conclude that eventually their corporations will come crashing down! How does one expect to preside over a

healthy corporation while at the same time advocating the erasure of the middle class income base of the people? Is it not ultimately the spending power of the "working class" which keeps the corporations healthy? Schizophrenia at its best, we think!

## THE AUTOMATION DILEMMA DISCUSSED

Speaking about corporations, we observe that other than just the removal of salaries off of their payrolls, we also hear them implement the technological wonders of automation and robotics for greater profits and production. And here we have another contradiction displaying the intelligence level of investors for all the world to see:

As long as robots replace assembly line workers and no effort is being made to permit the displaced worker to profit from his replacement in the form of an *income dividend* from the robot's productive capacity THEN THAT WORKER WILL NEVER HAVE MONEY TO PURCHASE ANY OF THE ROBOTS' PRODUCTION!

Then why have robotics, if no consumption can be guaranteed? The displaced worker who needs to consume to survive, has no purchasing power, and robots on the other hand who are not consumers by nature, have no need to purchase anything! PEOPLE, NOT ROBOTS, CONSUME! The robot-generated production is invariably meant for consumption by the people, is it not? The sooner investors begin to understand that their corporations are there to serve the people's needs, rather than being production centres for financial profits, the quicker will they come to their senses and cease to support with their cash corporations, which are prepared to sacrifice the people for profit, something they ultimately cannot be assured of in the long run!

In the end, the real things of value will not be the size of our bank accounts or gold in our vaults, but the day will come when all of humanity will be placed under

only one common denominator for true wealth, and the crucial question will then be: do I have food to eat, clothes to wear, a roof for shelter and transportation for mobility? One day the wealthy and powerful abusers of humanity will see their egos reduced to where they must compete with the common man for survival in the cruelty of a world which they themselves have created! And here we are speaking of karmic justice requiring them to "serve time" in subsequent incarnations under draconian conditions of their own making.

### **SOME FOOD FOR THOUGHT!**

My elitist friends: **do not trust in your underground bunkers and stockpiles of years of food for survival, for the quakes will break them up and the ocean waters will flood them all.**

**Do not trust in your man-made space station of 1999, for once you are up there circling the earth; you have no infrastructure left on earth to come back to after the great house cleaning, so called.**

**The common man's advantage in the ultimate survival contest will be his child-like faith in his cosmic brotherhood's compassion to lift him off this planet *before* the grounds break up and oceanic tidal waves sweep the continents, and we deem that to be a faith your elitist reliance on bunkers cannot deliver!**

**Food, not gold bricks, is needed for a hungry stomach, and so is a healthy dose of friendship with operators of extraterrestrial craft required when molten lava from below collide with oceanic tidal waves from above!**

## CONCLUSION

Is automation a blessing or a curse? It is a blessing indeed when disconnected from the corrupted system of finance and corporate greed. The entire brainpower of nations could be mobilized to automate the production of basic as well as luxury commodities if in return for that service *free access* to the entire production would be made available for the benefit of all without conditions - free for the taking within reasonable limits. Enormous amounts of leisure time for all would be freed up for people to go about the pursuit of their hearts' desires, and no one's necessity to feed and clothe himself could be held ransom any longer for work with pay!

The threat of automation is real only under conditions of finance where the displaced individual is barred from access to production through non-participation in profit potential of automated processes. **If a way could be found where robotics could financially benefit the displaced worker, then indeed the curse of automation could be lifted!**

## CHAPTER FOUR:

### FOUNDATION FOR SOCIETAL HEALING

The beginning of humanity on this earth plane was *not* a biochemical embryo washed upon the ocean shore, supposedly causing a string of evolutionary cycles of life creation. Such theory is nothing less than a desperate attempt of a blinded mind to explain what he had hitherto never considered: that **all life forms on Earth have an extraterrestrial origin**, that Earth was meant to be nothing less than an intergalactic information exchange centre, and that all complex life forms were transported here from other star and planetary systems for the purpose of enjoyment of a new home and of the life experience.

And who dropped our forefathers off and by means of what technology, seeing that we at this time have barely "scratched the surface" of space travel? **Our brothers and sisters from other planetary systems in this and other galaxies! Incarnation lies at the foundation of life's joy and spiritual growth, and it were incarnates of higher levels of evolvment that brought us and our forefathers here to prove ourselves and be given the opportunity for growth through a series of our own incarnational experiences upon this earthen plane!**

And why are we so unaware of our celestial brothers and sisters? Because **we have become their worst enemy!** Our airspace is no longer safe for them to fly in, nor is there safety on our ground for them to walk on. Our elite-controlled bureaucracy has long begun to use our present levels of technology to ensnare and trap their craft for capture in order to steal from them their technology, so that man's ruling class may someday invade space and declare universal war against all other peaceful societies elsewhere in the Universe.

Do they trust us in light of potential physical demise in case of capture? Of course not! Should we wonder why we feel alone and forsaken? Not at all, for **it has been our hostile attitude toward our true friends and relatives of the cosmos that caused them to withdraw knowledge of their existence from our conscious awareness span.** Trust is never freely given, it must be earned! And here we earthlings are no exception.

Have we conducted ourselves trustworthy since platitudes of friendship were hurled into space via PIONEER 10 in the late 50s in hopes such probe should be discovered by intergalactic people? Never! **Friendly visitors from outer space we betrayed and captured,** as they responded to the invitation, and after using their delicate bodies for experimental research we murdered them!

Have they in return for mankind's ultimate crimes against their dignity used their awesome technological superiority to wipe us out? No. Why not? **BECAUSE THEY RECOGNIZE US AS THEIR MISGUIDED RELATIVES, WHO MUST EARN BACK**

**A BROKEN TRUST - EVEN AT THE PERIL OF MAN HAVING TO UNDERGO THE AGONY OF MANY THOUSAND SUCCESSIVE INCARNATIONS UNTIL AT LAST THE LESSON OF UNIVERSAL ONENESS IS LEARNED!**

Have we ever asked ourselves what made them successful in not only mastering the organization of their own society, but also in conquering the expanse of space? No? **The key to their success lay in the absence of finance governing their production and consumption!! They have not permitted financial overlords invading their territories!! They have not permitted individuals seeking power over them to upset their liberty of conquering the universe the peaceful way! They have been vigilant and were *not* "sleeping at the wheel" of their vehicle to economic health!**

No society can progress without economic safety. And progression here does not only consist of economics per se, but includes spiritual progression in the form of recognition of universal laws of conduct! If we have not as yet learned to respect the right and dignity of our brother or fellow man, then we have thereby guaranteed the stunting of our own spiritual as well as economic progression.

So what then is ultimately the key to a society's economic success? **THE WORKING TOGETHER IN INTELLECTUAL UNITY, ONENESS AND HARMONY, FREE FROM THE ELEMENT OF PARASITES AND LEECHES!** If a nation of people cannot police itself to keep exploiters out, then that nation has not matured to where it can participate in the affairs of intergalactic societies!

The moment our consciousness extends itself to include a desire for the welfare of our neighbour as much as that of our own, only then have we laid the foundation for societal economic success and healing. Can we muster concern for the welfare of our fellow man, or that of the animal kingdom? Can we inconvenience ourselves *not* to pollute this planet with excessive consumption (waste) by limiting our production only to things essential in raising all humanity to a life in dignity? When we have broken through the barrier of individualism and expanded our

consciousness to include the rest of creation in our desires for the enjoyment of life for all, only then have we laid the foundation for our emotional, physical and economic wellbeing.

*"We know now that government by organized money is just as dangerous as government by organized mob."*

Franklin D. Roosevelt, 1936

## **CHAPTER FIVE:**

### **THE GREAT CURRENCY MELT-DOWN**

#### **THE PHILOSOPHY OF A MONEY-FREE ECONOMY**

To suggest the removal of all currency everywhere and expect billions of workers and professionals to labour without promise of "pay" for the welfare of all, as opposed to merely for themselves and their immediate family, undoubtedly tests the imagination of many to the limit. And yet exactly that is the reality with all cosmic societies on higher planes of existence. At this point each reader has to examine his heart and decide for him or herself, whether or not he or she is ready for a lifestyle of selfless contribution in return for the right of access to the totality of wealth a society is capable to produce.

The universal time clock on Earth says it is "graduation time" for the human race. Why? Because we are quickly running out of time to get our house in order. If we do not get our mind waves (belief systems) corrected to where we become prepared and worthy of inheriting the world to come, in other words, if we do not make ourselves worthy of a continuation of our lives in this physicalness and become heirs of this planet in the glories of its renewal, then we simply will not



survive the onslaught of soon-to-be natural disasters this planet will cast upon us all.

Many will at that time be too overwhelmed by fear of bad things to come, to *not* run away from the transporter beams of the Brotherhood's ships after their descent for lift-off of the human race, and for doing so condemn themselves to perish in earthquakes, fires and floods, as continents sink and others rise from the ocean floors.

So get control of your fears, people, and don't think your lease on life has ended with the obituary of the phenomenon of finance. If the lease on life would end with the burial of a money system then indeed intelligent life forms could not be expected beyond that of our own planet. Yet we perceive good health and vitality present in the lives of all our lighted extraterrestrial friends, and that in far greater measure than we have ever witnessed upon this planet. We believe the transition from a money-controlled economy to that of a money-free economy will begin to be initiated *before* mother Earth "cleans house," so to speak, and we do feel it to be essential that the hearts and minds of the people become prepared for a reality without money in the emerging era to come inasmuch as qualifying ones will participate in the reseeded of this planet.

The philosophy of the money elite is like a religion which is doomed to failure and embarrassment, and will crumble in face of emerging realities from the Universe just like any other religious system. And they should, for it is nothing but proper that in a contest between philosophy (religion, doctrine, or protocols) and reality, reality should prevail. **Truth in the end will invariably rise to the top for all to see.**

And here is the test of true intelligence: do we possess the fortitude of discarding outmoded misconceptions in favour of reality? Reality is never something one can escape from for too long. Those who today swear by the philosophy of "might is always right" and "the end sanctifies the means," and in the execution of such philosophy hurl at us the diabolical force of corrupted financial power, will in

the end be crushed by reality and viewed for all to see as the greatest fools this planet has ever seen!

In fairness however even to the perpetrators of such iniquity one must always reserve judgment and consider that just as much as *we* have power to change our mind as to which philosophy we wish to embrace, *so do they*. And who is to argue with all the good which some day may come from even the most powerful of their ilk, when their philosophy is being replaced by reality? Reality here dictating the realization that **"it is better *not* to bite the hand that feeds you!"** - the hand here being that of the people.

The track record of our current financial system has done little else but bitten our hands. With the rise of universal reality decency at last will govern leaders of how the people under their care should be treated. And if a reformed elitist who has thoroughly learned his lesson of life of what *not* to do, and how *not* to fan the fires of misery for ordinary people, then this writer would be the last one to not want to live under his stewardship. The notion that "power corrupts and unlimited power corrupts without limit" is correct only as far as we are dealing with corrupted minds. If we however are dealing with individuals who have progressed far past that primitive stage of conduct, then that saying's logic does no longer apply. If righteous rule can be made as much a reality as unrighteous rule which exists in abundance, then it stands to reason that **righteous people have indeed the inherent ability to govern righteously and not be corrupted by power!**

There are none wielding greater power than those beings who freely travel the expanses of our Universe at the speed of a thought. Their craft are equipped with weapons which can blow this planet apart in an instant, and yet even in full view of seeing the elite of this world in sworn hostility toward them, these free ones of the cosmos will not so much as even lift a finger against them except for the power of the pen. Why not? Because they cannot be corrupted by power! They will not lower themselves to the level of elitist conduct, but rather preserve their dignity in righteousness.

## THE MECHANICS OF A MONEY-FREE ECONOMY

When Mr. Towers says that "anything which is physically possible can also be made financially possible," he means nothing less than to say that **ALL RESOURCES OF A SOCIETY CAN AT ALL TIMES BE DRAWN ON FOR THE BENEFIT OF ALL!** The extent of "benefit for all" is merely limited by the availability of brainpower (technology), natural resources, land suitable for agriculture and the number of people willing to work. The totality of all such before-stated resources is what constitutes "real wealth." This wealth has nothing to do with money or gold. The usefulness of gold ends where the uses for it in a society lie. Any value attributed to this particular metal over and above that limit is purely artificial and for no other purpose than that of gain (profit, control, power).

And here is how the corrupters can be recognized: DO THEY WANT SOMETHING FOR NOTHING? DO THEY WANT BENEFITS, THEY THEMSELVES HAVE NEITHER EARNED NOR WORKED FOR? DO WE KNOW OF INDIVIDUALS, WHO LOVE TO FOCUS ON HOW TO BEST USE THE MASSES' TOIL FOR THEIR PERSONAL GAIN (PROFIT, CONTROL, POWER)? IF SO, THEN **IN THEM MUST WE IDENTIFY THE NATURALLY-BORN PARASITES OF MANKIND!**

They are however greatly outnumbered by the many who would wish to contribute for dignity's sake. If this great majority would begin to understand the detrimental consequences of the unrighteously controlled money system they are forced to toil under, then their naturally-born slave masters would quickly be stripped of their unfair advantage and be made truly equal to all.

In an economy functioning without a system of finance, the Engineer would continue to design automated equipment for the farmer to harvest his land, the farmer would not stop growing food and the truckers not cease to drive their rigs to pick it up. The carpenter will continue to build houses for those who have none, and the refineries would remain open for gasoline until the Engineers have found

alternate energy sources. Where everyone will be guaranteed unconditional access to essentials of life no one will panic, but rather have time to decide how to contribute with his or her talents to the benefit of all in return for such access. People will love and protect their new-found freedom against those who may dare to ensnare them and ensure that none of them will succeed.

A tremendous amount of leisure time will be generated as full advantage is being taken from automated systems for the production of consumer goods, and once the market is saturated, the production output can be conveniently reduced without negative consequences and be limited to only keeping up with market demands. The notion "full employment is a desirable goal" will become a thing of the past and be replaced by the objective of "maximum leisure time for all." A reduction of production output will be welcomed, as less waste will be generated at its consumption level. Every member of society will consider himself or herself an owner of it all, and with their lives fight for the preservation of this economic freedom. Yet that may never be necessary for as long as none could be found to overturn it. Since demands on production will exclusively be regulated by demand, production will never be in excess of natural consumption, eliminating the need for "production at all costs (waste) so profits can be maximized."

Property rights are honoured and protected by law, and no one will be compelled to part with any production of his own unless voluntarily offered as his or her contribution to any or all.

We believe, with proper introduction of these concepts, sound, logical, thinking, and naturally intelligent people will conclude within the powers of their own reasoning that a closed society can easily look after its needs without the use of a medium of exchange or system of money. It is ultimately the people, who will decide for themselves whether or not they want to become participants of such an economic community after having examined for themselves the pros and cons of such a plan. The possibilities for happiness and a feeling of true freedom are immense, and we are not saying that no societal progression is possible beyond

that type of economics. What we are saying is, **we do not believe that progression is possible in *any* spiritual way without first having taken this particular step into becoming part of a society which functions on the basis of absence of money!** Children must pass through lessons of lower grades first before expecting to graduate as masters of anything. The human race in its progressional steps is no exception here. Certain lessons must be learned before we can move on - and this is undoubtedly one of them. Good Night!

*"Banking was conceived in iniquity and born in sin....  
(If the banker's fortunes were to) disappear as they ought to,  
then this would be a better and happier world to live in....  
But if you want to continue to be slaves of the bankers  
and pay the cost of your own slavery,  
then let bankers continue to create money and control credit!"*

Sir JOSIAH STAMP  
President of the Bank of England

***"THE GOOSE THAT LAID THE GOLDEN EGG BECAME THE GANDER THAT  
NETTED THE FOE WITH THE ILL-GOTTEN GAIN!"***

(Scribed by Uthrania Seila Sentana-Ries in 1994)

## EPILOGUE

The ultimate annihilation of a global system of debauchery will be precluded by an admission of defeat from its inventors. They will make a statement of significance within their secret chambers which will long be remembered by the many who have made themselves worthy to inherit the Earth in its renewal. Here is what they will say:

***"We, of the royal faction of debauched tankards, do hereby place within our seal that mandatory statement of fulfilment which has left us without words to even protect ourselves within the plumage of despised revolution!"***

***"This, my brothers of elitist faction, was in fact placed within our grave site for all those who mediate at the front, that from this point forth we hereby broadside have exposed ourselves by our very mandate.***

***"The people are wise, in (that) they will place on our grave sites that epitome which states very simply that 'Only the stars in their wisdom gain prudence to rule over us, for we are the epitome of their glory!'"***

(Quotation contributed by HATONN, Esquire of the Nations).

QUIPS by Reni Sentana-Ries from December 30, 1998, 1:30 am:

The indebtedness of a society is only a small indicator for its tremendous potential to create wealth in the form of goods and services. Why, you may ask? Because **the demand for credit tells of society's hunger for production to satisfy its natural needs**, and those needs seem to forever outstrip its availability of real credit to do so.

Today's finance-driven economies have created plunder of the nations' natural and human resources. And how so? Because **all of today's economies are profit driven by big business and big industries which have a need to grow all on their own lest they collapse**, and their need for resources are *unlike* that of the families' which make up the nation. And what are the needs of a family? Food, shelter, clothing, education, transportation, and leisure time. **We know of no industrial nation which has built its economy around those basic needs of the family.**

After all smoke has cleared, and misconceptions of what constitutes a healthy economy have been done away with, it is in the end the nation's families which create the wealth of the nations. Are they not? Now, if that is in all finality the case, then why should those family units not be granted *for free* that which they so efficiently and abundantly produce? And what should in all finality be the means of payment for all the myriad needs of business and industry? THE PURCHASE ORDER!! The purchase order alone will guarantee an industry's survival, even if demand is reduced to only a trickle of its productive capacity. No industrial steward will lose his business by reason of lack of demand for product. Even no production at all will still guarantee business survival if its legitimate means of payment were THE PURCHASE ORDER!

**To facilitate a workable transition from a money-driven economy to a purchase order society requires in the end to make money obsolete.** But how to do that efficiently and smoothly will be a secret all of this author's own, and will not be described within the pages of this work, nor will we ever discuss this issue with

anyone at this time, for *THAT, we believe, IS THE KEY TO THE NEW ERA, THE KEY WHICH WE WILL NEVER DIVULGE UNTIL NATIONAL LEADERS AND THEIR SECURITY FORCES COME TO US AS THEIR EQUALS AND FRIENDS, AND BEGIN TO TREAT US WITH THE DIGNITY WE ARE DESERVING OF!*



# THE EPITAPH OF FINANCE

by  
Reni Sentana-Ries

*The money dynasty is about to end  
With the end of this age.  
It will be buried along with the oligarchy  
Of men which control it.*

*Time has come to tell the people  
Lest its collapse will go down unmentioned  
In he annals of man's history.*

*Its demise will be the fall  
Of the greatest tyranny man has ever seen.*

*We hail this event,  
For the end of this dynasty  
Will usher in the dawning of a new Day  
Of freedom for the people!*

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# THE EPITAPH OF FINANCE

*Money is the root of all evil.*

*Evil is everywhere because the system of money is everywhere.*

*Man is controlled by lack of money  
Which keeps him in poverty, indignity, stress, chaos and crime.*

*We call it "hell" – the opposite of paradise.*

*The people want their lost paradise back  
But can't have it where money keeps them in slavery.*

*And so the people decided that money must go  
So paradise can come!*

*And with their feet they walked  
And their hands they laboured  
And their voices they shouted  
And with their will they insisted.*

*And with the might of their souls they overturned the tables of the money  
changers!*

*That was the day when paradise came back to give them joy!*

– Reni Sentana-Ries

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