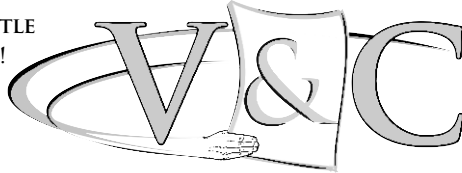


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HAND-TO-HAND EXPRESS

THE PEOPLE HAVE A RIGHT TO VOICE AND COUNTERVOICE

~ No. 10/20: MONETARY SYSTEM ~

INTRO

Many people feel overworked. They have the feeling that they have to achieve more and more in less and less time. Scientists have shown that pressure and work density are actually increasing – they call this phenomenon “social acceleration”. As a result, many employees increase their working speed, work longer or from home and reduce breaks – often to the point of exhaustion. The financial pressure of rising living costs (like rent, food, electricity, gasoline, etc.) is also constantly increasing. It is said that on average, every German is indebted with 29,000 Euros. Are these growing professional and financial burdens a coincidental development that one has to accept without complaint, or is there a clear cause for this that could be eliminated? [1]

*The Editors
(kno./mik./ts./mol.)*

How money is created

mik./kno. Many people believe that money is created when central banks print paper money and put it into circulation. That's right, as far as we are talking about cash money. But commercial banks have another way of creating money: By issuing loans. A borrower is credited with a certain amount of money, for example, 30,000 Euros. In return, the bank simply increases the figure in the borrower's account by 30,000 Euros. The

so-called “book money” or “fiat money” is created in the bank's computer at the push of a button, virtually from out of nothing. The amount generated in this way was not actually there before the loan was granted. The money created out of nothing must be earned subsequently by working people. Only at the moment when something is built or produced with borrowed money this amount is offset by a real value,

for example a home of one's own, which had to be pledged to the bank in advance as collateral. It is astonishing that the banks receive interest and compound interest in the course of the loan repayment, or in case of an insolvency of the borrower, for example, they receive the pledged home, although they did not have to spend any pre-existing money. [2]

Compound interest – advantage for a few

mik. Compound interest describes the interest that savers or debtors receive on interest. Because interest always generates new interest, the money multiplies almost constantly by itself, which has unimaginable consequences. If Joseph had invested one Eurocent with 5% interest and compound interest when Jesus was born in the year zero, then today several billion balls of pure gold of the weight of this earth would have been

created. If Joseph had invested that one Eurocent without compound interest, it would have turned into just one single Euro over all these years. This calculation makes the extreme effect of compound interest clear. The effect of compound interest is that all debtors who cannot pay their due interest on time are burdened and those who lend money are favored. Compound interest thus contributes to an exponential growth

of the world's debts and assets, making the poor poorer and the few rich people richer. Albert Einstein summed up the effects of compound interest as follows: “Compound interest is the eighth wonder of the world. He who understands it, earns it, he who doesn't, pays it.” [3]

The FED: Instrument of criminal bankers to enslave the world

bee./kno. According to the US author G. Edward Griffin*, in 1910 representatives of the leading banks (Rothschild, Rockefeller, JP Morgan, Warburg, Kuhn Loeb, etc.) met anonymously and in the strictest secrecy on Jekyll Island, an island off the coast of the US state of Georgia. They met with the intention of founding the US Federal

Continued on page 2

Redistribution from the diligent to the rich

mik. The fact that an increasing number of people are becoming poorer and poorer and a few richer and richer can be read every year in studies such as the Oxfam Report (2017). Why is this? Because loans are granted against interest, all companies that have taken out loans must generate interest. However, com-

panies can only pay this interest if more and more goods are produced with less and less working time and raw materials. In addition, companies pass on the interest costs to the consumer by increasing the prices of their products. Currently, about 40% of interest costs are hidden in the product prices that

everyone pays when shopping. As a result, the money goes from the consumers – via the product manufacturing companies – to the interest recipients. These are mainly rich investors and the owners of the banks, most of which are privately owned. [4]

Sources: [1] <http://schattenblick.de/infopool/sozial/psychol/spfor208.html> | <https://deutschlandfunknova.de/beitrag/schulden-viele-deutsche-sind-ueberschuldet> | <https://boniversum.de/studien/schuldneratlas/schuldneratlas-downloads/> [2] www.bundesbank.de/de/service/schule-und-bildung/erklaeerfilme/wie-entsteht-geld-teil-ii-buchgeld-613628 | <http://norberthaering.de/de/27-german/news/377-geld-aus-dem-nichts> [3] <https://monneta.org/umverteilung/> | www.grobauer.at/josefs-pfennig.php | www.anti-zensur.info/azk9/schuldzinsen | <https://de.wikipedia.org/wiki/Zinseszins> [4] www.oxfam.de/system/files/20170116-oxfam-factsheet-wirtschaftssystem-fuer-alle.pdf | <https://monneta.org/umverteilung/> | www.wissensmanufaktur.net/media/pdf/compact-zinsen-rico-albrecht.pdf

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Reserve System (FED). This private central bank was intended to provide credit to governments, businesses and individuals. In an absolute monopoly position, the FED was to enable bankers to determine money supply and interest rates. This monopoly was secured by the leading banks through the so-called "Federal Reserve Act", a draft law drawn up far from the public eye, which was passed at the end of 1913. Griffin exposes the FED as a pure cartel** in his best-seller "The Creature from Jekyll Island": It ruthlessly and intriguingly forced its borrowers into a complete financial dependency. For more than a century, the debts of borrowers have been increasing at an alarming rate, while the wealth of banking families has grown immeasurably. [5]

*political commentator, author and documentary filmmaker

**Group of actors or companies who create advantages for themselves through secret and mostly illegal arrangements

Central banks: an instrument of power in the hands of financial oligarchs*

hrg. Central banks are responsible for monetary policy in a country or currency area. Here it is important to understand that almost all central banks in the world are not government institutions, but privately controlled banks. Except for the central banks of a few countries such as North Korea, Cuba and Iran are all controlled by the Rothschild family and

some international bankers' families. This enables these financial oligarchs to trigger economic crises in a single country or even worldwide. For example, the banking crisis in the USA in 1920, the US financial crisis in 1929 and also the financial crisis in 2008 were deliberately brought about by the US central bank FED. Similarly, Russia in 1998 and

Argentina in 2001 were plunged into a deep economic crisis by the monetary policy of their central banks. In all these crises, only the financial oligarchs benefited, increasing their power and wealth enormously, while the population was plunged into misery and poverty. [6]

*Oligarch: someone who exercises power to his advantage through his wealth

How power is exercised through the reserve currency

kno./ts. A reserve currency is the currency that has a special position in the international monetary system and is used in world trade as a transaction currency*. The Bretton Woods Agreement of 1944 elevated the US Dollar to this special position and established it as the reserve currency. The consequence is that most states cannot process their business transactions in their own currency. For example, if an Argentinean businessman wants to buy machines from Germany, before paying he must convert Argentine Pesos into US Dollars. In these inter-

national transactions, the US central bank FED – which is the only institution that can create and circulate new Dollars – not only makes steady profits, but also controls a large part of the economic flows. Thus the USA can impose sanctions on another country, prohibiting the use of US Dollars as means of payment. In this way they are currently exerting strong political pressure on Venezuela: For a long time now the country has not been allowed to trade its oil against US Dollars – so it is stuck with the oil it produces. This is a severe blow for

Venezuela and its population because this country's major source of income is oil. [7]

*Currency in which a transfer or trade is processed.

Closing Point •

So if it were possible to make the majority of people understand the current money and financial system, at least in its basic features, then it might also be possible to create a new, different system via a fundamental social change, which does not serve the one percent but the majority of people, and which manages to turn money into a product that does not dominate people, but is dominated by the majority of people.

Ernst Wolff,
financial expert, 2019

The Editors
(kno./mik./ts./mol.)

It could be done differently: The miracle of Woergl

mik. In 1932, in the wake of the world economic crisis, Europe was faced with hardship and unemployment. The Austrian municipality of Woergl introduced a regional substitute currency parallel to the currency of the time, the schilling. It was designed in such a

way that it lost 1% of its value every month – just as goods lose value over time. Therefore, nobody hoarded his money, everyone spent it as quickly as possible. The regional currency therefore was the fast circulating oil in the humming economic engi-




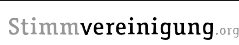


ne – to the benefit of many. When the example attracted attention throughout Europe, it was banned by the Austrian judiciary. Reasons: Only the National Bank may issue money. The miracle of Woergl was over, the crisis returned. [8]

Sources: [5] G. Edward Griffin: "The Creature from Jekyll Island" p. 41 | https://issuu.com/multiwissen/docs/griffin_g_edward_-_die_kreatur_von_ | <https://youtube.com/watch?v=nFsooyoLnvA> [6] www.kla.tv/15043 | www.kla.tv/14016 | <https://wirsindeins.org/hinter-den-kulissen-der-macht/finanzen/federal-reserve-bank/das-kartell-der-federal-reserve-die-acht-familien/> [7] [www.youtube.com/watch?v=74m3mVMAvM4](https://youtube.com/watch?v=74m3mVMAvM4) | <https://youtube.com/watch?v=GckKxITTKYw> (min 1:01 until min 5:06) | <https://deutschlandfunknova.de/beitrag/dollarkurs-die-macht-des-us-dollar/> | <https://inwo.de/das-wunder-von-woergl/> | <https://deutschefxbroker.de/weltwaehrung-und-leitwaehrung/> | <https://kla.tv/15459> [8] <https://youtube.com/watch?v=93KxNe6wHXs>

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