These current economic and social crises are leading to a global, financial “meltdown” that the powerful global elite are using in order to establish a Global Financial Economic System. This will give centralized power to the United Nation’s International Monetary Fund and the World Bank, creating a type of “Global Federal Reserve System”. This is setting the stage for a cashless, electronic currency with a high tech surveillance RFID (Radio Frequency Identification) chip implanted under one’s skin.

The Global Elite, blinded by their thirst for power, orchestrate obtaining total control over the people in the excuse of more transparency; a greater surveillance of the world financial markets, cross border firms, money laundering, terrorist financing, etc….

They believe that they are the only ones capable of governing mankind properly. However, these globalists know very well that people will not easily give up their freedom of the use of cash to accept these “bio-chips” unless there is a worldwide financial crisis, or maybe even a flu pandemic to convince the population that the only way not to lose everything is to accept the RFID chip.

Recently in September of 2009, VeriChip Corp., one of the largest producers of the RFID Chip, obtained an exclusive license to two patents. These patents held by VeriChip partner Receptiva LLC, relate to biosensors capable of detecting the HIV1 and other viruses and biological threats.

The Global Elite have been working on this project for many years. In April of 1998 the feature article of Time Magazine reported that, “the future, money will be stored in the laptop, in the debit card and even (in the not-so-distant future) in a chip implanted under the skin.” This technology is now available and is already being applied on human beings around the world.

Patrick Redmond, author of the book, New Technologies – A Hidden Danger, who worked for IBM until 2007, explains the RFID chips: “They are Radio Frequency Identification devices. An RFID is a microchip with an attached antenna. The microchip contains stored information which can be transmitted to a reader and then to a computer. RFID’s can be passive, semi-passive or active.

Active RFID’s have an internal power source such as a battery. This allows the tag to send signals back to the reader, so if I have a RFID on me and it has a battery, I can just send a signal to a reader wherever it is. They can receive and store data and be read at a further distance than the passive RFID’s. The batteries used can only last a short while. But the current batteries in the RFID’s can last for over a hundred years, because of their self-generating power.”

In 2007, Hitachi introduced the world’s smallest RFID chips which measure just 0.05 x 0.05 millimeters. Compare this with the new powder-type RFID tags which measure about sixty times smaller. These “powder” RFID’s, like their predecessor, have a 128-bit ROM for storing a unique 38 digit number.

According to Mr. Redmond, “The chip in the National ID card has not only a number, but also a person’s work history, education, religion, ethnicity, police record and reproductive history.”

Wal-Mart, Best Buy, the U.S. Military and many other agencies around the world, are already implementing the use of RFID chips. In London, police authorities announced that they were putting RFID chips on the entire police force. In Shenzhen, Southern China they are implementing RFID readers to track the movements of citizens: “all citizens have an ID card with a chip so that they can identify who is in what part of the city at any point in time.”

New technologies have been developed to allow daily life to be recorded and retrieved. This may all sound very helpful but, at the same time, it is very frightening.

These RFID Chips will be at the same time; your money, medical monitor, license, passport, anti-terrorist solution, locator for lost children or Alzheimer patients,…etc. These RFID’s inside your body will be read by readers which connect data to cell towers through the SensorNet project with technology capable of also drawing information from your body; for heart monitoring, blood pressure, your whereabouts,…etc.

This may all sound very helpful but, at the same time these chips, when implanted in the body will have the “input” capacity for brain functions such as mind control, language, and memory, making it possible for a super surveillance of mankind across the globe, thus compromising our free will.

The SensorNet project will integrate nano, macro and conventional sensors into a single nationwide network that will feed back to an existing U.S. network of 30,000 cell mobile phone masts, forming the skeleton of an unparalleled national surveillance network.

Continue on page 2
The present UN is doomed

The UN is doomed because it is based on a structure of sin. This UN that rejects the values contained in the Declaration of 1948 has no future. To survive, the UN needs the truth, the truth that the Church offers about man, his divine origin, his destiny—which is eternal bliss. The UN needs the Church and Christians because it needs to be freed from lies and violence. One must stop suppressing the truth. Stop depreciating the family! Stop instilling into the intimacy of couples to “administer” their inalienable right to transmit life! Stop crushing the weakest! Stop limiting the sovereignty of nations! Stop installing a globalization that controls the world economy, will control every human being! Stop the insidious construction of a world government that is above every person and nation! Stop imposing to mankind a system of ideological domestication through the control of the media! Stop controlling the world by using a perverted conception of the law!

A senseless war

The Church must proclaim today that a new war has begun: an all-out war against man. A war that wants to first annihilate man, and then destroy him. A war that wants to alienate man from his reason and will, in which his prodigious resemblance to God is expressed. A senseless war in which the price of the death of God is the death of man.

This is the privilege and mission of Christians to be watchers and beacons, to show to everyone the way to follow to avoid snares and traps, and above all, to be witnesses of hope.

Monsignor Schooyans

New book and DVD available

New Technologies – A Hidden Danger

RFID chips: Microchips are being imposed on the population for medical purposes, inventory of products, and as a means of guaranteeing the safety of cashless transactions. But we all know that the purpose of this technology is to control the population.

Genetic Engineering: GMO foods are being forced on the world by the World Trade Organization as a means of controlling food through corporations. GMO foods currently flood the market, causing disease and sickness.

Synthetic Biology: Chemical warfare looms on the horizon, with many countries in the control of various biological weapons. The Church wants to first inform man and, secondly, stop him.

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Global Control through RFID

Continued from page 1

The International Criminal Court

Under the pressure of some radical feminist and homosexual movements, the competence of the International Criminal Court, created on July 17, 1998, could be extended. This is the source of the new “human rights” of the UN. These new rights are no longer recognized and declared; they are rather imposed, and are the expression of the will of the mightiest. Man must re- pare Mother Earth (the goddess of the earth in Greek mythology), in place of God, his Creator and the Creator of earth.

Secularization

What is meant by secularization is all the groups that militate for the disappearance of all that pertains to God and religion. Freemasonry is one of those organizations that militate in favor of secularization.

Almost every member of the UN is a Freemason.

The UN no longer hides its wish to control consciousness. There is, for example, a strange organization, the “United Initiative of Religions”, founded by an Episcopal Bishop, William E. Swing, an ardent supporter of the New Age, who wants to start a world religion that would soon forbid the existence of other religions. It is in the interest of the UN octopus to support this plan, for globalization is not limited to politics or economics; it also concerns the “global soul”.

These circles are dreaming of a new global ethics. This theme was developed by Hans Kung, Vvery person and item on the planet.

The pyramid-shaped system of standards adopted by the UN has transformed this organization into a fantastic machine whose role is to control lives, and therefore control individuals, families and States. National States must accept being the satellites of the World State, and be replaced by the head of the “pyramid”. This is what the plan for Global Governance is all about.

These new “human rights” promised by the UN explain the campaign of attacks against the presence of an observer from the Holy See (Vatican) at the UN. The Church would like to silence the Vatican because its stand is not based on consensus, but on truth. The Church cannot accept that any reference to truth is chased from the forums. These pressures against the Church are guided and financed by secularist groups, in order to outlaw from the world community the Church and Christians. These secular circles want the triumph of intolerant agnosticism.

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New World Order – A Horrific Utopia?

Exactly 33 years to the day prior to the great Miracle of the Sun in Fatima, that is, on October 13, 1884, Pope Leo XIII had a remarkable vision. When the aged Pontiff had finished celebrating Mass in his private Vatican Chapel, attended by a few Cardinals and members of the VATICAN state, he suddenly stopped at the foot of the altar. He stood there for about 10 minutes, as if in a trance, his face ashen white. Then, immediately going from the Chapel to his office, he composed the above prayer to St. Michael, with instructions it be said after all Low Masses everywhere.

When asked what had happened, he explained that, as he was about to leave the foot of the altar, he suddenly heard voices - two voices, one kind and gentle, the other guttural and harsh. As he listened, he heard the following conversation:

**The Angelic voice of Our Lord:** You are the most holy and inviolable sanctuary in the midst of a second Enlightenment. We simply cannot proceed apace with even greater impudence. We have not only left behind in research becomes an ominous prognostic of the future. In the light of Cardinal Ratzinger’s (Pope Benedict XVI) reflections on the New World Order and his urgent call to “get to work”, we, the Pilgrims of St. Michael and the regular readers of the “Michael Journal”, agree with Pope Benedict XVI that the New World Order would be a horrific utopia and we have written extensively on the issues opposing the New World Order, the Illuminati and Freemasonry. The works and writings of our founder Louis is Even, we promote a positive solution of Social Credit based on the beautiful and prophetic Social Teachings of the Catholic Church. Social Credit would put the financial service to the system of every man, woman and child from the very cradle of mankind. The new man must be numbered among the ethical constants of every human society.

But all this is possible only if we acquire also a new sense of the dignity of suffering. Learning to live also means learning to suffer. Therefore respect for the sacred is demanded, too. Faith in God the Creator is the surest guarantee of man’s dignity. It cannot be imposed on anyone; but since it is a great good for the community, it can make the claim to respect on the part of nonbelievers.

It is true: rationality is an essential hallmark of European culture. It is a specific human trait. Yet it is a rationality that can become devastating if it becomes detached from its roots and extols technological feasibility as the sole criterion. The bond between the two foundational sources of knowledge – nature and history – is necessary. These two areas do not simply speak on their own, but the two together can provide some indication of what path to take. The exploitation of nature, which rebels against an indiscriminate use, has prompted new reflections on the New World Order and his urgent call to “get to work”, we, the Pilgrims of St. Michael and the regular readers of the “Michael Journal”, agree with Pope Benedict XVI that the New World Order would be a horrific utopia and we have written extensively on the issues opposing the New World Order, the Illuminati and Freemasonry. The works and writings of our founder Louis is Even, we promote a positive solution of Social Credit based on the beautiful and prophetic Social Teachings of the Catholic Church. Social Credit would put the financial service to the system of every man, woman and child from the very cradle of mankind. The new man must be numbered among the ethical constants of every human society.

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A new financial system that respects God's plan for His Creation

To put an end to the present financial crisis, world leaders are calling for some kind of global governance, which would include regulation for a world government. And as "a crisis like this should not go to waste," they add that we should take this unprecedented time to face the environmental problem, that is to say, that people (especially in the Western world and its globalization) should consume much less, in order not to deplete the earth's limited resources. As they usually do, any crisis is a pretext for them to call for more power and centralization over the people.

But what these world leaders do not say is that we do not need a world government to solve the financial crisis, or save the environment. Besides, what they propose to get out of the crisis – spend more to create more jobs – goes exactly against protecting the environment. This is only one of the many contradictions of a flawed financial system.

If one examines the problem closely, one sees that it is the rule of the present financial system that causes such a useless degradation of the resources of the globe – especially the raw materials that bind the distribution of purchasing power to employment, thus creating situations like this one: ecologist groups would like to force a plant to stop polluting the environment but the Government replies that it would cost too much and could even force it to close. So it is preferable to keep the jobs even at the expense of the environment.

Reality – the environment – is sacrificed for a symbol – money. And what about all the artificial needs created for the sole purpose of keeping people employed? What about all the paper work and red tape that requires the need for a lot of people, packed in office buildings? What about goods manufactured in order to be consumed as quickly as possible, in order to sell the stock? All that leads to the useless waste and destruction of the natural environment.

The basic cause of pollution in the environment and the waste of the resources of the globe is the chronic shortage of purchasing power, which is inherent in the present financial system: at any given moment the amount of money available to the community as purchasing power is never sufficient to buy back the total production made by industry.

Without this other source of income (the dividend), there should be, theoretically, a growing mountain of unsold goods. But if goods are sold all the same, it is because instead, we have a growing mountain of debt! Since people do not have enough money, retailers must encourage credit buying in order to sell their goods: buy now, pay later (or should we say more precisely, pay forever...?) But this is not sufficient to fill the gap in the purchasing power.

So there is also a growing stress upon the world's structures without increasing the quantity of consumer goods for sale. (Note: because of progress, we have all the consumer goods we need but less and less human labour, but this is not a blessing in a system where income is only distributed to those who have a job.) So governments have recourse to what they call "infrastructure programs": they will build bridges, roads, etc. But this is not sufficient either.

The following paragraphs are taken from the summer, 1991 issue of the English publication The Social Crediter (www.douglassocialcredit.com): "Really, the only way to deal with the problems of pollution and spoliation is to remove the incentive for them by reducing the amount of per capita income spent on external costs and increasing the amount spent on internal costs. Spoliation is the emphasis on production as an end in itself to deal with an inherent defect in the system: the environmental benefit of any correction of this defect would take the pressure off people to build capital that is redundant and that nobody wants. The solution is a rational and balanced assessment of our environmental situation and open the broadest possible range of options for contending with it.

"The first step towards economic and environmental regeneration is to increase the flow of income to consumers. Of course, by 'income' is meant real buying power – not recycled debt for which the people are already responsible in their roles as consumers and taxpayers. The banks create billions of dollars daily against the real wealth produced by the population, and the upshot is that the country is wallowing in debt. These same institutions could be instructed to create credit on a debt-free basis and to equilibrate the flow of production costs and ability to liquidate them. Thus, in the form of dividend, payable to all citizens.

"Against the wishes of virtually every conscious person, our beautiful earth is being inensively ravaged by purely self-serving motives. When we trace the causes of the present situation to their source, we find a flawed financial system. We need not destroy the money system – indeed, to do so would be a grave error – but it is crucial that we reform it so it becomes the servant, not the master, of our aspirations."

Alain Pilote

Pope Benedict and Cardinal Biffi on the Apocalypse

Christian Revelation teaches that the world will not last forever. One day, God will put an end to the terrestrial world. The Church does not know the date of this event, only God the Father knows: "But as for that day and hour, nobody knows it, neither the angels of heaven, nor the Son, no one but the Father alone." (Matthew 24:36.)

Jesus Christ, however, left us with many prophecies that are clear enough to allow us to understand the unfolding of what will precede the end times, these are called the "signs of the times." Before His second and final coming on Judgment Day, Jesus Christ will have prepared the hearts of men through a series of events.

Pope Benedict on the Beast

In his recent book, Jesus of Nazareth, Pope Benedict XVI, in a comment on the prayer of the Our Father, wrote this about the Beast of the Apocalypse:

"We see before us the dragon of which the Book of Revelation speaks. 'Then another sign appeared in Heaven: and beheld, a great red dragon having power, and wisdom, and on his heads were seven heads and ten horns.' (Rev. 12:3.) John portrays the 'beast rising out of the sea,' out of the darkness of events.

"In his Tale of the Antichrist Solovyov foresees a new financial system that would create the beast: 'we have all the consumer goods we need with less consciousness of human beings.' But in this way, they will have renounced their roles as consumers and taxpayers. The principle engine of economic regeneration is to increase the flow of production costs and ability to liquidate them. Without this other source of income (the dividend), there should be, theoretically, a growing mountain of unsold goods. But if goods are sold all the same, it is because instead, we have a growing mountain of debt! Since people do not have enough money, retailers must encourage credit buying in order to sell their goods: buy now, pay later (or should we say more precisely, pay forever...?) But this is not sufficient to fill the gap in the purchasing power.

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Cardinal Biffi on the Antichrist

"In his Tale of the Antichrist Solovyov foresees that a small group of Catholics, Orthodox and Protestants will resist and will say to the Antichrist: 'You give us everything, except what interests us, Jesus Christ.'

"According to Vatican Radio's summary of his preaching, the cardinal explained that "the teaching that the great Russian philosopher left us is that Christianity cannot be reduced to a set of values. At the center of being a Christian, in fact, the personal encounter with Jesus Christ." "

The Social Crediter (www.douglassocialcredit.com) offers "infrastructure programs": they will build bridges, roads, etc. But this is not sufficient either.

"The 78-year-old cardinal said that if Christians 'limited themselves to speaking of shared values they would be more accepted on television programs and in social groups. But in this way, they will have renounced Jesus Christ, the only way to save the reality of the resurrection.' The cardinal believes that this is "the danger that Christians face in our days.... the Son of God cannot be reduced to a set of good projects sanctioned by the prevailing world of relative values, such as: the love of peace and respect for nature. If these become absolute, uprooting or even opposing the proclamation of the event of salvation, then these structures become an instigation to idiocy and oblateness on the way of salvation."
Some quotes on the NWO

The Illuminati

This quest for a world government has been going on for a long time. For example, on February 17, 1953, Financier Paul Warburg said before the U.S. Senate: “We shall have world government whether or not you like it, by conquest or consent.”

This quest for world domination can be traced back to the creation of the “Illuminati”, a secret society, in 1776. Their leader, Adam Weishaupt, wrote back to the creation of the “Illuminati”, a secret society, in 1776. Their leader, Adam Weishaupt, wrote this quest for world domination can be traced back to the creation of the “Illuminati”, a secret society, in 1776. Their leader, Adam Weishaupt, wrote back to the creation of the “Illuminati”, a secret society, in 1776. Their leader, Adam Weishaupt, wrote...
sented by William Tell, the Swiss national hero and liberator of the poor and of the oppressed. On the edge, one can read these Latin words: “Jus praedestinum – God will provide”, which specifically refers to the verse of the Gospel of Matthew men- tioned above.

In all our meetings to organize local debt-free banks, we need to remind people that God does provide, that He is indeed very generous. In the Philippines, for example, one farmer had three trees of corn. If you take one seed of corn, this seed will give you three stalks which will give you around 200 seeds. So if one gives you 200, then ten gives you 2,000; one hundred then gives you 20,000. Three crops per year (20,000 X 3) yields 60,000%. And the banker will probably give you 6%. This means that God is indeed generous.

There are fish in the sea you can fish. You can till the earth, and the earth is very generous. You know the basic needs in the world as far as natural resources are concerned. It is not a problem of food but a problem of distribution. Then it is important to remember how the earth is generous and that there is enough room for everybody on this earth.

In Switzerland, as I told you, this system of small banks is working. There is also another system in place, a parallel one called “wir”, the German noun signifying “we” in English. This involves a no- tion of community. This money has been in existence since 1933, created during the Depression, and it is working very well. It is parallel money. Few know about this money, Switzerland, which is the poorest country in the world because of its organization of small banks and this kind of parallel money.

What you need to start a bank
To establish a local debt-free bank is very easy. You just need small sheets of paper or small book-lets, which we will call the accounts, and a general ledger. In fact, we will do exactly like the five people in the tale of Salvation Island (in a leaflet entitled “The Money Myth Exploded”), who realized they can create their own money. (See n. 17.)

The following system will therefore allow any community or village to make financially possible what is physically possible in that community, that is, to create as much money as they need to exchange goods and services. Just like in the tale of “The Money Myth”, you can first use a blackboard and a chalk to explain the system to the people gathered in front of you, who wish to be part of this local bank and exchange system.

Then you distribute a small card to each member of the community, which will be their bank account. (See Figure 1 on page 7, a blank card.) You can use any bookkeeping card, small enough so it can be put in your pocket, in your purse. This will be the money and, at the same time, the way to create local money without interest. It is very important to state: local money without interest.

You distribute pens in the poor countries because, many times, they do not even have pens, and you write on the card the basic personal information: your name, your address, your card number (which is the same as your bank account number), your birth date and signature. The signature proves that you are the owner of the card; even if you lose it, nobody else can use it. As you will see later, your signature is required on the cards – yours and that of the person with whom you are exchanging goods or services – every time you make a transaction.

The first thing that you distribute is to give numbers to the people. That means that everyone that is in the room should be allocated a number, one after the other. The first row can have ten people, the second ten – and so on. Everyone says the next number in sequence and everyone writes his name down on the card – number 1, 2, 3, 4, 5, 6, 7, 8, 9, 10. And the ledger for the community writes all the names in the ledger with the corresponding account number. This will be your bank account number. It is like a foot- ball team – you give a number to everyone, and this number matches the name on the card.

Depending on the level of development in the community, you can add your phone number and e-mail address, if applicable. You can also mention your trade (present occupation) and other jobs you know that people do there. This type of infor- mation can be used if one wants to create a catalogue of all the goods and services offered in the commu- nity. On the back of the card, there is the address and phone number in case of emergency.

In the other columns, you have the date, the rea- son for the transaction, a column to show the money you receive, in small units, and a column for the amount and signature of the person with whom you are transacting, and a column for the money coming in to you. You can see that this is very simple.

An illustration
In order to understand better how it works, we have an example you can look at. (Figure 2, Tom Smith’s card.) The first amount written down on your card is called a “deposit” of Social Credit, a social dividend, given periodically (once a month) to every member of the community, representing their common heritage in the wealth of the community (progress, life in society, natural resources). This amount is to be determined by the community, and must cover the basic necessities of life. So on the first line you see a date, the reason (a dividend), nothing in the money-out column (you draw a line, it is money that you receive, not money that you spend), the number and signature of the person giving you that money (in this case, the sig- nature of the local post office, if it is a deposit). Then for the sake of the example, the number “0” was allocated to the bank. And on the last column, money in, $100 is inscribed. The bank has given you a dividend of $100. This transaction was also inscribed in the ledger of the bank.

Now on the second line, let us suppose that Tom Smith wants to trade with John Jones who owns 50 kilos of ap- ples, for a cost of $50. So you have the date of the transaction, the reason (purchase of apples), the amount you spent ($50), the number and signature of Paul Jones, who gave you the apples (Paul Jones, for the sake of this example, was allocated account number 2.) Paul Jones signs his name on your card, and you sign your name on his card.

Every transaction always involves two cards, therefore two signatures. A purchase for you on your card will be a sale on Paul Jones’s card. The reason of the transaction will be “sale of 50 kilos of apples”, and the $50 will be written in the column of the money-in, not the money-out. And Tom Smith’s signature will appear at the end of the line.

Now, let us suppose Paul Jones has a chair that needs to be fixed. He knows that Tom Smith is a car- penter. He goes to him and, Tom Smith agrees to do the job. So you do the same job, both reasons for the transaction (chair fixes) with the amount ($10) written on each card as money that comes in on one card, and goes out on the other. And the examples could go on and on.

This system is presented to the people for the first time during the meeting for the foundation of a local debt-free bank. The group chooses a name for themselves, and inscribe you will be the leader of the group. Then you create a local account in the first account book, and you sign your name with such a card. When the cards are dis- tributed, you put your name on the card – you do not need to put all the other details. And you make trans-
It was very interesting to see how many people were willing to act and to take the responsibility of running the bank. In Poland, we had so many people who came on the stage, it was just unbelievable. In the Philippines too, a lot of people were volunteering to be in front to fill the various positions. So as soon as you have seats in front of the general assembly so these managers and auditors will be able to sit down. It is the community that chooses the people who will be on the board of the bank, people they can trust and who have enough skills to do the job.

In Madagascar we established a bank in one of the poorest villages in the country and now we are receiving great reports signed by the management of the bank. They understood, and they took the responsibility of their new bank very seriously. To be the bank manager of the local bank is very easy: your only task is to be in charge of the bank ledger. There is no need for a safe, bullet-proof window, a communicating device, or bodyguards. You need only the money, the signature of the auditor, the money. The only thing you have to keep in your house is the bank ledger.

The prices

Now at this stage you have the general manage- ment, you have the auditors, and you have the general assembly. It is now important to put in writing capable prices for basic goods and services of the area. This is to be decided by the general assembly. It is also extremely important to put in writing how the profits will be divided within the community. Our local bank will create money as any bank does. It will create money and will create money to allocate investments for the production of goods. Thus the people, when they have a lot of pluses (money in) on their cards, can invest those pluses in projects, and those projects will give more abundant production. So it must be put in writing how the profits of this abundance will be distributed. This way, the people will be more eager to share.

In the Philippines, for example, a rice producer who understood the system very well signed a contract to share 70% of the profits from his rice produc- tion with the general assembly, keeping only 30% of the profits for himself. It was really astonishing for me to see this generosity. A priest explained to me that when there is no interest charged, when there is no interest charged, the producers are very happy, and the pro- ducers are very happy, even in countries, usury can climb up to 1,000%.

This means that you lose 1,000% a year. And because we now have a local banking system without usury, without interest rates, everybody is happy, and everybody can share more. Now all this money will not go to the user who was doing nothing except tak- ing 1,000% per year.

A system that works

This system reminds us of the parable of the dishonest manager in the Gospel of Luke (Chapter 16) the parable of the dishonest steward saying to his master’s debtors: “Here is your sum; take it down and quickly write the sum that you owe to my master.” The only difference is that with our local debt-free banks, everything is done honestly. And it is working! In fact, it is working even better in countries that have usury, the poorest villages in the Philippines too, a lot of people were volun- teers. The development is fast because one local bank alone is a plus, but if this bank is alone, it is not enough. You need to spread on a regional level around a city, for example. This way you can ex- change all the goods, the food, services; you can exchange everything, not only the basic needs for life. And it is now happening in the Philippines that the development is going as fast as possible. We are really astonished that they have understood everything so well with just one month’s teaching. They already opened more banks than we did when we were there. Now we need people to travel all over the world to spread this idea to others.

François de Siebenthal

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Money must be created by the earth's inhabitants

Let us imagine an isolated island, far away from the toils of the world, and upon this island are ten men. These ten men are good workers, and they know how to take advantage of the riches of the island.

Each man exercises his trade: Peter cultivates the earth, Louis breeds animals... etc.

One day, Peter is tired of eating just vegetables so he goes to find Louis to ask him to exchange a calf with some potatoes. But Louis does not like potatoes, and so he refuses to give him the calf.

So Peter says, “Please, Louis, give me the calf in exchange for the potatoes!” Louis replies, “What will you give me in return?” “I can give you twenty bags of potatoes,” says Peter. “That does not interest me,” says Louis “so I do not want to make the trade.” So Peter returns home with nothing, and has to resign himself to eating vegetables for a while longer. Meanwhile, Louis for his part had too many cows. He really would have liked to exchange them for something else (something that he likes) but not potatoes.

It is the same situation each time one of the ten wants to exchange with the others. Either it is difficult to please the tastes of each one, or it is not the right time. Or even, it’s very difficult to calculate: sometime they would have to separate a calf in two in order to adjust to the need.

Seeing the difficulties they have in trying to make an arrangement, so the ten inhabitants of the island gather together in a meeting to discuss the problem. They agree that while the island gives them everything that they need, and it is not the riches that they are lacking, nor the work, but something else. What are they missing that would make it easier to exchange their products more efficiently? So they agree that it is money that is missing on the island.

What a discovery! It is money that is missing on the island. As they have common sense, and did not meet to just discuss the issue, they decide that since it is money that is missing, so what they then need to do is create money.

Our ten men do not act like the governments today when, they find out that money is lacking in the country, and conclude that they need to increase taxes or start a war. So they decide to create money on their own.

“Let us make money for ourselves!” they say. “We will make money, we, the men of this island.” They do not think for a moment about going to find spirits that are for sale, since production has increased quite a bit. There has been great progress on the island.

At the end of the year the ten men hold a meeting. They consider their problem and notice that the money they created at the beginning of the year had done them much good, but that they are still lacking money on the island, considering the trade development.

They still lack money, so they order James to create new money for them. Peter says: “If we receive $25.00 each, that would be sufficient for now.” And so James starts working to create $25.00 for everyone, and he puts down the amount in the credit column of everyone’s credit book.

Peter, who worked more than Louis during the year, had the amount of $150.00 in his credit book, he receives $25.00, and so has the total of $175.00. Louis, who had been sick during the year, had the amount of $50.00 at the end of the year, and he also received $25.00. That leaves him with $75.00.

The $25.00 that everyone received added to everyone’s credit is the dividend of the year on the island. It is proportional to the island’s progress.

Our ten men created the money themselves. They did not ask a usurer to create the money for them. They had more confidence in themselves than in strangers who would come to exploit the producers of the island.

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