

## It fell off the Back of a Recession

Those under 30 years of age may have trouble recognising this allusion. If this isn't you, you can skip the next paragraph.

From about 1890 to 1980, a stock reply to policeman's enquiry as to where certain goods had been obtained was, "Honest, Guv'nor, it fell off the back of a lorry."

So, why is this relevant here? If I may refer you to newsletter number 3 in the archive you will there see that the recession affects merely one of the five aspects of the economy and that all the other four are in rapid growth.

<http://www.harmonyenergyconsultants.com/news/index.html>

Should you happen to work for one of the dinosaurs you may well find yourself with more time on your hands than you're used to. It's a good idea, therefore, to look at how your skills could fit into one or more of the other areas. First, however, something needs to be made clear:

Just where has all the money that the banks lost gone to? I mean, if that were all printed in bank notes, we would be looking for a mountain of more than 30,000 tons of money! Just where has THAT gone to? To find this out, we have to look at how banks actually operate.

Let us take a very simple example: Joe wants to sell his house to Fred for \$120,000.00. Fred has \$20,000 in cash and borrows \$100,000 from his bank (let's call this the Bank of Usury Inc.) and then pays Joe \$20,000 for the house to which the Bank of Usury adds \$100,000 as an available credit to Joe's bank, the Snowball Chartered Bank. Fred has signed a contract with the Bank of Usury to pay them \$500.00 per month until \$300,000 has been paid (woops, three times the amount borrowed! Yes, that's normal.) So, just to recap, the Snowball Chartered Bank has received \$20,000 cash and a promise from the Bank of Usury to make \$100,000 credit available. Under banking law, this counts as \$120,000 assets of the Snowball Chartered Bank even though only \$20,000 actually exists!

Now, what does the Snowball Chartered Bank do? It can now lend up to ten million and eight hundred thousand dollars based upon this \$120,000 asset! This it does, not in the form of cash but, just as it received from the Bank of Usury, in the form of available credits which it passes on to other banks. Using these available credits, other banks can then lend up to 972 MILLION dollars again, issued in the form of available credits. And so on in an ever increasing spiral!!!

A little look at the books, however, shows a somewhat disconcerting fact: The \$972 million is actually backed by \$20,000 cash plus a promise to pay \$500.00 per month.

In short, as any junior school pupil can tell you, the bank available credits are worth nothing at all and yet it is precisely these available credits which brokers have been so assiduously buying from and selling to each other.

It's possible that you may have read or seen on YouTube that banks have for centuries been in the habit of "lending" ten times the amount of money on deposit with them (in the form of bank letters of available credit - never in cash!) and then charging interest on this non-existent money. That is why banks can afford such bombastic buildings. There are, however, two things of which you may not be aware; this 10 times the actual assets has, during the latter part of the last century, gradually increased to ninety times plus and the, literally worthless, letters of available credit are counted as cash assets upon which further letters of available credit are issued. This is how it is that, for example Lehman Brothers, can have lent billions in high risk ventures whilst they, themselves, had no cash at all!

Someone decided "enough is enough", cashed in his chips (oh, sorry, bank securities - this isn't a gambling hall is it? Is it?) and grabbed whatever cash was actually available. That's when the bubble burst and the banks had to write off most of the "available credits" they were holding. So what the banks have actually "lost" is a pile of worthless hot air which they knew is worthless. The "lost" money can't be found because it never existed!!!



Now, if any of us were to sell something we did not own, we would be prosecuted for fraud. When a banker does the same thing, however, it becomes a "necessary public service!" I have no explanation of this, I am merely quoting Presidents, Prime Ministers and the like.

So why, you may ask, if the "losses" are merely the correction of the books to show the real value of the bank's assets and they are licensed to lend money which they do not have as a "necessary public service" why don't they just continue doing so?

A very good question to which, at present, no answer has been made.

All that I can do is to point out the similarities to the events of 1929 whereby the banking cartel simply abused their powers to squeeze the money supply and drive many businesses bankrupt which were then bought up for a pittance by the banking cartel's members and friends. They then went on to create WWII by financing both sides and, thereby, heating up the economy and making things highly profitable for its new owners. The only difference that I can see at this time is that the banking cartel is using the excuse of fictitious massive losses to both obtain massive injections of real cash from you and me and to drive businesses bankrupt by calling in loans and refusing new credit. Well, if they can't be prosecuted for fraud, maybe they should be prosecuted for "failing in their public service".

So, what's all this mean to you. It means two things:

- 1) Now is a brilliant time to create and expand new businesses in the areas 2 to 5. This is so because credits are not being made available to dinosaur corporations to buy up smaller competitors.
- 2) You don't need banking cartel cash; you can create your own! You see, money, in itself, has no value whatsoever. It is merely an exchange medium and can function only so long as trust exists. It is either backed by tangible assets (gold for example) or by complete trust in the issuer. Exactly how you can do this varies from country to country dependent upon the local laws. Generally, the way to do it is to establish a club to exchange goods and services amongst the members. You then issue "value unit tickets" representing, for example, one hour's standard labour. Each member decides what his/her goods and/or services are worth in terms of this one hour standard labour. This activates largely dormant sections of the economy and will often bring prosperity to depressed areas. Neither the banks nor the tax authorities like this because neither of them can take a share in the prosperity generated whilst, as usual, doing nothing to earn it. You may well need a good lawyer on the club steering committee to keep ahead of the pitfalls which the banks will attempt to put in your way.

This is called micro-banking and is much more suitable for localised economies. At this time when the banking cartel, despite their controlling much of the First World governments via the Bilderberg Group, has a very low public esteem, it may be possible to get such micro-banking schemes up and running with little opposition. What you will then have is many localised "value unit tickets" and a single national (or supra-national) currency used primarily for trading between localised groups. As most basic economic activity takes place within individual towns or group of villages, it is in the local "value unit tickets" that up to 80% of all economic activity naturally takes place. This, in turn, makes pretty well everyone immune to variations in the relative value of national and supra-national currencies as well as completely disempowering the banking cartel and stopping the tremendous wastage and inflation caused by bankers' greed.

Inflation proof "value unit tickets" make it possible to start up new ventures serving and supported by the local community. Ideal for these purposes are exactly those in groups 2 to 5.

Just stop feeding the dinosaurs and they will simply go away.

A further useful tool is to step outside of the system altogether. Very, very easily done which is why so much effort has been placed into not only in denying you access to the knowledge of how but to even indoctrinate you with the belief that it is a "crime against god" to do so! The solution is called "prayer".

Now, don't jump to conclusions; what has been called prayer since the Emperor Constantine edited the Bible and what prayer actually is are two different worlds.

Prayer is the knowledge of how to use the God Power within each and every one of us to manifest all our desires. It's simple, easy and extremely powerful. Were this knowledge widespread, daily more people would just step out of "the system" and begin living a life of true abundance. At the request of a number of my advanced students, I have put all this into a simple to follow, 76 page handbook called "The Biology of Prayer" which you can order now as an instant pdf download here.

<http://thebiologyofprayer.com>

You can also help spread the word and earn at the same time by becoming an associate and introducing all your friends and relations to the "hidden" source of their power.

Blessed be

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