



Infowar School

FINANCIAL COURSE

LEVEL 1

FREE

Shaun Almeida

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VERSION 1.0**

Financial Course Level 1

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Why Do We Have Money? It Is Credit For What You Have Done

Imagine if you and ten other people are on a ship and the ship sinks. Everyone gets into the life boat and the life boat lands on an island. Just like in the movies. There was nothing on the life boat except the humans with no money no food or water or anything at all.

When you get to the island there are plants and trees and animals and fish in the ocean. Will you and the ten other people just sit there and not build shelter or gather food and water because no one can pay for it? Or because there is no bank to loan you money to gather food our build shelter and fire? No, of course not. So money is not necessary for humans to take action and build and farm and survive. So why do we have it?

What if there were two people on the island that did nothing but always wanted the food you and the others worked so hard for? And there is nothing wrong with these two people except that they are lazy and they have a very bad attitude and act like people owe them something for no reason at all. You might give them a minimum amount of food just to keep them alive but you probably wouldn't be their slave and give them what you need to survive and starve for them. Also, and most importantly, you and the others on the island would know and remember that they don't deserve your food or anything else you worked for. That is what money represents. It represents the credit, or recognition, that someone deserves for their efforts. You won't give those two lazy people much credit for the nothing that they did but you would give the others on the island credit for all the hard work they did. This is not a credit card we are talking about. We are talking about recognition when we say credit.

Why Give Someone Recognition Or "Credit" For What They Did?

If someone does work for their self, no one is going to pay them. If you fixed your own roof at home can you go to someone and demand a paycheck for fixing your own roof? Just like the people on the island who found their own food, if one person goes off to find some coconuts and bananas they can eat and survive but no one owes them any recognition for their work. They got their recognition when they found the food. The food is their money. If you ask that person for some of their coconuts and bananas that they have and they give you some, then they deserve some kind of recognition from you. On an island of ten people it is easy to remember who helped you and you can help them in the future if the next time you find food as a credit (recognition) for the last time they helped you when you found nothing. By doing this you are keeping an accounting of who gave you something of value and who you gave something of value to. And the food is the currency or money.

What if you and another person both find food? You find coconuts and they find bananas. You could trade and give some of your coconuts to them and they give you some of their bananas. What if three of the other people also found food. One of them found fish and another one found lobsters and another found oranges. Now five people have food and they can trade with each other. There is no money involved just people trading goods but the goods are a form of money because the goods have value. They are valuable because people want them so they can eat and stay alive.

Value

You can make a deal with someone in exchange for something that has value. Someone may offer you some of their lobsters if you build them a hut with sticks and leaves. The lobsters would be the money in that situation. It would be a credit, or recognition, for the work you did building the hut. Anything could be used as money if it has value to the person accepting it. But not everyone wants lobsters. What if you can't eat lobsters because of an allergy? But you want oranges. Then the person with the lobsters can trade some lobsters for oranges with another person and pay you with oranges for the hut you built them. As you can see there is an economy and market forming on the island. The person who wanted the hut built collected the sticks and leaves and vines for the person who built the hut. The person who built the hut only provided the mental and physical labor so they were paid for their labor because their mental and physical labor has value.

What Should We Use For Money?

In a larger population trading lobsters and oranges would not be enough because people need more than those two things. But they could trade anything they need or want because what they need and want has value to them and they would accept those things as payment. Could you keep all those things with you to pay for all the things you need? Cows, apples, tires, medicine, bricks, giving someone a hair cut and countless other things that someone might want or need as payment for what you want and need? No. it would be better to have one object that could represent any type of value. A type of universal currency or money. Numbers are universal. What if we just used numbers as credit for what we have done as work? You could give someone a number they find acceptable for what they did for you such as 20 for giving you some beef and fruit and milk and bread. And people could just give each other a number that was fair for the work they do or the goods they sell or services they provide. If you offer a number and they feel it's too low then they can just say no, that's too low, and then go to someone else. They can put a price on their goods and services so you know what they expect and if it's too high you can say no and go find someone else with a lower number. Two people can also talk it over to see if another number is acceptable which is called bargaining. This works because the numbers are universal. They are not limited by a person's acceptance on how much they like lobsters or oranges. The numbers are easily exchanged and they make the economy and market function very well which leads to prosperity and security for a long happy healthy life. But what exactly are the numbers. Are they pieces of paper you write a number onto and hand it over?

What to Use as a Universal Form of Money

If all you had to do was write a number onto a piece of paper and hand it over as a credit for someone else's work then why bother using money at all. You might as well just ask people if they want to do something for you for free because they could write their own numbers on paper to use as money. They wouldn't need to work for you to get those numbers. Society could work this way if everyone was generous and willing to help each other and just be one big team but that's never going to happen through out our entire society. It only happens between willing people sometimes in smaller groups or if someone decides to help you for some reason.

The best form of universal money is something that is difficult or impossible to counterfeit or produce by yourself. In that past people would use gold and silver and jewels because they could not be easily faked. It's very difficult to make fake gold or fake diamonds. It is also necessary to have universal money that is durable and precious metals and jewels would not rust and turn to dust or fall of the table and shatter or burn in a fire so they were durable secure forms of money. That is really all you need to have as a universal form of money. It has to prevent counterfeit and it has to be durable. And one more thing. There has to be sizes called denominations. Those would be 1, 2, 5, 10, 20, 50, and 100 which we use as money today. These different denominations help us to trade the correct amount. Some fractions that are less than 1 are also useful like .01, .05, .10 and .25. Then if you ask someone for 2 and they only want to give you 1 you could bargain and decide to exchange 1.65.

At this point in earths history we can produce universal money in the form of bills that are lightweight and hard to counterfeit and durable. We don't need to carry a very large and heavy pile of gold, silver and diamonds. They are produced in denominations that we can combine to what ever desired amount we want. But if the money is difficult or impossible to create so that counterfeit is not a problem, then where does the money come from? After all you can't create it yourself so who creates it? And why should they give it to you if you didn't give them any goods or services?

Who Prints The Money? Who Keeps Track Of It?

The government of a country is responsible for printing money. This does not mean that the government owns the value of the money. The government actually has no money at all to give us. All they do is provide a secure way for printing the money and they keep track of how much was printed to avoid counterfeit and fraud within the government. This is usually done in two steps by two institutions. One institution is called the treasury which is responsible for printing the dollar bills and stamping the coins. The other institution is a public central bank that is responsible for keeping track of the new printed and stamped money by using accounting and storing the money inside of a vault for distribution to the citizens of the country. Notice the name "public central bank" not private central bank like the Federal Reserve Bank which is private.

Just because a country uses its government to print and keep track of its new money that does not mean that the government is the source of the value that the money has. Remember that it is your intellectual and physical labor that has value and the money is just a credit for what you did. The money itself is only "paper", or thin plastic sheets now, with numbers on it. The only reason those bills and coins have any value is because people have decided to use them as their universal form of money. Because people will accept them as payment they now have value. The most important point to remember here is that the government did not create the value that the money has. Your labor created the value. As soon as you start believing the government created the value then you are at risk of being taken over by the government and they are your servant not your master. That's why they are called civil servants.

The Federal Reserve and the various world banks are private banks that lend money to governments. But that is not the way to create your countries money. Those banks were created and are owned by the N.W.O. to control your money and to control you. We will look at those banks and why they are bad and what they do differently in a later topic.

How Does The New Money Get To The Citizens Of The Country?

Before explaining how the new money is transferred from the public central bank to the citizens of the country it is important to take note that there is already money in the hands of citizens that they have accumulated over their lifetimes. That money is usually stored in private commercial banks and some of it is in the citizen's homes or their places of business or in their pockets. So there is money already in circulation that can be used. That money is useful and it is part of what makes the economy and market place function. So if there is already money in our country, why do we need new money?

We need new money because there is always new value being added to our countries through the labor of our citizens. Much of the time money that already exists can be used to make the market place work by paying people and buying goods with the money you already have. And you can earn more money by working for people and they can pay you with money that they already have. In a situation like that, already existing money is just circulated around the economy and market place and it is useful and it works. However there are times when existing money is not enough for progress.

Progress is important and necessary. It improves society and makes it better, safer and more prosperous. There are two situations where new money is needed. The first situation is when we pay our government (civil servants) and the second situation is when private citizens and business borrow money because they need more money than they have to complete a project. Both of these situations are good and they add more money to the economy and make a country more prosperous.

Paying Your Government (Civil Servants)

Remember that value comes from your physical and intellectual labor and not because the government is the institution we use to print and count the new money. The government is not the source of value. The government is just a large group of a countries citizens doing physical and intellectual labor and that is valuable so they need to get credit for the work they have done. All we have to do is keep track of how many hours they work and pay them what is fair for their work. To pay them all we do is print new money using the treasury and pay them. The public central bank keeps an accounting of how much was printed and paid so that no one starts printing extra and stealing it or so no one is paid too little. The best part is no one has to pay taxes just because we have a government that is doing work. Why is that? There are two reasons. First we don't owe the treasury or the public central bank or the government any money because they didn't create the value and second, the civil servants labor is a national resource. Our national resources give us new value.

If we paid our civil servants with taxes all it would do is make us poor by draining our existing money and there would never be enough to pay for what is necessary to run our countries properly. We want to run our countries properly so there is not any waste and to minimize crime and keep us safe. Our labor is like a never ending gold mine that is always adding new value to our economies and markets. This is a good thing and it keeps us safe and prosperous. We decide what we need to make our countries work properly, like police and doctors and garbage collectors, then we calculate how much it will cost then we do the work and print the money and pay the government employees and the country functions properly.

When you fund your government this way you will have healthy, well educated and peaceful citizens. A great deal of crime is caused by poverty and that will be eliminated by eliminating all the unnecessary taxes that are put on us by the corrupted N.W.O. financial systems. Lowering energy costs will also create peace and prosperity and security and you can read about that in the energy course at Infowar School. Taxes and unnecessarily high energy costs are what make us poor.

A Closer Look at Why We Should Use New Money and Not Use Taxes to Run Our Government

If we didn't print new money to pay our public servants we would run out of money and our countries would be far less functional. Remember that there is already money existing within the private citizen's possession. If every year we paid taxes then we would have a limit on how much work our civil servants can do because there is a limit to how much tax you can pay before you run out of money. As time goes by the civil servants keep working and getting paid and the money comes from the private citizens so that source of money gets smaller as the civil servants increase their bank accounts. The civil servants deserve payment and it's good to increase your savings, that's the goal. But will the private citizens totally run out of money?

Some money will go back to the private citizens because the civil servants will go to the store and buy things and hire people to do other work for them but not all of the tax money will go back to the citizens so they will lose more and more money over time and become totally poor at some point. It gets even worse if a country borrows money from a private bank and has to pay tax with interest which makes the cost even higher. This is why taxes are one of the causes of poverty. High energy costs and funding countries with private banks are two other reasons.

So remember, the labor of the citizens is exactly the same as any other national resource when the labor is used for the public benefit. Just like the countries other natural resources like oil and minerals and water and animals and trees. They all have value. And the way to pay for it that gives everyone value and protects the citizens from losing value is to print new money for the new value of the national resource which is the labor of the civil servants.

Private Citizens Creating and Using New Money That Was Printed By the Treasury

The second situation where new money is added to our economies and markets happens when private citizens borrow new money from the public national bank to fund some type of project. Then that project earns enough money to pay back the loan. And just like any other loan a person will have to show there is a high possibility they can pay it back by making a business plan. These private citizens could borrow already existing money from other private citizens or private commercial banks plus a fee (interest) for the use of the money. But what if no one has enough money to lend? Should our progress be halted or slowed down? No more new beneficial technologies or goods or services to make civilization better? All you have to do is borrow some new money from the public central bank. But there is a difference because this situation is not the same as paying civil servants. The private citizens labor is not considered a national resource if it's not being used as a public service. If a private citizen or business or even a private commercial bank borrows new money from the public central bank, they have to pay it back just like any other loan. If they don't pay it back we are right back to the situation where people are just writing their own dollar bills so we might as well all work for free which doesn't work as we saw in the above topic.

Other Ways to add New Money to the Economy

Some loans from the national bank can be in the form of grants that don't have to be paid back to allow the money supply to grow. New money can also be added when new citizens are born by giving parents small payments until their children are grown. That way the money in circulation grows if more people are added and children are made more secure by having what they need.

Using Gold Is Not the Answer

Basing your economy on how much gold your country has is not a good idea. What happens when you don't have enough gold? Do you magically make more? Do you stop all progress? No. your country can have as much as the citizens work for not only how much their gold can pay for. Gold has value just like other national resources like oil and trees and land and water and minerals. The national resource of the citizens labor is where the progress and value come from that makes a country successful and peaceful.

Private Central Banks

The N.W.O. uses private central banks to take over our countries. When a country uses a bank like the Federal Reserve, they borrow money from that private bank and then they have to pay it back with compounded interest which is a very high amount of interest. You are taxed to pay back those banks. Why would anyone do this? Because we have members of the N.W.O. in our governments that have allowed it to happen. Setting up these private central banks was one of the first things that the N.W.O. did because controlling the money supply allows the N.W.O. to control a country. There are many methods the private central bank uses to control a country and one way is to tell a country that if they fail to pay back their loans they have to give their land to the bank and over time the bank will end up owning the entire country. They also devalue our money by printing more than is necessary and spreading it around the market place. It's called a bailout but it's really just a way to ruin a country. The N.W.O. private central banks are corrupt and they can also easily pay off politicians since they are allowed to print the countries money. They are literally allowed to print our money but we are not allowed to audit them to find out if they are committing fraud. This is what happens when the N.W.O. is part of your government and it control's your nations money supply.

<https://www.youtube.com/watch?v=yTbdnNgqfs8>

TalkingStickTV - John Perkins - Confessions of an Economic Hit Man - Part I
John Perkins describes the methods he used to bribe and threaten the heads of state of Youtube channel:

Part 1

Countries on four continents in order to create a global empire and he reveals how the leaders who did not "play the game" were assassinated or overthrown.

[Click here to watch.](#)

<https://www.youtube.com/watch?v=29GhXsx7-Rs>

TalkingStickTV - John Perkins - Confessions of an Economic Hit Man - Part II
Youtube channel:

Part 2.

[Click here to watch](#)

<https://www.youtube.com/watch?v=ySefPIZaYT0>

[John Perkins Confessions of an Economic Hit Man Full audiobook](#)

Youtube channel:

Full audio book by John Perkins about his experience as an economic hit man.

[Click here to watch](#)

<https://www.youtube.com/watch?v=uU5y7Ta7-ns>

[America Freedom to Fascism - Director's Authorized Version.flv](#)

Youtube channel: SuperBigbadman

This documentary was made by the late great award winning film producer Aaron Russo, it details the fascist takeover of the big banksters with the 1913 Federal Reserve act.

[Click here to watch](#)

Fractional Reserve Banking

Fractional reserve banking is just legalized fraud. Private banks are allowed to lend out almost ten times as much money as they have. They can literally make money from nothing and then lend it out at compounded interest rates for you to have a mortgage or any other type of loan or credit card. Making people pay unaffordable rates to have a home by lending them money you don't even have is not the way to build a secure and prosperous country or world. It is the way to make people poor and put them under the control of the N.W.O.

<https://www.youtube.com/watch?v=UbACCGf6q-c>

[Oh Canada Movie - Our Bought And Sold Out Land - Full](#)

Youtube channel: MrSteeper33

This 2009 entertaining documentary film explores the history of banking, the selling out of the prosperity of Canada, the clearance sale of Canadian businesses and the political liquidation of public infrastructures to the multi-national corporate oligarchy. How has this led to the biggest economic crash / recession / depression in Canadian history? Could it have something to do with our politicians listening to international bankers and corporations instead of the people Canada? How does the Canadian banking system really work? How does the central Bank of Canada compare with the American Federal Reserve? [Click here to watch.](#)

Financial Crashes

The N.W.O. create financial crashes the cause huge economic devastation. They do this by manipulating stock markets using their banks and our politicians who are part of the N.W.O. help them make it happen.

<https://www.youtube.com/watch?v=YtTHFa7cedU>

[The Money Masters 1996 FULL DOCUMENTARY](#)

Youtube channel:

The Money Masters is a 1996 documentary film that discusses the concepts of money, debt, taxes, and describes their development from ancient times onward.

[Click here to watch.](#)

The money problems we have are created by the N.W.O. and they admit it. Look at what one of them said about America being able to control their own money supply:

[The Synagogue of Satan: The Secret History of Jewish World Domination](#)

by Andrew Carrington Hitchcock

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“If that mischievous financial policy which had its origin in the North American Republic should become indurated down to a fixture, then that government will furnish its own money without cost. It will pay off its debts and be 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 wealth of all countries will go to North America. That government must be destroyed or it will destroy every monarchy on the globe!”

~ The Times of London newspaper, opinion-editorial commentary, 1865.

It is unclear from this source who the author was but clearly it was someone who was in favor of the N.W.O. taking over the world and ruining your life. Imagine if every country in the world could become prosperous beyond anything seen before in history. The world would be so peaceful and happy. So what was it that America did that was so great to cause such financial freedom? It's simple. They did not borrow money from a private bank at a high rate of compounded interest. America printed their own money at that time.