Our present monetary system, financial solutions and a new monetary model!





Our monetary system is a crime scene, a medieval structure based upon fraudulent bank capital, created by monetising customer assets in a financial mirror, a banking system known as double-entry bookkeeping. We need solutions! One, impose the ancient laws against usury which forbade the accrued interest from exceeding the original loan capital. Two, re-engineer the loans so they are recorded as interest-free assets, owned by the bank's customers. Three, erase the loans as structures of fraud and impose cartel penalties upon the banks!

We can now create an asset-based monetary system, similar to hydro power and based upon life-force, a concept already used by millions of species upon our planet. This system monetises the commons, satisfies Aristotle's five requirements for authentic money, and fulfils the economists' dream for a 100% reserve currency, operating with the minimal financial costs, those of debt, interest, taxation, and inflation! Welcome to financial freedom!