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**THE DEMOCRACY DEFINED EDUCATIONAL CAMPAIGN**  
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**RESTORATION OF THE CONSTITUTIONAL RULE OF LAW.**  
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**THE RESTORATION AMENDMENT** (statute):  
**THE POLITICAL PROGRAM FOR PATRIOTS**  
**AND INDEPENDENT CANDIDATES**

*A Miscellany of Observations and Notes on*  
**THE COMMON LAW ECONOMY**  
*— And Operations of —*  
**THE NEW NATIONAL BANK.**



**DISCUSSION DOCUMENT (2)**  
**FOR AREA ORGANISERS AND**  
**INDEPENDENT CANDIDATES**

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Print out at A4 size.

**ACTIVIST MEMBERS** *from all walks of life in*  
**HOLLAND, PERU, FIJI, NEPAL, SRI LANKA, SCOTLAND, CANADA,**  
**FRANCE, EIRE, GERMANY, GUATEMALA, ULSTER, SOUTH AFRICA,**  
**WALES, AUSTRALIA, INDIA, THE UNITED STATES AND ENGLAND.**

*A Miscellany of Observations and Notes on*  
**THE COMMON LAW ECONOMY**  
— *And Operations of* —  
**THE NEW NATIONAL BANK.**

*Control* of the money and credit in the national economy is responsibly returned, from private banks and their bounden, financed party politicians, to the People at large by dint of Restoration of the Constitutional Rule of Law and its Common Law Trial by Jury Justice System. Parliamentary implementation of The Restoration Amendment (Statute) Program actuates the Common Law Economy. This necessitates money and credit operations now being undertaken by private banks and the ‘Central Bank’, henceforth be undertaken by the national Treasury (government department). De facto, the Treasury is itself also a Bank now; namely, the New National Bank.

In envisioning the Common Law Economy, it is helpful to realise that, as far as the man or woman in the street is concerned, there are no shocks; no great radical upheaval to their daily way of life. This is because the nuts-and-bolts of the newly changed system continue to operate in utterly familiar ways but with the technical difference that the Bank is now, not a privately-owned or corporate business: the Bank has become a shared and nationally-owned possession, the Owners of which are *all* the country’s *bona fide* legitimate Citizens; equal tenants and partners in sovereignty. So, an initial concept to seize is that when a Citizen walks into the National Treasury Bank or one of its branches, he or she is entering a business in which that Citizen is a lifelong Partner in Ownership.

The next reality reflects the fact that, as everyone, all the men, women and children, all the country’s citizens are legal Owners and Partners, *naturally*, the People’s National Bank’s assets as Surety and Guarantee for all its loans, investments and expenditures are comprised of the entire People and Nation’s total land, wealth, resources, assets, and all present and future gross national production. The Common Law Economy provides every individual with the prospect of participating in creative functions and enterprises of their own choice, opening doors to unlimited opportunities.

The Common Law Economy operates at the service of and for the benefit of all the people *differentiating* it from those of usurious Western ‘capitalism’ and the statist communist, fascist and socialist Command Economies, in that the Common Law Economy unleashes private enterprise as a widescale, all-pervading social phenomenon. To the benefit of everyone and the general enrichment and security of the population, people at every stratum of society grasp opportunity when it is thus made equally available to all. In this context, English historian John Twells stated,

***“It was the monetary system under which America’s Colonies flourished to such an extent that Edmund Burke was able to write about them: ‘Nothing in the history of the world resembles their progress. It was a sound and beneficial system, and its effects led to the happiness of the people.’ ”***

See page 234, **DEMOCRACY DEFINED: *The Manifesto* ISBN 978-1902848280**

Societies must be guarded from usurious financiers’ and other criminals’ accursed ambitions by Restoration of the all-powerful People’s Courts of the Constitutional Trial by Jury. Upholding the common law Constitution by Restoration of Trial by Jury punishes, deters and precludes crime, including usury and fraud.

Trial by Jury effectively pre-empts *government banks* from committing venal or *partisan-political* finance-lending abuses, which are inevitable with a monolithic lender as in centrally planned communist and fascist Command Economies bereft of Trial by Jury.

Man invented MONEY, properly called a *Medium of Exchange*, because it is through or by its means that commodities or labour may be exchanged or acquired. Trial by Jury is emplaced to be utilised to “*regulate*” government and society (Madison, Chapter Two); to determine and eliminate that which impinges upon the equal human rights of men and women. For the benefit of the people, financial and economic transactions at all levels of *government* are subject to Jurors’ scrutiny, and penalisation when applicable.

According to Constitutional Common Law Trial by Jury, Juries can appoint *amicus curiæ*, witnesses and experts with subpoena powers for auditing, investigating and giving witness testimony on all aspects; see section entitled, In Constitutional Common Law Trial by Jury; Chapter Two. Common Law forbids Usury; the borrowing or lending of money or assets *at interest*. At Common Law, cost-free private prosecutions of infractions of common law, including those committed by persons (commoners) in government, can be brought directly by private citizens (individual or multiple plaintiffs) to a Trial by Jury (Articles 36 & 40).

In the Common Law Economy, the Citizen-Juror’s Powers, Procedures, Rights and Duty in Trial by Jury are extant for resolving all causes justly; but under Command Economies, Citizens’ Just Power is utterly absent under the rogue governance of Totalitarianism.

See “*The Constituents of Democracy*,” Chapter Three, DEMOCRACY DEFINED: *The Manifesto*.

That is to say, at common law, every individual adult Citizen has access to the Power and Right to sue at Trial by Jury any Administrative Official appointed to supervise government funds, for any dubious, biased decisions, and inappropriate or outright venal criminal acts.

Whereas, in a dismal contrast, within *both* the present-day usurious ‘Central’ bank controlled so-called ‘capitalist’ or Western economy, and in the planned, command fascist-socialist-statist economies, such government control of all major aspects of the economy severely restricts economic investment and activity to the whim of ‘idealogues’, *ex parte* theoreticians, and partisan politicians (i.e., under state ownership or as per Marx, ‘common ownership’, of the means of production and distribution of wealth).

With the Citizen-Juror’s Powers, Procedures, Rights and Duty restored by Restoration Amendment, and all bank operations subject to subpoena scrutiny, audit and investigation, **Common Law makes for Open Government.**

**“*Money is the creature of law and the creation of the original issue of money should be maintained as the exclusive monopoly of national Government.*”**

Abraham Lincoln’s Monetary Policy, page 220, DEMOCRACY DEFINED: *The Manifesto*.

Instead of lending money *at interest*, the new Bank has become a PARTNER investing in the private citizen’s enterprise, taking pains to ensure its productivity, profitability, and success. The Bank can indeed enjoy shares in profit, DIVIDENDS, like any other investor. This returns profit back into the National Bank. The private owner of the enterprise can buy back total ownership by repayment of the bank’s loan in full.

Likewise, the Common Law Economy encourages peoples’ private investment into stocks and shares of well-founded large and small private businesses, which boosts their growth potential, secures the business, and ensures income from dividends—*rather than placing sums on interest accounts of usurious private banks*. To further this constructive aim, the Common Law Economy *outlaws* the private users’ parasitic practice of lending to private banks, of placing their money into a bank’s interest account, or buying into the National Debt by purchasing ‘government’ bonds.

Having understood the meaning of the term ‘Common Law Economy’, and how such a phenomenon is brought into being by parliamentary emplacement of The Restoration Amendment, people appreciate that this type of an economy implies that the monetary and credit business services performed for the public, i.e., ***banking, in the Common Law Economy is undertaken with the express intent of creating, promoting and sharing widespread national prosperity and security amongst all the populace.***

Local branches of the privately owned banks may be ***nationalised*** *without compensation*\*; as many premises as the state (‘government’) deems necessary to its requirements. These newly nationally owned subsidiaries, i.e., local branches, undertake all the familiar customer-related activities and services as are performed by privately owned banks today (obviously with the exception of Fractional Reserve Lending and Usury, which are felonies).

**\*See The Restoration Amendment Statute. Retroactive re-Criminalisation of Usury renders the private banks’ longstanding felonious modus operandi subject to punitive forfeiture and dispossession. The Amendment recognises the inherent malice and illegality of all banks’, financial institutions’ and individuals’ charging interest on loans, or who participate in fraudulent Fractional Reserve Lending.**

In the present-day *unconstitutional* (illegitimate) economy, Usury, fraudulent Fractional Reserve Lending, and venal currency manipulations, render the population mute prey to politicians’ collusive, ‘approved’ system of bank-owners’ *Predatory Lending*. This Crime against Humanity is brought to an end by The Restoration Amendment.

***“The few who understand the system will either be so interested in its profits or be so dependent upon its favours that there will be no opposition from that class, while on the other hand, the great body of people, mentally incapable of comprehending the tremendous advantage that capital derives from the system, will bear its burdens without complaint, and perhaps without even suspecting that the system is inimical \* to their interests.”***

Attributed to Rothschild Brothers of London, letter to associates in New York. Also see Stills-Carmack video, *The Money Masters*. See page 242, **DEMOCRACY DEFINED: The Manifesto**. Ref. Bibliog.

**\*Definition.** inimical, hostile; opposed; in enmity.

Readers need only be reminded by Galbraith that the modern-day *fallacies* of ‘capitalist’ and social-mixed market economies with all their in-group juggling terms of doublespeak jargon, are a mendacious tissue woven to exclude ‘ordinary’ men and women from *perceiving* the intense *ulterior motive* from which derives the present-day massive economic socio-political felony and Crime against Humanity.

***“The study of money, above all other fields in economics, is one in which complexity is used to disguise truth or to evade truth, not to reveal it. The process by which banks create money is so simple the mind is repelled. With something so important, a deeper mystery seems only decent.”***

See “Money: Whence It Came, Where It Went;” John Kenneth Galbraith, Professor of Economics, Harvard University.

See “Traitors to the People,” Chapter Six, **DEMOCRACY DEFINED: The Manifesto** ISBN 978-1902848280 Ref. Note on Galbraith in the Bibliography.

Coming to know and understand the workings of the Economy which is implemented by enactment of **The Restoration Amendment (statute) Program**, is an uncomplicated prospect. Both the Philosophy from which this Common Law Economy derives, and the nuts-and-bolts of its day-to-day functioning are straightforward. For example, *loans* for private business, purchase of services, white goods and vehicles, the building or buying of houses and property (land) *continue as before*, but Usury (interest) is neither charged or paid. One of the first things people will come to notice is that ***the value of their currency is not subject to inflation.***

That is to say, even if they do not get a ‘pay rise’, the apparent buying power of Pensioners’ money will not decrease by comparison with banks’ felonious inflationary debasement of currency from 1914 right up to the present day. See Office for National Statistics Composite Price Index, Chapter Six.

With examination of government accounts available through the Plaintiffs’ and Juries’ restored Powers, present-day abject monetary manipulations are annihilated. This redresses activities such as Central Banks deliberately increasing money-supply into the economy *over* the rate of Gross National Product to cause inflationary reductions of the worth of people’s income, money, savings and pensions (inflation). The Common Law Economy puts an end to this repeated grand scale theft by banks by their deliberate induction of recessions, ‘enabling’ banks to call in loans and deny or decrease credit to businesses and home-owners to bring about *bankruptcies*, producing for banks profitable ‘repossessions’; de facto, a malicious precalculated act of theft. See DD, Chapter Six.

The new Common Law Economy government Central Bank possesses the power to create and issue fiat money and credit. Decisions as to where it is invested, such as infrastructure, projects to increase employment, or defence, health, education, etc., are political, as they are today; but with *the overriding difference* that all such decisions are made without Party-Political dogma and divergences. Through Trial by Jury, the People have their hands on the economic levers of Power and will invest the nation’s wealth where they democratically decide it needs most to go...

Perhaps the most obvious advantage of the new system derives from the fact that **Taxation** need not be levied as today, to repay interest and capital to the Central Bank for repayment of *government loans* borrowed from the cabal of privately-owned banks operating at Usury through the Central Bank, and who also participate in the fraud of Fractional Reserve Lending. It is put about that the Reserve Bank of Australia is ‘owned’ by the Commonwealth of Australia, which implies that it is ‘nationally’ owned by the People of Australia, for there is no other party to whom the Bank could thus claim to belong. However, Central banks’ deceit in their claim they are ‘nationally’ owned is exposed by the fact that people do not borrow from, or charge interest to, *themselves!*

Central Banks such as the Bank of England, the Reserve Bank of Australia, the U.S. Federal Reserve, etc., are not in truth ‘owned’ by the People or the nation. They are but agencies owned and manipulated from behind the scenes through the Swiss-based Bank of International Settlements, which decides all monetary and government borrowing and spending issues for *all* the numerous nations’ ‘Central’ banks. (See Chapter Six, DEMOCRACY DEFINED: *The Manifesto*.)

Again, at the behest of Citizens’ authority over the law in Trial by Jury, the Common Law Economy Bank is held strictly at the highest standards to operate for, and to be *seen* to operate for, the benefit of all the people. Within the Common Law Economy, banking and credit are public utilities which sustain the economy and serve the people; whereas in the grossly crooked present-day scheme of things, banks’ Owners ‘*prey*’ upon the people and ‘*mine*’ the national economies for their own private gain.

The Common Law Economy Bank creates new jobs and spurs economic growth by supporting local crafts, enterprises, and businesses small and large without charging interest on loans. In this way, the Bank partners with and supports local businesses *en masse*. The new National Bank becomes the fountainhead of popular prosperity.

The manager or boss of every business will confirm how much more could be achieved if *interest* were not payable on loans. There is every good reason why banks or

private individuals should *not* charge interest; and prohibiting lending-at-interest again would do wonders for the individual, the population, and the economy.

Today, *failures of companies, i.e., bankruptcies*, are *caused* all too often by banks calling in loans *at interest; usury*. Despite some successful ventures, lending and borrowing-at-interest always have effects which depress and discourage productive enterprise.

Instead of lending-at-interest, when banks put their own real money into an enterprise as *an investor and part-owner-partner to take a share in both risks and profit*, the bank does all in its power to ensure, not simply the enterprise's survival to prevent it going 'bust'—but *it is in the bank's financial interest to ensure the private enterprise's profitability and success*. This is the function and purpose of the New National Bank. Yet, ***quite the opposite situation occurs when banks are allowed to lend-at-interest***, explained as follows.

Whatever disgraceful pretence they feign about "regrettable" bankruptcies, bankers are quite content to see a company to whom they have lent money, become bankrupt. One must appreciate that, *from the Usurer's point of view*, bankruptcies are considered the ultimate prize feature of his crooked scheme; *the best possible outcome*; complete success! To appreciate why this is so, consider how in this situation, banks do not simply lose nothing—see rather how they count their profits...

First of all, the bank-owner does not advance the borrower any of *his own* money. The 'money' is not real. The sum is a fictional advance inscribed into an accounts' ledger, physical or virtual. The 'money' is invented *ex nihilo*, out of nothing, "out of thin air" as it were. In effect, the bank is acquiring possession of a house, business or property *without paying for it*, because the item remains surety and 'owned' by the bank until it is paid for by the borrower, with interest!

See page 242, **DEMOCRACY DEFINED: *The Manifesto***.

Following a company's default of loan repayments (made with hard-earned *real* money) the bank fires the firm's employees, takes possession of its holdings, investments, machinery, office and other equipment, plant, managerial and sales representatives' cars, and so on. Banks then re-sell these 'acquisitions' at a good *profit*. It is a harsh irony that the cost-price of repossessed items has often already been more than repaid by the firm's previous payments to the bank but *interest* charged is taken at this time, eroding much of the total of repayments of the principal made.

The sheer scale of regular cold-blooded, unnecessary, avoidable, heartbreaking dispossessions accruing wealth repeatedly to the banks from their boom-bust manipulations of economies is truly staggering and monumental. ("Steal a little and they throw you in jail; steal a lot and they make you a king." Nobel laureate, Bob Dylan.) It reveals the shameful motive behind the present illicit modus operandi of the bank-owners. Theft by another name is still theft. This criminal deed by the remorseless bank-owners visits untold desolation upon people beyond number. It is profoundly vitiating to every aspect of socio-political and economic life. Like all crimes, this dangerous source of evil must be terminated, ***and will be by statutory emplacement of The Restoration Amendment***.

As an optional financial method in purchases of houses, cars, white goods, etc., buyers at **no-interest** can repay a capital sum to the Treasury Bank or Treasury 'building society' over time, as an *interest-free* hire-purchase. There is *never* a need to borrow at interest because alternative techniques are available.



Text relevant to the subjects under discussion:

**THE CRIME OF USURY,  
THE ORIGINS OF ANTI-SEMITISM AND  
THE DEADLY PURSUIT OF MAMMON.**

Regardless of whosoever has made concessions to the money-lenders, usury cannot be condoned by any justly-minded, thinking person. It is sometimes referred to as *Predatory Lending*.

Are we not supposed to think that elected politicians run our world for us and have the public's interests at heart? Alackaday! There is a gravely different reality. The cause of today's socio-political stresses and economic ills is the *inevitable* result of money and credit supply (and their related intrinsic political power) being under the control of a miniscule and altogether malevolent, self-interested, unelected group. To grasp why so much socio-political evil is happening in the world, it is essential to understand cause and effect. Even though our 'politicians' have been inveigled into 'permitting' usury and the fraud of fractional reserve lending, these activities remain universal common law crimes *in perpetuum*. The perpetrators and their accomplices in government deserve and await arraignment by the people.

Apropos of usury, here are some facts. Usury has long been recognised as crime for its inherently illegal destructive attributes, and hence outlawed by the major religions and cultures, including those of Hindus, Buddhists, Jews and Christians; viz. the New Testament teachings of Jesus of Nazareth. This prohibition is emplaced because every society which permits usury paves the way to people's misery, impoverishment and *enslavement to debt*. There is neither reason nor justice in allowing usury, for there are tried and tested alternative methods.

Usury was denounced by religious leaders and philosophers, including Moses, Plato, Aristotle, Cato, Cicero, Seneca, Aquinas, Jesus, Philo and Gautama Buddha. The true definition of Usury is, "the lending of money at interest." All charging of interest on money or credit lent is usurious. Usury is recognised by common law as a high crime and Articles 10 and 11 of the 1215 Great Charter Constitution reflect that position. The malpractice of usury was unequivocally denounced by the Hebrew culture. Jews from all ages and backgrounds take the uncompromising moral position against the crime of usury. From *whatever* background the usurers come, whether they be Jewish or of other religion or ethnicity, the Jewish people denounce them—for usurers love Mammon (riches) more than mankind. Jews, like everyone else, suffer when they fall prey to usurious money-lenders. Whatever their social status, those who need to borrow money are often those who can least afford to repay the capital sum borrowed. When one adds *interest* to repayment, the problem is compounded.

The iconic figure Moses, so prominent in Jewish culture as saviour of the Hebrew People and bearer of the timeless great moral code of commandments, could hardly be accused of being "anti-Semitic," yet his teachings recognised principles of behaviour which forbid the abomination that is usury. Be assured: there is nothing anti-Semitic in derogating the abhorrent felony of usury and denouncing those who practise it. The original, constitutional Magna Carta of 1215 followed this teaching, as did all devout Jewry and European Christendom.

*Magna Carta* Article Ten. "If any one has taken anything, whether much or little, by way of loan from Jews, and if he dies before that debt is paid, *the debt shall not carry usury so long as the heir is under age*, from whomsoever he may hold his lands [i.e., the freeholder's (aka

freeman's) tenancy]. **And if that debt falls into our (the Crown's) hands, we will take responsibility for only the principal (i.e., the capital sum *without interest*) contained in the note."** *Magna Carta* Article Eleven. "If a man dies owing money to Jews, his wife may have her dower and pay nothing towards the debt from it. If he leaves children who are under age their needs may also be provided for on a scale appropriate to the size of his holding of land. The debt is to be paid out of the residue, reserving the service due to those from whom he rents the land, his feudal lord. Debts owed to persons *other* than Jews are to be dealt with *in the same manner*." This is *equal* justice.

Usury was forbidden to Jews and proscribed by Christians under mediaeval canon (Catholic) law long before the Great Charter's ratification in 1215. The philosophy was adopted not only from the Torah (the Hebrew Bible or Biblical Pentateuch), but also the teachings of Jesus of Nazareth in the New Testament. Jesus stated that those who had material wealth in excess of their needs should lend *without charge* or simply bestow in gift upon those in want and penury. Lending at **no** interest was not illegal, but the usurious practice of charging *interest* on assets lent was prohibited as a sin, a crime and a vice.

The Universal Catholic Church was in an undisputed ascendancy in religious matters. Judeo-Christian principles provided the moral guidelines of behaviour for virtually the entire European population. The hearts and minds of the great mass of people were deeply attached to, and in reverence of, the Judeo-Christian virtues which they embraced. The prohibition of money-lending-at-interest was extremely strict.

Obviously, there was no formal religion of Christianity in Jesus's lifetime. Jesus was a Jew, born into the House of those descended from King David, King of Judea, whose capital city was Jerusalem. Jesus says, "Lend, hoping for nothing in return." A strong rejection of loans-at-interest came from Jesus, reported in the Gospel of Luke, 6:35. The only occasion Jesus is known to have used violence was when he overturned the money-changers' tables and ejected them from the Temple courtyard. These parasites were profiting from excessive charges to people for trade exchanges made in the courtyard when people bought and bartered for the silver half-shekel, the only coin acceptable to the Temple's Council, the Sanhedrin. This was the required 'offering' when people entered to pray, for it was not of Roman coinage. Jesus rebuked the usurers for turning the Temple, the House of Prayer, into "a den of thieves." Ref. Mark, 11:15. Jesus was standing up for the traditional rules of Judaism.

Seen in context, those people referred to as Jews in *Magna Carta* are *specifically* the usurers; a clique; the individuals apart who practised usury against the morality and teachings of their own elders, patriarchs, prophets and people; and in flagrant infraction of the code of the Christian population amongst whom they had come to live. They broke the law with impunity, because, as Jews, they could not be punished under Christian canon law, and again, as seen in context, *Magna Carta* is mild on the issue.

Christians knew that the adverse and frequently ruinous results which derive from Usury had led to its (Pentateuch) Biblical Prohibition for Jews. Considering that *non-Jews* were liable to and received the scourge of extreme punishments for committing the crime of charging usury, when Jews exploited their exclusivity as outsiders (non-citizens of a country) to charge interest for loans to non-Jews, they did their race and people the greatest historic disservice. In this way, over time, they instigated a source of friction and hostility, generating a *racial* attitude towards Jews as being corrupt and unintegrated



unless they adopted the Christian law of prohibition which derived in the first place from Jesus's Jewish-derived Prohibition of Usury.

Apparently, there were none amongst the other Jews who could prevail upon the *apostate* usurers to desist from their illicit acts. Usurers exploited their situation to become affluent off the unfortunates in desperate need of funds, but who could not borrow from legal sources (i.e., those without interest) because of the prohibition, or because of their impecuniosity and likelihood of default. Articles 10 and 11 of Magna Carta were temperate, a response showing great restraint, merely intending that offspring who inherited the debt of a parent, or the widow of a deceased husband who had borrowed at interest from the criminal money-lenders, need not pay interest, usury, on outstanding loans. Incidentally, it should be borne in mind that *the borrower* also participates in the crime of usury and can even be said to encourage it (incitation). There is no logical explanation for the origin and intensity of the continuing loathsome vice of anti-Semitism other than the ubiquitous, visible, gravely deleterious *effects* seen throughout the West and non-Communist world, which are the direct result produced by the usurers themselves. Anti-Semitism is an unfounded and utterly misplaced emotion, *for the people comprising the Jewish population are not to blame.*

In those days, people were seriously committed to their religious beliefs. Usury was the ever-present progenitor of anti-Jewish racism, far more than the Sanhedrin's death penalty on Jesus, as is sometimes proposed. After all, Jesus's followers believed that he was divinely sent and intended to make an example of himself by dying for the sins of all anyway. No; that is the bankers' apologist's distraction; a 'red herring' posited by those who seek to conceal and block from people's perception, the momentous significance of the guilty reality... The real source is elsewhere; found in the incessant social discord and angst generated everywhere at the personal and local level by interest charged on borrowing. Ultimately, at the national stratum, war and conflict are promoted, if not caused, by the money-lenders lending to all belligerents on all sides of conflicts seeking to arm themselves for wars of aggression. Usurious, unprincipled bank-owners are the long-term, repeated saboteurs of democracy, prosperity, peace, progress, social comity and justice.

***“When a government is dependent upon bankers for money, they and not the leaders of the government control the situation, since the hand that gives is above the hand that takes. Money has no motherland; financiers are without patriotism and without decency; their sole object is gain.”***

**Napoleon Bonaparte, Emperor of France. (Ref. bibliographical note at end of Chapter Six.)**

The population at large learned about the depravity of money-lending-at-interest from the Jewish Bible (the Hebrew Bible or Torah) and the Old Testament. They were taught by the New Testament that, *“the love of money is the root of all evil.”* For multiple generations and over the two millennia (two thousand years) to date, indigenous European and other populations were appalled, offended and deeply inflamed by what they came to think of as uniquely “Jewish” behaviour, the money-lenders' proudly flagrant criminal and irreligious activities.

Usurers are recognised as iniquitous parasites by atheists, theists, Hindus, Buddhists, Jews and Christians. Usurers indebt and fleece the financially vulnerable. The extreme degree to which their exploitation of their 'immunity' as non-Christians engendered deep-seated, smouldering resentment—nay, *hatred*—cannot be overstated. It redounded repeatedly against the pious and the integrated Jews with utmost calamity. All were tarred with the same brush. Yet, **the bank-owning apostates** who *claim* to be Jews but actually *reject* the good law of Judaism, practise usury to this day, preying remorselessly on rich and poor alike with *the collusive assistance* of felonious politicians, media, and career judges.

*Those money-lenders today who charge interest, yet who claim to be of the Judaic faith, are, according to their own religion, reprehensible criminal apostates.*

**Exodus 22:25** forbids oppressing one's neighbour with *usury*.

**Leviticus 25:35-36** says if your brother is poor do not charge him *usury*.

**Deuteronomy 23:19** says thou shalt not lend upon *interest* to thy brother: *interest* of money, *interest* of victuals, *interest* of any thing which is lent upon *interest*.

**The Jewish prophet Ezekiel, 18:7-8 and 13, said *the righteous do not lend at usury; and that usurers "shall not live."*** Thus, here, money-lending-at-interest by Jews is pronounced by Jews to be a crime deserving capital punishment (the death penalty).

Another Old Testament word on the issue came from the **Psalmist** who commanded the godly (god-respecting people) to aid their neighbours when lending to them, *by not lending to them at interest*. The usurers defy ethical and religious laws to manoeuvre themselves into positions of advantage and hegemony. They have today achieved such a great degree of influence that they have even had *language* contaminated, to alter and mould the population's mindset, by having lexicons, courts (judges) and law dictionaries 're-define' usury by false definitions, such as "exceptionally high interest" or "above the amount prescribed by law"—*as if statutes made by and for the usurers are 'legal'!* The criminal modus operandi of the financial-corporate cartels has been 'permitted' (abetted) by corrupted government politicians, not to mention the modern Catholic and Anglican Churches. It has come to comprise significant evidence for, and a major component of, **the Illegality of the Status Quo**.

Although usury is now rife, it does not mean that it is right or legal. We the People cannot ignore our duty to eradicate usury—along with all government Crimes against Humanity. The move to deny the constitutionality and enforceability of the Common Law Articles in the Great Charter and the related suppression of the powers, procedures, rights and duties of citizen-jurors in the authentic Constitutional Trial by Jury have their source in the anti-constitutional, treasonous activities of bankers (sometimes referred to as 'banksters' by combining the word banker with gangster). The 1215 Great Charter Constitution and other lawful constitutions have been progressively usurped in proportion to the increase of the influence of the usurers; the bank-owners. Usurers and their Fractional Reserve Lending fraud now infect Democratic Civilisation to the degree that they could soon render it extinct.

*"I believe that banking institutions are more dangerous to our liberties than standing armies."*

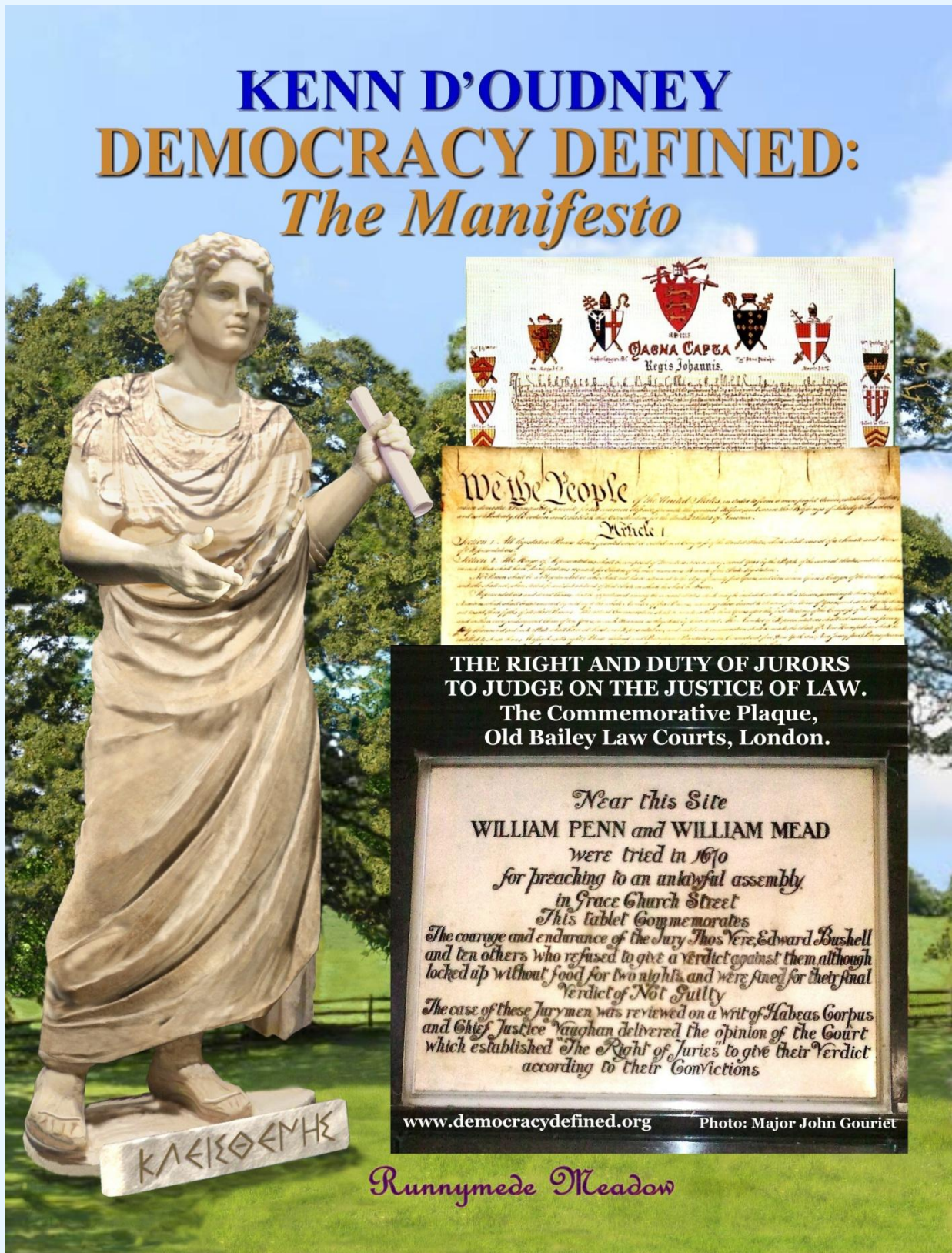
**Thomas Jefferson; see Writings of Thomas Jefferson, ed. H.A. Washington, Lippincotts, Philadelphia.**

*Usury seems to be one subject on which the cognisant folk of the entire world agree.* The damage is not only to *individuals* who borrow but also to all of us by banks charging interest to our *governments* for borrowing when, rather than *banks*, the people's administrations' government treasury department should instead be issuing credit and currency *interest-free* to the economy. Usury so depresses the socio-economic complex that seeing Ezekiel's pronouncement should provoke in people a moment of intellectual reflection to wonder just how it would be to live in a world *without* usury? Such a pause for moral and economic thinking concludes that punitive retribution and forfeiture mandated by the Common Law Prohibition of Usury retroactively enforced through the People's Courts of the Common Law Trial by Jury would be the just and only correct course of action. **Restoration** would ensure this monetary reform; a gradual, growing massive return of the wealth of nations to the common populace, amongst numerous concomitant benefits.

**Memorise section, Consider the Benefits of Restoration of Trial by Jury; a summary on page 246.**

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*"Superb. Should be read in every law school."*

John Walsh, Esq., Barrister-at-Law, Author; Constitutional lawyer (U.S. & Australia).

See further reviews inside.



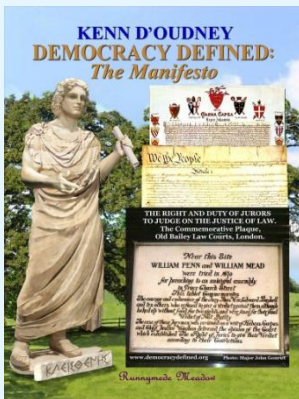
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See **SYNOPSIS** and **REVIEWS** on next page.

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