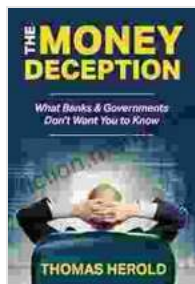


The Money Deception: What Banks and Governments Don't Want You to Know



The Money Deception - What Banks & Governments Don't Want You to Know by Thomas Herold

★★★★☆ 4.1 out of 5

Language	: English
File size	: 2221 KB
Text-to-Speech	: Enabled
Screen Reader	: Supported
Enhanced typesetting	: Enabled
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Money is one of the most important inventions in human history. It allows us to store and exchange value, and it has been a key factor in the development of civilization. However, the way that money is created and managed today is a mystery to most people. In this article, we will pull back the curtain on the money deception and reveal the secrets that banks and governments don't want you to know.

How is Money Created?

Contrary to popular belief, money is not created by the government. In fact, the government has very little to do with the creation of money. Money is created by banks when they make loans. When a bank makes a loan, it

does not lend out money that it already has. Instead, it creates new money out of thin air.

This process is called fractional reserve lending. Fractional reserve lending allows banks to lend out more money than they have on deposit. For example, if a bank has \$100 in deposits, it can lend out \$90. The bank keeps \$10 in reserve in case depositors want to withdraw their money.

The money that banks create through fractional reserve lending is called credit. Credit is the basis of our modern monetary system. It allows businesses to invest and grow, and it allows consumers to buy goods and services that they would not otherwise be able to afford.

The Problem with Fractional Reserve Lending

While fractional reserve lending can be a useful tool for stimulating economic growth, it also has a number of risks. One of the biggest risks is that it can lead to inflation. Inflation is a general increase in prices and a decrease in the purchasing power of money.

Inflation can be caused by a number of factors, including an increase in the money supply. When the money supply increases, the value of each unit of money decreases. This makes it more expensive to buy goods and services.

Another risk of fractional reserve lending is that it can lead to financial crises. Financial crises occur when banks are unable to meet their obligations to depositors. This can happen when too many depositors try to withdraw their money at the same time, or when banks make too many bad loans.

Financial crises can have a devastating impact on the economy. They can lead to job losses, business failures, and a decline in the standard of living.

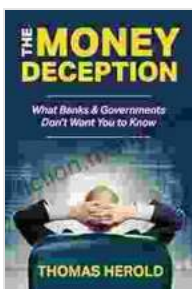
What Can You Do to Protect Yourself?

There are a number of things that you can do to protect yourself from the risks of fractional reserve lending. One of the most important things is to be aware of how the monetary system works. This will help you to make informed decisions about your finances.

Another important thing that you can do is to diversify your investments. This means that you should not put all of your eggs in one basket. Instead, you should invest in a variety of assets, such as stocks, bonds, and real estate.

Finally, you should consider holding some of your savings in a form that is not subject to inflation. This could include precious metals, such as gold and silver.

The money deception is a serious problem that poses a threat to our financial system and our economy. However, by understanding how the monetary system works, and by taking steps to protect yourself, you can minimize your risk and help to ensure your financial future.



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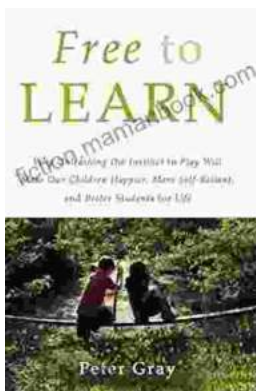
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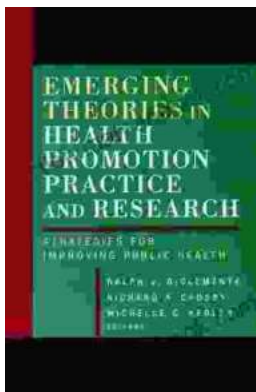
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