

## MORAL ARMOR'S Economic Warning for Americans-Network Marketing

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Historically, recessions are the result of high interest rates, pushed up as the result of loose money policies. Recovery comes when citizens begin to spend more wisely, save money and pay off their debts, but not this time. Never before have credit policies been so loose for so long, and there has been no decrease in consumer debt. It's still on the rise, but Americans are NOT fundamentally to blame; immoral monetary policy is.

Banks used to consider a safe loan applicant to have a 36% or less Debt to Income Ratio (debt divided by gross income). This percentage is a time-proven figure indicating the financial health of an individual. Now, during the worst economy in twenty years and with no signs of recovery, our banks gladly loan to applicants with a 56% Debt to Income. What has changed? Are banks suddenly more generous? I don't think so. One good question to ask is why are banks willing to accept the additional risk? But the real question to ask is, where is this money coming from?

Not one in a thousand Americans knows the true nature of our banking system, so they have no idea that what happened in 1929 is about to happen again. Nor do they know that it was done deliberately then, and is being done deliberately now.

We have in this country one of the most corrupt institutions known to Man, and I refer to the Federal Reserve. Since its inception in 1913, every dollar created has interest being paid on it as if it were borrowed. This debt cannot be extinguished without destroying the currency itself, and has spawned a nightmare of debt that presently amounts to over \$360 Billion in interest paid per year, accounting for half the personal income tax of the nation. Due to this, America is forced to create \$7 Billion daily to cover the \$1 Billion it pays in interest daily due to the Federal Reserve System. This is where the public comes in.

Federal Reserve bankers have to find a way to spend \$6 Billion every day while masking the inflation it causes. Throughout the nineties it was done through real estate and the stock market. Now it is almost exclusively being put into real estate. How on Earth could so many mortgage companies be offering interest only, no money down, multi-hundred thousand or million dollar loans with high applicant debt ratios?

Here is a hypothetical example of what's going to happen: Your mortgage banker tells you that with a 56% debt ratio, you can afford a \$300,000 home, no money down. You secure the loan at 4%, costing \$1432 per month. A few years later, you're thrown out of work for three months. Back payments amount to \$4296 plus late fees, legal fees, etc., and another \$5k on cars, credit cards and everything else. Unable to catch up, you'll try to refinance, but interest rates have moved up to 7%. A \$310,000 loan now costs \$2062 per month—more than you can afford, but banks will have tightened lending policies back to 36% and you no longer qualify for the home you own anyway. Accounting for all other debt, you now qualify for a shocking \$360 per month. You are trapped, and the new bankruptcy laws they pushed for will never let you walk away.

You owned this home in a perfect numbers scenario, but any complications—unemployment, salary reduction, interest rate increase, debt ratio change, bruised credit rating, depressed home values--and you're cooked. One mishap and every financial measure work against you. Your financial angel has suddenly become your greatest enemy. Welcome to the Federal Reserve System and their freshly engineered worldwide depression.

If you were to approach the housing market fresh, you would find that you only qualify for a \$55k house now, along with the market of buyers you were hoping to unload your balloon-house on. The bank forecloses, auctions it off and you're personally responsible for the difference, which could be massive. Bankruptcy is right around the corner, and deplorably, you are the only one who will be held accountable. You will then be a debt slave as the Federal Reserve intends, and game over.

My advice is to get as financially stable as you can. Mathematically, our situation is much worse than that of the Great Depression. No matter how generous these bankers appear, pare down monthly outlays to 36% D/I or less. Set aside three to six months of mortgage payments in case you become unemployed. Make sure you can ride out the storm.

We are coming to a point in American society to where it's either them or us, and mass awareness is the key to our survival. Most believe the Federal Reserve is a part of the government, but it's just a name. The Fed is a private corporation set up for private gain, with a dark history of stock market crashes, financial panics, political manipulation and ultimately, mass poverty and hunger riots. Our struggle is not new: currency control has switched from public to private hands EIGHT times since our country's inception, and needs to be reclaimed by the people, one last time.

Don't think you can play helpless and expect our political leaders to protect you from financial calamity; they never have. You must become Morally Armed on your own. Don't be coaxed into believing the system is optimized for the good of all. The Federal Reserve System is not an equitable institution, and it was never intended to be. They believe if they have us strung out on debt, we are no threat to them. Let us prove otherwise.

Currency reform is the most important issue facing Americans today. How it plays out will determine whether you and your children eat or not, whether you have a place to live or even a future to look forward to. The major media will ridicule anyone speaking against the Fed, so to validate history's greatest moral dilemma for yourself, just Google "Jackson bank veto."

America must abolish the Federal Reserve System to regain control over the economy and our government. For a concise history of world monetary policy and how it shapes world events, see Moral Armor. Then share this knowledge with your friends. Email this article to everyone in your address book and stay tuned for further developments. We'll change the system together and bring a brighter dawn to Mankind.

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