

To create all money as debt is the antithesis of the **Freedom God**, the **Spirit of America** and our **American Constitution** intended. Debt is at least bondage, enslaving, deficient, destructive, foolish, unnecessary and terminal. When interest bearing debt is used for money, there will be debt, lots of it, as interest, the non-money debt, makes the total debt greater than the money supply and growing with time. Since a **PRINCIPLE** was changed, all money is now debt. Not all debt is money. Cuts, efficiencies, crypto, lower interest rates, data centers, A.I. and moving the debt around are not the way to Freedom.

The **total American Public and private debt**, near \$104 Trillion, includes the Total M-2 debt money supply of near \$23 trillion. The difference of \$81 trillion is not money. It's only a debt expected to be paid in money. It grows with time. The debt money supply only grows with more borrowing; deeper debt slavery and its consequences in the Land of the Free. Money is extinguished when loan principal is repaid. Spending the entire money supply of \$23 Trillion on the debt would extinguish the entire money supply and leave \$81 trillion in debt growing with time. Quotes in letters to me from the **U.S. Treasury** and **CRS**.

***“The actual creation of money ALWAYS involves the extension of credit by private commercial banks.”***

***“Money for paying interest on borrowed money comes from the same source all other money comes from.”*** That means that the interest, other loan principal, is borrowed too.

***“Money that one borrower uses to pay interest on a loan has been created somewhere else in the economy by another loan.”***

***“Money is created when loans are issued and debts incurred. Money is extinguished when loans are repaid.”*** \*John B. Henderson, Sr. Specialist Price Economics **Congressional Research Service**

Interest, the non-money cost of money, is added to the costs of production and therefore, to the costs-of-living. This creates a growing **'spread'** between the money supply and prices, a growing shortage of money, a constant rise in the costs of living, loss of purchasing power in the medium of exchange, an **impotent growth imperative**, an increasingly dependent citizenry and nation, increasing taxes for social help programs and special interests, political and social contention, corruption, deceit and growing difficulty making ends meet for all segments of society. That includes the U.S. Government which has the Congressional authority to create money; an authority intended to create money as a **wealth, not debt**, so to preserve, protect and defend Life and to Secure the blessing of Liberty, the American idea.

In **1787**, we gave our Congress the authority to create money. Once, through the **1792** Coinage Act, the American government did its duty to monetize **American production** as a wealth to the people. The **PRINCIPLE** was that Production was done first. Anyone who produced gold or silver and presented it to the mint could have it stamped into coins free of charge. Money was not created until production was done first. The money supply increased with productivity gains, was free of debt and free from obligation to perform for anyone. It established **Justice** and secured the Blessings of **Liberty** to ourselves and our Posterity, two of America's foundational intents. The medium of exchange represented our labor, raw resources, **ownership**, the wealth of our nation; our garden. The wealth money supply only increased with productivity gains. Government could not create money until the people did **production first; production that everyone needed, used and that the public benefitted from mutually** so as to **promote the general Welfare**, not special interests. This is not to say we must use gold or silver for money but the **PRINCIPLE** of Free coinage; production monetized debt-free as wealth to us, not as debt to us, so to result in a debt free medium of exchange. Through this **PRINCIPLE** we could do commerce and save without having to be in debt. A truly Free market. Truly Free people.

Over **141** years, from 1792 to 1933, special interests lobbied Congress to pass bad laws\* in 1853, 1863, 1873, 1913 and 1933 (*\*Roads & Bridges Without Taxing or Borrowing*) relinquishing its authority to create money to the private interest banking industry; this in violation of the best interests of a free people, Constitutional authority and the Non-Delegation Doctrine. These actions changed our money from a debt free evidence of our production, Liberty and **OWNERSHIP** to evidence of debt, our **BONDAGE** and what we **OWE**.

America does not have a **'spending'** problem. It has a **'borrowing'** problem. Despite its authority to create money we are in debt bondage. We fought a Revolutionary war to be free from being forced to borrow British currency from the Bank of England and into debt to pay the Stamp Tax of 1765. Yet, here we are, in the Land that is supposed to be Free, played for fools, forced to borrow and forced into debt. No debt. No money.

America cannot be made great again unless it is Free and Independent again. Freedom made America great. Debt and bondage have not and cannot. If all borrowing and spending were stopped, the debt would

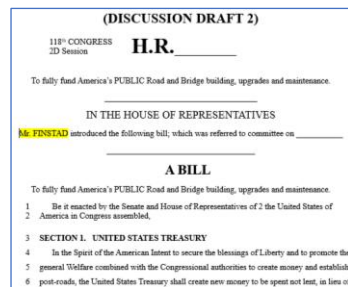
continue to grow. As long as debt is all there is, cuts, efficiencies, A.I., robots, etc. won't fix the root of the problem which is bondage to debt via an enslaving bookkeeping system that creates and records money as debt not wealth. This enslaving system is executed by tyrannical people in the private sector who create all money and their empathizers in the private and governmental sectors who, through ignorance or intent and contrary to historical fact, believe and teach that there must be debt for money to exist and or, by people who do not know how to or care not to bring new money into circulation with no debt or inflation.

America cannot cut, efficiency, or crypto its way off of its debt path to destruction. The only way to restore American Freedom, Independence, true Prosperity, Morality, Honesty, domestic Tranquility and Happiness is to restore the **PRINCIPLE** of a debt free medium of exchange; a **PRINCIPLE** America attempted to start with. The **PRINCIPLE** requires that first, we the people, with our labor and resources *promote the general Welfare* by producing that which everyone needs, uses and benefits from equally and that results in a medium of exchange representing that production. The numbers are spent into circulation debt free for the production in **lieu of** taxation or borrowing. The money supply may only increase with productivity gains that *promote the general Welfare*, that which everyone needs, uses and benefits from equally. We must transition from the creation of all money by private interests as unpayable debt to government and citizens and profits to them, to public money all created by the public U.S. Treasury as a debt free Wealth. The money represents production done first that **everyone needs, uses and benefits from mutually**, our **Liberty**, Ownership and wealth of our Nation; public roads and bridges, our nation's circulatory system.

Restore the **PRINCIPLE**. Combine 2 of America's founding intents: *promote the general Welfare* and *secure the Blessings of Liberty* with the Congressional authorities to **coin money** ('coin' used as a verb meaning to 'create') and to **establish Post roads**.



Read  
**The Original American Transportation Act**  
 ←  
 &  
**Congressman Finstad's Discussion Draft 2**  
 →  
 at:  
<http://www.debtfreemoney.org>



Debt bondage repulses the very God who made us. Debt makes living the life He intended for us impossible. Debt has made us forget God's intent and blessing that we be Free, deny our 13<sup>th</sup> Amendment and Freedom, the foundational Spirit of America.

You are one of many to receive this letter. Share it with fellow Americans. Call your Congresspeople. Tell them to support restoration of a Free, Just, Prosperous, Independent, Moral and Godly America via the **PRINCIPLE** of a debt free medium of exchange. Tell them to introduce and pass the **Original American Transportation Act**. Help reverse our accelerating path to destruction. Start exposing the root cause of growing economic contention. Spread the knowledge of what changed and what we can do.

Thank You for Your Service.

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