**The Golden Rule Network**

**Infinite Being, the reality of our own self, is the foundation of the Golden Rule Network along with the truth that I am Thou and Thou art I, which is the real determination (alpha) and conclusion (omega) of the interactions we have with one another. The truth seeking, enlightened individual forms the perfect free society.**

**The Golden Rule Network or GRN**, pronounced “grin” for short, is organized as an open synergistic network of networkers that governs itself through a center for crowd sourced bottom up evolutionary structures in place of top down systems, facilitating the sharing of information, ideas, and coming to agreements on projects designed to benefit everyone as a whole.

**GRN** envisions the world where all are living in abundance, prosperity and peace as happening now. Realizing the foundation we all have in the field of infinite possibilities, **GRN** sees society as a family of individuals living in cooperation rather than a group of potential competitors seeking control of falsely perceived limited assets. Some may call this vision Heaven on Earth, others talk of the New Earth; at **GRN** we also think of it as Home, it’s where we live.

Networking is one of the most effective ways of accomplishing objectives and thus of creating abundance and sustainability for everyone. Our plan is to take over the world in the name of everyone though the development of every individual and by bringing together the resources of all individuals through working in cooperation. The individual is the basic unit of society and like a chain the strength of the society depends on the strength and well-being of each of its links, everyone individually as well as everyone together.

At the present time it goes without saying that an enormous sum of money still goes to funding war, pollution, expensive forms of disease care and other inefficiencies. Yet in the last several decades there has been a huge increase of diverse individuals in groups and organizations all over the world, a quiet revolution of people, who have been dedicating themselves to the promotion of different aspects of the solutions for world problems, personal growth, peace, harmony and abundance. Through various applications and developments such as clean energy, environmental sustainability, social justice and equality, health services, alternate health modalities, conflict resolution, enlightened education, job training and job creation, to name just a few, these people have been working diligently and creatively to bring about a new earth.

**In general all of these well minded people and groups can benefit from a substantial increase in funding.** **While some progress has been made, it’s obvious that depending on current governments and politics as usual, the rate of improvement of the condition of the world falls far short of the need.** **GRN** believes that the needed funding is based on and sourced from **personal** economic development, the abundance and prosperity of all participants and supporters alike.

**WE are the source, WE are the change, WE are the ones for whom we have been looking and dreaming, and WE have everything that we need already. It is up to US working in cooperation to make the changes happen.**

**How are WE doing that? The Golden Rule Network has outlined two different areas of attention as a practical solution to the needs of funding.**

**Solution #1: The Golden Rule Trust bank.**

**What if I were to tell you….. WE can actually create all of the money WE need, pretty much at the wave of a hand, legally!!!! We are talking about real Dollars, Euros, Pounds, Yen, etc.**  **And… WE have all the resources WE need to do it now!!!!**

As preposterous as legally creating money at the wave of a hand **might** sound, it’s not. **It’s what happens everyday, day in and day out, right now.** Certain wealthy individuals along with the assistance of governments have been creating money this way for over 300 years.

What is it that they did to turn a little into a lot of spendable money you ask? The following is a quick look at the fascinating story of banking and fractional reserve money creation.

**In the latter part of the 17th century William III of Orange,** occasionally and affectionately called Billy-3rd, had ascended to the throne of England as their King. Billy-3rd had been engaged in fighting a long war with Louis XIV of France, first in the Nederland as the head of the House of Orange. King Louie was very keen on expanding his territories and had initiated an invasion. After years of costly fighting without much success to either side, Billy-3rd now King of England too, found his treasury depleted. He was broke! (But he was still following his life’s passion, which had become the trouncing of his arch foe, King Louie. After all, where there’s a strong will there’s gotta be a way!) Entering into an alliance with a group of wealthy individuals so that he could gain funding to continue the war the Bank of England was formed in 1694.

These wealthy individuals had a very creative way of providing the funding for Billy-3rd’s continued military adventures. At this time in history, gold and silver coins were the generally accepted manner to make business payments. To eliminate the danger of theft and the inconvenience of transporting larger amounts of coins a system had arisen whereby the metals were often guarded in safe storage with different goldsmiths who issued receipts indicating that a certain quantity of precious metal was indeed stored in their vaults. It was common among the business class to trade these paper receipts as the vehicle of exchange in lieu of the more troublesome coinage.

The goldsmiths, after years of performing this service, had observed that on any given day only a few people came to claim the physical gold or silver coins for the receipts that had been issued. Now remember this fact, it’s important: that **on any one day only a small percentage of people come in to be reimbursed on the receipts held.** This is the key! This had led to the practice of some goldsmiths to write more receipts than they actually had gold in storage, in essence loaning their paper receipts and collecting interest on gold that they did not possess. As long as the goldsmiths involved did not get overly greedy and loan out excessive receipts no one was the wiser and the system worked very well, **for them.**

Therefore the business men whom Billy-3rd had approached for financing pledged to give only a small percentage of the capital that Billy-3rd required, in the form of real property and precious metal. Further THEY formed the Bank of England, which sounds official; but in reality it is a privately owned bank and still is to this day.

They would issue promissory notes that were officially backed by the “prestige” of the Crown of England, for the quantity of money that Billy-3rd wanted and that he would spend refurbishing the navy and buying more arms. The new Bank of England would service the notes **with the fraction of capital that would meet the day to day needs** of the recipients of the notes when they came to redeem the notes. The original handwritten notes would stay in circulation as money, until canceled by payment of the debt by the Crown through collecting taxes, and in the meantime new notes could be issued by the bank to others seeking to borrow money. Thus the modern banking system and money creation based on fractional reserve was born.

Meanwhile Billy-3rd and the other new borrowers would be paying interest on the full amount of notes issued not just the capital reserve used, until they retired or canceled the debt notes with their payments. The Crown paid from the taxes collected and the private individuals from the profit of their activities. This became a really great deal for the wealthy investors, now bankeros. (By the way, Billy-3rd was never successful in trouncing Louie. He did however manage to keep the north of Ireland under the yoke of England and that’s why Northern Ireland is still Orange instead of Green to this very day.)

The following numbers are not exact but illustrate the principle: the bankeros would be collecting interest on loans that had a value of perhaps $10,000,000 when they had only put up perhaps a reserve of $1,200,000, about an 8 to 1 ratio. When banks make new loans in excess of their reserves they are literally creating new money that did not exist prior to the loan.

Way cool if you are a bankero. **(And yes, together WE can all be bankeros!)** They had accomplished creating money out of thin air, or ink on paper, and profiting from it.

Governments all over the world use this same system which completely dominates the creation of money. Except today the minimum capital reserve ratios are even smaller, there’s a big spread, from 12 to 1 and sometimes 20 to 1, or even less depending on the type of reserve held and the country. (Now that’s a lot of money created from very little and currently the very little that it is, is backed by ….. you probably guessed it, more PAPER!

Today the entire money supply is in the form of credit notes, money is only formed when someone borrows it. There is no gold, silver or other material substance that directly backs the currencies used. They are the paper notes of people promising to pay a debt. When that debt is paid that particular money or debt note is extinguished, it ceases to exist. New money is created when someone again borrows and a new promissory note is created through the banking system. **The honest truth is that the creation of money is backed by the production and work of all the people in general, that’s all of US that actually produce something or provide services, all over the world.** The biggest borrowers are governments.

**It’s a system that until now has heavily favored the already wealthy along with the growth of government and its debt, sucking more and more money out of local communities and guiding it to the wealthiest players.**

**Yet fractional reserve banking is a system that WE, as heart centered people, can use equally well, if not better, as WE come together in cooperation and construct the world that WE envision.**

Credit creation, which is what fractional reserve banking does, turned out to be a powerful and dynamic stimulator of business activity and growth. That is why over time people turned to paper credit notes and away from gold and silver as their preferred source of exchange. Simply put paper is much easier to obtain than gold or silver. However, as we look at history, it could be argued that this powerful stimulus had fallen into the wrong hands. The hands of individuals more devoted to the ego, dedicated to hoarding, believing in scarcity, personal aggrandizement and with little regard for the needs of others, except as to how they can be used.

**(Let’s keep in mind that living in Creation is always a mixture of qualities. Pure darkness cannot manifest as such as it dissolves its own existence, ditto for pure light. Normally inside of everyone is a mixture of light qualities, plus the guiding light of the infinite always acting as a homing beacon, yet we are free to elect different roles to play for a time. Eventually all roles lead back Home. Or wait, is it all roads lead to Rome? I forget.)**

**A further important negative to take notice about the current all paper credit money is that it has become divorced from material reality.** For a time paper money kept a reference to the value of precious metals, gold and silver. This finally ended in 1971 when then President Nixon closed the gold window for payment of U.S. debt. Domestic silver redemption had closed a few years earlier. **Money became a totally abstract notion open to all kinds of mental manipulations.** Since then we have seen an enormous, totally unbelievable (Except it’s really happening!) growth of different paper derivatives as the financial community has chased the fictional wealth of smoke and mirrors of paper and account ledgers.The tail has been wagging the dog for years now and we are staring at a house of cards waiting to collapse.

**Money as an abstraction has had a devastating effect on the environment, as it has become more “profitable” to seek paper rather than real goods, or care for our surroundings or entertain a real, sustainable material quality of life.**

**Fortunately, this is only an incomplete picture of the current situation, because there are enough of US who do care, and WE are fully primed to enter into our Heaven on Earth.**

A central feature of **GRN** is its international chain of banks, the **Golden Rule Trust,** **GRT** pronounced “great” for short, that have been designed to promote abundance and prosperity for all, specially benefiting the environment, sustainability, communities and the individual. Remember that a bank is a money creating machine. **GRT** is the material vehicle that WE are using in funding the projects of the New Earth. There are two ways to continue growing the bank to create the money that we need and want; one is the capital assets which constitute the body of the bank and the other is depositing funds into individual accounts that are commercial or personal, primarily in the form of checking, savings or time deposits.

**The most important fact to realize is this: WE really do have all the resources that WE need right now!!! To do EVERYTHING that WE want!!!**

**GRT offers a unique opportunity** **for homeowners with equity in their homes, to activate this slumbering capital and put it to the best use possible; saving our environment, securing the future of human life, and creating abundance on this wonderful planet!!**

**The call to awaken sleeping capital:** Normally the capital that is in real estate remains dormant except through the process of mortgaging the property with the penalty of paying interest on what is, essentially, a secure capital asset. Through the unique strategy formulated by **GRT** the capital reserve of the bank can be created with the capital of real estate as well as cash. **This means that home owners, as well as owners of commercial and business properties, can use the capital of equity that is idle in their properties to become owners of GRT.**

**The potential monetized value of equity in real property is tremendous. In the U.S. alone the equity in home ownership is $8.2 trillion.** As well, there is the other huge pool of capital with the equity present in commercial properties that can be awakened with the same strategy. Unleashing even a fraction of that capital will have an unequaled and immediate benefit that will be felt all around the world. Just imagine the impact of a well directed trillion dollars of reserve capital **multiplied** through the fractional reserve system can have on our current and pressing environmental needs! And we can start today!

**Capital Asset Partnership Trust (CAPT):** Offers an unprecedented opportunity to property owners who do not need to invest cash in **GRT,** but can invest the **dormant equity** they have in their home or business property. **The owner retains possession and use of the property plus has the benefits of any rise in value of the property** and at the same time becomes an owner of **GRT** stock and its growth potential.

Investors in **GRT** have the opportunity of liberating a capital asset that is not easily reachable in more conventional situations. **GRT** provides a superior alternative by taking the asset and significantly **multiplying** its potential while serving the public at large; the asset becomes profit producing without the charge of interest. This has the effect of additional personal enrichment for the investor; and a community that is growing in prosperity typically bolsters all participants in the community by providing an abundance of opportunities in a positive feedback loop.

**How safe is an investment in GRT?** With the quantity of regulations in place governing banking, **GRT** is a very safe investment. In addition **GRT** is governed by a conservative, risk adverse profile and charter of long term investing in diverse properties and businesses that build communities and protect the environment.

Again remember that banks are **money making machines, literally.** **GRT** will **multiply** the value invested into many more real property holdings. **GRT** is not a speculative tech stock but a steady and productive inventory of real assets that will continue to churn out value year after year. Perhaps **GRT** **can best be defined as being a privately owned public utility.**

An additional benefit to owners is that the property will be immune from any claims against it that could arise after the equity enters the trust and until the **GRT** stock is sold. **CAPT is a powerful win-win situation that benefits the real estate owner investor and brings general prosperity and abundance to all the peoples of the world.**

**Bank profit for GRT is derived from investment and joint ownership of its projects rather than interest on loans**. **This emphasizes real development in place of holding paper to gain interest or profit without engaging in production.**

The current investment and loan strategy of **GRT** encompasses acquisition and development in productive land with water, small to mid-size organic food production with a collective vertical integration of businesses from farm to processing to table. In addition **GRT** focuses on community, neighborhood renewal and innovative ecological housing development, along with supporting businesses in sustainable non-polluting energy production. A founding principle of **GRT** is to tie the value of money into the essential capital assets of land, dwellings, food and clean energy production, thus creating a healthy ecology and prosperous environment.

**GRT is not designed to make only a few people wealthy rather its design and investment strategy creates a lot of employment for a lot of people and abundance for all of the community.**

Banking is ubiquitous in today’s world of business and commerce providing a number of necessary intermediary functions. Although the origin of banking in most ways was very self-serving to the wealthy few, the creation of money based on credit has had an undeniably dynamic effect on development. **That developmental aspect because of its potent potential can and needs to be channeled into enterprises that sustain life for all and not just a few.**

**GRT** as a bank that operates in the public interest governed by a well-defined and equitable trust contract with its owner/investors, clients and public served, provides a structure where all can come together and cooperate. That cooperation can be as simple as choosing to do our banking at an institution that serves all of us. Or, it can be cooperating in investing and owning that institution and receiving a profit similar to that of any other public utility, which is what banking needs to be, owned by the people and for the people.

Specialized projects can be achieved by working with communities on an individualized basis of specified needs. **GRT** can approach a community offering its ability to multiply investment capital that the community has available to accomplish the needs of the community. **Virtually every community in the developed world has sleeping or dormant capital available that can be awoken.** The residents have the equity in their homes and other real properties that they own. By banding together all of this existing sleeping capital of the responsible residents of the community plus the property the community has in its public buildings, service properties, schools and storage facilities, there is enough capital available right now that can be monetized to finance **any** sustainable project desired by a village, town or city.

This dormant capital is awoken to build new civic convention centers, continuing education projects, local entrepreneurial development, or low income housing, just to name a few of the possibilities and can be used on an ongoing basis. **GRT** can create the capital for these projects at a ratio around 8 to one, or with other multipliers (that can actually be higher) that fall safely within the regulatory requirements of the banking jurisdiction. For example a community pledges/invests in **GRT** stock $1 million of existing capital assets and **GRT** can create $8 million (or more in some situations) in money to pay for the project.

Typically local governments go to bond issuers to pay for these projects. The bond issuer sells the quantity of bonds needed to finance the project to different investors. **However the community then ends up paying high interest costs over the repayment period that is then siphoned out of the community to pay the outside investors.** Obviously, it is far better to multiply the sleeping capital of the community to pay for these projects!

It is essential that when **GRT** is investing money in a project or venture, that the project has the ability to generate enough profit to pay back the loan or it becomes a loss.

While it is exciting to know that we can create a lot of money to do things, WE need to understand some facts about what money is in our banking system. Money is **credit**, which is to say it represents **debt**. The circulating bank notes that we call **cash** and have in our wallets or purses, **actually is the debt of someone else.** It is the same for money that is held in deposit accounts of banks and other institutions. That cash money will disappear from the system when that person pays back his bank loan. It is credit that has to be paid back just like credit on a credit card.

**In the banking system money is created when someone takes a loan.** Curiously, if everyone paid back their bank loans we would have no money in our system. The creation happens based on the perceived ability of the person borrowing to pay back the loan or credit. Hence the means of **repayment** must be well ascertained

**GRT** does not aim to make a profit through charging interest on its projects, rather it is a way to advance the prosperity of the community. **GRT is dedicated to doing projects in the public interest.** While this is accomplished without charging interest, naturally **GRT** will be covering a small amount for the administration costs of the necessary accounting and materials involved.

Community projects serve **GRT** in attracting new depositors, which in turn expand the investment opportunities of **GRT** in land acquisition and business projects that serve the environment and sustainability. For example when **GRT** undertakes a project that normally would be funded through a bond issue that will be repaid from future taxes, it does this as a public service. At the same time it is increasing its capital base and it will be gaining new depositors, which can be a part of the contract. Both of these outcomes greatly benefit **GRT** in its aims. **GRT** will be assuming a percentage of ownership in a number of development projects in order to expand its overall stability and profitability while providing a reasonable return to its investors.

We look to compete in the field of certificates of deposit but with a different angle. That different angle is that a cash time deposit in **GRT** is an investment in **GRT** itself. **GRT** stock acts as an alternative or hedge to government issued fiat currencies that are subject to the inflationary practices normal to governments, i.e. self-devaluation of their currencies by overspending. The emphasis of **GRT** investment holdings from its financial operations is in real property acquisitions that are beneficial to the environment and climate change problems as well as the prosperity of all countries worldwide.

Another possibility is that **GRT** stock can be issued as denominated bearer certificates and be used as a circulating money. Especially in places where government policies continue to undermine the value of its currency, it could well prove to be an expedient alternative to hold a note that represents the value of real property and the assets of essential businesses rather than the ever deteriorating unbacked government paper.

Buying properties for sustainable reforestation is a marvelous investment. Land maintains its value over time and as the trees grow they add value year after year. In the developing world many countries offer very favorable terms to foreign development projects in low prices for large tracts of land as well as tax advantages. **GRT** sees itself as a steward of the land and general ecology. Where appropriate reforestation is combined with other agricultural production in the form of coffee, cocoa, nut production, mushrooms or other forestry compatible commodities. At the same time community development for the service workers brings another added value, along with the possibility of retirement communities in selected beautiful tropical and semitropical regions.

**GRN** and **GRT** are not designed to make a few people very wealthy. They are designed to bring wealth and abundance to the whole population. Administrators, managers, and other employees of **GRN** and **GRT** receive salaries that are equal to other service professions in society for the duties that they are performing. **GRT** does have a commission based compensation package for those that bring clients and investment to **GRT** that are not salaried employees of **GRT**. This takes place as the **goodwill equity program** in the form of **GRT** stock.

The **goodwill equity program** compensation is also applied to nonprofit groups or NGO’s that bring investors and clients to **GRT** from their base of supporters and can be structured as an income stream from **GRT** to further support their activities. This structure is in the form of separate accounting for the amount of investment and client support derived from the NGO and passing on the share of profit provided to **GRT** from said support. For example, if an NGO brings $10 million of reserve capital support to GRT, then the profit that is derived from the production and increases in value of the specifically related projects of **GRT** can be sent to the NGO on a yearly or other agreed upon time period. This also allows for the NGO to have a voice in the application of **GRT** projects that suit the goals of said NGO.

Different investor groups can specify in what category they want to see their investment used. A group that has an interest in clean energy can direct its funding to be used in that theme for example. Another group more attuned to ecological development can request to have its funding applied to their interest such as sustainable development in the rainforest or reforestation projects, while another group might be interested in organic, bio-dynamic or permaculture food production. Within the different project categories there is also the possibility of an investor role in project management as experienced managers are needed for all projects. The additional requirement for all projects is the need to be sufficiently profitable over a set timeframe to repay the credit that has been created for them.

**Full Light Institute of Knowing**, **FLIK**, pronounced “flick” for short as in “Flick on the switch!”. Many have heard about the shadow government, the money behind the scenes that direct policies and development directions of most governments. **FLIK** is the publicly open decision making arm of **GRN**, everything done in the full light of day.

To avoid any potential of conflict of interest and at the same time to have the creative potential of the population as a whole represented in deciding what is best for the public good, the nature of the projects that **GRN** and **GRT** itself assumes are determined by an independent panel, **FLIK**, that is outside of the management and administration of **GRN** and **GRT**.

This independent panel is a large group of independently successful volunteers selected as randomly as possible from the general population, to come together in a series of meetings and discussions, being divided into different groups of mutual interest to suggest and formulate different possible projects. After meeting in their interest groups the individuals then come together in a general meeting to decide which projects are of the most priority for the public good and within the mandate of **GRN** and **GRT** at the current time with the funds that are available.

This same bottom up or open source decision making format can also be applied within particular communities as they investigate how to provide the maximum prosperity for themselves, and forms a hallmark of **GRN** and **GRT**.

**Notes on money in general:**

One of the physical forms that the energy of gratitude assumes is money. Money represents the energy of gratitude in the majority of commercial transactions that we do. When we want to have some particular item be it whim or necessity, then to express the gratitude for the creation and availability of that object of our desire we exchange money for that item. Of course that’s not the only way that we gain something that we desire, yet it is a powerful expression of saying thank you to the provider who often says thank you in return.

An interesting side note on the use of money involves what is called the velocity of money. The velocity of money refers to the number of times that money is used or spent in a fixed period of time. The more often that money is used the more efficient it becomes or the more it accomplishes its intended purpose. A system that rewards a person for hoarding money, as when interest is paid on savings, tends to defeat the purpose of money to generate abundance. Rather a system that wisely promotes the investment of money in needed and useful projects creates jobs and promotes additional infrastructure and prosperity also increases the velocity. The real asset reserve of **GRT** bank is just that, the investment of money in real needed and useful projects. As the value of these projects increases the reserve value of **GRT** increases and more currency becomes available to do more projects.

Another service that **GRT** can fulfill for the public good is to provide a currency that is very stable, not subject to inflation and is 100% asset backed. Any object of value or a certificate of recognized value can be used as a vehicle of trade. It is a possibility to issue bearer certificates of **GRT** stock shares in denominations and size that would make it useful for serving as money. These certificates could also be issued electronically; as most money, about 85%, currently exists as electronic ledger balances and only a smaller percentage is used as cash.

The Federal Reserve in the U.S., like the Bank of England and a number of other central banks in different countries, is a privately held corporation that is owned by its member banks. Before the centralization and consolidation of banking under the Federal Reserve Act in the U.S., dollar bank notes issued by different banks had different discount rates depending on the perceived quality of the issuing bank and its reserves. Thus a dollar issued by one bank could have a different exchange value from a dollar issued by another bank, acting in a manner like different currencies.

**An Invitation:**

You are now invited to help form the largest bank in the world, established by the people, of the people and for the people in their own sovereignty, the **Golden Rule Trust**. Participation can take place as being an active founder who can receive stock in **GRT** under the Goodwill Equity Program; as a property owner that wakes up the idle capital in his/her property and acquires **GRT** stock; or as a depositor using the banks services which also greatly helps the bank in its abilities of economic renewal.

**Steps:**

The first step is to assemble a team of like-minded individuals who have an interest in seeing **GRN, FLIK** and **GRT** be a manifest reality. The team comes together to clearly delineate charter or constitution of **GRN** and **GRT**.

Incorporate **GRN** as a nonprofit.

Make Alliances with groups and people well known and trusted by the public which will be very helpful to the promotion of **GRT.**

The investment of Goodwill. The founders, those doing the necessary work of making **GRN** and **GRT** a reality, receive compensation in stock of GRT through the goodwill policy. That is to say they can opt to receive **GRT** stock in an amount that is commensurate with the work that they have performed.

We need knowledgeable persons that have expertise in general organization, bank operations and funding. There is such a tremendous need for this bank, people will come.

Create a web site where people can learn about **GRN** and **GRT** and pledge what assistance one can provide, along with accepting pledges of capital and deposit account applications.

The majority of the investment capital can be in the form of real estate equity along with an amount of cash that is needed for setting up initial operations and all the myriad details that are included. Regarding pledges of real estate will need to develop a procedure of independent appraisals and registry of conveyance to **CAPT**, normally at up to 80% of appraisal.

Starting a bank in the U.S. is a lengthy process currently taking an estimated 18 months if everything is in order, and even then approval is not certain. The recommendation is that it is quicker and easier to buy an existing bank, we need one that is charted nationally. **Also look at other possible jurisdictions where a bank can be formed more rapidly,** yet in a jurisdiction that is recognized as legitimate by the international community. Physical presence in the US remains important, however that can be a second step as an international presence is equally important.

Start the first bank in an overseas jurisdiction with around $50 million in assets. This can be leveraged to about $350-400 million to be used to buy a nationally charted bank in the U.S. Also look at starting banks in other countries.

Best bank location is the internet. Physical offices can to be located in communities where there is enough interest and support to warrant a physical location.

Crowd funding and possibly grant funding can be investigated.

All of the above represents the first step in a two step plan to revolutionize the world economic situation to a more equitable distribution of economic power. Step #2 focuses on the individual and will follow at a slightly later date.

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