

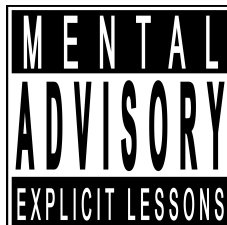
## “Money Doesn't Exist” – an interview with Sandra Hurst

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# MONEY DOESN'T EXIST.

**An interview with Sandra Hurst**



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### **About Sandra Hurst**



After studying at a law centre for several years & reading for a law degree, Sandra decided that she would prefer to spend more time with her sons than lawyers. So she made a simple decision to extricate herself from the financial 'rat race' that keeps millions of people trapped in constant cycles of debt & despair.

Her research led her to study several established financial systems to realise her goal, but having become disheartened by misleading advice claiming that more money will solve financial problems, she soon saw that even becoming a millionaire can still keep people in the rat race.

Her private consultancy (running since 2003) combines local, national & international workshops with bespoke one-to-one advice for individuals & businesses. It has the ability to not only show people the myths and falsehoods with regards to monetary theory, but also deliver practical plans to transform poverty into prosperity - with consistently excellent results.

Her strategy studies 5 major definitions of wealth, which combine to form our subconscious attitudes and reactions to money. These are financial, intellectual, interpersonal (relationships), physical (bodily health) & spiritual. All 5 are important for excellence & prosperity - money alone doesn't ensure happiness.

Among her most popular seminars is “Cashflow” - the ground-breaking board game designed by “Rich Dad, Poor Dad” author Robert Kiyosaki. Her current projects include "In The Black - How to be your own Financial Advisor" and the "100 Year Financial Plan" for people of African descent.

Sandra has 2 sons & 2 grandchildren and lives in London, UK. Her popular talks see her travel across the UK, USA, Africa & Europe. She has been interviewed several times for BBC TV & radio and holds residency on several London pirate stations.

Learn more about Sandra at [www.hh-bb.com](http://www.hh-bb.com) , call her directly on (+44) 7903 092 782 or e-mail her at [shurlor@yahoo.co.uk](mailto:shurlor@yahoo.co.uk)

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18<sup>th</sup> October 2008

### **1. OK. Money doesn't exist? Er... what?**

I'll explain it in real simple terms.

Money doesn't exist because its only value is the value that two or more parties put on it.

What we call money is only a 'medium of exchange' for goods & services. It replaced barter systems of old because it became impractical to carry around exchangeable goods such as clothes, livestock etc.

***Money – the folding or jingling stuff in your pockets is just paper and metal.***

The value of that paper and metal can vary from marketplace to marketplace, time to time & country to country.

It has no energy, no spirit and is backed by nothing. It's just an opinion - it's whatever you think it can be.

*Is that sports star worth more than a nurse? If you want him to be, yes.*

*Has that stockbroker added value to society? If somebody says so, yes.*

*Is that pair of shoes more valuable than that pair? Yes – if that's what you all think.*

It's that artificial, opinionated value which determines interest rates, stock markets, prices of raw materials, employment figures and so on.

You could substitute Monopoly® money for all of our cash and it would still have the same power - if we all agreed it did.

### **2. What about the credit crunch – how can you say this to people who've lost their jobs & homes?**

I'll say it to anybody at anytime, anyplace - I have a different view from the average Joe on the 'credit crunch' and I will not apologise.

'Crunches' are just downturns in economic cycles; different names, same thing. A depression, Black Monday, Wall Street Crash etc – all the same thing...

### **3. So why are so many people caught in this 'crunch'?**

Looking at the big picture - most people are stuck in the rat race.

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Now, the rat race involves an understanding of the '9 areas of people activity' as defined by Neely Fuller Jr - these are economics, education, entertainment, labour, law, politics, religion, sex, war.

At any one time, people are involved at least one – no one is more important than any other.

I start with economics – it's easier, it's always in your face & constantly affects all the others. Once you have the power over economics, the rest of the list & 'crunches' become easier to work with.

Also, once you understand Fuller's explanation of GWS everything becomes easier still.

GWS is Global White Supremacy. Fuller wrote in his amazing book, “**The United Independent Compensatory Code / System /Concept**” that, “... *if you don't understand white supremacy (racism) - what it is, and how it works - everything else that you understand, will only confuse you....*” The 2 primary tools of the racist are **lies & violence**.

***Ultimately, they do not care about anything but themselves.***

The economic system was created by GWS and as it stands is keeping people on a financial treadmill.

### **4. So, you're saying this 'crunch' has been planned?**

Yes.

***Do not believe the news when they say that markets regulate themselves.***

GWS constantly redefines itself and restructures itself. If you look at Paul Obinna's superb Timeline – the blue strip – at the beginning of that blue strip representing Transatlantic slavery, you will see Niccolo Machiavelli. See [www.hh-bb.com/uk/timeline.html](http://www.hh-bb.com/uk/timeline.html) to learn more about Timeline.

Machiavelli was famous for writing 'The Prince' - the ultimate textbook on political skulduggery.

This book is a virtual blueprint for GWS – the infamous tactics of divide & rule, divide & conquer are not accidental or coincidental.

It may say something that 'The Prince' is held in such high regard by most of the aggressive European political systems... and the Mafia. It adheres to a system which must learn from its surroundings and circumstances – it must be fluid & flexible to maintain power. Download it free: [www.hh-bb.com/uk/ebooks.html](http://www.hh-bb.com/uk/ebooks.html)

The old system of chattel slavery has never ended. Instead it developed – its first transformation was into wage slavery.

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When machinery was introduced which could do the work of 20 men, the volume and production scale of goods skyrocketed. Goods needs consumers - consumers with desires.

Desires need advertising, marketing and other mass mind control techniques. This type of slavery was also not as dependent on race as chattel slavery, but still made a distinction.

More technology in 21<sup>st</sup> century means that we as humans have been replaced by computers and are now surplus even to factories – we have moved from chattel slavery to wage slavery to debt slavery.

### **5. How does debt slavery work?**

This begins with the modern international banking system – the same one facing 'disaster' today.

Banks are not necessarily a negative thing – this system makes the barter system obsolete. It enables us to buy, sell and move to new markets freely. It allows us to start businesses, create and test inventions, build mass production lines, advance science... its responsible for a lot of the good stuff in the world...

But, you asked, so I'll tell. First, let's go back in time to The Crusades – I can't talk about economics without talking about history.

The Crusades were medieval wars between Christian / European kingdoms wanting to reclaim Palestine from Muslim / Arabic rule.

Holy wars aside for a moment, select Crusaders teamed up to form a neat protection racket which exists still to this day.

These Crusaders would come in waves, year after year in giant convoys from all over Europe with lots of arms, a burning desire to fight... and tons of cash.

To avoid robbers and such, they would deposit cash in castles and Crusader strongholds along key routes.

People who wanted to move around could deposit cash in castles in exchange for 'notes' reflecting their deposits - this is the origin of banknotes.

They'd obviously charge a fee for this service – eg a 100 gold coin deposit would get you a note worth, say, 95 coins. Fair enough. But...

***...over time, they realised that many people  
didn't come back for their money.***

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It being a war, people died, got lost, fled, kidnapped etc. Even if they did come back, most people didn't withdraw ALL their money at once.

So these early banks could feel confident to now write more notes at will. These notes would back money that didn't exist.

So, by increasing the money supply artificially, the value of every note in circulation diminishes unbeknown to all.

The good news is that they could loan out this fake money, charge interest on it and claim it as a profit.... this is the definition of usury.

### **6. So, that's where the current loans systems originated?**

Yes.

Eventually they learned that they could do the opposite – withdraw notes at will making very note more valuable. This is one of the ways banks control the price of money (interest rates) and how boom and bust cycles happen.

You have to remember this. The banks themselves created modern banking laws – not governments. They were never debated on, voted on or ratified in full; they never went to a referendum.

You have to remember, the Federal Reserve / Bank of England are private institutions, despite their misleading names. Governments are shareholders, but the banks will never reveal their complete list of shareholders & investors.

If you don't believe me, look in a US Yellow Pages – the Federal Reserve is listed in the Business Section, not the Government section. The Bank of England says the opposite on its website (untrue), but will confirm it if you write to them.

Also, private banks print paper money, governments only mint coins!

Now if you control the money supply of a nation, you control that nation's imports & exports, trade balances, future projections, commodity prices, bargaining chips... and their confidence.

***It's a well-oiled machine which controls the resources of every country on earth.***

It separates the 'First World' from the 'Third World'... Wars and food shortages are planned events.

***This is why I call them banksters (bank + gangsters = banksters)...***

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### **7. Give a real life example...**

The Crusades trick continues to this day. The vast majority of people, even those in the financial industry do not understand what I'm about to tell you.

So lets say you request a loan of £10,000 from a bank. Banks have a double column entry book = credit & debit. Normal enough... in your credit column goes £10k.

In your account goes a FIGURE (10K). Your debt now becomes their credit.

They don't exactly give you any money whatsoever, just the figure. As soon as the 10k is 'in' your account, then they charge you interest.

So the trick is to create money out of fresh air, claim they have even more, then loan it out and charge interest on it.

Try withdrawing large sums above your daily limit – they always say, “...give us some time...”. Why can't you withdraw all your money when you want it? This is proof that they have to order the cash because they don't have it...

It's the same with cheques – they should clear automatically, but the few days 'clearing' is to commandeer a few days interest for themselves.

All banksters' stupendous profits are based on interest on money that isn't real.

### **8. Do you agree that times are looking lean right now?**

That depends on your perspective.

### **9. Meaning what?**

Your circumstances move to where your mind goes, not vice versa.

You have the ultimate power over all circumstances, not vice versa.

***If you remember anything from this e-book, remember these points...***

Look, listen, learn - now is an excellent time to buy property, shares, start a business – prices will hit rock bottom soon. If you can't do any of these things at least educate yourself.

You don't save money by being cheap, you actually pay twice by not investing your time & money.

There is always a risk in investment. That risk is minimised with education.

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But look at what you gain by doing nothing...

### **10. Did you predict the credit crunch?**

The indicators were all there – ridiculous house prices, overvalued shares & too many loans on offer. I was actively telling people to prepare themselves by education and investment.

Do you remember Joseph interpreting Pharaoh's dream when he was in Egypt? Seven years of fat followed by seven years of famine. Once this credit crunch is over, there will be boom times again, then another dip, then another boom.... and so on...

***Banks and financial institutions have created this mountain of debt backed by fresh air and promises they would never keep.***

During the boom years there was never any real money to pay off these debts – many of these institutions knew this, so they created new laws and monetary vehicles that could enable them to sell the debts on...

To each other...

... and with cheap credit, to the masses.

Want a house? Best buy now before prices peak. Cheap mortgage – here you go.

Want a new car? You deserve one. Car finance – easy.

Want a credit card? That bling looks nice. No problem.

All it took was for one bank to say – er, let's call in our debts...

Everybody panics, because they don't have the money to pay their debts. So they call in their debts... and their debtors call in their debts & so on. All the way to you & me.

It's a vicious cycle.

### **11. What do you have to offer?**

I run a number of courses and seminars, one of which is called: “Your life is your business, how to get out of financial rat race”

Basically, this is a customised course teaching how to get your money working harder for you. The tools & ideas are very simple – many of them are based on the work of Robert Kiyosaki, author of the seminal book 'Rich dad, Poor dad'

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The formula is to know what expenses are, create a residual income to pay these expenses. Now have time to do what you need to do - other wise you're doomed to stay in a rat race.

There are also other factors to consider – intellectual exercise / physical exercise / healthy diet / emotional stability / exercise. Look out for more details at [www.hh-bb.com](http://www.hh-bb.com) soon.

This course is done at roughly 3 month intervals – and for good reason.

I've done many intense weekends & day events. You feel energised straight after... but 2 weeks later your initial motivation goes and you go back to old ways. I've heard that the statistic of people who follow through on these courses is approx 5%.

We are all creatures of habit – 3 month intervals provide enough quality time to change non-productive habits permanently. We can then review habit changing progress & leave with a solid financial action plan.

I also run regular Cashflow game workshops – its an excellent way to understand money & global finance for anybody.

Most of my other work is one to one sessions. I'm also working with a new company that recovers many of the debts that you don't owe...

### **12. Wait... what? Debts that we DON'T owe?**

There are MANY debts we don't owe.

First of all, I never suggest people not pay debts. But legally, you need to see how a debt arose if someone is demanding money.

The most obvious is the credit card debts we don't owe. I'll explain...

John gets a letter in the mail - Dear Mr John Smith, here's a credit card with say, £5000 credit on it.

Attached is a spicy letter showing how much fun he can have with it.

Even the geometry of the card is done to golden ratio (1:1.618, a ratio found in spirals, shells and other marvels of nature) to be appealing.

#### ***John accepts the agreement.***

So now John has £5k credit and his emotions are up. He uses it wisely and has confidence in himself and job.

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One day, the bank calls John saying they didn't get a payment. He was sure he sent it on time but, well, if banks say they didn't get payment, OK. Then they charge him a late fee.

Later, John loses his job , so he uses card to buy food & everyday stuff and eventually hits his limit.

So the bank sees that John has been a solid payer and the bank extends his limit.

Or maybe they don't and they charge him to death. Paying the minimum balance on a maxed out card will chain him to ridiculous payments for years on end. Not to mention the late fees and damage to his credit report.

### ***Good for the bank, bad for John.***

But during all of this, from start to finish, they didn't tell you they didn't have any money, and you certainly didn't get any.

Exactly the same as the loan situation - they just gave John a figure in a column... and charged interest on it.

### ***13. OK, so how do I get out of the debt I don't owe?***

To demand money under a contract you must show an invoice – which will show you how exactly how a debt was raised.

The normal invoice will show: 13th – 15 August 2008, labour costs @ £20 per hour, 10 hours worked = £200....

### ***For a contract to exist you need 3 steps – offer, acceptance, consideration.***

One party offers a deal, one party accepts the deal - 'consideration' means the terms of the deal – usually money and terms that both parties must adhere to.

Let's say I want to rent out a room in my house – I **offer** you a room, you **accept** the room the **consideration** is £100 per week. This contract becomes live when we both **sign it**.

If you don't pay (break the contract), I can take sanctions against you under the terms of the contract ie I can throw you out. But I cant turn around and charge you more or move someone into your room while you're living there – its not in the contract.

### ***But you don't have a contract with a bank - you have an agreement. Legally, this is very different than a contract.***

The bank won't give you an invoice - you get a statement. All a statement does is provide a mirror of your purchases.

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Try this - write to the company in question asking for an invoice and copy of your contract – they cant do this, because they don't have one.

***Therefore they cannot legally demand money from you.***

***The conditions of an agreement can be changed unilaterally by either party.***

The bank can change terms at will (and has done to millions of people) and so can you. You can haggle your charge or your APR or arrange breaks in payments - and it's is legal.

***If you've taken out a mortgage, credit card, car finance, secured loan or other financial contract, there's a very good chance your agreement is invalid and you are due compensation or redress.***

Through another company I represent I have been working to reclaim costs – the minimum we will work to reclaim is **£5000.00**

Call me today to find out more on (+44) 7903 092 782

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### **CONCLUSIONS**

I listen to TV news for entertainment – billions being pumped into banks, Federal Reserve panic meetings, tax payers bailing everyone out... it's laughable! The money in the Northern Rock bank collapse wasn't real, neither was the money in the Iceland collapse. Fannie Mae, Freddie Mac, Lehman brothers... they wrapped themselves in their own false ideas. These figures don't exist; their money is not real.

One of the reasons for this entire credit crunch is to re-order the international banking system. History in general is important – in every crash since the 1920s Wall Street crash, many localised / friendly small banks went bust and were swallowed up by much larger banks. This puts fear into ordinary people making regular transactions and puts more power into the fewer hands – hands that have engineered the crash.

My perspective is a global one but is primarily African centred. As a people, we have been moved from chattel to wage to debt slavery.

Africans are no longer needed for labour, muscle, factory – even sweat shops are now more accessible in the Far East. We are surplus to needs.

A few are trained up to middle manage the global finance system (eg MBA) but very few are working for themselves to empower themselves...

In the US, many Africans are being fed to keep the prison industrial complex going. Many are becoming disposable consumers trapped into buying disposable goods. Many more will die through ill health, poor diet, smoking & drinking or end up in the madhouse.

The ballot box makes no difference – Obama is a fresh change, but long term he won't work unless he gets back to uprooting this false system. Which I doubt he will...

**Schools are training fools to accept this system –  
many are deliberately made educationally subnormal.**

Carter G. Woodson, founder of Black history month wrote a powerful book called 'Miseducation of the Negro'. Download it free on the e-books page at [www.hh-bb.com](http://www.hh-bb.com).

Most demonstrations & sit downs are a waste of shoe leather. Africans had more business & better schools before desegregation / integration. Marcus Garvey organised more people in the **1920s** than before or since...

Economics can help us become our own leaders and that starts with personal choice & personal responsibility - extricate yourself from the rat race! We live on an abundant planet and mastering economics will help us all to vibrate on higher level...

Look out for more of my work on [www.hh-bb.com](http://www.hh-bb.com)

Until next time... peace!

**Sandra Hurst**