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# Creating a Real Wealth Economy: From Phantom Wealth to a Wiser Future for All Humanity

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**Creating a Real Wealth Economy: From Phantom Wealth to a Wiser Future for All Humanity**
**Keywords:** new economics, Occupy Wall Street, public banking, bioregional currencies, public assets, social spending, worker-ownership, democratization of wealth, capitalism, neoliberal economics, debt, recessions, tax-payer bailouts, private banks, predatory loans, Federal Reserve, world financial crisis, austerity measures, privatization of wealth, income inequality, international trade currency, green economy, Lincoln greenbacks.

The public does not realize that virtually all money in circulation, except coins, is created by private banks out of thin air as debt-money on which we must pay interest and penalties, or that bankers control the money supply and create periods of prosperity, only to follow them with recessions or depressions which allows them to confiscate the real wealth of productive, working people through foreclosures. This system is not in compliance with the US Constitution which, if followed, could have given us a nation free of debt and with sufficient funding for all public and private enterprises with little or no taxation. The beneficiaries of this economic system are the top 1 percent.

Here, eleven of the world's leading economists expose the fallacies of the existing system, the greed that motivates it, and show us a variety of proven alternative economic solutions. These include public banking options, the transfer of wealth from megabanks to community banks, the creation of local and regional currencies, building more worker-owned and community-owned business, changing the reserve requirements for private banks, replacing the Federal Reserve--which is privately owned, not a government agency--with a Bank of the United States, focusing on community caring values, growing the green economy, and creating an international trade currency designed to halt inflation and currency speculation, fund long-term and environmentally conscious businesses, and help third world countries get out of poverty. Our economic freedom and democracy hang in the balance.

You will not find these real wealth solutions taught in business schools or discussed by politicians or mainstream media. This book will fundamentally change your understanding of money and debt.

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