

# The EU Commission Intends to ‘Invest’ Private Savings

by Jeremy James



The ultra-rich, the real rulers of this fallen world, have set a worldwide economic crisis in motion. The date they set for this “push-the-button” moment was April 2<sup>nd</sup>, when President Trump announced his punitive roster of tariffs on all trading nations. The American people voted him into office in the belief that he would repair the US economy, but his tariff strategy is certain to have the opposite effect.

As we noted in a recent paper (#415): “The problem with tariffs is that they invite reprisals, where the countries affected impose counter-tariffs. In economic terms this is immensely destructive. When two countries target one another in this way, both suffer. Output in both countries falls because their goods are no longer priced competitively. Redundancies and lay-offs are inevitable. The higher the tariff and the larger the foreign market, the greater the impact.”

The excessive tariffs imposed by President Trump are now being met by retaliatory tariffs from the countries most affected. This tit-for-tat escalation is certain to cause great economic hardship, not just in America but across the world. Massive amounts of credit were created over the past ten years, all of which were priced by reference to foreseeable future trends. These trends have now been hit by a wrecking ball, courtesy of President Trump, and the uncertainty that this generates is bound to drive up the cost of borrowing and, most importantly, the cost of servicing existing debt.

Very few world leaders have given a candid assessment of what President Trump has done. The best account we found was by the Prime Minister of Singapore, Laurence Wong, which we give overleaf. For anyone who still believes that President Trump was acting in good faith when he imposed these tariffs, Mr Wong's assessment will show that 'Liberation Day' meant liberation from the Old World Order.



**This paper explains why money held by the bank on behalf its customers is legally the property of the bank.**

### **A trade war may trigger a banking crisis**

While we can see, to some extent, the impact that this will have on economic trends, with world trade contracting sharply, the strain behind the scenes – in the financial system itself – may trigger a banking crisis.

This may not start in the US but in one or more countries with an excessive level of national debt, such as Japan, or where decisions by one or two major banks, such as Deutsche Bank or Commerzbank in Germany, have a disproportionate influence on the national economy. Wherever it starts, it has the potential to spread as rapidly as the crisis of 2008 and to suck in a far greater number of institutions, largely because of risky investments made by many of them over the past 15 years in order to maintain profitability. All of these investments were made on the basis of economic assumptions which are no longer valid.

Despite our introduction, this paper will not be examining the trade crisis per se but will look, rather, at an explosive development which is scheduled to take effect as the trade crisis gathers momentum.



“The recent ‘Liberation Day’ announcement by the US leaves no room for doubt. It marks a seismic change in the global order. The era of rules-based globalization and free-trade is over. We are entering a new phase, one that is more arbitrary, protectionist, and dangerous. For decades the US was the bedrock for the free-market economies of the world. It championed free trade and led efforts to build a multi-lateral free trade system, anchored by clear rules and norms, where countries could achieve win-win benefits through trade. This WTO system brought unprecedented stability and prosperity to the world – and to the US itself. To be clear the system is not perfect. Singapore, and many others, have long called for reforms, to update the rules and to make the system better. But what the US is doing now is not reform. It is abandoning the entire system it had created. Its new approach of reciprocal tariffs country by country is a complete rejection of the WTO framework... If other countries adopt the same approach as the US, abandoning the WTO, and trading only on their own preferred terms, country by country, it will spell trouble for all nations... The likelihood of a full-blown global trade war is growing. The impact of the higher tariffs, plus the uncertainty of what other countries may do next, will weigh heavily on the global economy. International trade and investment will suffer and global growth will slow.”

<https://www.youtube.com/watch?v=GoswAZQeZRc>

## The real power brokers in Europe

To understand where this is coming from, we need to look briefly at the real power brokers in Europe and what they are trying to achieve at this time. The families that ruled Europe for centuries are still in power today. They install puppet regimes to exercise power on their behalf in a democracy and even take up senior positions themselves. This has long been the case in the US, Germany, and the UK. It is also true of the EU Commission, the small group of unelected ‘representatives’ that control the 27 countries of the European Union. The current president of the Commission, now in her second term, is Ursula von der Leyen. This woman, the public voice of the European Elite, is very well connected, as shown in the text box overleaf.

This exclusive cabal of ultra-rich oligarchs is planning to impose a New World Order. Their parents and grandparents planned and funded World Wars I and II and they themselves have spent years preparing the ground for World War III. We have published many papers showing how this was done. A massive war in Europe will overthrow what remains of the old regime, which was founded largely on Christian values, and replace it with a communist autocracy.

Despite appearances, von der Leyen, Zelensky and Putin are all on the same team. It is their job to put the pieces in place and manufacture a crisis that will ignite a terrible conflict in Europe and adjacent regions. This will be done in the name of ‘democracy’ and ‘peace’, where millions of young men and women will be conscripted and sent to the front lines. Most Europeans will feel it is their ‘patriotic duty’ to co-operate with this sacrificial madness and allow their sons and daughters to do as they are told by the cabal of ultra-rich families.



**President of the European Commission, Ursula von der Leyen, meeting with the President of the Ukraine, Volodymyr Zelensky, in June 2024. The EU has repeatedly confirmed its unwavering support for the Ukraine in its war with Russia and its intention, if the war escalates, to supply munitions and even troops on the ground.**



**Excerpt from Wikipedia which shows that von der Leyen, born Albrecht, is a member of the elite Illuminati families that control Europe and the US**

“The Albrecht family was among the *hübsche* ("courtly" or "genteel") families of the Electorate and Kingdom of Hanover – a state that was in a personal union with the United Kingdom – and her ancestors had been doctors, jurists and civil servants since the 17th century. [A *personal union* is a combination of two or more monarchical states that have the same monarch while their boundaries, laws, and interests remain distinct.] Her great-great-grandfather George Alexander Albrecht moved to Bremen in the 19th century, where he became a wealthy cotton merchant, part of the Hanseatic elite and the Consul of the Austro-Hungarian Empire from 1895...

“Her American ancestors played a significant role in the British colonisation of the Americas, and she descends from many of the first English settlers of Carolina, Virginia, Pennsylvania and Barbados, and from numerous colonial governors... her relatives and ancestors were among the wealthiest in British North America in the 18th century...”

## **Wartime preparations are under way**

In the past 12 months, several European countries issued brochures or booklets to their citizens with guidance on how to prepare for emergency situations or catastrophic events. We give an account below (and on the following two pages) of the steps taken by six of them:

### **Sweden:**

In November 2024, the Swedish government distributed an updated version of the brochure "In Case of Crisis or War" to approximately 5 million households. It offered advice on preparedness for various emergencies, including military conflicts.

### **France:**

In March 2025, the French government announced that it was preparing a 20-page civilian defense guide inspired by similar publications in Nordic countries. It will offer advice on how citizens should prepare for various emergencies, including military conflicts.

### **Lithuania:**

Lithuania has developed a website which provides residents with information on how to prepare for emergencies, including guidelines on food stocks and supply kits. It includes advice on how to shelter from air raids by hostile forces.

**Poland:**

In March 2025, Poland announced plans to distribute a crisis preparedness guide to every household by the end of the year. It will be developed in collaboration with the Ministry of National Defense and the Government Security Center. The brochure will instruct citizens on how to survive for 72 hours during emergencies such as major power failures, natural disasters, and military conflicts. It will even include a dedicated section for children.

**Norway:**

In November 2024, the Norwegian government issued a comprehensive information booklet to all households on emergency preparedness. The items on the emergency supply checklist included bottled water, food, candles, a radio, iodine tablets, and cash. Norway also introduced a cell phone alarm system in January 2023 to alert and inform citizens in a crisis situation.

**Finland:**

The Finnish government has developed an interactive online guide called "Preparing for Incidents and Crises." It offers practical steps for handling emergencies and covers a range of scenarios from natural catastrophes to cybersecurity threats. Finland also maintains an extensive network of civil defense shelters, capable of accommodating approximately 3.6 million people.



The graphic on the cover of the Swedish booklet, "In the Event of a Crisis or War", makes it perfectly plain that the crisis which the authorities envisage is WAR.

**A graphic from a French government website showing the recommended contents of the survival kit:**



**This 20-page booklet is expected to issue to every household in France by the summer of this year.**

- Do not let children to the streets, they might be curious about the situation and get hurt under the tanks, they may find explosive devices or misfired explosives which may be a threat to life;

**A warning on the Lithuanian emergency preparedness website. They expect to see armored tanks on the streets.**

## **They know a war is coming and they want your money**

We are giving this information as hard evidence that the governments of most, if not all, European countries are fully aware that a major war is planned and that their citizens are going to suffer real hardship. Preparedness guidelines are being issued, not from any genuine concern for their citizens, but to prepare them psychologically to accept what the Elite have planned for them.

The public is being disarmed, both psychologically and economically. The continuation of the war in the Ukraine, with its repeated appeals for direct military intervention on behalf of the Ukraine, and the launch of the ‘Liberation Day’ tariffs on 2 April, with their far-reaching implications for European economic stability, are all intended to weaken the will to resist. This weakening process will include a direct attack on personal household wealth. It will take the form of what Ursula von der Leyen and her unelected cronies are calling a European “savings and investments union.”

The following graphic, which is taken from the EU Commission website, is designed to illustrate what the Elite are planning:



[https://finance.ec.europa.eu/regulation-and-supervision/savings-and-investments-union/factsheet-savings-and-investments-union\\_en](https://finance.ec.europa.eu/regulation-and-supervision/savings-and-investments-union/factsheet-savings-and-investments-union_en)

She had the gall to say that household savings are “unused” and need to be mobilized to enable the EU to prepare for future challenges. The EU Commission website puts the purpose of this so-called union in more seductive terms: “By choosing to allocate a portion of their savings into productive investments to finance the EU’s objectives (e.g. climate transition, innovation or defense), citizens can enjoy higher returns and prepare for their future.”

While investment in defense is given as only one of the EU’s objectives under this proposal, we can infer from an EU White Paper published on 19<sup>th</sup> March – on the same day that the Savings and Investments Union was adopted! – that defense spending will actually consume the lion’s share of these sequestered funds. As von der Leyen stated, their program “means strengthening the European defense technological and industrial base. That means stimulating innovation. And that means creating an EU-wide market for defense equipment” –



# Commission unveils the White Paper for European Defence and the ReArm Europe Plan/Readiness 2030

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Today, the Commission and the High Representative have presented a **White Paper for European Defence – Readiness 2030**. The Commission has also presented, as part of the ReArm Europe Plan/Readiness 2030, an ambitious defence package providing financial levers to EU Member States to drive an investment surge in defence capabilities.

While the ReArm Europe Plan/Readiness 2030 strengthens pan-European defence capabilities with new financial means, the White Paper frames a new approach to defence and identifies investment needs.

[https://ec.europa.eu/commission/presscorner/detail/en/ip\\_25\\_793](https://ec.europa.eu/commission/presscorner/detail/en/ip_25_793)

### 3. Leveraging on the EIB Group and Mobilising private capital by Accelerating the Savings and Investments Union

The ReArm Europe Plan/Readiness 2030 also relies on the European Investment Bank Group to widen the scope of its lending to defence and security projects, while safeguarding its financing capacity. On top of unlocking substantial funding, this will send a positive signal to the markets.

**19th March**

Lastly, public investment alone will not be sufficient to fill the defence industry's investment needs, from start-ups to large established companies. For this, the Savings and Investments Union Strategy, adopted by the Commission today will make it easier to mobilise private savings into more efficient capital markets and channel investments into critical sectors of the economy, such as defence, for those who wish to invest in them.

[https://ec.europa.eu/commission/presscorner/detail/en/ip\\_25\\_793](https://ec.europa.eu/commission/presscorner/detail/en/ip_25_793)

Very simply, the President of the EU Commission is saying that the EU intends to channel as much money as they can from private personal savings into the manufacture of armaments for the coming military conflict.

We will now examine the possible mechanisms that the Elite will use to achieve this staggering transfer of personal wealth into their private war chest.



**The *ReArm Europe* logo above was too direct and has since been replaced by the more anodyne *Readiness 2030*.**

## **How the ‘Savings & Investments Union’ will operate**

Based on the limited information released to date by the EU Commission it is difficult to say how exactly the ‘Savings & Investments Union’ will work. It may comprise one or more of the following options:

### **Version 1:**

The public would be invited to divert some of their personal savings into a Fund which would offer a much better rate of interest than a deposit account. However, given that the Fund would be widely perceived as a high-risk venture, a purely voluntary approach like this would be unlikely to attract the amount of capital that the Commission is hoping to secure.

### **Version 2:**

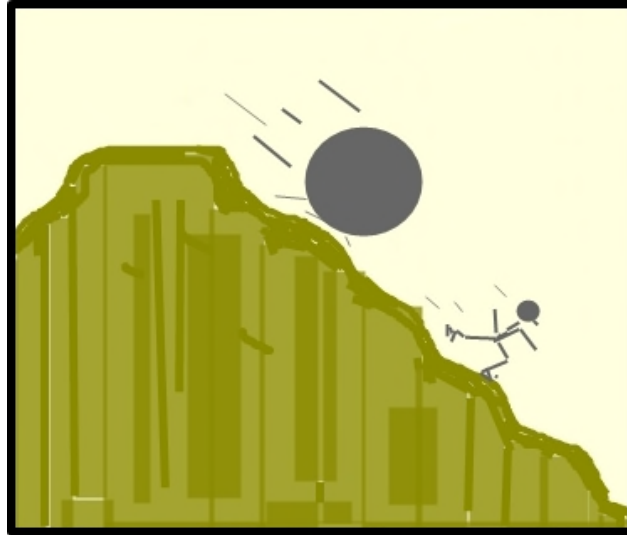
The banks themselves would be authorised to invest part of their capital in the Fund. Depositors’ savings could be used for this purpose at the discretion of the bank. The interest paid by the Fund would accrue to the bank, not the depositors.

### **Version 3:**

Banks and/or depositors would be required by law to invest a certain proportion of their capital in the Fund. This could be justified on the spurious grounds that the financial stability of the EU as a whole required a minimum level of investment in armaments for security purposes. The Commission could argue that, while the capital required could be found through higher taxation or increased national borrowing, the diversion of personal savings would be less disruptive to the economy.

The drawbacks to each of these options are obvious. They all involve diverting a large proportion of personal liquidity into activities which are controlled entirely by politicians, which take investment away from productive uses, and which finance a program of destruction which will continue as long as funds are available to keep it running. The citizens of Europe are being induced, coerced or mandated to surrender some of their hard-earned savings to finance a conflict which will wreck their economy, demolish much of their infrastructure, and kill their own children.

It is a sign of the age we are now living in that something as perverse and patently psychopathic as this can be proposed by European leaders. Bear in mind that this plan is already in motion, that the citizens of Europe are not being asked to weigh its merits and give their feedback. They have merely been informed of a decision that the EU Commission has already taken.



## **CONCLUSION**

As we noted above, the name ‘Liberation Day’ denotes the carefully planned decoupling from the old world order. The Luciferian Elite have long waited for this, their ‘Liberation Day’, when the fuse to the keg of dynamite that will blow the ‘old order’ apart has finally been lit. It is designed to ignite a very nasty trade war that will gradually escalate into a full-blown military conflict between the world’s major powers.

The world financial system will not survive in its current form. It is steeped in debt spawned by trillions in fiat money and shackled to a mountain of financial derivatives that are held together by fragile rules and crony agreements. A massively overvalued credit bubble has been allowed to grow on a limited foundation of real assets. This has been kept intact since the crisis of 2008 only by the massive infusion of even more fiat money.

The US dollar will come under intense pressure and will lose its status as the world reserve currency. Countries will see no point in conducting international trade in dollars if they are unable thereafter to make efficient use of their dollars on the world market. (In fact, China has just announced the introduction of a “digital yuan” cross-border settlement system which will bypass the dollar-dominated international SWIFT system. This will undoubtedly hurt the US currency.)

When President Trump lit the ‘Liberation Day’ fuse, he was doing as his paymasters instructed. There were clear signs over the past year that this was coming. This is why we posted the following notice to our readers on 22 September 2024:

**- SPECIAL REQUEST 22 September, 2024 -**

We kindly request that our regular readers download all of our papers for safe keeping and future reference. There are strong indications that the Wicked are about to 'press the button' and throw the world into turmoil. The LORD is watching. Please continue to trust in His grace and His mercy. Here is the link to the Archive of all our papers to date (copy and paste):

The Cabal are using the coming financial crisis as an opportunity to impose digital currencies on all nations, along with a digital ID for every person on earth. The entire banking system, operating exclusively in digital form, will be managed by an incredibly powerful AI accounting system. This 'beast' system will be used for the ongoing surveillance of all human activity and will have its massive data stores supplemented by information collected in real time on all social movements and interactions. This data will be collected from smart phones and other electronic devices and receivers in the vicinity of the individual (including those embedded in the person's own body).

In an earlier paper (#350), in which we examined the plan by the Bank of England to introduce a digital pound (similar to a digital euro), we gave a long list of the drawbacks associated with this radical plan. They included the following:

- o A digital euro is not money in the proper sense. It is not a store of value, it does not accrue interest on deposit, and it does not remain free of discretionary interference. It is little more than a "settlement asset".
- o A digital euro is entirely dependant on the electronic platform for its 'existence'. If the platform goes down, or any critical node fails to function, the digital euro is useless.
- o A digital euro must be tracked continuously to retain its value. Its history travels with it wherever it goes. If it ever gets disconnected from its history it ceases to exist.
- o Holders of a digital euro have no privacy whatever. The state or a licensed agency has a complete and ever-expanding record of every transaction that the holder conducts using his or her digital euros.
- o The Government or another state authority can impose restrictions in law as to how and when a digital euro may be used. These restrictions can be specific to just one individual, a group, or the entire community. Under these circumstances a digital euro is no different from a ration card which specifies the amount of a commodity or service a holder can purchase in a given time period.



- o The state may decide to withdraw all or part of one's digital euro holdings at any time. The reasons for this could vary. For example the state may claim that the holder is engaged in some form of criminal activity and decides to seize his assets (This is akin to civil asset forfeiture, a nasty form of state theft which has been used for several years in the US). Or the state could use its far-reaching powers of taxation to deduct tax automatically from a digital euro account. Persons who are perceived to be guilty of a "hate crime" may be shocked to discover that a €5000 fine is deducted automatically from their account.



- o The digital euro system offers no substantive benefits of any kind to the vast majority of citizens. The benefits, if any, of the new system will accrue to the agencies which exploit the system to develop and market new payment-related products. As a UK report on the digital pound stated: "One of the digital pound's principal aims is to support payments innovation by the private sector...The digital pound is for retail payments and not for financial market activity." In other words, the public is paying for a system which will enable highly placed financial gurus to make more profits.
- o The digital euro system can and will be used to enforce other agendas. There is not the slightest doubt that the Government will use the system to support its phony 'global warming' objectives. This could include the automatic deduction of a carbon tax in respect of goods and services which, based on his purchase record, the holder has consumed. So-called *non-essential* items – which governments presumed to be able to define during the Covid hoax – may attract a carbon tax, as could journeys which in aggregate exceed a government-approved limit. The scope for coercive exploitation in this way is virtually unlimited.

- o If the digital euro system is ever modified to pay interest to holders, it could just as easily be used – after cash is abolished – to charge negative rates of interest. Customers could be required to pay for the dubious privilege of holding digital euros.



- o It is argued that the new system will play an important role in the prevention of fraud and terrorism. It ignores that fact that anonymity is not central to these activities, but perceived legitimacy. Those who launder money, sell illegal arms, or transfer funds to terrorist organizations do so mainly through legitimate accounts set up for another purpose. International charities are often used for this purpose, as well as international aid organizations. Another standard method is payment for goods which the payee falsely claims to have received.

For savers across Europe who wish to protect their hard-earned cash from unscrupulous interference by the EU Commission, the scope for doing so will be very limited. Aside from withdrawing one's cash from the bank and investing it in a hard asset of some kind, such as silver or gold, there is no way (that we can see) to protect one's savings from legalized theft.

As we showed in our earlier paper, *The Coming Implosion of the World Banking System* (#72), there are two basic facts about cash deposits which most people are still not aware of:

**FACT A: You have no 'cash' in the bank**

Cash deposits in any bank are neither 'cash' nor 'deposits'. Rather they are deemed (legally) to be part of the capital of the bank. The depositor has therefore 'invested' in the bank. If the bank performs well in the market, the depositor will get his 'deposit' back, with interest. Until he does the only thing he owns in law is a record of his deposit – which qualifies him as an unsecured creditor – and a commitment by the bank to 'repay' his 'deposit' on demand, with interest, if it can do so.

In the meantime, he doesn't own his own money. Since the depositor of cash in the bank is now deemed an 'investor' or 'creditor' and not the legal owner of the cash he has deposited, he is subject to the same rules that apply to all investors and creditors.

If the bank becomes insolvent for any reason and is forced into liquidation, its assets will be distributed to secured creditors first. These are normally corporate clients who deal with the bank on the basis that their 'investment' attracts a higher level of legal protection. Only after such liabilities have been discharged will unsecured creditors receive compensation (assuming there are still sufficient assets left to meet those liabilities).



**FACT B: The banks can legally take your money in a crisis**

This is known as a “bail-in”. Many western countries have recently introduced unusual legislation to protect their banks. If a bank is threatened with failure, it is now entitled to invoke the protection of this legislation and utilize its entire capital base – which includes all cash and other financial instruments on deposit with them – to remain operational, even if it means suspending for the time being the depositor's right to request the return of his 'investment'. If a group of banks are adversely affected they may deem it necessary to act collectively for their mutual protection. Thus the cash deposits of an entire nation could theoretically be sequestered at the same time for the sole purpose of preventing a general banking collapse. Depositors have no guarantee that they will ever receive full compensation for their loss.

Facts A and B are very alike and easy to confuse, but they should be carefully distinguished. Fact A allows the banks to speculate with your money, but they must return it if they are still solvent. Fact B allows them to keep your money if they can show the 'authorities' that they need it to remain solvent. Under such circumstances the depositor is unlikely to see his money again. We could have lumped the two facts together, but it is important to see that they are deliberate and legally distinct ways of stealing your money.

The 'beast' system has already been developed and fully tested. We know this is the case since the head of the European Central Bank, Christine Lagarde, announced in Frankfurt on 6 March that EU leaders were preparing to launch the 'digital euro' in October. Not in 2030 or three years from now, but within six months!

Privacy and personal freedom will cease to exist under the new financial regime. Society will be under a state of perpetual surveillance. Astonishing power will be concentrated in an unseen, unaccountable central authority. This power may be in abeyance for a while, but once the totalitarian structure is fully in place, it could be unleashed to extraordinary effect.

## **The Word of God**

The Word of God forbids the use of money in this way. Again and again it attests to the right of every person to keep, hold, own and possess personal property, and to dispose of it as he sees fit. The idea that this right can be affected or influenced in any way by a third party is entirely absent. The only "right" the state has is to collect taxes, which must be fair and reasonable. Even Caesar must abide by God's law when he takes what is his:

**“Are there yet the treasures of wickedness in the house of the wicked, and the scant measure that is abominable? Shall I count them pure with the wicked balances, and with the bag of deceitful weights? For the rich men thereof are full of violence, and the inhabitants thereof have spoken lies, and their tongue is deceitful in their mouth.” (Micah 6:10-12)**

When Christ returns and restores order to this world, he will ensure that everyone lives under “his vine” and “his fig tree” -

**“And he shall judge among many people, and rebuke strong nations afar off; and they shall beat their swords into plowshares, and their spears into pruninghooks: nation shall not lift up a sword against nation, neither shall they learn war any more. But they shall sit every man under his vine and under his fig tree; and none shall make them afraid: for the mouth of the LORD of hosts hath spoken it.” (Micah 4:3-4)**

None shall make them afraid!

Communism is the political system that Satan is using to enslave mankind, where the state exercises total control over the individual, defining his 'rights' and prescribing what he can and cannot do with his property. The concept of private property is abolished under Communism. The state itself decides how resources may be used, for the good of the whole. The report, *Agenda 21*, which was agreed by nearly two hundred countries in Rio de Janeiro in June, 1992, was a cold-blooded commitment to impose this system on all mankind.



The proposed digital euro system will serve as a digital prison, a potent means of controlling and surveilling the entire population of Europe and enabling the state to take what it wants, when it wants, with no scope whatever for personal protest or legal resistance.

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**“The LORD is good, a stronghold in the day of trouble;  
and he knoweth them that trust in him.”**

**- Nahum 1:7**

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