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Sovereign Magistral

Order of the Temple of Solomon



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Authentic Templar Banking Principles

Original Biblical Banking Practices of the Knights Templar

The real Templar banking of the medieval Knights Templar applying Biblical principles, as the “foundations of modern banking”, which actually reject the modern economics of usury, debt money and private central banks.



Contrary to the mainstream narratives about the Knights Templar as “bankers”, real history proves that they never engaged in Usury, but strictly upheld Biblical principles. Popular accounts only repeat that the Templar Order invented “Branch Banking” and “Travelers Cheques” for

“pilgrims”, but overlook many more banking services, which the Templars invented specifically to uphold human rights and liberties.



The Templar Branch Banking and Travelers Cheques, which provided for personal mobility and security, also perfected the use of “Bank Bonds” including “Certificates of Deposit” (CD);

The Templars invented the Common Law “Trust” for estate management and protection, the “Retirement Pension Fund” for tax-free secure savings, and the famous Swiss “Private Banking” to defend privacy



‘The Money Lender and His Wife’ (1514 AD) by Quentin Matsys (Belgium) in Louvre Museum, Room 811, based on lost painting by Jan van Eyck ca. 1433 AD

rights against religious and political persecution. They perfected and introduced to Europe the “Safety Deposit Box” and “Safe Keeping Receipt” (SKR) for asset protection;

The Templar method of providing No-Interest Loans invented “Factoring” advances on accounts receivable for cash-flow, and “Bank Guarantee” (BG) instruments including the “Standby Letter of Credit” (SBLC). Their method of a structured non-debt fixed Service Fee invented institutional “Self-Insurance” to cover the risk of losses from Loans.

Foundations Not Later Abuses – This framework of humanitarian banking services, designed for the People, is considered the Templar “foundations of modern banking”. However, it is a logical fallacy, and a great deception, to claim that the new abuses of modern banking practices, which emerged about 500 years after the Templar Order was suppressed by the French Persecution, could be attributed to the medieval Knights Templar.

Authentic Templar banking principles, categorically and unequivocally, require a complete rejection of the modern financial system of: (1) private “Central Banks” issuing “Fiat” currency of Debt “money” on Loan to the State, charging interest as Usury; and (2) commercial banks using “Fractional Reserve Banking” to replace deposits with Debt all driven by Usury, giving Loans as “credit” only at compound interest as Usury, and imposing arbitrary interference with economic liberties.

Historical Solution to Modern Abuses – It is abundantly proven in the historical record, that all Templar banking practices were firmly anchored in timeless spiritual principles, from ancient rules of customary international law. As a result, all financial services of the Templar Order were dedicated to promoting a spiritual economy under God’s Natural Law as Common Law, instead of a secular economy under parliamentary laws as statutory law.

Therefore, the ultimate solution, for humanity to escape from the increasing abuses and oppression of the modern system, is precisely to return to the original Templar banking by spiritual principles, as the time-tested proven methods of upholding the Pillars of Civilization.

Indeed, genuine Templar banking embodies ancient “Golden Age” sacred knowledge, which successfully led humanity from the Middle Ages into the Renaissance. The Templar Order was restored in the modern era precisely to repeat that mission, to advance humanity into a New Renaissance.

Templar Coins of the Templar States



egendary Templar heritage of the Order providing expert banking services, and inventing several cornerstones of modern banking systems, actually began with its early history of issuing Templar Coins. This was a fundamental exercise of the Order’s official sovereignty as a “non-territorial” (international) Principality of statehood [1] [2].

The use of special Coins in medieval Chivalry is well known, as many of them were preserved by archaeology as artifacts, which continue to be traded by curators and collectors. These are only mentioned in history books by the vague description of “Crusader Coins”, which implies merely a private practice by diverse Knights who were Crusaders from various Orders.

However, in customary international law since ancient times, minted coinage was always exclusively a sovereign function, strictly reserved to sovereign States. Indeed, in Common Law jurisprudence, the very definition of “Coin” is “metal fashioned... and stamped by authority of government” [3].

Accordingly, all such “Crusader Coins” issued and used in economies, were necessarily minted only by the “Crusader States”, which were in fact sovereign Principalities analogous to Kingdoms.

All of those “Crusader States”, which issued all of the “Crusader Coins”, were actually Principalities of the Knights Templar for some time, and were otherwise supported by the Templars during all other times. Therefore, all of them were essentially “Templar States”, issuing “Templar Coins”.



“Bezant” Gold Coins of the Kingdom of Jerusalem, minted ca. 1250 AD, artifacts in the British Museum, featuring Templar “Agnus Dei” seal (at right)

Together with the Kingdom of Jerusalem, the Templar Order was the Crown Regency power [4] of three major Templar Principalities since 1129 AD, governing the Principalities of Edessa (until 1144 AD), Tripoli (until 1289 AD), and Antioch (until 1312 AD). They also held the Kingdom of Cyprus for one year in 1192 AD (where they relocated from Jerusalem in 1291 AD).

Although the Kingdom of Jerusalem was founded in 1099 AD during the First Crusade, its

gold “*Bezant*”, the first of the “*Crusader Coins*”, was not created until 1124 AD [5]. The High Court was specifically responsible for “*minting coins*” for the Kingdom [6]. The Templar Patron King Fulk of Jerusalem had helped the Knights Templar become that High Court for the Kingdom (during ca. 1120-1129 AD) [7] [8].

Therefore, even the “*Jerusalem Coins*” were actually “*Templar Coins*”, issued by the Templar Order. This is confirmed by artifacts in the British Museum, which evidence that some of the Jerusalem Coins featured the distinctive Templar “*Agnus*



“*Moneta*” Copper Coins of the Principality of Tripoli, minted ca. 1137 AD, artifacts in Paul Edis Collection

Dei” (Lamb of God) [9], which became the official Templar Grand Mastery Seal used in England (since 1160 AD) [10].

Archaeology has also found and preserved many “*Moneta*” Coins from all four of the other Templar States of Edessa, Tripoli, Antioch and Cyprus. Most of these Coins featured versions of the distinctive Templar Cross-Paté, and were actually made of non-precious base metals, such as bronze. Many of them were copper, as its “*rose*” color is related to the trademark Templar “*Red Cross*” [11].

Original Templar Banking Practices



Even in the brutality and relative lawlessness of the Middle Ages, the Templar Order invented and provided many banking services for personal mobility and security, asset protection, secure retirement savings, and privacy rights against persecution.

In the finest medieval tradition of the Templar Magna Carta, these unique practices of Templar banking established the legal, financial and practical means for the People to

navigate through arbitrary abuses of State power, to ensure stability and hope for their future, upholding human rights for the advancement of civilization.

Templar Sovereign Coins – The Templar States issued mostly copper or bronze Sovereign Coins, from 1124 AD. These were primarily used for the internal economy of the Templar Principalities, and for external affairs within Templar jurisdiction. However, they continued to use Italian and French silver Coins, and Arabian gold Coins, as monetary currency for regional and international trade in commercial goods and services. [12]

Accordingly, the Templars used their own Coins, made of base metals and backed by meritocracy, in Templar monastic and sovereign affairs, but used the standard mainstream governmental money, made of and backed by precious metals, for commercial transactions.

Therefore, Templar Coins were actually Religious Coins, representing “moral currency” of “moral value” of Merit in Chivalry, as a medium of exchange in a Favour System of “priceless” earned Merit under God’s Law. In stark contrast, modern “Money” uses Secular Coins as “monetary currency” of “monetary value” of “fixed” trade units in commerce, as a medium of exchange for commercial goods and services under governmental law.

Those Templar practices of using Sovereign Coins are thus of profound significance, revealing the key philosophy of Templar banking principles:

All financial services of the Templar Order must be dedicated to promoting a spiritual economy under God’s Natural Law as Common Law, instead of a secular economy under parliamentary laws as statutory law.

Travelers Cheques & Bonds – The Templar Order made the fullest use of its widespread network of Commanderies, Pories and Preceptories in many countries. The Order established a system by which one could deposit money in one capital city (e.g. Paris), where a ciphered deposit receipt would be issued, and then travel and withdraw the money in another city (e.g. London).

This marked the invention of the modern “**Branch Banking**” system, and also the invention of “**Travelers Cheques**”, as provided at modern banks.

The Templars charged only a reasonable “**handling fee**” for this service. As the money could be withdrawn in the foreign currency of one’s destination, this also doubled as a “**Bureau de Change**” or Foreign Exchange (ForEx) service. [13]

This same service also perfected the practice of transferrable “**Bank Notes**” such as “**Bonds**”, including “**Certificates of Deposit**” (CD), all making the best use of medieval Common Law contract principles applied to Templar banking.

Common Law Trust – Operating a sovereign economy driven by Templar Coins resulted in the Templar Order developing a robust infrastructure for sovereign wealth management. Because of this, European Nobles began to place their assets, estates and businesses under control of the Order, to safeguard and maintain them during long periods of travel, diplomatic missions, or foreign service in Crusades.

This marked the invention of the Common Law “**Trust**”, a type of “power of attorney” placing assets in management with a “Trustee”, under a contractual “**Deed of Trust**”, to be reclaimed upon one’s return. Increasingly, such Trusts were used to care for a “Beneficiary”, such as the spouse and children of the Noble during one’s absence, or to ensure that assets were given to family or the Church in the event of one’s untimely demise on noble adventures.

Trust management services as a Templar tradition thus gained great popularity with the Second Crusade of 1147-1150 AD [14]. This is evidenced by the medieval origins of “**Courts of Chancery in Equity**”, more fully established by 1280 AD [15], primarily to uphold Common Law contractual “**Trusts**”, by applying moral principles [16] based on the Code of Chivalry [17] [18].

Indeed, the famous “**Chancery Lane**”, built by the Knights Templar ca. 1160 AD at the heart of the Templar legal district, which leads to their headquarters of Temple Church in London [19] [20], was evidently named after these same “**Courts of Chancery**” which

developed from Templar Trusts.

Safety Deposit Boxes – By 1150 AD, the popular service of placing large property and estate assets in Trust, naturally and directly, led to another service of depositing small valuables for Safe Keeping. From managing Templar Coins minted and those deposited for Travelers Cheques, the Order already had safe boxes and secure keep facilities within their monasteries. The Knights also had the strong military discipline to guard valuables, combined with the monastic modesty to have no material ambitions as any temptation.

The Templar Order thus perfected and introduced to Western Europe the classical practices of a “**Safety Deposit Box**” for small personal items, and the “**Safe Keeping Receipt**” (SKR) system for large precious treasures or collections, as provided by modern banks worldwide. This is evidenced by one prime example of a legal Templar withdrawal receipt, signed by King James and Queen Yolanda of Aragon in 1240 AD:

“Be it known to all that We... acknowledge that We have received and possess all and every jewel that we had deposited and put in the Safe Keeping in the house of the Temple of Monzon. Wherefore we declare the houses of the Temple and all brothers freed from all chains from us and ours concerning all the said jewels. ... Sign of James, by the Grace of God” [21].

Templar No-Interest Loans – By ca. 1250 AD, the value of and demand for Templar Sovereign Coins, as well as deposits from Trusts, Travelers Cheques and Bonds, and Safe Keeping Boxes, gave the Templar Order enormous monetary liquidity internationally. The Order actively used this liquidity to benefit society, greatly facilitating the advancement of European civilization, by giving Loans.

Some modern researchers have theorized that the Templar Order may have circumvented the Biblical prohibition of “usury”, by technically charging “profits” instead of “interest” on Loans. However, historians have



conclusively proven this false, explaining that business or property revenues were only collected because “[Templar] loans were made on the security of an income from land or a benefice [business or estate]” [22].



‘The Money Lender’ (ca. 1895 AD) by Max Gaisser of Munich (Detail)

The Templars did not take any land or real estate property as collateral. Instead they only retained rights to revenues actually generated by use of the property, whether operated as a result of their Loan or by their Trust management. This way, a borrower never risked losing one’s land or house as the essential means to earn a living and provide for one’s family and descendants.

This revenue-based collateral marked the invention of “**Factoring**”, a type of Loan as an advance on cash-flow, at a “discount”, financing the “accounts receivable” of contracts for business revenues, thus without any need for “interest”. Under United Kingdom law, Factoring is not even considered a “Loan”, as it is merely an advance against assignment of current cash-flow.

The Templars did not charge any “interest” nor any “profits” on the Loan amount. Instead, all revenues collected were only used to pay off the Loan principal, and cover only a modest non-debt one-time fixed Service Fee.

This is evidenced by a legal Templar Loan contract, signed by Count Robert of Artios (1st cousin of King Philip III of France) ca. 1250 AD:

“I... declare... that I owe the Monk Brother John of Tours, Treasurer of the house of the Knights Templar in Paris, 1,578 Livres Parisis [Paris Pounds] in respect of a legal loan in cash... made [to] me for the furtherance of my affairs... In satisfaction and full payment of this said loan... I assign specifically and in the name of a special attribution... my rents, proceeds and income from my castellary [castles] and townships of Domfront-en-Passais... annually... in payment and discharge to said debt, until by the continuous

payment... the whole of the said debt shall have been made to the said Treasurer.” [23]

As proven by historical records of many Templar Loan contracts: “It was often agreed that the Order could deduct part of the [repayment] sum collected to cover its expenses, as was permitted in Canon law.” The Templars usually charged “ten percent [10%]” (a Biblical “tithing”), but “on some other occasions they appear not to have done so.” [24]
[25]

The Templars did not increase the Loan amount with the Service Fee. Instead, they would only “deduct” a proportional part of the Service Fee from each of the first few payments as credited towards the principal. This way, as the Fee was conditional upon revenues enabling repayment, it was not “Debt” at all, and thus the legal “Debt” of the original Loan principal was never increased.

No “interest” was ever charged, neither periodic nor compound, and no “profits” were collected as an equivalent or substitute for any “interest”. All payments were used only to repay the Loan principal, such that no Loans ever accumulated any legal “Debt” beyond the original amount.

No fees were ever charged beyond the Service Fee of a Biblical “tithing” of ten percent (10%), strictly in accordance with Canon law. Accordingly, this legitimately constituted a Favour of a charitable donation to the humanitarian missions of the Templar Order, as “moral repayment” of the Favour of providing an Interest-Free Loan.

The Service Fee was never intended as any form of “profit”. In practice, this was a necessary “insurance fund” to protect the Order against losses from Loans. This way, on the average, each Loan which failed to repay from property revenues which did not happen, would mostly be covered by 10 Service Fees from other Loans which did repay. This marked the invention of “Self-Insurance” by financial institutions.

This Templar Loan is actually less like a “loan”, and more like an “investment”, fully and jointly sharing all risk in the event that revenues from property use fail to achieve repayment. The only difference between this “loan” and a classic risk “investment” is that the Loan remains a collectable (although conditional) “Debt”. For this reason, Templar

banking by Biblical principles upheld the importance of avoiding any “increase” in the amount of “Debt”.

Bank Guarantees for Loans – Although Common Law of contracts already provided for “surety” and “guarantee” arrangements securing private debts, the Templar Order elevated this to an institutional level, developing it as an international financial product based on Templar banking services.

This marked the invention of “**Bank Guarantee**” (BG) instruments, also called a “**Standby Letter of Credit**” (SBLC), as provided by modern investment banks.

The Order was often in a better position to evaluate, accept and access collateral assets in various countries, which were inconvenient or inaccessible to many lenders. The Templars would thus package the collateral into a Surety Bond payable by the Order, which lenders could then rely upon as a “Guarantee”.

Many medieval Churches and their religious Orders were also well capitalized, and willing to give Loans to stimulate the advancement of civilization, but needed a Templar Surety Bond as the easiest and best form of collateral. Historians have noted that “**Church institutions were readier to lend money to the Crown if the Temple [of Solomon] secured the loan.**” [26]

This service also gave the Templar Order an option to facilitate Loans through other lenders, in cases where a Loan needed to be based upon collateral alone without expected revenues. While Templar banking principles did not allow accepting real estate property as collateral, they did permit securitizing and packaging such property into a Bank Guarantee, to help the borrower obtain a conventional loan.

Retirement Pensions – Before the Templar Magna Carta of 1215 AD asserted the Rule of Law against abuses of power by Kings, both Nobles and commoners were frequently subjected to arbitrary seizure of their assets, either as suddenly decreed “taxes” or randomly demanded “tributes”. Even after Magna Carta was more permanently established by enforcement articles in 1300 AD, such seizures still routinely occurred, typically with the new excuse of the Crown declaring that funding was needed for national

emergencies.

As a result, citizens could not rely on retaining their own savings and assets to retire, and thus could not plan nor expect to be able to retire, because all of their wealth could be confiscated by a series of seizures before retirement. The People were thus in dire need of “asset protection” – some way to place their money and property safely out of government reach, while still being able to live comfortably from those assets.

The only reliable form of asset protection was sovereign immunity, as enjoyed by the same Kingdoms which could seize their assets. The best institution possessing such sovereignty which the People could trust, was the Templar Order itself, famous for fighting for their rights, religion and cultural values, who were also skilled lawyers and expert bankers.

The Templars thus created a special type of Trust account to meet the needs of retirement savings: As most Europeans wanted to donate their estates to the Church upon their death, the Deed of Trust made the citizen a Donor, the Church a Beneficiary, and the Order the Trustee.

While the assets remained a permanent donation to the Beneficiary, all revenues from the Trustee’s use of those assets could be paid to the Donor as a “Pension”, and to one’s family and heirs. Most importantly, this placed all the assets in the iron-clad hands of the sovereign Templar Order capable of both managing and defending them.

This marked the invention of “**Retirement Pension Funds**”, as provided by modern governments as “social security” for citizens, insurance companies as “pension funds” for corporations, and commercial banks as tax-exempt “retirement savings accounts” for individuals.

Historians documented that “[Among the financial services provided by the Templars were the provision of annuities and pensions. Frequently a donation of land or money would stipulate that it should provide for a man and his wife until they died: There were few ways of providing for one’s old age or the welfare of one’s dependents except by making a gift to an ecclesiastical institution.](#)” [27] [28]

Templar Banking Profession – By ca. 1150 AD, the Templar Order had developed such a strong and effective specialty of financial products and services, that those original Templar systems are famously considered the “foundations of modern banking”.

“Many of the Templar Knights were used to record and safeguard the items and monies placed within their care within the walls of their monasteries and banks or keeps. In fact, there were many more brother Knights that oversaw the recording of transactions of loans, ceded [Trust] estates and lands, and other financial matters for the Order than there were brother Knights serving in combat functions for the Church. Simply put, there were more of these famed ‘warrior monks’ that actually filled the function of ‘banker monks’.” [29]

By ca. 1250 AD, the Order had become the most prominent international lender, using the high liquidity from its original banking services to give No-Interest Loans. As all Templar banking originated from its expertise managing Sovereign Coins and related sovereign wealth funds, the Order became the leading banking institution for Kingdoms and Principalities worldwide.

“The Templars were even better bankers than diplomats, [with] financial savvy... [as] financial innovators [who] introduced branch banking to medieval Europe. ... Templars... became bankers for virtually every throne in Europe. Even Muslim rulers enjoyed the services of their nominal enemy and borrowed heavily from these fiscal wizards.” [30]

Templar Swiss Private Banking – While medieval Switzerland only consisted of tribal frontier regions, the Knights Templar asserted sovereignty in the Valais region in 1260 AD and established the first three Cantons in 1291 AD, developing Switzerland into an emerging Nation State by 1300 AD [31] [32].

During the French Persecution of 1307 AD, over 2,000 Templars escaped on 18 ships leaving Port La Rochelle [33] [34] [35], and numerous other Templar ships were already deployed and working the seas around the world [36]. Many of those ships docked in the Netherlands (of the Teutonic Templars) and settled in Switzerland, joining many more

Templars who relocated by land-based trade routes passing through Switzerland between France and Italy [37].

Therefore, as the Templar Order essentially founded the country of Switzerland, of course the Knights Templar also established the famous specialty of “Swiss Banking”. Historians note that “Even the present Swiss economy is based on banking... and high precision engineering. ... The Templars were already the leading bankers in the world... and the necessities of warfare, navigation and architecture had made them the engineers par excellence of their day.” [38]

The Templar Order established the famous “Swiss Neutrality” in geopolitics to prevent religious and political persecution, and to assert Templar Magna Carta human rights to privacy [39]. For all of the same reasons, the Templar tradition of a “ciphared [encoded] deposit slip” for Travelers Cheques [40] they applied to Templar banking, thus creating anonymous bank accounts using numbers instead of names to identify the account holders.

This marked the invention of the legendary Swiss “Private Banking”, with anonymous “Numbered Accounts”, as traditionally provided by modern Swiss banks (before they were overtaken by unlawful excessive regulatory regimes of dominant foreign countries in the 20th century).

Biblical Principles of Templar Banking



In the Middle Ages, the Templar Order revived the ancient Biblical doctrine of using separate Religious Coins to assert the influence of spiritual values in the secular world, which was the key to unlock and restore the ancient tradition of Sacred Commerce. All Templar Loans followed the Biblical tradition of Saints, as Patrons in Charity (kindness) for promoting religious values to advance civilization, and the Order strictly avoided any form of Usury, making only No-Interest Loans.

For all of these reasons, the Knights Templar genuinely were – and rightfully became popularly known as – “**God’s bankers**” [41].

The Holy Scriptures contain evidence of many historical precedents confirming ancient rules of customary international law. The sacred knowledge of these rules, preserved for thousands of years, and enshrined in doctrines of the Common Law under the Templar Magna Carta, was suppressed and thus “lost” only as late as the 19th century.

Fortunately, the Templar Order carefully preserved that knowledge as the shared heritage of humanity, and survived as an underground network, to apply those much needed spiritual principles as Templar banking strategies in the modern era.

Two Separate Coin Systems – One key Biblical cornerstone of Templar banking principles is the teaching of Jesus, when asked whether to pay taxes using a Coin bearing the image of the Roman Emperor, and he replied: “**Render therefore unto Caesar the things which are Caesar’s; and unto God the things that are God’s**” (Matthew 22:17-22; Mark 12:14-17; Luke 20:22-25).

This wisdom carries a much deeper meaning, beyond its surface level permission to pay taxes. It reveals a major doctrine on the use of Sovereign Coins from ancient customary international law: The righteous should use Secular Coins of worldly value in the kingdoms of men, but use only Religious Coins of spiritual value under the Kingdom of God.



‘The Tribute Money’ (1782 AD) by John Singleton Copley (England) at Royal Academy of Arts, depicting Jesus ‘Render unto Caesar’ (Matthew 22:17-22)

A related Biblical doctrine

taught by Jesus supports this ancient rule: “**My Kingdom is not of this world... For this cause came I into the world, that I should bear witness unto the Truth.**” (John 18:36-37)

This indicates that Secular Coins have no value and should not be used for spiritual affairs of the Kingdom of God, but Religious Coins can be used in worldly society to bring spiritual principles into the temporal world.

Accordingly the Apostles also taught: “**And be not conformed to this world: but be ye transformed... [to] prove what is... [the] will of God.**” (Romans 12:2). This indicates that Holy institutions should not conform to using Secular Coins for their spiritual affairs, but Religious Coins should be used to transform society in alignment with the principles of the Kingdom of God.

The Templar Order closely followed these spiritual teachings, by using their own Templar Coins of “moral value” in all their sovereign spiritual and monastic affairs under God’s Law, but using standard Secular Coins of “monetary value” in worldly trade and commerce under governmental law.

Templar banking principles also applied these spiritual doctrines, by using Templar Sovereign Coins to promote Templar spiritual values in the secular world, representing Chivalry as doing the work of God, to advance civilization towards upholding the values of the Kingdom of God.

One natural version of the “Religious Coin” as “moral currency”, which human beings have the inherent capacity for, is the “**Barter System**”, directly exchanging goods and services. Another version, shared even by animals in nature, is the “**Favour System**”, driven by



an instinctual moral sense of reciprocal help and mutual good deeds, which intuitively compels all of God's Creatures to "return" or "repay" a Favour of kindness.

Illustration of Secular Coin versus Religious Coin, featuring the actual 'Caesar' Coin of 33 AD discussed by Jesus (Matthew 22:17-22)

Both the Barter System and Favour System evidence that "moral currency" is a God-given right under Natural Law as God's Law, indeed a primordial Archetype of the Jungian "collective unconscious", which does not need any minted Coins at all, and thus no governmental authority whatsoever. This reveals a powerful and timeless universal spiritual basis for the ancient Biblical doctrine of using Religious Coins separate from Secular Coins.

Biblical Sacred Commerce – Another major Biblical doctrine establishing Templar banking principles is the wrath of Jesus, when he expelled the merchants who "sold and bought" and the "money changers" from the "Temple of God" (Matthew 21:12-17; Mark 11:15-19; Luke 19:45-48; John 2:13-16).

This event, Clergy formally call the "Cleansing of the Temple", and Bible scholars humorously refer to as the "Temple Tantrum" [42]. While commonly misinterpreted as condemning banking and commerce, it actually reveals the framework of an ancient spiritual tradition known as "Sacred Commerce".

The deeper meaning of this scripture can only be unlocked by the key of the doctrine of "Separate Coin Systems", and that key must be turned by Biblical archaeology:



**Cleansing of the Temple, Unknown Artist
(Painting Restored by the Templar Order)**

In ancient Biblical times, Religious Coins were originally created as the sacred “**Shekel of the Sanctuary**” as the “**offering unto the Lord**” for “**atonement for your souls**” to support the Temples (Exodus 30:11-16, 24; Exodus 38:24-26).

The Biblical word “**Sanctuary**” means not merely a Temple, but specifically its Ecclesiastical Sovereignty, as diplomatic immunity against the secular State. This is confirmed by the Common Law definition of “**Sanctuary: A consecrated place which had certain privileges... for refuge**”, as one persecuted by the State “**could not be arrested there, nor the laws executed.**” [43]

This reveals the ancient doctrine of customary law that Religious Coins, such as the “Shekel of the Sanctuary”, were an exercise of Sovereignty greater and higher than that of Secular Coins.

However, the original Religious Coin “Shekel” was soon replaced by the Secular Coin “Shekel” of the Edomite and Phoenician kingdoms [44]. Both practiced the Babylonian religion (of the namesake “Tower of Babel”), which focused on animal sacrifices to Baal, and even human child sacrifice to Molech, in pursuit of worldly desires [45]. Both were obsessed with trade and commerce only for secular material gain and worldliness. Even their “taxes” were considered a form of “sacrifices” in a religion of materialism of worldly desires [46].

The Coin used for the Jerusalem Temple Tax during the time of Jesus was the Shekel of Tyre (the origin of the word “Tyranny”) from Phoenicia, which was first issued ca. 300 BC [47]. This Tyrian Shekel was made of almost



pure (94%) silver, and minted with both royal and Babylonian (pagan) imagery. These same

Tyrian Shekel (103 BC) in time of Jesus 33 AD, at Dealer 'Art Ancient' from French Private Collection

Babylonian Secular Coins were used as the infamous “30 pieces of silver” which the Romans gave to Judas for betraying Jesus (Matthew 26:15). [48]

Jesus did not chase out simply “merchants and money changers”, and not for mere “banking” and “commerce”. Rather, they were specifically merchants selling animals for animal sacrifices (Leviticus 14:22, Luke 2:24), and money changers exchanging Roman Coins for Babylonian Shekels (Exodus 30:13) to purchase those animals for sacrifice. [49]

Therefore, Jesus overthrowing the “merchants and money changers” was not any condemnation of mere “commerce” nor “finance”. It did not mean that the Faithful of God could not engage in banking and commerce as a profession. It did not mean that Holy institutions such as the Temple could not engage in banking and commerce to support doing the work of God.

Rather, this was a rejection of violating the Biblical doctrine of “Separate Coin Systems”, by wrongfully using the Babylonian Secular Coin “Shekels” for Temple affairs, thereby promoting the materialism of worldly desires in the Temple, instead of properly using genuine Religious Coins such as the original “Shekel of the Sanctuary” to uphold spirituality in the Temple.

Also, this was a rejection of the destructive Babylonian practices of animal sacrifice, which corrupted the Temple by desecrating the value of life by the suffering of animals as our fellow Creatures of God. By expelling those enabling that practice, Jesus revealed himself not only as the Saviour of mankind, but also the Saviour of animals, who offered himself as the final Holy Sacrifice as the “Lamb of God”, to “pay the Debt” and “redeem the Sins” of humanity for all time. [50]

Jesus also taught a parable to illustrate how the productivity of ethical commerce is a virtue in the Kingdom of God: “The Kingdom of Heaven is like” a lord who gave his servants “talents” (meaning Coins), and to each who “went and traded with them” in

commerce, and “made another” and “gained more” as profit, the lord said: “Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.” (Matthew 25:14-29) (Luke 19:11-26)

This teaches that God does want the Faithful to make the best possible use of those resources which we have, which we are blessed to be entrusted with, to create prosperity for the betterment of ourselves and society. The more we fulfill this responsibility through ethical commerce, the more God will bless us with additional assets to generate more resources.

These doctrines are the framework of an ancient tradition of “Sacred Commerce”, which means using commerce and finance to empower and uplift humanity and promote kindness to animals, and using business practices to advance and promote spiritual values.

Templar banking principles applied these spiritual doctrines of “Sacred Commerce”, by engaging in commerce and finance only to advance Templar Chivalry upholding the values of the Kingdom of God. Instead of corrupting the Order with materialism, the Templars were righteously using banking services to empower Templar spiritual values to influence the secular world.

“Money Pouch” of the Saints – The Templar Patron Saints, Mary Magdalene and Joan of Arc, in classical Christian iconography of Templar symbolism, are both depicted with a “Money Pouch” on a string hanging from their belt. This is the ancient and medieval pouch specifically used to carry Coins, a timeless symbol of being a Patron sponsor of Charity.

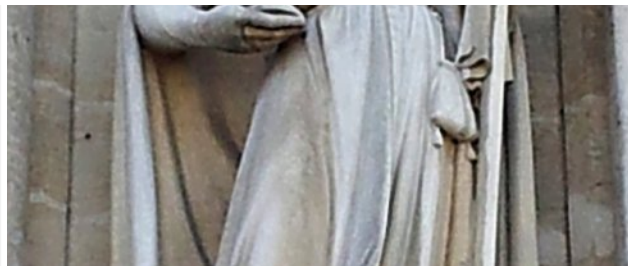
Saint Mary Magdalene, recognized by Saint Augustine (ca. 400 AD) as “Apostle to the Apostles” [51], and especially venerated by the Knights Templar, was a woman of independent means, who was actually a sponsoring Patron Saint



supporting the Apostles of Jesus:

“Mary Magdalene... and many others... provided for them out of their resources.”

(Luke 8:2-3.) This is supported by the reference that “Mary Magdalene... followed him [Jesus], and ministered unto him” (Mark 15:40-41).



Mary Magdalene with Money Pouch, at Notre Dame Cathedral, Paris

Accordingly, the Templar symbol of her Patron status is her trademark “Money Pouch”. Notre Dame Cathedral, designed and built by the original Knights Templar from 1163-1302 AD, features a statue of Mary Magdalene with an Apostolic halo, holding a Templar “Holy Grail”, and wearing her iconic “Money Pouch” [52].

Saint Joan of Arc was a hereditary Countess of Anjou of the Templar King Fulk d’Anjou of Jerusalem, thus a hereditary Templar [53], who lived by the Templar motto “*Non nobis Domine*” (“Not to us, but to God give glory”) [54].

The statue of Joan of Arc, placed inside Notre Dame Cathedral in Paris by surviving 15th century Templars, features the distinctive “Money Pouch” of Mary Magdalene hanging from her belt [55]. The Hermitage Museum in Saint Petersburg also features a 19th century painting “The Life of Joan of Arc”, which depicts Saint Joan wearing the “Money Pouch” on a red robe which symbolizes that of the Biblical Mary Magdalene. [56]

Accordingly, Templar banking principles followed the venerable tradition of Saints Mary Magdalene and Joan of Arc, in their role as Patrons of financial sponsorship



‘Life of Joan of Arc’ (left panel) with Money Pouch (1843 AD) by Stilke Hermann Anton, in Hermitage Museum, Russia (Detail)

to Charity, specifically by handling money, for promoting the Faith and Christian values among the nations, for the advancement of human civilization.

This Templar symbolism of the iconic Money Pouch evidences that medieval Templar Banking was indeed a direct continuation of the Apostolic and Saintly traditions of Sacred Commerce, from ancient Biblical times.

Customary Law Against Usury – One of the most important Biblical rules of customary law, as one of the essential Pillars of Civilization, is a strict prohibition against “Usury”. The word itself comes from the Latin “*usuria*”, which literally means “usage” or “use” [57], as in “using” another person, thus essentially meaning “economic slavery”.

In the Old Testament, God commanded: “If thou lend money to any of my people [of the Faith]... thou shalt not... lay upon him usury.” (Exodus 22:25) “Take thou no usury of him, or increase [interest]... Thou shalt not give him thy money upon usury, nor lend him thy victuals [food] for increase [profit].” (Leviticus 25:36-37)

Original Common Law jurisprudence directly reflects the Biblical definition of prohibited “Usury” as “repeated interest” or “compound interest”, and also as “the gain of interest... increasing money [debt] by lending.” [58]

This establishes that both the Biblical and Common Law definitions of “Usury” are to “lend” with any “increase” of “gain” as profit, adding “upon” the Loan principal, resulting in a larger or expanding amount of “Debt”.

God also commanded: “Thou shalt not lend upon usury to thy brother... [But] Unto a stranger [i.e. not of the Faith] thou mayest [may] lend upon usury; But unto thy brother [i.e. of the Faith] thou shalt not lend upon usury.” (Deuteronomy 23:19-20).

This reveals the underlying principle, that all Usury (increase of Debt) is known to be as destructive as a “curse”, imposing hardship and suffering, and loss of rights and freedoms, such that it can only be charged to a “stranger” who is not of the Faith, who in Biblical times would be presumed to be an “enemy”.

Note that when the Knights Templar gave many Loans to Muslim leaders of the Sultanate of Salahadin [59], they charged no interest, as the Quran also prohibits all forms of Usury, so this shared religious value was reciprocated.

Nehemiah, the Persian Governor of Jerusalem, declared: “Let us leave off [stop] this usury. Restore... to them... their lands... and their houses, also the hundredth part [1.0%] of the money... that ye exact [charge] of them.” (Nehemiah 5:10-11)

This confirms the Biblical origins of the Templar banking principle, that real estate property (land and houses) should never be used as loan collateral, such that all repayment should only come from revenues from the use of property.

This scripture completely destroys the modernist philosophy, that “Usury” is supposedly only “excessive interest” higher than the percent allowed by modern governmental laws enacted by politicians. The Bible is clear and unequivocal, that any and all interest whatsoever, even as small as only 1.0%, is Usury.

Legal scholarship of the 19th century documented that the Biblical and Common Law prohibition of “Usury”, originally defined as any “increase” of the Debt amount even by the smallest sum (Leviticus 25:36-37), was corrupted and deceptively replaced “In modern law”, by the artificial and false concept of “unlawful interest... with exorbitant increase... [of] a greater sum... than the lawful interest.” [60]

This marked an overthrow of the spiritual doctrines of God’s Law under the Kingdom of God, and of Common Law human rights under Magna Carta, usurped by the modernism of secular statutory laws of the kingdoms of men.

Faithfully upholding God’s Law and Common Law, the Templar Order only charged a one-time fixed Service Fee of ten percent (10%) of the Loan amount, as a Biblical “tithing” as permitted by Canon law, and would only “deduct” that fee from some payments, to strictly avoid any “increase” of the actual “Debt” amount. In many cases, the Templars even waived this fee, charging no fees at all. [61] [62]

In modern times, one may wonder why the Knights Templar would want to give any Loans, and how that could benefit the Order at all, because they were always No-Interest Loans, with no real estate property as collateral. Even an accumulation of all 10% Service Fees could be insufficient as “Self-Insurance” to cover the losses from at least two out of every ten Loans which could have failed to repay from property revenues. The real reason, and true benefit, is also revealed by the Holy Scripture:

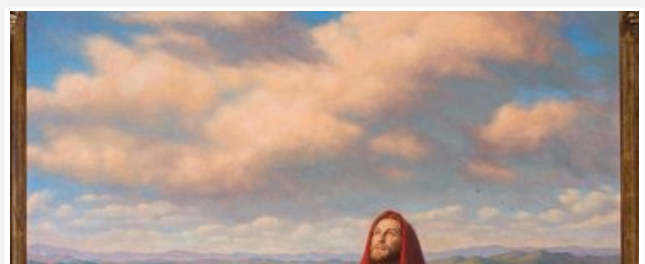
In the Old Testament God commanded to give loans specifically and solely out of Charity for those in need: “**And if thy brother be waxen poor... then thou shalt relieve [help] him: yea, though he be a stranger” (Leviticus 25:35)**

This explains that Templar No-Interest Loans, in fact, were actually an act of Charity and compassion, to help those Faithful in need, and as economic stimulus for the development and advancement of Christian civilization throughout Europe and the Middle East. The Templar Loans to Royal Houses and kingdoms, similarly, were a not-for-profit public service, to support the stability and prosperity of the Christian nation states, intended for the general benefit of the People of those kingdoms.

King Louis IX of France, of the Templar Angevin Royal House [63], canonized as a Franciscan Patron Saint in 1297 AD, accomplished distinctly Templar missions. As a key part of his “**Justice reforms**”, he outlawed all “**Usury**”, banning any interest-bearing loans, making usurers compensate borrowers or pay all profits to the Crusades [64] [65], evidencing Templar Biblical banking principles.

Debt as Economic “Original Sin” – Just as humanity has the “Original Sin” of Adam and Eve eating the fruit of the forbidden tree (Genesis 2:16-17, Genesis 3:6; Romans 5:19), the realm of Biblical banking also has its own “Original Sin of Economics”, which is the curse and plague of “Debt”.

When most modern Christians think of “Sin”, they recall the familiar words of the “**Lord’s Prayer**” taught by Jesus (Matthew 6:9-13), commonly recited as



“Forgive us our sins, as we forgive those who sin against us”, as popularly promoted by the New International Version (NIV) of 1967.

However, the original 4th century Latin Vulgate of the New Testament prays:

“Dimitte nobis debita nostra sicut et nos dimittimus debitoribus nostris” [66],

which was accurately translated in the King James Bible (KJV) of 1611 AD as

“**Forgive us our debts as we forgive our debtors”** (Matthew 6:12) [67].

These important key words “Debt” and “Debtors” were also preserved in modern

Catholic Bibles such as the Revised Standard Version (RSV) of 1966.

Replacing the word “Debt” with “Sin” became widely popularized only by the multitude of various “New” versions of the Bible throughout the 20th century. Ironically, and also paradoxically, this misleading substitution reflects, and thus reveals, the underlying Truth: **“Sin is Debt, and Debt is Sin.”**

In traditional Queen’s English, as used in Common Law, the word “**Debt**” is actually defined as “**1. obligation; liability**”, and equally also “**2. A Sin; trespass [violation]**” [68].

“**Sin**” is defined as “**1. To violate the Law of God**” by “**iniquity [injustice]**”, and “**2. To violate human rights**” by “**an offense**” [69].

Sin is thus a moral “trespass” or “violation” of God’s Law, especially by an “offense” of “injustice” against “human rights”, which creates an “obligation” to repent and make amends, or else incurs a spiritual “liability” to God, subject to condemnation or punishment, and thus constitutes a “Debt” to God.

Debt is thus a monetary “obligation”, which if not paid incurs a secular “liability” under the State, subject to legal penalties and loss of God-given rights, which is an “offense” of



**‘On Earth as It Is in Heaven’ by Justin
Burton Kunz, LDS Church History
Museum**

“injustice” against “human rights”, as a moral “trespass” or “violation” of God’s Law, and thus is a “Sin” against God.

In the Old Testament, God commanded that “every man [shall give] a ransom for his soul unto the Lord... the Shekel of the Sanctuary... to make an atonement for your souls.” (Exodus 30:12-16) This establishes that Sin itself creates and constitutes an obligation to make “atonement”, as a “ransom” under liability of loss of one’s “soul”, which certainly is the ultimate Debt.

This Biblical doctrine, that “Debt is Sin”, necessarily means that Debt is a very dangerous and destructive force against humanity, essentially a weapon of “economic warfare”, and a financial “weapon of mass destruction”.

For this compelling reason, any Loan creating a Debt must be issued very carefully, with great restraint, only as necessary in Charity (kindness) for the individual and society (Leviticus 25:35), and strictly avoiding any “increase” in the amount of that Debt for any reason whatsoever (Leviticus 25:36-37).

The Templar solution to this serious problem was the Common Law doctrine of “Contingency”, which established that: “A sum payable upon a [future] contingency, however, is not a debt, or does not become a debt until the contingency has happened.”
[70]

For this reason, the Templar No-Interest Loans were repayable solely from the contingency of future property or business revenues. Therefore, legally, the Templar Loans were actually not a “Debt” at all, because if such revenues were not generated, there would be no outstanding obligation nor liability.

Modern Central Bank Money is All Debt



he modernism of independent Central Banks issuing national currency



began with the Swedish Central Bank in 1656 AD, which collapsed from lack of backing of its currency, was restarted in 1668 AD, forced to stop issuing currency in 1701 AD, but became a modern Central Bank in 1897 AD. This already failing model was then followed by establishing the Bank of England in 1694 AD, the Bank of France in 1800 AD, and later the US Federal Reserve System in 1913.

Such modern Central Banks are actually private corporations, which issue the currency against Debt bonds of the State as collateral, and then Loan the currency to the State as Debt, charging interest as Usury.

This fact is evidenced by the warnings of American President Thomas Jefferson in 1813 and 1816 AD: “Banking establishments are more dangerous than standing armies. ... Spending money to be paid by posterity [as Debt], under the name of funding [currency], is but swindling futurity [defrauding future generations] on a large scale.” [71] “The issuing power should be taken from the banks and restored to the people, to whom it properly belongs.” [72]

These compelling warnings gave rise to the popular quote attributed to Thomas Jefferson: “If the American people ever allow private banks to control the issue of their currency... the banks... will deprive the people of all property until their children wake up homeless on the continent their fathers conquered.” [73]

The fact that private Central Banks actually Loan currency to the State as Debt with interest as Usury, is directly proven by the dire warning of British Economists in America in 1911 AD:

“The national [central] banks... issue currency upon depositing as security... [State Debt] bonds [which] draw interest payable to the banks... and the banks loan the currency for interest as well. It is the policy of the [central] banks to keep the currency out in good loans, in order to make profits for the [private] stockholders.” [74]

As a result, not only is modern currency not backed by any real value, but precisely the opposite – it carries negative value, and is pure Debt, all driven by Usury. The vast

majority of Taxes are only needed to pay the Usury interest on that Debt, usurping the right of the People for the State to issue their own currency.

Therefore, modern currency is nothing that common people would even call “money” at all. Instead, mirroring the Biblical principle that “Debt is Sin”, the economic principle has become: “**Modern Money is Debt**”.

Because modern governmental money consists of only Debt, it is called “Fiat money”. Economists define “**Fiat money**” (named by the Latin word ‘*Fiat*’ meaning “by decree”) as monetary currency which “**has no intrinsic value**”, is not backed by any assets of value, and thus “**is not convertible into anything**” of real value, but has declared value only by the State enacting statutory laws requiring its use as “**legal tender**” [75].

Economists explain: “**Fiat money... is created and issued by the State, but is not convertible by law into anything other than itself, and has no fixed value in terms of an objective standard.**” [76] As a result, since the modern invention of private Central Banks, “**the world has lived in a system of national Fiat monies, with flexible exchange rates between the major currencies.**” [77]

Moreover, the commercial banks, which receive Debt money as Loans from the Central Banks, all practice “**Fractional Reserve banking**”, which means holding currency reserves of only a small fraction of the amount of the bank’s deposit liabilities [78]. As a result, most Loan funds given to borrowers, and even most Deposit funds saved by depositors, are not “Money” at all, but actually Debt.



**Franklin Mint 'Monopoly' Game
Collectors Edition Money**

It would seem, that the whole world has become entirely consumed by the insidious curse and plague of Debt driven by Usury, with nothing of real value to be found anywhere in sight in the modern financial system.

This marks a complete inversion and reversal of the Templar banking principles of ethical finance based upon Biblical doctrines. The medieval Knights Templar who invented most banking services would have harshly condemned the modern practices, and their Templar Judges would have severely punished them under Templar Common Law, for egregious human rights violations under the Templar Magna Carta.

Moreover, the modern system of Fiat currency was imposed upon the People in secret, by fraudulent deceptions of mislabeled laws promoted by State media propaganda. (For example, “Central” banks are de-centralized private groups, the “Federal Reserve” is neither federal nor has any reserves, “Credit” is really a Loan, “Deposits” are not on deposit, and “Money” is actually Debt, etc.)



Classic ‘Monopoly’ Game ‘Go Directly to Jail’ Card

In response to this, the medieval Templars would energetically apply and enforce the Common Law doctrine that “Those sinning secretly are punished more severely than those sinning openly.” [79]

Therefore, while modern Central Banks use “Fiat” currency to impose mass Debt as economic warfare by Usury as economic slavery, the founding Knights Templar who invented ethical banking would invoke a very different “Fiat” – the Common Law doctrine: “*Fiat Justitia, Ruat Caelum!*” which means: “Justice be Done, though the

Modern Templar Banking of the Restored Order



Standard deposit and transfer banking services are abundantly provided in the modern world, by diverse multinational commercial banks, such that the restored Order does not need to repeat that medieval Templar contribution to society.

However, the modern era presents new versions of the same serious challenges to human rights and civil liberties, including arbitrary abuses of power, religious and political persecution, and now even unlawful interference in the free use of funds as one's own property.

These problems still require time-tested proven Templar strategies for asset protection, secure savings, and lawful privacy, which are still most strongly and effectively implemented with Sovereign status under international law.

Templar Banking Services – The restored Templar Order can provide most of the traditional Templar banking services, by using its unique legal strategies of Common Law Trust arrangements, to create special bank accounts (in standard commercial banks), which are “wrapped” in and “shielded” by its sovereignty of diplomatic status. This establishes tax-exempt Sovereign Trust accounts, outside of all governmental jurisdiction, as “zero bureaucracy” accounts with no registration, filing nor reporting requirements.

Templar Coins Economy – The Order can also restore the ancient use of Religious Coins, as the medieval Templar Sovereign Coins, solidly backed by “moral value” of earned Merit on its humanitarian missions, and intellectual property value of its 12,000 years of sacred knowledge of the Pillars of Civilization. This “moral currency” of a Favour System in Chivalry is literally “worth more than money”, with immunity from all government regulation, and providing independence from the modern “Fiat money”

system.

The restored direct continuation of the original Order of the Temple of Solomon is still a monastic and humanitarian institution, and will not provide banking services to the general public nor on a commercial basis. Templar services can be provided to its Knights and Dames, and to Member States of the Royal Alliance and affiliated inter-governmental organization (IGO) institutions.



Suggested Related Topics

Learn about the **Templar Coins Economy** of the Order.

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Templar Sovereignty



Independent non-territorial Crown Principality of statehood as a sovereign subject of international law with official government authority and diplomatic status, retained from governing its former Templar Principalities from 1129-1312 AD

Topic Page...

Franciscan Restoration



Restored by Anglican Franciscan Order of 1212 AD continuing Templar lines of direct Apostolic Succession carrying Templar sovereign succession, through the Old Catholic Movement of 1870, by Pontifical Reestablishment Charter in 2013

Topic Page...

Pontifical Protection



Ecclesiastical Sovereign Protection from the 12th century Ancient Apostolic Church of the 1st century denomination of Ancient Christianity, which has its own independent Pontifical authority recognized by 5+ Vatican Papal Bulls since 1129 AD

Official Site...

Salahadin Protection





Royal Sovereign Protection from the Sultanate of Saladin, continued through the Assaf Dynasty of Lebanon 1306-1591 AD and Mamluk Tripoli 1516-1579 AD, continuing the Peace Treaty of Ramla of 1192 AD for Muslim-Templar cooperation

Topic Page...

Royal Protection



Royal Sovereign Protection from the Kingdom of Nusantara from ca. 14,000 BC, which supported the Kingdom of Solomon ca. 945 BC, ruled the Indonesian Archipelago Islands 600-1749 AD, and cooperated with visiting Templars since 1160 AD

Official Page...

Royal Alliance



Recognized as a Member State of the Royal Alliance of Independent States (RAIS) from ca. 600 AD, cooperating with Templars since 1160 AD, and confirmed by 128 Royal Houses of Kingdoms of Europe, Asia, Africa and the Middle East in 1750 AD

[**Official Page...**](#)

Diplomatic Relations



Recognized as a Member State of the Inter-Governmental Organization (IGO) Ignita Veritas United (IVU), which provides infrastructure mandated by the Non-Aligned Movement (NAM) alliance of 137 countries, supporting official Diplomatic relations

[**Official Site...**](#)

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