

Newsletter January 2016 on project B of Joy

Dear interested friend, volunteer, donor, supporter, ELC- and Bail-free holder,

A happy and joyful New Year. We wish that you may receive in 2016 all what's good and healthy for you. 2015 went by very quickly for B of Joy. In terms of time perception, every week seemed like a day.

The online B of Joy News in 2015

In the newsletter of March 2015 we informed everybody that we would share from now on most of the news online at: <https://bofjoy.net/about-us/news.html>. In the news review from January until December 2015, you can read that the megaproject B of Joy is growing well towards the intended purpose which is to obtain an Internet Banking License. This is, apart from some promotional activities, mainly due to giving lectures in the Netherlands and Belgium. For an overview of the lectures in 2016, please visit: <https://bofjoy.net/about-us/news.html#lectures>.

The real crisis is in our consciousness

In the past year, more and more people have become aware of the role banks are playing on the world stage. Also in <https://bofjoy.net/why#wars>, you can discover how bad the situation is. In many cases, ultimately the (anonymous) Bank shareholders are pulling the strings.

In the newsletter from the end of 2014 we wrote that 2,200 B of Joy participants were involved. As a result of the 2015 B of Joy lectures we inform you that there are now 4,600 people associated with our initiative. This can also be read online in the FAQ section 1.0. here: <https://bofjoy.net/faq.html>. That's in one year, more than double. As a result of this growth we know that B of Joy is coming. The only remaining question is: When? Gradually it has become clear that the real crisis is in our consciousness. Once people begin to understand what positive choices B of Joy is giving them, more and more people will opt for B of Joy.

Unfortunately, we also note that B of Joy is steadily growing due to the deteriorating living conditions. More and more people are directly affected by all growing deficits. This was already predicted by B of Joy initiator in 2010. He has always hoped to be wrong. In that same idea the Bail-free programme was developed at the end of 2012: <https://bofjoy.net/products/bail-free-product.html>. Why? As of 2016 Bail-in will be in force within the EU. Since autumn 2015 more and more Bail-free contracts have been signed. As expertly trained persons, it is not always that funny to provide the bigger pictures in this world on the basis of many indications.

It is very important to fully understand how the current banking system actually works. How it almost controls all facets of life, directly or indirectly. With a fair trade cooperative bank, managed by ourselves, we can free ourselves by becoming the owner of our bank accounts and of our lives. Unfortunately very few other options remain ...

The 2016 harvest of all B of Joy efforts

In the online news you can read that B of Joy began to start the introductory process in 2015, which serves as a preparation for the application of a banking license. And that the application of an internet banking license will be issued in 2016, provided sufficient people participate. We will concentrate all our efforts on the realization of as many as possible participants this year. The rest is well prepared for the start. In that aspect, we can claim we reached our goal. We offer a real choice. ***It is now up to the people themselves to take action and to make other choices.*** Not choosing is also making a choice. B of Joy will certainly help people to get started with breaking through the many general conditions.

B of Joy is asking this year's commitment of everyone who feels connected with the initiative. This can be done simply by referring your connections to the existence of B of Joy, as a response to all crises. As an international team, B of Joy will present itself in the first half of 2016 by means of press conferences, interviews, reports, lectures and whatever other initiatives. This will happen in Belgium, Malta, the Netherlands and there where necessary, worldwide. It is THE moment. We hope and wish this will avoid whatever unnecessary suffering to come. ***The final choice is up to humanity***, not up to B of Joy.

The next newsletter in 2016

This newsletter will have a continuation with some practical matters. There will be talked about an offer of the foundation STRO. Since the end of 2014, we established an exploratory collaboration with STRO. This might not be a complete surprise, given our common interests and objectives. You can read about this aspect here: <https://bofjoy.net/products/investment-programmes.html>.

Do you wish to read B of Joy news only online? Please send an email to: info@unitedpeople-foundation.org with subject line "UNSUBSCRIBE B OF JOY NEWS". You will then be removed from the database.

With warm regards on behalf of all the team members,

Pauline Pember