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Graham Towers, Governor of the Bank of Canada from 1935 to 1955,

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acknowledged: Banks create money.  
That is what they are for. . . . The  
manufacturing process to make money  
consists of making an entry in a book.  
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March 31, 2013 by Positive Money. This paper from the Real World Economics Review argues that we are being intentionally and systematically misled about the nature of money and about

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the role of central banks and commercial banks in the monetary system. “We are led to believe by central bankers and by textbooks, like the ones of Krugman and Wells (2009) and Mankiw and Taylor (2011), that central banks have always been government institutions acting in the public interest.

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The bank's own publication claims that money does not have to be issued by the government or be in any special form. According to the bank's manual, money is anything that can be sold for cash and that the banks accept as money.

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