

Gold Is Becoming "Monetary Infrastructure"

That's why it's rising steadily while other assets fluctuate

JOHN RUBINO APR 20, 2025

Why is gold marching steadily higher while everything else is trading chaotically? An X thread from [@mcm_ct_usa](#) offers a useful— and for gold bugs, very exciting —explanation. Here's a condensed version:

Gold is quietly being re-monetized—and most people don't see it. Here's what's happening, why it matters, and why it's not priced in. This is for anyone who understands markets, but not the monetary architecture behind them.

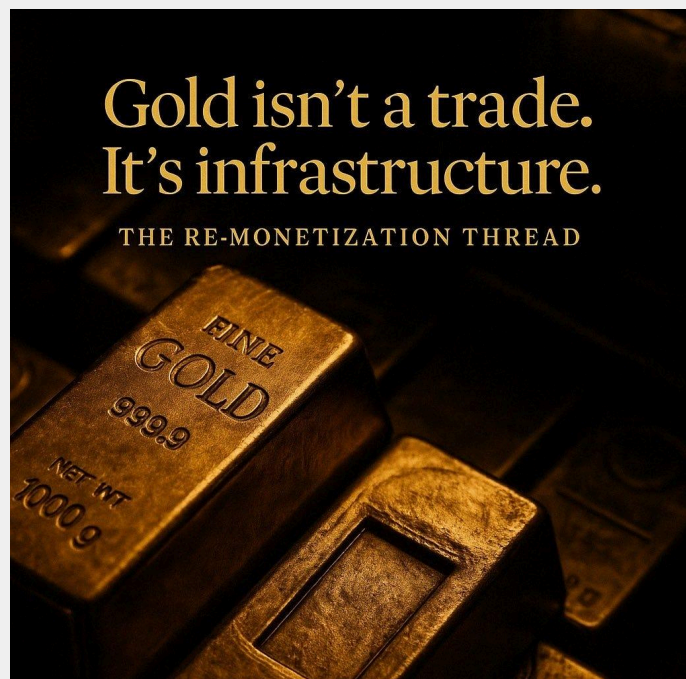
Most people think gold is just an inflation hedge. They're missing something bigger: Gold is becoming Tier 1 collateral again. And that changes everything.

Historically, gold was money. It backed empires, settled international trade, and stabilized systems. Until 1971—when the U.S. closed the gold window. That decision turned gold into a commodity. But not for long.

Even after 1971, central banks kept gold. They never sold it off like other assets. Why? Because gold wasn't dead. It was just sleeping—outside the system, waiting for recognition. That moment is now.

Enter Basel III. In 2023, global regulators began reclassifying physical gold as a Tier 1 asset—equal to cash or sovereign bonds. This is not a theory. This is regulatory policy.

- ☒ Bank of England — July 2024
- ☒ Federal Reserve — March 2025
- ☒ ECB — April 2025
- ☐ Basel III full implementation — June 30, 2025



Gold is being hardwired into global banking.

Gold as a Tier 1 Asset Means More Demand from Banks.

Why does this matter? Because it changes who can hold gold, how they use it, and what it's worth to the system. Gold is now usable collateral for banks. They can borrow, lend, and settle with it.

That turns gold into active liquidity. Not just a store of value.

We're talking about a return to gold as balance sheet capital—fully counted, fully trusted.

This isn't about inflation anymore. It's about structure. Gold is rising not because people are scared...but because banks are buying—quietly, systematically, under new rules.

Gold ≠ crypto. Crypto is outside the system. Gold is being brought back into the system. Approved. Custodied. Trusted. Global. It's the opposite trajectory.

Most people still think in price terms. But Basel III is about utility. Gold is becoming useful again—for banks, nations, and institutions. Utility leads price. Always.

Now ask yourself: Why is gold hitting ATHs without retail FOMO? Without Fed pivoting? Without crisis? Because this isn't a reaction. It's a transition.

So what actually changes?

1. Banks can now use gold as Tier 1 capital
2. Gold becomes accepted as interbank collateral
3. Those who custody gold now hold system-grade liquidity

That creates a two-tiered gold market:

- Paper gold = derivatives, ETFs, futures
- Real gold = vaulted, allocated, physically settled. Only one gets Tier 1 status.

We are now watching the re-rating of gold. It's not about a price spike. It's about gold being re-weighted—against other assets, against debt, against global risk.

Gold is still historically cheap in relative terms with most other assets ridiculously overvalued. It's at ATHs in nominal dollars, but discounted versus equities, real estate, and other assets bloated by fiat expansion.

As gold becomes Tier 1 collateral, its monetary premium will rise. It won't just be a trade. It will be a reference point.

The smart money isn't trading gold. They're positioning around it—vaulting it, settling it, insuring it. Basel III gives them a reason to do it system-wide.

And now it's not just central banks accumulating. It's commercial banks, family offices, and sovereign wealth funds. Not speculation. Structural demand.

If you hold gold now—physical, allocated, auditable—you're not hedging. You're front-running the collateral shift that the world will recognize after it's complete & it's too late... in my opinion, this is related to Agenda 21 and [Agenda 2030](#). The idea is to make people poor in real terms.



This isn't just a gold rally. This is the reintroduction of gold back into the most significant monetary infrastructure role it's ever had. It will not happen twice in our lifetime.

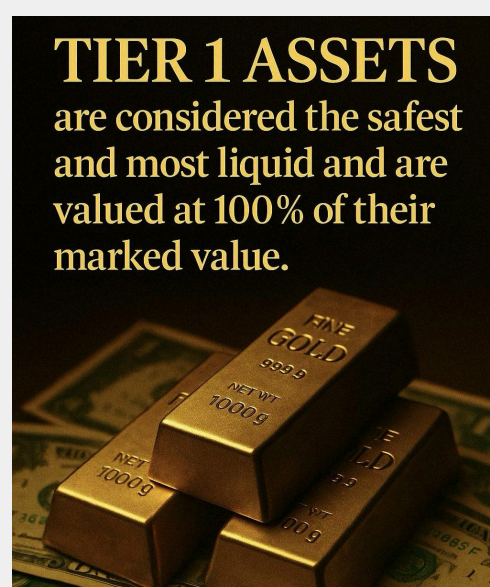
Gold isn't becoming Tier 1 because of price. It's rising in price because it's becoming Tier 1.

Gold is no longer just a store of value. It's becoming a tool of liquidity—inside the global system. If you understand, you know what happens next.

Gold isn't a trade. It's infrastructure. You need to know what's coming.

This shift to gold as Tier 1 isn't happening in a vacuum. It aligns with broader global financial restructuring under frameworks like Agenda 2030 and Agenda 21. You may not see the connection yet. But the dots are real—and they're deliberate.

Agenda 2030 is marketed as sustainable development. But behind the buzzwords, it quietly introduces a model of centralized liquidity + decentralized poverty. You don't own your home. You don't own your energy. And soon—if you're not careful—you don't own your value.



Gold (and silver) are being structurally elevated while attention is focused on digital distractions. Crypto will remain volatile. Fiat will inflate. But real collateral— [\\$GOLD](#)—will be restricted, vaulted, and eventually out of reach. Unless you front-run that now.