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JULY 2010 — VOL. 8 NO. 7

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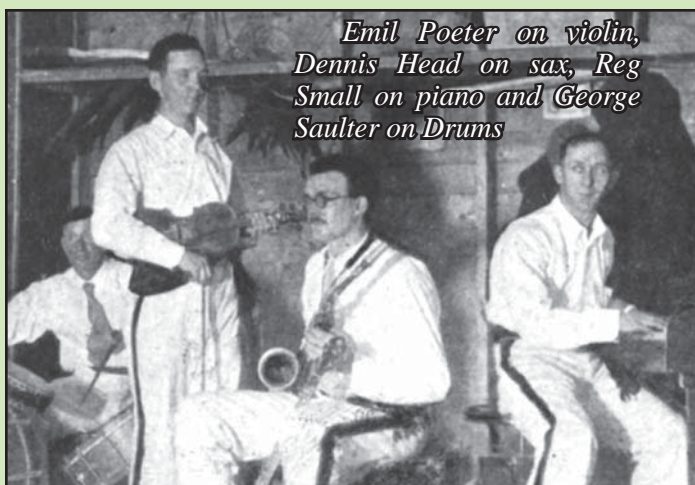
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History Cont... CLUTE'S HALL

recorded by Ardith Trudzik
interviewing Jayne Griffith

Gus and Cooper Rochfort built a two storey hall in Rochfort Bridge before 1918. The lower part was a store and the upper storey had a beautiful hardwood floor, attracting people for miles

(Continued page 19)



*Emil Poeter on violin,
Dennis Head on sax, Reg
Small on piano and George
Saulter on Drums*

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Time Travel

Mother asks little Johnny, as they wait for the bus, to tell the driver he is 4 years old when asked because he will ride for free. As they get into the bus the driver asks Johnny how old he was.

"I am 4 years old".

"And when will you be six years old?" asks the driver.

"When I get off the bus" answers Johnny.

Guilty And Innocent

A man who was chosen for jury duty wanted very much to be dismissed from serving. He tried just about every excuse he could come up with, but nothing worked.

On the day of the trial, he decided to give it one more try. Just as the trial was about to begin, he asked if he could approach the bench.

"Your Honor," he said, "I feel I must be excused from this trial since I am prejudiced against the defendant. I took one look at the man in the blue suit with those sneaky, beady eyes and that dishonest face and I said, 'He's a crook! Guilty! Guilty! Guilty!' Therefore, your Honor, I could not possibly remain on this jury."

Glaring at him, the Judge replied, "Get yourself back in the jury box. That man is his lawyer!"

Under the Carpet

A carpet layer had just finished installing a nice thick carpet for a lady. He stepped out for a smoke, only to realize he'd lost his cigarettes.

In the middle of the room, under the carpet, was a bump.

"No sense pulling up the entire floor for one pack of smokes," he said to himself. He proceeded to get out his hammer and vigorously flattened the hump.

As he was cleaning up, the lady came in. "Here," she said, handing him his pack of cigarettes. "I found them in the hallway."

"Now," she said, "if only I could find my cell phone."

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Town Council Month in Review

June 15, 2010 - An interactive, touch screen system linking directly to www.whitecourt.ca will be installed at the Allan & Jean Millar Centre this summer. The system, which was recommended by the Whitecourt Active, Creative, Engaged (ACE) Committee, will enhance community access to information regarding programs, services, events and opportunities that are available in Whitecourt. In 2008, Whitecourt was one of ten communities in the province approved to become an Alberta ACE Community, and over the past two years the local Committee has worked to enhance the quality of life in Whitecourt. The ACE Committee is hosting a Community Gathering on Tuesday, June 22 at Rotary Park between 6:30 and 7:30 p.m. to celebrate ACE projects. You are invited to join in for an evening of community building, treats and socializing.

The Town of Whitecourt will be conducting a traffic study for the area along Blueberry Drive and Beaver Drive. The study will include a review of local traffic accidents, traffic counts, and speeds; and will determine if a traffic calming plan for the area is required. Results of the study will be provided to Council at a future meeting.

The 2009 Financial Statements were approved by Town Council at last night's Regular Meeting. The Town's auditor provided a presentation to Council on the financial statement and information return, and stated that the Town of Whitecourt did a good job of budgeting and managing

(Continued on page 8)

The Kitchen Genie

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Whitecourt & Area - July

Canada Day Celebration

Thursday, July 01, 2010 9:30 AM to 11:30 PM

9:30 - 11:00 am - Seniors Circle

Pancake Breakfast sponsored by Whitecourt Town Council

12 noon - 6:00 pm - Rotary Park

Petting Zoo, Bouncy Castles, Mini Carnival

Face Painting, Craft Tent, Forestry Games

Musical Entertainment, Archery Games

Presentations by the Whitecourt Tae Kwon Do Club

The Terry Fox Foundation's Great Canadian Hair "Do"
Apsen Musical Arts Foundation presents Joe Public and Friends

11:15 pm - Graham Acres

Fireworks

Free Family Swim

4:00 PM to 6:00 PM every Sunday until 12/19/2010

Join us at the Allan & Jean Millar Centre for a free Family Swim sponsored by the Rotary Club of Whitecourt.

Whitecourt Farmers' Market

Every Tuesday 11:00 am to 2:00 pm

Whitecourt Legion Hall

The Whitecourt Farmers' Market will run every Tuesday from May 4 to the end of September.

Lil' Jungle Explorers

Children ages 3-5 are welcome for stories and crafts at the library, every Tuesday and Wednesday at 2pm, from July 6 to August 11.

For more information contact the Whitecourt Public Library at 780-778-2900 or visit www.whitecourtlibrary.ab.ca.

(Continued on page 5)

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- Other Professionals

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- WCB (Workers Compensation Board)
- Independent Contracts with Employers
- Extended Health Insurance Plans
- Casualty Insurers (motor vehicle accidents)
- Personal Payment (receipts will be provided)

Ultimate Frisbee*Every Wednesday, 7:00 PM to 8:30 PM**Every Wednesday until 9/29/2010 (Total 25 Events)**Ultimate Frisbee pick-up matches at Rotary Park.**For all ages, no equipment required.**For more info contact Eric at et@erictremblay.info***Municipal Planning Commission Meeting***Thursday, July 08, 2010 4:00 PM to 5:00 PM**The Municipal Planning Commission deals with land use planning matters, with particular emphasis on the Land Use Bylaw.**The Commission meets in the boardroom at the Town Administration Office at 4:00PM. The public is welcome to attend.***Community Fun Night***Saturday, July 17, 6:00 PM to 8:00 PM**We invite one and all to come enjoy the Allan & Jean Millar Centre at a discounted rate.**\$2.00 for Adults & Youth,**\$1.00 for Children & Seniors, FREE for members***Town Council Meeting***Monday, July 19, 2010 7:00 PM to 8:30 PM**Whitecourt Town Council meets only once for the month of July. Forest Interpretive Centre 7:00 p.m.**Members of the public are invited to attend all meetings of Council.***National Communities In Bloom Judges Visit***Tuesday, July 20, 9:00 AM to Thursday, July 22, 11:30 PM**Whitecourt is competing nationally in the Communities In Bloom Program.**Judges for the competition will be arriving on July 20 and touring our community until July 22. Let's all work together to make Whitecourt bloom!***TNP EXTERIORS****Many Colour Options Available.**

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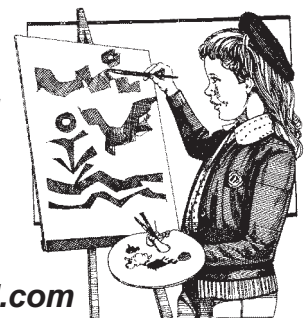
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Wikileaks.org uses Internet to push for government and corporate accountability

From the Internet website wikileaks.org

“... could become as important a journalistic tool as the Freedom of Information Act.”

— Time Magazine

WikiLeaks is a multi-jurisdictional public service designed to protect whistleblowers, journalists and activists who have sensitive materials to communicate to the public. Since July 2007, we have worked across the globe to obtain, publish and defend such materials, and, also, to fight in the legal and political spheres for the broader principles on which our work is based: the integrity of our common historical record and the rights of all peoples to create new history.

We believe that transparency in government activities leads to reduced corruption, better government and stronger democracies. All governments can benefit from increased scrutiny by the world community, as well as their own people. We believe this scrutiny requires information. Historically that information has been costly — in terms of human life and human rights. But with technological advances — the internet, and cryptography — the risks of conveying important information can be lowered.

In its landmark ruling on the Pentagon Papers, the US Supreme Court ruled that “only a free and unrestrained press can effectively expose deception in government.” We agree.

We believe that it is not only the people of one coun-
(Continued on page 13)

Banks profit from near-zero interest rates: another reason for states to own their own banks

by Ellen Brown



Editors Note: In this country the Bank of Canada can function like the state banks advocated in the following article.

While individuals, businesses and governments suffer from a credit crisis created on Wall Street, the banks responsible for the crisis are tapping into nearly-interest-free credit lines and using the money to speculate or to make commercial loans at much higher rates. By forming their own banks, states too can tap into very low interest rates, and can buffer themselves from another Lehman-style credit collapse.

Keeping interest rates low is considered the first line of defense for central banks bent on easing the credit crisis and getting banks to lend again. The Federal Reserve's target for the federal funds rate — the overnight interest rate that banks charge each other — has been kept at a rock-bottom 0% to 0.25% ever since December 2008. A growing number of economists now think it could stay there well into 2011 or even 2012, prompted by fears that a spreading debt crisis in Europe could hurt a budding U.S. recovery.

Dirk van Dijk, writing for the investor website Zacks.com, explains what a good deal this is for the banks:

“Keeping short-term rates low . . . is particularly helpful to the big banks like Bank of America (BAC) and JPMorgan (JPM). Their raw material is short-term
(Continued on page 12)



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"Each and every time a bank makes a loan (or purchases securities), new bank credit is created — new deposits — brand new money." - Graham F. Towers, Director, Bank of Canada

"The process by which banks create money is so simple the mind is repelled."

- John Kenneth Galbraith, Economist

"Everyone sub-consciously knows banks do not lend a depositor's money. When you draw on your savings account, the bank doesn't tell you you can't do this because it has lent the money to somebody else." - Mark Mansfield

How to end the debt bubble?

By Dan Parker

A year ago this month, Bank of Canada governor Mark Carney stated the recession was over, citing a stabilizing global situation and predicting a slight increase in GDP for the third quarter of 2009. International Trade Minister Stockwell Day followed up with a column in his local paper. The opening line read: "I'm not kidding. The recession is over." However, Finance Minister Jim Flaherty was more cautious and stated: "... the economy has stabilized and there are the beginnings of a recovery, but I wouldn't put it any stronger than that." Several months later, in January 2010, Prime Minister Stephen Harper echoed Flaherty's statement and said he did not believe the recession was over, even though he knew his fellow economists were saying so.

What Harper and Flaherty were getting at was that a slight growth in the GDP does not necessarily filter down to mainstreet. While there are encouraging signs, many people are still looking for work and some businesses are still suffering.

(Continued on page 16)



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"The liberty of the press is the palladium of all the civil, political, and religious rights." - Junius

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Participants invited to take part in the Terry Fox Great Canadian Hair “Do”

The Terry Fox Foundation invites participants to take part in the Great Canadian Hair “Do” this July 1st – Canada Day. Participants are asked to let their creative sides shine and take part in a variety of ways and have fun while raising money for cancer research! Whether that is shaving your head, dyeing your hair, or donning a wacky hair do or wig – it all goes to a good cause. Events are taking place at Rotary Park in Whitecourt at 2:00 p.m. until 3:00 p.m. Participants must register in advance if they are shaving their heads.

“This event is not only fun and worthwhile,” says Rhonda Risebrough, Provincial Director of The Terry Fox Foundation, “it celebrates one of Canada’s greatest heroes, Terry Fox, during the 30th Anniversary of his Marathon of Hope.”

Participants are asked to seek pledges from family, friends, and coworkers, with funds going to The Terry Fox Foundation to aid in its mission of carrying out Terry’s dream for a world free of cancer. The Great Canadian Hair “Do” is an expansion of the Great Canadian Head Shave held by the Foundation in previous years. Those looking to participate or donate can do so at www.terryfox.org or call 1-888-836-9786 or visit FX salon in Whitecourt to sign up in person.

The Terry Fox Foundation is dedicated to raising money for cancer research and continuing to share the story of Terry Fox. To date, over \$500 million has been raised worldwide in Terry’s name. Eighty-seven cents of every dollar raised goes directly to the Terry Fox Research Institute and other projects for cancer research.

(Continued from page 4)

its expenditures. A copy of the 2009 Financial Statement will be posted on the Town’s website www.whitecourt.ca.

Planning for this year’s Canada Day Celebration is in full gear. Activities such as a mini carnival, petting zoo, and musical entertainment, as well as a variety of other events, will be held at Rotary Park from noon to 6:00 p.m.

Whitecourt Town Council will also be hosting a Pancake Breakfast at the Seniors Circle from 9:30 to 11:30 a.m. and the official grand opening of Anniversary Square at noon. The day will wrap up with a fireworks display at Graham Acres at 11:15 p.m. For more details on the Canada Day Celebration visit www.whitecourt.ca.



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Quotable Quotes

I told my wife that a husband is like a fine wine; he gets better with age. The next day, she locked me in the cellar.

Behind every successful man is a surprised woman. - Maryon Pearson

Son, if you really want something in this life, you have to work for it. Now quiet! They're about to announce the lottery numbers. - Homer Simpson

Energizer Bunny arrested, charged with battery.

I told the doctor I broke my leg in two places. He told me to quit going to those places. - Henry Youngman

How Many Roads Must A Man Walk Down Before He Admits He's lost?

Monthly Quiz

Spelling

- 1) Large Australian bird; "ee myoo"
- 2) Clumsy person; "lum oks"
- 3) Sweet sounding; "me lif loo us"

Vocabulary

- a) A Dendrologist studies: animals, rocks, trees, glaciers
- b) Dengue: tropical fever, malaria, typhus, diphtheria
- c) A Depilatory would NOT be used by a: 45yo adult, baby, teenager, elderly person

See page 30 for the answers



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Donnie sat down and asked Marie for "Black coffee, no cream"

Marie came back and apologized, "I'm sorry, but we're out of cream. Would you take your coffee without milk?"

Rockin' out with 54-40 at the 2010 Party In The Park

The Joint Economic Development Committee (JEDC), along with the Town of Whitecourt and Woodlands County, are thrilled to announce that this year's headline act for Party In The Park will be 54-40. Also taking the stage at this year's "Party" will be Charlie Major and Captain Tractor.

54-40 is known for hits such as "Ocean Pearl" and "I Go Blind." These rockers will take the stage at 7:30pm on Sunday, September 5 at Rotary Park for our free community concert, following Captain Tractor and several other great musicians and bands.

Saturday events will begin at 11:00am with the "World In Whitecourt" cultural event, featuring a range of ethnic foods and entertainment. Whitecourt Idol is also scheduled for Saturday. The evening will wrap up with a performance by country singer Charlie Major, sponsored in partnership by the Eagle River Casino.

We urge you to mark this day on your calendar and make plans to join us for a weekend of fantastic music, food, and entertainment. Further details will be announced as artists and entertainers are confirmed. For more information call the Forest Interpretative Centre at 780-778-3433.

For comments on this release please contact:

Mayor Trevor Thain at 780-778-0909

Mayor Jim Rennie at 780-778-0202

Party In the Park Chair: Jason Karst -780-778-2616

JEDC Chair: Williard Strebchuk - 780-778-0958

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Deficit Terrorists Strike In The UK - USA Next?

by Ellen Brown

Last week, England's new government said it would abandon the previous government's stimulus program and introduce the austerity measures required to pay down its estimated \$1 trillion in debts. That means cutting public spending, laying off workers, reducing consumption, and increasing unemployment and bankruptcies. It also means shrinking the money supply, since virtually all "money" today originates as loans or debt. Reducing the outstanding debt will reduce the amount of money available to pay workers and buy goods, precipitating depression and further economic pain.

The financial sector has sometimes been accused of shrinking the money supply intentionally, in order to increase the demand for its own products. Bankers are in the debt business, and if governments are allowed to create enough money to keep themselves and their constituents out of debt, lenders will be out of business. The central banks charged with maintaining the banking business therefore insist on a "stable currency" at all costs, even if it means slashing services, laying off workers, and soaring debt and interest burdens. For the financial business to continue to boom, governments must not be allowed to create money themselves, either by printing it outright or by borrowing it into existence from their own government-owned banks.

Today this financial goal has largely been achieved. In most countries, 95% or more of the money supply is created by banks as loans (or "credit"). The small portion issued by the government is usually created just to replace lost or worn out bills or coins, not to fund new government programs. Early in the twentieth century,

(Continued on page 14)

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(Continued from page 6)
 money, which is effectively free right now. They can borrow at 0.25% or less, and then turn around and invest those funds in, say, a 5-year T-note at 2.50%, locking in an almost risk-free profit of 2.25%. On big enough sums of money, this can be very profitable, and will help to recapitalize the banking system (provided they don't drain capital by paying it out in dividends or frittering it away in outrageous bonuses to their top executives)."

This can be very profitable indeed for the big Wall Street banks, but the purpose of the near-zero interest rates was supposed to be to get the banks to

lend again. Instead, they are investing this virtually interest-free money in risk-free government bonds, on which we the taxpayers are paying 2.5% interest; or are using the money to engage in the same sort of unregulated speculation that nearly brought down the economy in 2008, or to buy up smaller local banks, or to pay "outrageous bonuses to their top executives." Even when banks do deign to use their nearly-interest-free funds to support loans, they do not pass these very low rates on to borrowers. The fed funds rate was lowered by 5% between August 2007 and December 2008; yet the 30 year fixed mortgage rate dropped less than 1%, from 6.75%

to only about 6%.

Why Do Banks Need to Borrow?

Because They Don't Really Have the Money They Lend

Dirk van Dijk writes that "short-term money" — meaning money borrowed short-term from other banks — is the "raw material" of the big banks. Why, you may ask, do banks need to borrow from each other? Don't they just take in money from their depositors and relend it?

The answer is no. Banks do not lend their depositors' money or their own money. As the Federal Reserve Bank of Dallas

explains on its website:

"Banks actually create money when they lend it. Here's how it works: Most of a bank's loans are made to its own customers and are deposited in their checking accounts. Because the loan becomes a new deposit, just like a paycheck does, the bank . . . holds a small percentage of that new amount in reserve and again lends the remainder to someone else, repeating the money-creation process many times."

A bank simply advances bank credit created on its books. This credit becomes a deposit in the account of the

(Continued on page 18)

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(Continued from page 6)

try that keep their government honest, but also the people of other countries who are watching that government. That is why the time has come for an anonymous global avenue for disseminating documents the public should see.

Why is WikiLeaks so important?

Consider the mosquito borne disease malaria. This year, malaria will kill over one million people, over 80% of which will be children. Great Britain used to have malaria. In North America, malaria was epidemic and there are still a handful of infections each year. In Africa malaria kills over 100 people per hour. In Russia, amidst the corruption of the 1990s, malaria re-established itself. What is the difference between these cases?

We know how to prevent malaria. The science is universal. The difference is good governance.

Put another way, un-

responsive or corrupt government, through malaria alone, causes a children's "9/11" every day.

It is only when the people know the true plans and behavior of their governments that they can meaningfully choose to support them. Historically, the most resilient forms of open government are those where publication and revelation are protected. Where that protection does not exist, it is our mission to provide it.

In Kenya, malaria was estimated to cause 20% of all deaths in children under five. Before the Dec 2007 national elections, WikiLeaks exposed \$3,000,000,000 of Kenyan corruption and swung the vote by 10%. This led to enormous changes in the constitution and the establishment of a more open government — one of many hundreds of reforms catalyzed by WikiLeaks.

We believe WikiLeaks is the strongest way we have of generating the true

democracy and good governance on which all mankind's dreams depend.

What is WikiLeaks? How does WikiLeaks operate?

WikiLeaks combines the protection and anonymity of cutting-edge cryptographic technologies with the comfortable presentation style of Wikipedia, although the two are not otherwise related. Our network also collects materials in person and from postal drops. We also run a network of lawyers and others to defend our work and our sources.

WikiLeaks information is distributed across many jurisdictions, organizations and individuals. Once a document is published it is essentially impossible to censor.

Principled leaking

Principled leaking has changed the course of history for the better; it can alter the course of history in the present; it can lead us to a better future.

Consider Daniel Ellsberg, working within the US government during the Vietnam War. He comes into contact with the Pentagon Papers, a meticulously kept record of military and strategic planning throughout the war. Those papers reveal the depths to which the US government has sunk in deceiving the population about the war. Yet the public and the media know nothing of this urgent and shocking information. Indeed, secrecy laws are being used to keep the public ignorant of gross dishonesty practiced by their government. In spite of those secrecy laws and at great personal risk, Ellsberg manages to disseminate the Pentagon papers to journalists and to the world. Despite criminal charges against Ellsberg, eventually dropped, the release of the Pentagon papers shocks the world, exposes the government, and helps to shorten the war and save thousands of lives.

The power of principled leaking to embarrass
(Continued on page 26)

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(Continued from page 11)

about 30% of the British currency was issued by the government as pounds sterling or coins, versus only about 3% today. In the U.S., only coins are now issued by the government. Dollar bills (Federal Reserve Notes) are issued by the Federal Reserve, which is privately owned by a consortium of banks.

Banks advance the principal but not the interest necessary to pay off their loans; and since bank loans are now virtually the only source of new money in the economy, the interest can only come from additional debt. For the banks, that means business continues to boom; while for the rest of the economy, it means cut-backs, belt-tightening and austerity. Since more must always be paid back than was advanced as credit, however, the system is inherently unstable. When the debt bubble becomes too large to be sustained, a recession or depression is precipitated, wiping out a major portion of the debt and allowing the whole process to begin again. This is called the "business cycle," and it causes markets to vacillate wildly, allowing the monied interests that triggered the cycle to pick up real estate and other assets very cheaply on the down-swing.

The financial sector, which controls the money supply and can easily capture the media, cajoles the populace into compliance by selling its agenda as a "balanced budget," "fiscal responsibility," and saving future generations from a massive debt burden by suffering austerity measures now. Bill Mitchell, Professor of Economics at the University of New Castle in Australia, calls this "deficit terrorism." Bank-created debt becomes more important than schools, medical care or infrastructure. Rather than "providing for the general welfare," the purpose of government becomes to maintain the value of the investments of the government's creditors.

(Continued on page 15)



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(Continued from page 14)

England Dons the Hair Shirt

England's new coalition government has just bought into this agenda, imposing on itself the sort of fiscal austerity that the International Monetary Fund (IMF) has long imposed on Third World countries, and has more recently imposed on European countries, including Latvia, Iceland, Ireland and Greece. Where those countries were forced into compliance by their creditors, however, England has tightened the screws voluntarily, having succumbed to the argument that it must pay down its debts to maintain the market for its bonds.

Deficit hawks point ominously to Greece, which has been virtually squeezed out of the private bond market because nobody wants its bonds. Greece has been forced to borrow from the IMF and the European Monetary Union (EMU), which have imposed draconian austerity measures as conditions for the loans. Like a Third World country owing money in a foreign currency, Greece cannot print Euros or borrow them from its own central bank, since those alternatives are forbidden under EMU rules. In a desperate attempt to save the Euro, the European Central Bank recently bent the rules by buying Greek bonds on the secondary market rather than lending to the Greek government directly, but the ECB has said it would "sterilize" these purchases by withdrawing an equivalent amount of liquidity from the market, making the deal a wash. (More on that below.)

Greece is stuck in the debt trap, but the UK is not a member of the EMU. Although it belongs to the European Union, it still trades in its own national currency, which it has the power to issue directly or to borrow from its own central bank. Like all central banks, the Bank of England is a "lender of last resort," which means it can create money on its books without borrowing first. The government owns the Bank of England, so loans from the bank to the government would effectively be interest-free; and as long as the Bank of England is available to buy the bonds that don't get sold on the private market, there need be no fear of a collapse of the value of the UK's bonds.

The "deficit terrorists," however, will have none of this obvious solution, ostensibly because of the fear of "hyperinflation." A June 9 guest post by "Cameroni" on Rick Ackerman's financial website takes this position. Titled "Britain Becomes the First to Choose Deflation," it begins:

"David Cameron's new Government in England an-

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nounced Tuesday that it will introduce austerity measures to begin paying down the estimated one trillion (U.S. value) in debts held by the British Government. . . . [T]hat being said, we have just received the signal to an end to global stimulus measures -- one that puts a nail in the coffin of the debate on whether or not Britain would 'print' her way out of the debt crisis. . . . This is actually a celebratory moment although it will not feel like it for most. . . . Debts will have to be paid. . . . [S]tandards of living will decline . . . [but] it is a better future than what a hyperinflation would bring us all."

Hyperinflation or Deflation?

The dreaded threat of hyperinflation is invariably trotted out to defeat proposals to solve the budget crises of governments by simply issuing the necessary funds, whether as debt (bonds) or as currency. What the deficit terrorists generally fail to mention is that before an economy can be threatened with hyperinflation, it has to pass through simple inflation; and governments everywhere have failed to get to that stage today, although trying mightily. Cameroni observes:

"[G]overnments all over the globe have already tried stimulating their way out of the recent credit crisis and recession to little avail. They have attempted fruitlessly to generate even mild inflation despite huge stimulus efforts and pointless spending."

In fact, the money supply has been shrinking at an alarming rate. In a May 26 article in *The Financial Times* titled "US Money Supply Plunges at 1930s Pace as Obama Eyes Fresh Stimulus," Ambrose Evans-Pritchard writes:

"The stock of money fell from \$14.2 trillion to \$13.9 trillion in the three months to April, amounting to an an-

(Continued on page 24)



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(Continued from page 7)

Since Harper's statement, the global financial situation has deteriorated in Europe. Iceland, Portugal, Italy and Greece have all run into serious problems. Even in the North American economy, it is only massive increases in debt that is keeping a full fledged depression at bay.

such as social security and Medicaid. At a conservative estimate, these liabilities would double the debt figure. In Canada, things are somewhat better, with \$791 billion in combined federal, provincial and municipal debt. However, private household debt is at an all time high.

In the U.S., it is predicted government debt will rise to \$13.6 trillion by year end and almost \$20 trillion by 2015. With private U.S. debt added, the money that is supposedly owed comes to around \$60 trillion, or about \$190,000 for every man, woman and child in the U.S. The \$60 trillion figure does not include unfunded liabilities,

What the total world debt figures are can only be guessed at, but the point is moot. There is far more debt than there is money in existence to pay for it. What is worse, new money comes into existence as more debt, at more compound interest. This is what has led to the current debt situation, and what makes it impos-

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sible to get out of the debt. Record low interest rates have helped the situation, but it's not enough.

The good news is that the debt situation is largely illusory. It could be adjusted to manageable levels quite easily, were the political will there. Unfortunately, more of the same old, same old is being tried. The U.K. has recently announced 'austerity' measures to relieve debt, which of course means a double dip recession; unless the electorate gets informed and active. The silver lining of this current monetary fiasco could be a resurgent de-

mocracy. This is already happening the U.S., with the Tea Party grassroots threatening the existing way of doing things.

When the global financial system melted down during the Great Depression, it took a world war to return to a healthier economy. This hardly seems viable today, given the proliferation of nuclear weapons. So what are the alternatives? There are various sleight of hand solutions, such as GDP growth (which is not necessarily the same as a growth in real wealth), along with the aforementioned inflation, debt rollovers and the

periodic economic crash to keep the current system sputtering along. However, economics based on debt at compound interest makes it impossible to effectively deal with pressing social and environmental issues. What is more, the psychological effects of our money system have not been adequately considered. The financial pressures caused by excessive debt, in many cases, is actually leading to a less civil society, even as technological advances suggest we should be going in the opposite direction.

A well known saying by Lord Acton is "Power

tends to corrupt, and absolute power corrupts absolutely." This has a lot of bearing on the highly centralized power within the secretive financial system. Less well-known, but equally astute is Acton's statement that: "The issue which has swept down the centuries and which will have to be fought sooner or later is the people versus the banks."

The Great Depression era classic *The Grapes of Wrath* by John Steinbeck contained enigmatic quotes about the situation. A well known one during the literate age was a tract (See *Freedom* on page 30)

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borrower, who can write checks on it. The checks then get deposited in other banks and trade in the economy as what we all know as “money.”

A bank can create as much money on its books as it can find creditworthy borrowers for, up to the limit of its capital requirement. The hitch comes when the checks drawn on these loans-turned-deposits are cleared, usually through the Federal Reserve. A bank with a 10% reserve requirement must keep 10% of its deposits either as “vault cash” or in a reserve account at the Fed, and when checks are cleared by the Fed, it is through this account. The effect is to make the bank short of reserves, which it can try to replenish by attracting back the customers of the bank where the credit was deposited. But as was explained by the Winterspeak blogging team:

“If bank A [the lending bank] fails to [attract new depositors], then it simply borrows the reserves it needs overnight from . . . bank B [the bank where the reserves wound up]. The overnight lending market is designed to do exactly this. Bank B, in this case, happens to have exactly the quantity of reserves bank A needs, and since reserves earn no interest, is happy to lend to bank

A at the federal funds rate, which is the overnight interbank lending rate.”

In effect, a bank can create money on its books, lend the money at interest (today about 4.7% on a fixed rate mortgage), then clear the outgoing check by borrowing back the money it just created, at a cost to the bank of only the very low fed funds rate (now .2%). The bank creates bank credit, lends it at 4.7%, then borrows it back at .2% to clear the outgoing checks, collecting 4.5% interest as its profit. The credit the bank has lent is not an asset it has labored to earn but is simply “the full faith and credit of the United States” — the credit of the people collectively. Yet the bank is allowed to pocket a hefty interest spread on this credit-generating scheme; and that is assuming it lends at all, something that is happening less and less these days, since bankers find it safer and more lucrative to use their nearly interest-free credit lines to invest in risk-free government bonds at taxpayers’ expense, engage in speculation, or pay themselves sizeable bonuses.

Avoiding Another Lehman-style Credit Collapse

The reason banks are highly dependent on loans from each other,
(Continued on page 28)

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(Continued from page 1)

around to the dances. It was the only hall in the district at that time.

Mrs. Knight and I held Sunday School in the hall on the Sabbath. We had from ten to twelve pupils there: the Shucks, Richardsons, Fallis girls, Doris Griffith and two Knight boys. There was an organ, which Mrs. Richardson or Mrs. Fallis played, for our Sunday School. Mrs. Richardson also played for the dances.

Christmas concerts were held in Chile's Hall, as it was known after Mr. Clute bought the hall from the Rochfort brothers. We were at a dance at the school when Clute's store caught fire. We all rushed down to watch the fire. The building quickly burned to the ground, as we had no fire-fighting equipment. The Rochfort School was used as a hall until the Rochfort Community Hall was constructed.

DEER LODGE - THE FRIENDLY LITTLE COMMUNITY WITH A BIG HEART

by Jacqui Kezar with information from

Walt, Fern and Glen Kezar, Jim and Florence O'Shea, Bill, Fern and Frank Geinger, Katie and Bill Wackenhut



John Scott, Walt Kezar and Charlie Howey return to do chores after taking basketball teams to a game at Connor Creek, middle 1930's.



Deer Lodge Basketball team vs. Connor Creek, mid 1930's.

Early settlers with family names such as Morway, O'Shea, Musterer, Taylor, Christiansen, Law, Mueller, Anderson, Alberg, Miles, Smith, Ward and Penny followed trails, wandering here and there, missing muskegs and low spots, and finally settling in the area near a big spring. Throughout the year animals would come to drink at this same spring on the Joe Taylor farm. Often you would see a big moose or deer lodged in the bog formed by the slow-running water. It was only natural then, that this area should be named Deer Lodge.

Soon small cleared patches, log cabins and sod roofs began to appear. More homesteaders also appeared. Pioneers like Adams, Gallop, Miller, Townsend, Charlebois, Tunney, Shanks, Dawson, Geinger, Palmberg, Swanson, Inkster, Metsgaar and others whose names have not been remembered, formed a friendly, hospitable, community.

The first gatherings were, perhaps, the Christmas concerts in the Deer Lodge school, which was built in 1916.

By 1930 most of the land was taken. More families moved in. There were enough girls in the area for a fine basketball team and the boys soon formed a baseball team. They played against groups from Connor Creek,

(Continued on page 20)

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(Continued from page 19)

Padstow and Balm.

These friendly games were the beginning of sports days. Oh how the children looked forward to that day! Their twenty-five cents would buy a hot dog, ice cream, pop, chocolate bars, almost more than they could eat.

But, the day didn't end there! One year a platform was built out from the verandah on Mr. and Mrs. Hestbak's house. This would be for the dance. But the sky looked so cloudy. Would it rain? Finally it seemed that they would be spared, so the dancing began. Tickets were sold for a nickel for three dances. There was only room on the platform for paid dancers so others leaned against a tree, rolled a smoke and chatted, while a few sat under the stars on the chairs and benches provided. Williams' orchestra had everyone tapping their toes, when, down came the rain, but that didn't stop them. As long as there was a little moonshine, the rain would not last.

By now, they had a baseball diamond, a chicken-wire backstop, some benches, a basketball court and a booth, all built just across the road from where Eric Pfannmuller now lives. The dances were held in the hay loft of Walt Kezar's barn. When Angelo Montemurro's orchestra played the schottische, the whole building literally rocked. Benches were placed in front of the boards covering the feed holes, but more than once an inquisitive child removed the boards and ended up in the manger below in front of a hungry team of horses. Luckily, no one was hurt, but they worried about the safety and hazards connected with these barn dances.

It was then, they decided to build a hall. In 1939 logs were sawed at Alvin O'Shea's sawmill. Three acres of land were donated by Walter Kezar and soon it was cleared, broke and leveled. Everyone in the community pitched in and helped. By 1940 the big project was complete. Deer Lodge Community had a hall - twenty-six feet by forty feet, with big double doors facing north. A grand opening followed. The ladies of the community brought lunch, the Lindenberger family provided music. and



Archie Adams hauled ball teams such as this group: Walter, Glen and Fern Kezar, Bruce Adams, Florence and Iva Kezar, Iris Adams, Ada Hestbak, Ruby Kezar.

everyone enjoyed an evening of free dancing. Because of the rain and snow beating through the north doors, a small porch was built later, which opened to the east.

From then on, any excuse was used for a party. Christmas concerts, box socials, wedding dances, anniversary celebrations and leg socials all were held and lasted till the wee hours of the morning.

John Lindenberger, on the accordin. with sons Lawrence on the drums and Roy playing the saxaphone, provided the music. One will never forget Ted Malone calling the square dances. No one could get all the dancers to duck and dive like Ted could, while outside Walt Kezar's noisy little engine sputtered along, providing enough electricity for lights. This replaced the old gas lamps which always seemed to need more air or more gas. Just before midnight, the aroma of freshly-brewed coffee filled the air. Fern Kezar was renowned for making the tastiest coffee in the country.

In November, 1952, a lovely new hardwood floor was put in the hall. Mr. Heye, a local carpenter-farmer, was given five dollars for the use of his tools. However, this new floor was soon to be lifted, for now the school would close. Students would be bused to Mayrhorpe. In

(Continued on page 21)

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(Continued from page 20)

1955 the school was purchased by the community for two hundred and fifty dollars. The old hall was sold to Pete Oskoboyny. The Lindenberger family had a sale and moved out of the community. This left Deer Lodge without an orchestra and people went elsewhere for entertainment. Glen Kezar, in 1960, purchased back the land where the old hall stood.

The people could not just sit back and let the community die, so in 1966, power was put into the school. A few card parties were held. This took in sufficient cash to pay expenses.

KELSTON'S GREEN COURT

by A.E. Black (formerly Miss Vowels)

Sir John Harrington was Elizabeth I favourite god-child. His parents had helped her and suffered with her when, as a princess, she had been confined to the Tower of London.

When she became Queen she gave the Kelston Estate to the Harringtons. This estate is in Somerset on the hills between Bath and Bristol. An old Roman road passed through it and this has now become a paved main road. Sir John lived in his Kelston Manor and entertained the



Women took an active part in community life, such as this group of the Padstow W.A.

Queen when she visited the West Country in 1596. He built a raised terrace in one of the fields. It has ever since been called "Greencourt". Kelston was the place of my childhood. Greencourt, Alberta, was named after this place.

THE GREEN COURT

Quoth Harrington "It's such a pother
to have a queen for me godmother".

"Nay" said the yeoman, "That's most shocking,

Such phrases send my senses rocking!

Good Queen Bess, as well you know

In this village is adored.

With her help those threatening

Spanish galleons have all been floored. "

'But" said John, "There is no reason

For her to travel every season.

Next month indeed she cometh up our river

In spending time for others,

She's a most wanton giver. "

"Once more I say "God bless this our Queen"

Who travels round to see and to be seen.

The church bells shall ring to honour this occasion

And everyone shall sing and praise

This lover of our nation. "

'But then" said John, "when shall we fete her,

My small place will not accommodate her!"

"Build", said the yeoman, "out on this meadow green

A terrace where she may sit and reign as Queen."

"Quoth Harrington, "Then let us go right to it,

Stones and earth and turf on top,

And flat, or we shall rue it. "

With horse and cart, hands, spades and pails,

They piled the stones, mid many wails.

Forsooth, no use! Time goes far too fast,

For we must build to make this dais last.

Work and sweat, work and sweat;

All through the April showers.

The deed was done and stood aplomb

To greet the Maytime flowers.

(Continued on page 22)

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See page 31 for photos of inventory.

(Continued from page 21)

The sun did shine and the wind did blow;
 The terrace greened as the grass did grow;
 The iron rollers rolled it low.
 Queen Bess did sit upon a chair
 Beneath the shady leafage.
 Squire, yeomen, people too;
 Came with short time briefage.
 Right elegant in ruff and gown,
 Bess queened it through the Mayday.
 To all the sundry it was deemed,
 A most successful Playday.
 You'd know the truth?
 Then go, by soeth
 To this ancient little village
 The field stands there
 With terrace rare
 Ne'er plowed nor raked by tillage.

GREENCOURT HALL

by Ethel Markle

The first Greencourt Hall was built in 1912, upstairs above Bailey's Store, on the Red House Farm one mile west of the present site of Greencourt.

The hamlet was moved one mile east, beside the C.N.R. tracks when it was established where the railway would be. The Hall was now upstairs above the Chisholm Hotel, which burned down in 1927.

Dances and social gatherings were held in the old Wanek Store after this, then in the Sodmont Store until it burned.

The next hall was built by Ed Craine and Bill Stockall in 1927. It was situated where the Greencourt Stampede Corrals were, on the corner southwest of Greencourt. Basketball games were played there, under the supervision of Miss Louise McCalla, who had played



Family gathering, 1919. Julius Fox, Paul Schniffer, Martin Betcher, John Pie, Alvina Fox holding Annie Nightingale, Mrs. Schniffer, Louise and Irma Pie, Paul Nightingale, Emanuel Kother, Ida Kother holding Bill, Lillie and Ella Schniffer, Elsie and Marie Nightingale, Irene and Margeret Kother.

May the sun always shine on your windowpane; May a rainbow be certain to follow each rain; May the hand of a friend always be near you; May God fill your heart with gladness to cheer you. - Irish Blessing

(Continued from page 22)

with the Edmonton Grads. A tennis court was also in use and baseball games were played on summer Sundays.

The Greencourt Rodeo was held every summer and Agricultural Fairs were held every fall. The Agricultural franchise was eventually moved to Mayerthorpe and the Greencourt Community Association took over the management of the hall.


The Canadian Legion had a strong organization and built a Legion Hall in Greencourt where card parties, showers and other small intimate gatherings were held. The Women's Institute also flourished and sponsored many social occasions such as Red Cross Concerts and many self-improvement sessions. The present Greencourt Hall was built in 1938 after the previous hall burned down. Bill Stockall was the carpenter, assisted by volunteer labour. Many improvements have been made over the years. It was stuccoed, and a stage, dressing rooms and a new kitchen were added. Indoor plumbing and propane furnaces came in due time. The floor was refinished and the interior lined. The Greencourt Homemakers Club caters for wedding receptions and Christmas parties in the Hall, which is also used for showers, wedding dances, 4H activities and other dances and meetings.



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(Continued from page 15)

nual rate of contraction of 9.6pc. The assets of institutional money market funds fell at a 37pc rate, the sharpest drop ever.

“It’s frightening,” said Professor Tim Congdon from International Monetary Research. “The plunge in M3 has no precedent since the Great Depression. The dominant reason for this is that regulators across the world are pressing banks to raise capital asset ratios and to shrink their risk assets. This is why the US is not recovering properly,” he said.”

Too much money can hardly have been pumped into an economy in which the money supply is shrinking. But Cameroni concludes that since the stimulus efforts have failed to put needed money back into the money supply, the stimulus program should be abandoned in favor of its diametrical opposite -- belt-tightening austerity. He admits that the result will be devastating:

“[I]t will mean a long, slow and deliberate winding down until solvency is within reach. It will mean cities, states and counties will go bankrupt and not be rescued. And it will be painful. Public spending will be cut. Consumption could decline precipitously. Unemployment numbers may skyrocket and bankruptcies will stun

readers of daily blogs like this one. It will put the brakes on growth around the world. . . . The Dow will crash and there will be ripple effects across the European union and eventually the globe. . . . Aid programs to the Third world will be gutted, and I cannot yet imagine the consequences that will bring to the poorest people on earth.”

But it will be “worth it,” says Cameroni, because it beats the inevitable hyperinflationary alternative, which “is just too distressing to consider.”

Hyperinflation, however, is a bogus threat, and before we reject the stimulus idea, we might ask why these programs have failed. Perhaps because they have been stimulating the wrong sector of the economy, the non-producing financial middlemen who precipitated the crisis in the first place. Governments have tried to “reflate” their flagging economies by throwing budget-crippling sums at the banks, but the banks have not deigned to pass those funds on to businesses and consumers as loans. Instead, they have used the cheap funds to speculate, buy up smaller banks, or buy safe government bonds, collecting a tidy interest from the very taxpayers who provided them with this cheap bailout money. Indeed, banks are required by their busi-

ness models to pursue those profits over risky loans. Like all private corporations, they are there not to serve the public interest but to make money for their shareholders.

Seeking Solutions

The alternative to throwing massive amounts of money at the banks is not to further starve and punish businesses and individuals but to feed some stimulus to them directly, with public projects that provide needed services while creating jobs. There are many successful precedents for this approach, including the public works programs of England, Canada, Australia and New Zealand in the 1930s, 1940s and 1950s, which were funded with government-issued money either borrowed from their central banks or printed directly. The Bank of England was nationalized in 1946 by a strong Labor government that funded the National Health Service, a national railway service, and many other cost-effective public programs that served the

economy well for decades afterwards.

In Australia during the current crisis, a stimulus package in which a cash handout was given directly to the people has worked temporarily, with no negative growth (recession) for two quarters, and unemployment held at around 5%. The government, however, borrowed the extra money privately rather than issuing it publicly, out of a misguided fear of hyperinflation. Better would have been to give interest-free credit through its own government-owned central bank to individuals and businesses agreeing to invest the money productively.

The Chinese have done better, expanding their economy at over 9% throughout the crisis by creating extra money that was mainly invested in public infrastructure.

The EMU countries are trapped in a deadly pyramid scheme, because they have abandoned their

(Continued on page 25)



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(Continued from page 24)

sovereign currencies for a Euro controlled by the ECB. Their deficits can only be funded with more debt, which is interest-bearing, so more must always be paid back than was borrowed. The ECB could provide some relief by engaging in “quantitative easing” (creating new Euros), but it has insisted it would do so only with “sterilization” – taking as much money out of the system as it puts back in. The EMU model is mathematically unsustainable and doomed to fail unless it is modified in some way, either by returning economic sovereignty to its member countries, or by consolidating them into one country with one government.

A third possibility, suggested by Professor Randall Wray and Jan Kregel, would be to assign the ECB the role of “employer of last resort,” using “quantitative easing” to hire the unemployed at a basic wage.

A fourth possibility would be for member countries to set up publicly-owned “development banks” on the Chinese model. These banks could issue credit in Euros for public projects, creating jobs and expanding the money supply in the same way that private banks do every day when they make loans. Private banks today are limited in their loan-

generating potential by the capital requirement, toxic assets cluttering their books, a lack of creditworthy borrowers, and a business model that puts shareholder profit over the public interest. Publicly-owned banks would have the assets of the state to draw on for capital, a clean set of books, a mandate to serve the public, and a creditworthy borrower in the form of the nation itself, backed by the power to tax.

Unlike the EMU countries, the governments of England, the United States, and other sovereign nations can still borrow from their own central banks, funding much-needed

programs essentially interest-free. They can but they probably won’t, because they have been deceived into relinquishing that sovereign power to an overreaching financial sector bent on controlling the money systems of the world privately and autocratically. Professor Carroll Quigley, an insider groomed by the international bankers, revealed this plan in 1966, writing in *Tragedy and Hope*:

“[T]he powers of financial capitalism had another far-reaching aim, nothing less than to create a world system of financial control in private hands able to dominate the political system

of each country and the economy of the world as a whole. This system was to be controlled in a feudalist fashion by the central banks of the world acting in concert, by secret agreements arrived at in frequent private meetings and conferences.”

Just as the EMU appeared to be on the verge of achieving that goal, however, it has started to come apart at the seams. Sovereignty may yet prevail.

Editor’s Note: See www.cesj.org for monetary reform that does not involve private bank fraud, nor big government. It is the best way forward.



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(Continued from page 13)

governments, corporations and institutions is amply demonstrated through recent history. The public scrutiny of otherwise unaccountable and secretive institutions forces them to consider the ethical implications of their actions. Which official will chance a secret, corrupt transaction when the public is likely to find out? What repressive plan will be carried out when it is revealed to the citizenry, not just of its own country, but the world? When the risks of embarrassment and discovery increase, the tables are turned against conspiracy, corruption, exploitation and oppression. Open government answers in justice rather than causing

it. Open government exposes and undoes corruption. Open governance is the most effective method of promoting good governance.

Today, with authoritarian governments in power around much of the world, increasing authoritarian tendencies in democratic governments, and increasing amounts of power vested in unaccountable corporations, the need for openness and transparency is greater than ever. In an important sense, WikiLeaks is the first intelligence agency of the people. Better principled and less parochial than any governmental intelligence agency, it is able to be more accurate and rel-

evant. It has no commercial or national interests at heart; its only interest is the revelation of the truth. Unlike the covert activities of state intelligence agencies, WikiLeaks relies upon the power of overt fact to enable and empower citizens to bring feared and corrupt governments and corporations to justice.

WikiLeaks helps every government official, every bureaucrat, and every corporate worker, who becomes privy to embarrassing information that the institution wants to hide but the public needs to know. What conscience cannot contain, and institutional secrecy unjustly conceals, WikiLeaks can broadcast to the world.

WikiLeaks is a buttress against unaccountable and abusive power.

We propose that authoritarian governments, oppressive institutions and corrupt corporations should be subject to the pressure, not merely of international diplomacy, freedom of information laws or even periodic elections, but of something far stronger — the consciences of the people within them.

Should the press really be free?

In its landmark ruling on the Pentagon Papers, the US Supreme Court ruled that "only a free and

(Continued on page 29)

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Buckminster Fuller quotes:

(Architect, author, designer, inventor & futurist)

• You never change things by fighting the existing reality. To change something, build a new model that makes the existing model obsolete.

• We are called to be architects of the future, not its victims. . . .

• Our challenge is to make the world work for 100% of humanity in the shortest possible time through spontaneous cooperation without ecological offense or the disadvantage of anyone.

• A problem adequately stated is a problem well on its way to being solved.

• Havenotness is caused by society's failure to design and produce the right tools and goods. Money alone is not the panacea.

• If man chooses oblivion, he can go right on leaving his fate to his political leaders. If he chooses Utopia, he must initiate an enormous education program—immediately, if not sooner.

• There is only one revolution tolerable to all men, all societies, all political systems: Revolution by design and invention.

• Don't attempt to reform man. An adequately organized environment will permit humanity's original, innate capabilities to become successful.

• Now there is one outstanding important fact regarding Spaceship Earth, and that is that no instruction book came with it.

• Ninety-nine percent of humanity does not know that we have the option to "make it" economically on this planet and in the Universe. We do.

• There is no Energy Shortage. There is no Energy Crisis. There is a Crisis of Ignorance.

• Here is an educational bombshell: Take from all of today's industrial nations all their industrial machinery and all their energy-distributing networks, and leave them all their ideologies, all their political leaders, and all their political organizations, and I can tell you that within six months, two billion people will die of starvation, having gone through great pain and deprivation along the way.

However if we leave the industrial machinery and their energy-distribution networks and leave them also all the people who have routine jobs operating the industrial machinery and distributing its products, and we take away from all the industrial countries all their ideologies and all the politicians and political machine workers, people would keep right on eating. Possibly getting on a little better than before.

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**Word Jumble**

Can you re-arrange the letters below to make a word for each of the four examples?

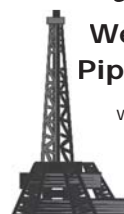
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See page 30 for the answers.

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(Continued from page 18)

then, is that they need these low-cost loans to keep the credit shell game going. This is particularly true for large Wall Street banks. Small banks get their funds mainly from customer deposits, and usually have more deposits than they can find creditworthy borrowers for. Large banks, on the other hand, generally lack sufficient deposits to fund their main business — dealing with large companies, governments, other financial institutions, and wealthy people. Most borrow the funds they need from other major lenders in the form of short term liabilities that must be continually rolled over.

That helps shed light on what really caused the credit crisis following the collapse of Lehman Brothers in September 2008. The Lehman bankruptcy triggered a run on the money markets, causing interbank lending rates to soar. The London interbank lending rate (LIBOR) normally

adheres closely to official interest rate expectations (meaning, in the U.S., the targeted fed funds rate); but after Lehman went bankrupt, the LIBOR rate for short-term loans shot up to around 5%. Since the cost of borrowing the money to cover their loans was too high for banks to turn a profit, lending abruptly came to a halt.

Interest rates on variable rate mortgages and big corporate deals tend to be based on LIBOR rates, which are moving up again now, although the fed funds rate has not changed. LIBOR rates are moving up due to tensions arising from the possibility that Europe's sovereign debt crisis could turn into another global banking crisis.

This is just one of many reasons that states should consider following the model of North Dakota, the only state that currently owns its own bank. The state-owned Bank of North Dakota (BND) helped North Dakota escape the

credit crisis. The BND has a very large and captive deposit base, since all of the revenues of the state are deposited in the bank by law, keeping the bank solvent regardless of what is happening in the interbank lending market. North Dakota is currently the only state not struggling with a budget deficit.

Nations could follow this model as well. A recent article in *The Economist* noted that the strong and stable publicly-owned banks of India, China and Brazil helped those countries weather the banking crisis afflicting most of the world in the last two years.

If You Can't Beat Them, Join Them

While the banks responsible for today's economic crisis are enjoying unprecedented benefits, state and local governments are forced to maintain very large and wasteful rainy day funds, even as they are slashing services to balance their

budgets. They have to do this because they do not have the secure, nearly-interest-free credit lines available to private banks. Owning their own banks can allow local governments to avail themselves of the very low interest rates accessible to private banks, by giving them the same authority to create "bank credit" on their books that private banks have. North Dakota, which has had its own government-owned bank for over 90 years, not only is the only state to sport a budget surplus but has the lowest unemployment rate in the U.S. It evidently has no funding problems at all. Five other states currently have bills on their books to consider forming their own banks, and several others have discussed that option in their legislatures.

The Federal Reserve and the U.S. government have gone to extraordinary lengths to keep a corrupt banking system afloat, including buying toxic assets off their books and

(Continued on page 30)

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(Continued from page 26)

unrestrained press can effectively expose deception in government." We agree.

The ruling stated that "paramount among the responsibilities of a free press is the duty to prevent any part of the government from deceiving the people and sending them off to distant lands to die of foreign fevers and foreign shot and shell."

It is easy to perceive the connection between publication and the complaints people make about publication. But this generates a perception bias, because it overlooks the vastness of the invisible. It overlooks the unintended consequences of failing to publish and it overlooks all those who are emancipated by a climate of free speech. Such a climate is a motivating force for governments and corporations to act justly. If acting in a just manner is easier than acting in an unjust manner, most actions will be just.

Sufficient leaking will bring down many administrations that rely on concealing reality from their peoples.

The best weapon of a dictatorship is secrecy, but the best weapon of a democracy should be the weapon of openness.

— Niels Bohr

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(Ellen Brown from page 28)

making credit available nearly interest-free, all in the name of turning the credit spigots back on on Main Street; but the banks have not kept their end of the bargain. In fact, they are just doing what their business models require of them – making the highest possible return for their shareholders. Publicly-owned banks operate on a different model: they must serve the community. Like China, India and Brazil, U.S. states would be well served to set up publicly-owned banks that could provide credit to the local economy when the private banking scheme fails.

Ellen Brown developed her research skills as an attorney practicing civil litigation in Los Angeles. In Web of Debt, her latest of eleven books, she turns those skills to an analysis of the Federal Reserve and "the money trust." Her websites are www.webofdebt.com, www.ellenbrown.com, and www.public-banking.com.

(Freedom from page 17)

tor operator stating: "The bank is something else than men. It happens that every man in a bank hates what the bank does, and yet the bank does it. The bank is something more than men, I tell you. It's the monster. Men made it, but they can't control it."

In another situation in the book, a dispossessed farmer threatens violence against the system taking his house. The bank agent explains he's only doing his job and shooting him will only result in the farmer being hanged and someone other bank agent doing the job. The agent finishes off with "I don't know. Maybe there's nobody to shoot. Maybe the thing isn't man at all. Maybe, like you said, the property's doing it. Anyway I told you my orders."

Steinbeck's allusion to a faceless, uncontrollable golem aligns with the bigger picture, that the banks themselves are hostage to a world without rules. Creating an honest money system has to happen in

tandem with the creation of meaningful global law. The Soviet Union and Nazi Germany are examples of two countries that threw off the yoke of the dishonest money system in a world without laws. Needless to say, they are hardly stellar examples of a better way.

However, there are also other examples, like depression era New Zealand, and Guernsey Island, that created honest money systems and did create much better societies. New Zealand was out of the Great Depression before WWII started. Nevertheless, human history being what it is, it is not rational to suppose all countries would behave in a similarly civilized fashion, given complete control over their finances. Hence, the banks are in a trap.

No one has the answer to the way out, but it is reasonable to assume that a variety of projects and prototypes should be enacted to create possible solutions to the dilemma. Several experiments have been

happening, from successful local currency projects, to the government owned Bank of North Dakota, and publicly created Guernsey Island money. With its monetary reform history, Alberta would seem an ideal place to start another experiment in creating a just and honest money system. The Alberta Treasury Branches was originally created for this purpose and could come full circle to fulfill its original purpose. The imposed top down solutions, at the very least, need a lot of help.

Spelling Quiz

- 1) Emu
- 2) LummoX
- 3) Mellifluous

Vocabulary

- a) Trees
- b) Tropical fever
- c) Baby

Word Jumble

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1978 Boat - **CALL**



Leather, Full Load

2002 Cadillac Escalade - **CALL**



Denali, Full Load, Leather

1999 GMC Yukon - **CALL**



Diesel, 4x4, Lifted

2006 GMC 1 Ton - **CALL**



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1995 Raider - **CALL**



4x4, Short Box

1995 Ford F-150 - **CALL**



V6, Auto, Full Load

2003 Nissan Altima - **CALL**



V6, 5 Speed, (Very Clean)

2003 Ford Mustang - **CALL**



Full Load (Mint)

2000 Honda Accord - **CALL**



Wagon FWD

2003 Ford Focus - **CALL**



17,000 KM (Like New)

2007 Grand Prix - **CALL**



4x4

1998 Toyota RAV4 - **CALL**



Truck Camper (Slide)

2006 Invader - **CALL**



(Mint)

2007 Yamaha YZ250F - **CALL**



12 ft, Like New

2004 Bigfoot w/Slide - **CALL**



650 Baja

2000 Bombardier - **CALL**



27 Ft, Bunks (Slide)

2008 Wilderness - **CALL**



350 Banshee (Very Fast)

2003 Yamaha - **CALL**



5.0L, 5 Speed

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- **Birthday Promotion:** Receive 10% off on your special day, so check your mail for your postcard.
- **Spend \$200 Save \$20:** Accumulate \$200 in purchases you'll received \$20 off.
- **New Homeowners Incentive Program:** Talk to your realtor to find out if they're part of the program. If so, you'll receive a complimentary \$10 gift card to get you started on staging to sell your home or to add something to your existing collection.
- **Preferred Customers:** Get exclusive invitations to special shopping events.
- **CDL Designs Gift Registry:** What do you buy someone who has everything? B something they've put on our gift registry. Fill out your own wish list too. Know someone having a wedding, have them register for their special day.
- **Monthly News Letter:** We will send out a monthly newsletter to all our customers informing them on new stock and what is happening in the store.



Questions? Comments? Talk to us, we'd love to hear from you.



CDL DESIGNS INC.
#5 - 5108 50th AVENUE,
WHITECOURT, AB T7S 1A1

MON to SAT, 9:30am to 5:30pm
CLOSED Sundays & Stat Holidays

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