

COMMUNITY

Speaking Truth to Power

Advisor



Raelynn Hamoen stands in front of a ProLife display on Dahl Drive. I couldn't help but visualize this vibrant young lady as one of the flags in the ground. Statistics show the majority of abortions are caused by financial pressures. One more very good reason to create an empowering basic income for one and all in the opinion of this writer (see page 5 for more). Choice is not really choice if it is bounded by completely unnecessary financial constraints.

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June 2017 — VOL. 15 NO. 6

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SEE PAGE 6

BASIC INCOME & ALBERTA

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- A Salute to Whitecourt's Pioneers continues - p. 2
- Ellen Brown - More about what's really going on with banks p. 18

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From Sagitiwa to Whitecourt - A Salute to the Pioneers - Part 3

By Jerry Graham. Thank you to John Dahl and the late Vic Young for their help in obtaining original manuscript.

What, the reader may well ask, contributed to the economy of Whitecourt, and what justified the establishing of even a hamlet at that period? Candidly it would be difficult to say. True, there was some farming, cattle and hog raising on a limited scale as remoteness from markets dictated, trapping of fur bearing animals on a fairly large scale, the area being regarded of sufficient importance in this field to warrant the establishment of a Hudson's Bay Post at one time. The Post had been abandoned however a number of years before the author's arrival.

Another factor was no doubt that ever present optimism that consistently compels Western Canadians to face the future in the firm belief that this is a "great next year's country".



Threshing crew at work, House Mountain area, early 1920

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Make a list of the pioneers described in *From Sagitawa to Whitecourt* and the street names, institutions or other facilities that have been named after these pioneers. At the end of the series, complete lists will be eligible for a draw. Prizes to be announced!!!!

What's Up in Whitecourt

Run for Fun

Saturday, June 3, 2017

The Run 4 Fun is a spinoff from the Fallen 4 Marathon that was previously hosted by the Fallen 4 Marathon Society. The Run 4 Fun offers you the chance to participate in a 5km or 10km run, which will take place in town and on our trails. Youth can register to take part in the Kids Marathon.

The events will start and finish at the Allan & Jean Millar Centre. Events start at 9:00 a.m. You can register you and your family for the Run 4 Fun through the Running Room website or at the Allan & Jean Millar Centre.

Calling all Geocachers

Sunday, June 4, 2017 - 2:00 pm to 5:00 pm

Calling all Geocachers and those interested in learning how! Join us for an afternoon of geocaching fun! Meet at the Forest Interpretive Centre before heading out along the trails for an afternoon of geocache exploration. Bring your friends and family and see if you can find all of the hidden geocache treasures! New to geocaching? Don't worry we will be on hand to help you out along the way.

Please bring a Smartphone if you have one. Snacks and refreshments will be provided!

Seniors' Week

June 5 to June 10, 2017

Seniors make a difference in our communities every day! From supporting family members and friends, to assisting charities and volunteering. Seniors are deeply involved in our community and their contributions benefit residents of all ages.

For details of events and activities planned throughout the week, please visit whitecourt.ca

West Coast Amusements

Monday and Tuesday, June 5 & June 6 2017

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(Continued on page 4)

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(Continued from page 3)

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Tim Horton's Community Fun Night

June 10, 5:30-8:30 pm

Join us for the last Community Fun Night of the season! At the Allan & Jean Millar Centre.

Party in the Park

Friday & Saturday, June 16 & 17

Kick start the summer season in Whitecourt at Party In The Park. On June 16 and 17 head to Rotary Park to enjoy free, family fun and entertainment. Attracting thousands each year, Party In The Park is a two-day event offering a mix of cultural activities, performances, and food; and a variety of local bands and well-known headline acts. This year's event will feature non-stop family fun - inflatable carnival, bubble ball game, laser tag, face painting and so much more. The Great Balanzo's roving circus act will delight the crowds on Saturday, and our live music showcase will entertain people of all ages throughout the 2-day event.

Friday, June 16 features: The Orchard & Dan Davidson. Saturday June 17 features: Punch Drunk Cabaret, & The Watchmen. Thank you to all of our sponsors, volunteers, entertainers and performers for making Party In The Park such as success throughout the years!

Parent Link Year End BBQ

Thursday June 22 - 11:00 AM - 1:00 PM

Bring your little ones and come down to Rotary Park to celebrate another great year with Parent Link! Enjoy a variety of games and a free BBQ lunch for everyone. There will be messy play, prizes, a treasure hunt, and many more activities.

Location is Rotary Park

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"When a government takes over a people's economic life it becomes absolute, and when it has become absolute it destroys the arts, the minds, the liberties and the meaning of the people it governs."
Maxwell Anderson

"The theory of Communism may be summed up in one sentence: Abolish all private property."
— *Karl Marx*

Why Alberta should lead the way in move to a Basic Income

As Ontario gears up to initiate its basic income pilot, there is much ado about the pros and cons of the project in the mainstream media. Generally, the spin is positive. The main idea is that in a world of increasing automation and robots, paid work is becoming increasingly precarious and low paid. A basic income is seen as a viable solution to the conundrum. A main benefit is held to be a streamlining of the massive, growing government bureaucracies dealing with welfare, disability, unemployment insurance, some government pensions and other poverty reduction efforts. It is hoped the savings in these areas would finance a basic income and then some.



There was also mention that a basic income could help blunt the type of voter anger that led to Britain's Brexit, the election of U.S. President Donald Trump, the strong showing of Le Pen in France and so on. People in financial pain look for change and can equate better times with a less globalized nation.

(Continued on page 10)

COMMUNITY *Advisor*

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Miranda

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

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But what makes local really matter is unique to each of us...

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For others it feels good to be known by name at local shops.

The environmental benefits of minimizing transport are important to many of us.

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Town Council Update

The new buses for Whitecourt Transit will be hitting local streets and serving our community starting June 1. The buses were purchased with the Province's support through the GreenTRIP Grant Program (*Ed - The money is coming out of your left pocket, instead of the right pocket*). Two new transit buses, and a new Dial-A-Bus vehicle will be added to the municipal fleet as part of the first stage of enhancements planned for the Whitecourt Transit service. Starting in the fall, the transit schedule will change to provide 30 minute pickup during peak times. In conjunction with other initiatives, Whitecourt aims to enhance service deliverables and increase ridership and cost efficiencies. For information on Whitecourt Transit visit www.whitecourt.ca.

Plans for Party In The Park are well underway, and the event will take place in Rotary Park June 16 and 17. The event will feature activities and entertainment for people of all ages, and this year's headliners are Dan Davidson and The Watchman. For more information on Party In The Park visit www.whitecourtwoodlandstourism.com.

Whitecourt awarded over \$28,000 in funding to local community groups as part of the 2017 Enhancement Grant Program. The grant offers community arts, culture, and recreation organizations assistance to start-up or develop new community events or enhance existing facilities and programs. The following groups will receive support for their local projects:

- Boys & Girls Club of Whitecourt - \$2,205.43 for an outdoor sign at the Teen Centre
- Whitecourt Baptist Church - \$10,500.00 for Camp Caroline City Camps
- Whitecourt Woodlands Hawks Foundation - \$1,500.00 for Technology Enhancement Project
- Whitecourt Minor Ball Association - \$14,164.80 for Pitching Warm Up Areas

The Whitecourt Wolverines Hockey Club has requested permission to construct a 3,000 square foot addition to the Scott Safety Centre for the exclusive use by the Junior "A" Team. The proposed addition, a key part of the Club's long-term commitment to the community, would include a dressing room, laundry room, office space and a weight room. Whitecourt will be working with the owner of the Wolverines to finalize details, and the Club is hoping to begin construction this summer to have the addition ready for the next hockey season.

Whitecourt has contracted Stantec Consulting to proceed with headworks conceptual design for the Whitecourt Wastewater Treatment Plant. Last year, Stantec completed a master plan and odour mitigation study for the facility. The headworks conceptual design project is the first phase for proposed enhancements and will help to select equipment and processes to be used in upgrading the facility. The project will support future grant applications for proposed plant upgrades and capital expenditures.

Council has adopted the 2017 Twenty Year Capital Plan. The plan provides a vision for the long term development of Whitecourt's infrastructure, land development, parks and trails, building and recreational facilities. To view a copy of the plan visit www.whitecourt.ca.

Council has authorized the Whitecourt Royal Canadian Legion Branch #44 to undertake enhancements at the Field of Honour in the Whitecourt Cemetery. The Legion plans to make enhancements to the landscaping and signage. The Legion will also be hosting a "Flags of Remembrance" event in early October to commemorate the lives of those lost while serving our country.

Whitecourt recently produced an information sheet on what can and can't be disposed of through the sewer system, and will be working to develop an educational campaign that will inform residents on how to properly dispose of "unflushable" items. Follow Whitecourt's Facebook page and website for information on where wastewater goes and what should not be disposed of in your toilets, sinks or storm water drains.

Whitecourt property owners will receive their combined 2017 property assessment and tax notice this month. Changes have been made to the notice to provide additional information to ratepayers on the annual tax levy and what their tax dollars are utilized for. For more information on 2017 municipal taxes, and payment information, please visit www.whitecourt.ca. Property taxes are due Tuesday, July 4.

The new St. Joseph School will open in September 2017 and will provide enhanced opportunities for students to pursue trades training. Living Waters is looking to partner with local businesses and organizations to equip the Career and Technology Studies Suite with apprenticeship level equipment. If you are interested in sponsoring or partnering with Living Waters Catholic School Division to provide this programming, please contact the Division at 780-778-5666.

Dog Treats with a special touch

When Talyna Despina isn't training for the Special Olympics or volunteering at Tennilles Soup Kitchen, she works at her business making fresh baked nutritious dog treats. Talayna's Critter Treats can be found at the Whitecourt Farmer's Market every Tuesday, while the Farmer's Market is open. She can also be contacted at 780-706-2379 or talaynadespins@gmail.com

The treats include pumpkin flax, cheese puppers, and bacon coconut balls. Special orders are available by request and can be customized for your dog's dietary restrictions, such as protein intolerance. Gluten free and treats for diabetic dogs are also available.

Founded in the fall of 2016 after many months of preparation, Talayna strives to be a business woman of professionalism and grace. Her love for animals and the desire to bring them organic, healthy and fresh treats inspired the business and in turn her passion inspires the support team that helps bring you and your beloved pets the highest quality of fresh treats you can get without baking them yourself.

Talayna's Critter Treats also produces shredded paper



bed bags, geared towards the health and wellness of your pets. Your support of Talayna's Critter Treats gives Talayna the ability to be as independent as possible and continue to contribute to the local critter and larger community.

MONTHLY QUIZ SPELLING

1.) Exuberant, bubbling over; "i bul yent" 2) Strong sweet liquor (not spelled liquor); "li kur" 3) Sugar and egg-white mixture; "mi rang"

VOCABULARY

1) Tachycardia means a heart: that beats abnormally fast, that beats abnormally slow, attack, hypertension 2) Taiga: large cat, savannah, type of wombat, evergreen forests 3) Talus means rocks: in a streambed, left by goldmining, at the base of a cliff, deposited by a glacier

WORD JUMBLE

- 1.) D I R A
- 2.) B L I I A
- 3.) F I G T E D
- 4.) G A D I N U L

See page 23 for answers

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(Continued from page 5)

The guaranteed income concept has been around for some time. Five experiments occurred in North America in the 1970's, with the lone Canadian experience being in Dauphin, Manitoba. The results from the latter experiment were generally positive. Hospital admissions went down, high school graduation rates went up, and employment did not decrease significantly, with the exception of mothers with young children. The point might be made that employment did not decrease at all, with the mothers, and nowadays fathers, simply trading in less important jobs for the more important job of raising children.

Alberta was the Canadian pioneer in exploring a form of basic income. In the 1930's, the Social Credit government of the day attempted to implement a light version of what social credit policy terms a National Dividend. The attempt was derided with a concerted sneer campaign about 'funny money' in the mainstream press and culminated in the Supreme Court of Canada overturning provincial efforts to enact the change.

Eminent Albertan historian James H. Gray gave a more mature analysis. He stated "Aberhart was jeered for promising everybody twenty-five dollars a month. Yet within ten years of his first term, the federal government introduced the "baby bonus", which provided five dollars a month for each child. Since the average family then had between four and five children, this amounted to approximately the same sum... Aberhart said there was within the country sufficient wealth to put all our farms and resources back to work. He was absolutely right as the ensuing Second World War would swiftly prove. So

no, the Alberta insurrectionists of the 1930's were not fools. They were merely, perhaps, a little premature."

Now a basic income project is moving back to a provincial level in Ontario. However, this time the mainstream media is generally supportive. Perhaps this is because of the differences in the types of basic income being proposed.

“Aberhart said there was within the country sufficient wealth to put all our farms and resources back to work. He was absolutely right as the ensuing Second World War would swiftly prove. So no, the Alberta insurrectionists of the 1930's were not fools. They were merely, perhaps, a little premature.”

The social credit version of a basic income, the National Dividend, rested on the concept that in a highly automated society a basic income was a birthright. Most of the production of goods and services is now the result of automated processes by machines, not labour. Many of the inventors and innovators of the processes have passed, and what is more, much of the production increase is due to non-copyrighted improvements. Social credit termed the resulting surplus production to be a 'cultural heritage'. That is, it was an inheritance of the individual from the efforts of previous generations. The amount of the national dividend would depend on the productive capacity of the nation. Money earned by labour, private investments, copyrighted improvements and so on would not be affected. The money system itself was to be reformed to accomplish this so that private institutions no longer were allowed to create

money from nothing and charge compound interest on it. Instead, each individual of the community would benefit from the money creation.

In contrast, the Ontario effort tends towards the view that somehow government is making possible the basic income possible, rather than the productivity of citizens

(Continued on page 11)

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(Continued from page 11)

past and present. A corollary to this thought is that the basic income is a privilege, rather than a right of the individual. It is presented in a light as though it were something we should be thankful to our government for. Behind the scenes the private money creation, along with more odious debt, is part and parcel of the plan. Rather than encourage true democracy and equality of opportunity, the government/global banker as saviour outlook promotes continuing a master/servant type of relationship. In short, the plan is to continue having a democracy in name only, ostensibly because the average citizen is not sufficiently educated to have any real input into their own economic affairs.

A sure sign that big government has already adversely affected the Ontario experiments is evident. In their wisdom, bureaucrats ignored the recommendation to include three areas of what were termed 'saturation' experiments. In the saturation approach, all individuals below a certain income in a test area would qualify for the project. This would follow the pattern of the successful Mincome experiment in Manitoba. Inexplicably, the Ontario approach will instead use a completely random process of selecting certain low income individuals in the three chosen locations of Hamilton and Thunder Bay and Lindsay.

One source reiterated that the rationale used is that it is a scientific maxim that the purely random approach for testing will give the most accurate results in an experiment. This is undoubtedly true and conceivably it could apply to the economic life of individual citizens; but only as long as the constituents of the test areas do not talk to

each other or otherwise interact. Then the randomized tests will illustrate the difference between scientific testing 'in the wild' so to speak as it differs from such testing in human communities. In the latter case, the test results will likely be heavily contaminated by human emotions. There might be some guilt on the part of a person whose best buddy is also hurting but did not get picked. A solid sense of injustice will likely be engendered in many needy persons who get to watch some of their immediate neighbours get relieved of much of the stress that accompanies financial pain. Meanwhile, they can stew on the fact that the government, and by extension the comfortable members of their society, have discriminated against them for no discernible reason.

“The idea of the new technology is to free and empower each and every individual, not to replace wage slavery with subjection to government whims. At the very least, the test areas should include all low income individuals.”

In short, in both strategy and tactics, the plan for a basic income that revolves around our thoroughly compromised government, and the money system behind it, manages to miss the target. The idea of the new technology is to free and empower each and every individual, not to replace wage slavery with subjection to government whims. At the very least, the test areas should include all low income individuals. There are also drawbacks of

other sources of government income, top-ups for those who would be receiving more, such as the disabled and so on. One critic has compared the scheme to starting down the path to a more generous form of the existing welfare state we have now.

The social credit idea of a National Dividend is superior in many respects to the Ontario basic income pilot. It truly promotes democracy in that the potential for the production of goods and services made increasingly

(Continued on page 14)

Midtown Mall continues to grow eclectic Market



Above, Nathan LeClerc holds up a Connor McDavid collection he won at a Midtown Mall contest. Left is Tim Iambery, the driving force behind the Midtown Mall Market. Background is next contestant.



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(Continued from page 11)

abundant by technology is the birthright of everyone. It also ties the basic income or National Dividend to the actual productivity of a nation, thereby making it scientifically sound. Money created and distributed without being related to the actual production of goods and services is what leads to inflation. The logic here is very basic.

In the view of this writer, a discipline called Binary Economics is an improvement on the social credit idea of a National Dividend. It retains the idea the the robotic production is the birthright of every citizen. However, in the social credit design, a small group of experts would be determining what the surplus production was, and hence the amount of the National Dividend. In binary economics, the decision making would be much more diffused.

Although very few people have heard of binary economics, it was the driving force behind the Employee Stock Ownership legislation passed in the U.S. and was also promoted in Canada by business executives such as the vice president of Dupont Canada and Winnett Boyd, the supervising engineer who oversaw the development of the then most powerful jet engine in the world, in the Avro Arrow. Social Credit premier Ernest Manning also wrote an article promoting binary economics.

The word 'binary' in binary economics references the idea that all citizens should have two sources of income. The first would be through traditional forms such as work and business. The second stream of income would be through an investment in the increasingly automated means of production. The money to purchase the investment would come through interest free loans, extended to each and every citizen of majority age, for the purchase of productive property. The loans would be paid back through the profits of the investments, with an

increasing amount being available for consumption by the investor. The design was set up accredited lawyers and economists, complete with new investment vehicles, such as community investment corporations, local utilities and reinsurance protection. The amount of money entering the economy through the interest free loans to each and every citizen would approximate the amount of money currently entering the economy each year that was previously created by private institutions, out of thin air, for the benefit of the 1%.

In a worst case scenario of an advanced binary economics structure, should all investments of an individual fail, they would be eligible for a guaranteed income through what is called a negative income tax. This idea has been around for decades. In a negative income tax, if a citizen earns under the amount guaranteed as income, they would receive the difference in a tax refund. What this plan does is drastically simplify the current mishmash of the welfare state programs. It does this better than government cheques distributed through a basic income scheme in that there is no social stigma attached. Everyone files taxes, many receive refunds for overpayment, and the matter of the guaranteed income can easily be kept confidential, if a citizen so wished.

It is unfortunate that the government tendency is to centralize power and increase debt. Alberta has bucked this trend for much of its existence. It's history of social credit makes it the best place to design a truly empowering basic income at the provincial level. The Wildrose, whatever it's deficiencies, does seem sincere under it's current leader about putting people before grand government designs. It is a better vehicle for bringing money power to the people. The absolute fiasco the Ontario government created with its green energy program was just a warning it could take a terrible basic income plan and somehow make it worse. Alberta is the place to get it right.

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Sleighload of logs, Whitecourt area

(Continued from page 2)

The Capitol Lumber Company Ltd. (Harry O'Hanlon, Senator Harmer, Jean Etter, et al) had during the winter of 1919-1920 begun operations north of the Athabasca River, and had a dam piled full of logs down Beaver Creek. With the realization that probably they were much too far ahead of the railroad this undertaking ground to a halt.

Shipping facilities were vital to continued operation, and trucks in the logging industry were more or less unknown at that time. Had they been known, the trail leading in and out of Whitecourt would have been very unsuited to their operation.

When Model T Fords appeared on the local scene a few years later, it is interesting to note that a one way trip to Edmonton consumed seven hours, and as one member of the R.C.M.P. so aptly put it, "Edmonton was seven hours and many tears away".

However, the area between here and los-egun Lake (it was known as Hash Lake then and is now called Fox Creek) supplied an abundance of fur, and Indians with dog teams were a fairly common sight.

Tom Neassis, with his dogs tied to the hitch rack in front of the store, while he sold his furs and purchased supplies, never failed to arouse the interest of the young folks.

The band of Indians known as McLeod Lake Indians (Evan Cardinal, Ben Bisma, Pete Pennystone, Eli and Michel Paul, Louis Moostas to mention just a few) also supplied furs as well as the most delicious white fish in Alberta. And lest the reader may conclude that this is

(Continued on page 17)



Author Jerry Graham, left, with Nels Lyons and Syd Pomfret

(Continued from page 16)

something of an extravagant statement, let him rest assured that same is not that of the author, but the studied opinion of a qualified gentleman who acted in the capacity of Fishery Inspector at that time. He attributed the large size and excellent quality to the abundance of feed in the lake.

While no one actually tried to deposit fur with the Bank, a muskrat skin was, to quote Gus Chaisson, "legal tender".

Having more or less covered the hamlet, except for the fact that mention should be made of another building in course of construction, which later would become a butcher shop operated by one, Nelson Lyons. We know that the expression "Wheeler Dealer" originated in Texas, but will still cling to the opinion that Nels was the original in this line. The manner in which he could manipulate the big deals to his benefit was really amazing. He was also possessed of a highly developed sense of humor, and his establishment became a regular hang-out for all, craving amusement.

To give some indication of this man's ready wit, the following incident is worth repeating. While having a meal at Olson's one day, the liveryman, Jim Hammond, had the misfortune to find something hard and akin to a bone in one of the sausages he was working on most diligently. Knowing that Nels had supplied the sausages, and for Nels' special benefit, he extracted the offending bone from behind his molars and threw it down on his plate with quite a 'ping'. Nels momentarily looked somewhat dumfounded and then slowly stated, "You know, I could have sworn I took the shoes off that horse before I put it through the machine". Never a dull moment with Nels, and if one was lucky he might possibly break even, but chances of coming out ahead were even less than those of Las Vegas!



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If China Can Fund infrastructure with Its Own Credit, So Can We

by Ellen Brown

Editor's Note: Although the following article is about the U.S. system, it also applies to Canada. Indeed the process would be easier here in that we already have our publicly owned Bank of Canada to act as the financing vehicle. Currently the Trudeau government is working on a new Infrastructure Bank instead, in which private entities who have access to money created from nothing will loan it to us at compound interest. As economist John Kenneth Galbraith famously stated, "The process by which money is created is so simple the mind is repelled." To this may be added the current money creation process is so flagrantly unjust that most people have trouble understanding what is really an simple, obvious, officially sanctioned fraud on the public.



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

May 15th-19th has been designated "National Infra-

structure Week" by the US Chambers of Commerce, the American Society of Civil Engineers (ASCE), and over 150 affiliates. Their message: "It's time to rebuild." Ever since ASCE began issuing its "National Infrastructure Report Card" in 1998, the nation has gotten a dismal grade of D or D+. In the meantime, the estimated cost of fixing its infrastructure has gone up from \$1.3 trillion to \$4.6 trillion.

While American politicians debate endlessly over how to finance the needed fixes and which ones to implement, the Chinese have managed to fund massive infrastructure projects all across their country, including 12,000 miles of high-speed rail built just in the last decade. How have they done it, and why can't we?

A key difference between China and the US is that the Chinese government owns the majority of its banks. About 40% of the funding for its giant railway project comes from bonds issued by the Ministry of Railway, 10-20% comes from provincial and local governments, and the remaining 40-50% is provided by loans from federally-owned banks and

(Continued on page 19)



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financial institutions. Like private banks, state-owned banks simply create money as credit on their books. The difference is that they return their profits to the government, making the loans interest-free; and the loans can be rolled over indefinitely (*Ed. Like our Bank of Canada used to do*). In effect, the Chinese government decides what work it wants done, draws on its own national credit card, pays Chinese workers to do it, and repays the loans with the proceeds.

The US government could do that too, without raising taxes, slashing services, cutting pensions, or privatizing industries. How this could be done quickly and cheaply will be considered here, after a look at the funding proposals currently on the table and at why they are not satisfactory solutions to the nation's growing infrastructure deficit.

The Endless Debate over Funding and the Relentless Push to Privatize

In a May 15, 2017, report on In the Public Interest, the debate taking shape heading into National Infrastructure Week was summarized like this:

The Trump administration, road privatization industry, and a broad mix of congressional leaders are keen on ramping up a large private financing component (under the marketing rubric of 'public-private partnerships'), but have not yet reached full agreement on what the proportion should be between tax breaks and new public money—and where that money would come from. Over 500 projects are being pitched to the White House. . . .

Democrats have had a full plan on the table since

(Continued on page 21)

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What makes your REA valuable?

- You own the assets of a multi-million dollar cooperative.
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- REAs are a benchmark for electricity costs for all Albertans.
- You contribute to rural economic sustainability.

How can I get involved with my REA?

- Call your REA—the number will be on your monthly bill.
- Find the contact information for the Director who represents you.
- Talk to your Director about why the REA is a viable and valuable cooperative.
- Attend your REA meetings and take time to learn more about the organization.
- Volunteer your expertise and skills to support your REA.
- Tell your friends, family, and neighbours why you think the REA is valuable and worth protecting.
- Call your MLA and tell them why the REA is valuable to Alberta.

If you are passionate about your community and are interested in finding out more, talk to your REA. *Have you got time to spare?* Ask your Board of Directors how you can be part of the REA future. Cooperative sustainability depends on the involvement of passionate members who recognize the value of their co-op and see the continued contribution the REA makes to the rural community where they live. Your support helps perpetuate the success of a vibrant rural Alberta. Talk to your REA Board – working together really does work!

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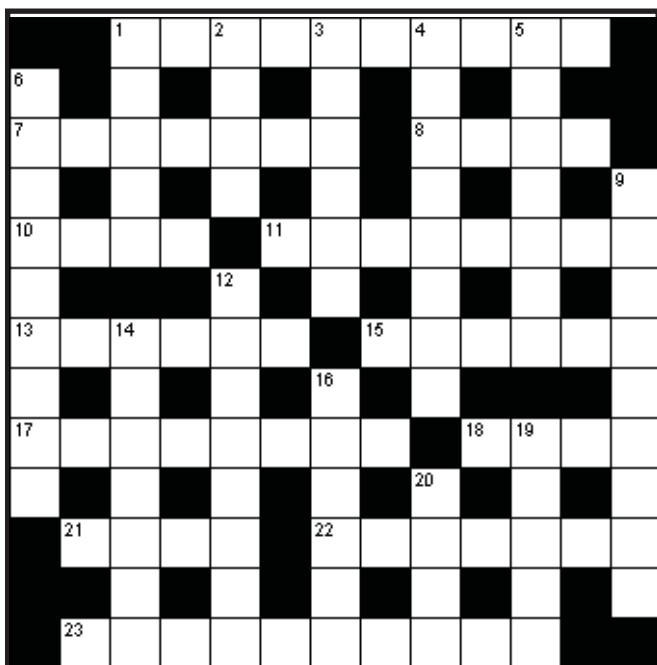




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18 Notion (4)
21 Sea bird (4)
22 Eighth sign of the zodiac (7)
23 Nonsense (10)

Down

- 1 Male singing voice (5)
2 Press (4)
3 Skimpy (6)
4 Vacations (8)
5 Around-the-clock (7)
6 Lack of knowledge (9)
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PICNIC
SANDALS
SKATEBOARD
SPRINKLERS
SUNSHINE
SUNTAN
SWIMMING
VACATION

(Continued from page 19)

January, advocating for new federal funding and a program of infrastructure renewal spread through a broad range of sectors and regions. And last week, a coalition of right wing, Koch-backed groups led by Freedom Partners . . . released a letter encouraging Congress “to prioritize fiscal responsibility” and focus instead on slashing public transportation, splitting up transportation policy into the individual states, and eliminating labor and environmental protections (i.e., gutting the permitting process). They attacked the idea of a national infrastructure bank and . . . targeted the most important proposal of the Trump administration . . . —to finance new infrastructure by tax reform to enable repatriation of overseas corporate revenues . . .

“[T]here is a standard technique of privatization, namely defund what you want to privatize.”

quire something, the typical playbook is to first make sure that such assets are what is known as “distressed assets” (i.e., cheaper to buy).

A similar argument was advanced by Noam Chomsky in a 2011 lecture titled *The State-Corporate Complex: A Threat to Freedom and Survival*. He said:

[T]here is a standard technique of privatization, namely defund what you want to privatize. Like when Thatcher wanted to [privatize] the railroads, first thing to do is defund them, then they don’t work and people get angry and they want a change. You say okay, privatize them . . .

What’s Wrong with Public-Private Partnerships?

In a November 2014 editorial titled *How Two Billionaires Are Destroying High Speed Rail in America*, author Julie Doubleday observed that the US push against public mass transit has been led by a think tank called the Reason Foundation, which is funded by the Koch brothers. Their \$44 billion fortune comes largely from Koch Industries, an oil and gas conglomerate with a vested interest in mass transit’s competitors, those single-rider vehicles using the roads that are heavily subsidized by the federal government.

Clearly, not all Republicans are opposed to funding infrastructure, since Donald Trump’s \$1 trillion infrastructure plan was a centerpiece of his presidential campaign, and his Republican base voted him into office. But “establishment Republicans” have traditionally opposed infrastructure spending. Why? According to a May 15, 2015 article in *Daily Kos* titled *Why Do Republicans Really Oppose Infrastructure Spending?*:

Republicans – at the behest of their mega-bank/private equity patrons – really, deeply want to privatize the nation’s infrastructure and turn such public resources into privately owned, profit centers. More than anything else, this privatization fetish explains Republicans’ efforts to gut and discredit public infrastructure . . .

If the goal is to privatize and monetize public assets, the last thing Republicans are going to do is fund and maintain public confidence in such assets. Rather, when private equity wants to ac-

Privatization (or “asset relocation” as it is sometimes euphemistically called) means selling public utilities to private equity investors, who then rent them back to the public, squeezing their profits from high user fees and tolls. Private equity investment now generates an aver-

(Continued on page 22)

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(Continued from page 21)

age return of about 11.8 percent annually on a ten-year basis. That puts the cost to the public of financing \$1 trillion in infrastructure projects over 10 years at around \$1.18 trillion, more than doubling the cost. Moving assets off the government's balance sheet by privatizing them looks attractive to politicians concerned with this year's bottom line, but it's a bad deal for the public. Decades from now, people will still be paying higher tolls for the sake of Wall Street profits on an asset that could have belonged to them all along.

One example is the Dulles Greenway, a toll road outside Washington, D.C., nicknamed the "Champagne Highway" due to its extraordinarily high rates and severe underutilization in a region crippled by chronic traffic problems. Local (mostly Republican) officials have tried in vain for years to either force the private owners to lower the toll rates or have the state take the road into public ownership. In 2014, the private operators of the Indiana Toll Road, one of the best-known public-private partnerships (PPPs), filed for bankruptcy after demand dropped, due at least in part to rising toll rates. Other high-profile PPP bankruptcies have occurred in San Diego, CA; Richmond, VA; and Texas.

Countering the dogma that "private companies can always do it better and cheaper," studies have found that on average, private contractors charge more than twice as much as the government would have paid federal workers for the same job. A 2011 report by the Brookings Institution found that "in practice [PPPs] have been dogged by contract design problems, waste, and unrealistic expectations." In their 2015 report "Why Public-Private Partnerships Don't Work," Public Services International stated that "[E]xperience over the last 15 years shows that PPPs

are an expensive and inefficient way of financing infrastructure and divert government spending away from other public services. They conceal public borrowing, while providing long-term state guarantees for profits to private companies." They also divert public money away from the neediest infrastructure projects, which may not deliver sizable returns, in favor of those big-ticket items that will deliver hefty profits to investors.

A Better Way to Design an Infrastructure Bank

The Trump team has also reportedly discussed the possibility of an infrastructure bank, but that proposal faces similar hurdles. The details of the proposal are as yet unknown, but past conceptions of an infrastructure bank envision a quasi-bank (not a physical, deposit-taking institution) seeded by the federal government, possibly from taxes on the repatriation of offshore corporate profits. The bank would issue bonds, tax credits, and loan guarantees to state and local governments to leverage private sector investment. As with the private equity proposal, an infrastructure bank would rely on public-private partnerships and investors who would be disinclined to invest in projects that did not generate hefty returns. And those returns would again be paid by the public in the form of tolls, fees, higher rates, and payments from state and local governments.

There is another way to set up a publicly-owned bank. Today's infrastructure banks are basically revolving funds. A dollar invested is a dollar lent, which must return to the bank (with interest) before it can be lent again. A chartered depository bank, on the other hand, can turn a one-dollar investment into ten dollars in loans. It can do this because depository banks actually create deposits when they make

(Continued on page 23)

“Decades from now, people will still be paying higher tolls for the sake of Wall Street profits on an asset that could have belonged to them all along.”

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(Continued from page 22)

loans. This was acknowledged by economists both at the Bank of England (in a March 2014 paper entitled "Money Creation in the Modern Economy") and at the Bundesbank (the German central bank) in an April 2017 report.

Contrary to conventional wisdom, money is not fixed and scarce. It is "elastic": it is created when loans are made and extinguished when they are paid off. The Bank of England report said that private banks create nearly 97 percent of the money supply today. Borrowing from banks (rather than the bond market) expands the circulating money supply. This is something the Federal Reserve tried but failed to do with its quantitative easing (QE) policies: stimulate the economy by expanding the bank lending that expands the money supply.

The stellar (and only) model of a publicly-owned depository bank in the United States is the Bank of North Dakota (BND). It holds all of its home state's revenues as deposits by law, acting as a sort of "mini-Fed" for North Dakota. According to reports, the BND is more profitable even than Goldman Sachs, has a better credit

rating than J.P. Morgan Chase, and has seen solid profit growth for almost 15 years. The BND continued to report record profits after two years of oil bust in the state, suggesting that it is highly profitable on its own merits because of its business model. The BND does not pay bonuses, fees, or commissions; has no high paid executives; does not speculate on risky derivatives; does not

have multiple branches; does not need to advertise; and does not have private shareholders seeking short-term profits. The profits return to the bank, which distributes them as dividends to the state.

The federal government could set up a bank on a similar model. It has massive revenues, which it could leverage into

credit for its own purposes. Since financing is typically about 50 percent of the cost of infrastructure, the government could cut infrastructure costs in half by borrowing from its own bank. Public-private partnerships are a good deal for investors but a bad deal for the public. The federal government can generate its own credit without private financial middlemen. That is how China does it, and we can too. (*Ed. And so can Canada, and with less effort than needed in the U.S.*)

“*[P]rivate banks create nearly 97 percent of the money supply today.*”

Sudoku Answer

3	6	1	9	4	5	7	8	2
5	4	8	2	7	3	6	9	1
9	2	7	8	6	1	3	4	5
1	7	6	3	8	2	9	5	4
2	8	9	6	5	4	1	7	3
4	5	3	7	1	9	8	2	6
6	9	5	1	2	7	4	3	8
7	1	4	5	3	8	2	6	9
8	3	2	4	9	6	5	1	7

Word Search Answer

P	V	G	V	T	G	C	S	G	N	H	S	I	F	S	A
C	S	S	G	O	N	N	P	R	N	H	O	T	O	R	B
I	A	E	W	C	I	G	S	N	U	I	S	E	A	D	S
C	N	O	O	I	P	B	G	E	T	G	N	W	S	T	W
E	D	T	Z	N	M	W	K	L	D	O	E	T	T	S	N
C	A	I	G	C	A	M	S	H	R	L	B	Y	D	P	T
R	L	U	R	I	C	E	I	A	F	A	F	J	R	R	N
E	S	Q	K	P	U	B	O	N	L	H	I	U	Q	A	N
A	G	S	O	L	I	B	Q	L	G	L	N	T	N	G	G
M	V	O	B	C	E	C	U	R	T	K	S	X	I	P	S
R	T	M	Y	T	A	D	E	F	L	O	G	E	E	Y	Q
V	A	C	A	T	I	O	N	E	Z	D	D	S	E	C	Y
W	L	K	V	C	B	A	R	B	E	C	U	E	N	D	T
E	S	A	D	C	Q	S	V	E	N	T	H	S	N	U	S

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SPELLING QUIZ

- 1.) ebullient
- 2.) liqueur
- 3.) meringue

VOCABULARY

- 1.) beats abnormally fast,
- 2) evergreen forests
- 3) at the base of a cliff

WORD JUMBLE

- 1.) RAID/ARID
- 2.) ALIBI
- 3.) FIDGET
- 4.) LANGUID

WORLD GEOGRAPHY

- 1) St John's
- 2) Atlantic Ocean
- 3) Pitcairn

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2006 Dodge 1500 HD



4x4, Leather
2005 GMC Yukon



w/ Trailer
1998 Tiger Shark



Picker Truck
2008 Ford F-450



VZP450
2008 Yamaha



V6 - 5 Speed
2006 Ford Mustang



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2013 Ford Fusion



4x4
2007 Ford F-150



Leather, 4x4
1997 Chevy Tahoe Full Load



750
2005 Honda Shadow



2009 Chrysler



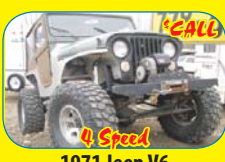
4x4
2007 Jeep Patriot



4x4
2008 Jeep Compass



2003
Xtreme Sport



4 Speed
1971 Jeep V6



4x4, Mint
2005 Honda



V6, Auto
1996 Ford Mustang



Duramax 4x4
2005 GMC 2500



2000 Ford Excursion



4x4
1999 Honda 300



4x4, Diesel
2003 Dodge 2500



Low KM (Mint)
2011 Volkswagen Jetta



4x4
2013 Dodge 1500



w/ Trailer
1987 International



Divided, Auto
2002 Ford V8 Cargo Van



5 speed, 8 inch lift
2001 Jeep 4.0L



Duramax
2007 Topkick 550 Picker



Full Load
2002 Chev 2500 HD



Electric Start
2009 Honda 450



4 Cyl - 5 Speed
2011 Ford Fiesta



4 Stroke
2011 Honda 450F



Outdoor Kitchen, Mint
2015 Rockwood



Full Load
2007 Regal



7.3L Powerstroke Diesel
1993 Ford Bus



Rear Bedroom, Gas Set
1992 Rockwood



Check it Out
1999 Golden Falcon



Diesel Pusher
1997 Newmar Dutchstar



40 ft Toy Hauler
2010 Road Warrior



2002 25 Ft Wilderness



Fifth Wheel
1998 Sportsman 21 Ft



With Slideout
1998 Dutchman



7281WS
2015 Rockwood



(Like New)
2012 Winnieago

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