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Everyone!

December 2017 — VOL. 15 NO. 12

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CIRC. 3,250



Above, Whitecourt's in-town ski hill is ready for opening day next week.

**12 Days  
Of Christmas**



**SEE PAGE 6**

## IT'S OUR MONEY

- **International Monetary Reform picks up pace - p. 8**
- **U.S. Governor calling for creation of public bank - p. 21**
- **Internet Freedom Challenged, New Internet Coming - p. 10**

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## From Sagitiwa to Whitecourt A Salute to the Pioneers - Part 7

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

Ascending the Stuckey Hill, and a good one it was, and on our left was the farm of J. Hamilton Griffith who had arrived in Whitecourt as General Foreman for Northern Construction Co. Ltd., the contractors in charge of railroad grading operations. He had recently married one of the Stuckey girls (Frances) and was getting ready to prove up (obtain the patent to his land).

Next came Erik Hedin, one of "The Three Muskeeters", who would have been dreadfully out of place in today's society. While it might not be absolutely true to say that he loved work, it was most evident

*(Continued on page 14)*



*Whitecourt's first 'tubers'. Rolling down the river just for fun, in 1919.*

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### OHVs allowed to operate within Town limits

The Town of Whitecourt's Off Highway Vehicle Bylaw, which governs the use of quads, snowmobiles, and other off highway vehicles (OHVs) within Town limits, allows for seasonal OHV use.

Between December 1 and March 31, OHVs are permitted to operate within the Town of Whitecourt. For details on the bylaw, visit the Bylaw page at [www.whitecourt.ca](http://www.whitecourt.ca).

### Santa Party

*Saturday, December 9, 4:00 to 6:00 p.m.*

Allan & Jean Millar Centre

Members: Free Non-Members: \$2.00

### Tim Hortons Community Fun Night

*Saturday, December 9 from 5:30 to 8:30 p.m.*

Check out our fun and FREE Tim Hortons Community Fun Night activities in the ATB Financial Fieldhouse at the Allan & Jean Millar Centre. Our inflatable obstacle course "The Tim Hortons Double Double" will be up and ready to go for all Tim Hortons Community Fun Nights. Holiday Games, Crafts and More. The holiday fun continues with games, activities, and obstacle course fun!

### Blue Christmas - A Service of Hope and Healing

*Sunday, December 10 at 2:00 p.m.*

*(Continued on page 4)*



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**5. Find the OZ Contest.** We give away monthly prizes, with a grand year end prize of a laptop to readers who study our ads to find a hidden OZ.

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*(Continued from page 3)*

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### Good Food Box

*Deadline for December Program - Dec 13.*

A non-profit program for families and individuals who want to purchase quality, fresh produce at a low price of \$20 per box.

Registration for the December Good Food Box is required by Wednesday, December 13. To register call the Allan & Jean Millar Centre at 780-778-3637.



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*It is the most important subject intelligent persons can investigate and reflect upon. It is so important that our present civilization may collapse unless it becomes widely understood and the defects remedied."*

- Robert H. Hemphill  
Atlanta Federal Reserve - 1939

## Anniversaries and More

by Dan Parker

Merry Christmas and welcome to 2018. This year marks the 15th anniversary of the Community Advisor, and changes are in store. This writer has accepted a position on the board of a monetary reform group at cesj.org, a registered charity in the U.S. A primary project for this volunteer position will be to start a digital news product for the group to supplement it's twitter, blog and podcast communications. The project will also cover the globaljusticemovement.org website created in Whitecourt. Research is also being done on how to incorporate the digital work into a print product.

There are also plans in the future to explore combining the true economics advocated by many monetary reformers with local media. CESJ has been a frequent topic of The Community Advisor and has monetary reform projects going on around the world.

(Continued on page 8)



## COMMUNITY *Advisor*

Publisher: Dan Parker  
Damon: Computers  
ASAP Bookkeeping:  
Reception Help

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

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# 2018

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What do you call a kid who doesn't believe in Santa? A rebel without a Claus.

What do you call an elf who sings? A wrap-per!

Why is Christmas just like your job?  
 You do all the work and the fat guy with the suit gets all the credit.



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- Career Planning & Life Management Services

(Continued from page 5)

In consistently covering monetary reform topics, the Advisor was a media project that was somewhat unique. No other print media with any substantial coverage of an area had regularly reported on what is perhaps the most important issue of the day. For this, the advertisers and supporters of Whitecourt and area are to be thanked.

The paper is more of a volunteer project than a business project. Even back in 2003, the graphs for print media were all heading the wrong way in terms of revenue. However, once I learned the reality behind our debt money system, there was no way I could just stand back and repeat the nonsense about how we have a free press etc., without actually trying to do something about it. Fortunately, I also have my realtor's licence and have some knowledge around the growing computer repair industry.

By luck and with the support of Denise Steeves and Rita Thomas who previously ran a print business in Whitecourt, we created a win/win proposal. Equipment was put in play during downtimes, and their business got free advertising and took a share of proceeds. The total investment to start the project was \$80 for a bottle of ink for a Risograph machine, with their shop paying for the paper up front. The Advisor has since evolved into an offset colour production, and the new year will see further development through my work with CESJ and digital platforms.

## International Monetary Reform News

Introducing IMMR International Coordinators!

Brandi comes from the United States and has been interested in money reform since she got involved as an activist in the Occupy movement. Since then she has worked on movement and community building around a variety of issues including defending foreign aid in the US and defending democratic freedoms globally. Nasso is South African and has over 10 years of experience in providing technical support to companies, organisations,

and movements, including Firstsource Money in South Africa. He brings a wealth of experience and knowledge on digital tools for movement building and website development!

Some of their initial plans for working with the IMMR include revamping our external communications through this newsletter and the IMMR blog, developing a new theme for the IMMR website, fundraising for the movement, and exploring new internal communication platforms to foster a sense of community and collaboration between member organisations!

We thought that the addition of Brandi and Nasso to the team is the perfect opportunity to give a quick update on the current governance structure and activity of the IMMR:

- In their roles as International Coordinators, Brandi and Nasso will manage external communications on behalf of the IMMR, provide support to member organisations, and help to recruit and onboard activists who want to start new money

(Continued on page 9)



# Bringing Our 'A' Game!

## Home Games

| DATE         | AGAINST                 | TIME |
|--------------|-------------------------|------|
| Sat, Dec. 2  | Sherwood Park Crusaders | 7:30 |
| Fri, Dec. 8  | Grande Prairie Storm    | 7:30 |
| Sat, Dec. 16 | Spruce Grove Saints     | 7:30 |

www.whitecourtwolverines.ca



(Continued from page 8)

reform organisations in their countries.

- Brandi and Nasso work closely with and report to the IMMR Core Group, comprised of Lino (Germany), Lucija (Croatia), Luuk (Netherlands), Stavros (Greece), Redge (South Africa), Lars (Sweden), and Sigurvin aka 'Vinnie' (Iceland). The IMMR Core Group sets the overall direction for the movement and carries out projects that impact the current IMMR members, such as the 2018 IMMR meeting, guidelines for accepting new members, and the IMMR Manifesto.

### Our Money, Our Banks, Our Country

In Switzerland, a conference called "Our Money, Our Banks, Our Country", hosted by the Global Interdependence Centre, CFA Society Switzerland and The Gottlieb Duttweiler Institute (GDI), will take place at GDI in Rüschlikon near Zurich on 5th February 2018. The main theme of this will be Sovereign Money. Over the course of one day world-renowned international and Swiss experts

will give presentations and debate the problems and possible solutions to our ailing banking and money systems.

The list of speakers (including Martin Wolf of the Financial Times) and the full program are on the GDI website, and registration is via the GDI website. The conference will take place in English with German and French translation.

### What have IMMR members been up to?

This month Miguel Ángel Fernández Ordóñez, former governor of the Bank of Spain, made a public statement in favour of money being created by public institutions instead of private banks.

### The Swiss Sovereign Money Initiative

Thanks to the hard work of Monetäre Modernisierung (MoMo), in 2018 Swiss citizens will get to decide on the Vollgeld Initiative, which advocates for money creation by the National Bank alone.

#### MONTHLY QUIZ SPELLING

- 1) Mentally deficient person; "im bes il" 2) Repulsive; "lohth sum"
- 3) Religious beggar regarded as holy; "fa keer"

#### VOCABULARY

- 1) Apochryphal: humorous, ancient, cataclysmic, false
- 2) Apostasy: devotion, renunciation, keeping vows, monk-like
- 3) Apposition: side by side, opposing, at some distance, top/bottom relationship

#### WORD JUMBLE

1) R A C S  
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See page 23 for answers

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## Internet under attack

*Editor's Note: It had to happen. As more and more of the digital generation reaches the age of majority, the super elites are losing control over what information voters have access to, and hence how we think. The attack on Russia's rt.com and the gutting of the net neutrality legislation in the U.S. are the latest in a string of such moves.*

*Counter moves are being taken, with Russia putting forward a powerful search engine and new web for it's citizens and others. Kim Dotcom, a German fugitive avoiding extradition to the U.S. from New Zealand is working on creating a competing Internet through utilizing the increasing power of our mobile devices for peer to peer connections.*

*Others are taking other moves to endrun the censors on a small scale, by, for example using less well known search engines, altering their computers Imhosts file to access banned sites etc. Information wants to be free, and by trying to put the genie back in the bottle, the censors risk making themselves irrelevant in the future.*

*From rt.com, which provides an alternative view of world events from the perspective of Russia.*

Internet giants are deciding what content users see and routinely block or discriminate against content they don't like, which makes them a threat to an open internet, the head of the US communications watchdog says.

Federal Communications Commission (FCC) head Ajit Pai argued on Wednesday against critics who said the White House's move to reverse neutrality rules would spell the demise of the web.

Referring to so-called 'edge providers' – companies such as Google and Amazon that provide online services such as websites or streaming – Pai said: "They might cloak their advocacy in the public interest, but the real interest of these internet giants is in using the regulatory process to cement their dominance in the internet economy."

He was speaking at a panel on the future of internet freedom hosted by libertarian think tank R Street Institute.

Edge providers, that also include companies such as Netflix and Facebook, normally use the customer's internet service provider (ISP) to deliver content.

Taking aim at social media platforms, the FCC chief said Silicon Valley companies are already doing this by promoting some viewpoints while suppressing others. "I love Twitter," said Pai. "But when it comes to a free and open internet, Twitter is part of the problem. The company has a viewpoint and it uses that viewpoint to discriminate."

The microblogging service "appears to have a double standard when it comes to suspending or de-verifying conservative users' accounts as opposed to those of liberal users," he went on, before adding: "Indeed, despite all the talk about the fear that broadband providers could decide what

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(Continued from page 10)

internet content consumers can see, recent experience shows that so-called edge providers are in fact deciding what content they see. These providers routinely block or discriminate against content they don't like," he reiterated.

As an example, Pai noted Twitter's decision to prevent Republican Senate hopeful Marsha Blackburn from advertising a campaign video with controversial remarks about abortion, in which the congresswoman said she had fought Planned Parenthood and helped "stop the sale of baby body parts."

Pai said "the examples from the past year alone are legion," adding that they range from "app stores barring the doors to apps from even cigar aficionados because they are perceived to promote tobacco use" to streaming services "restricting videos from the likes of conservative commentator Dennis Prager on subjects he considers 'important to understanding American values.'"

He also took aim at "algorithms that decide what content you see (or don't), but aren't disclosed themselves," and online platforms "secretly editing certain users' comments." Earlier in October, investigative group Project Veritas secretly filmed Earnest Pettie, the Brand and Diversity Curation Lead at YouTube, who said he works "on a team that does provide some human inputs into a lot of the machinery of YouTube."

In November, Eric Schmidt, the executive chairman of Google's parent company Alphabet, admit-

ted that the company will "engineer" specific algorithms for RT and Sputnik to make their stories less prominent on the search engine's news services. "We are working on detecting and de-ranking those kinds of sites – it's basically RT and Sputnik," Schmidt said at the Halifax International Security Forum in Canada.

Pai distinguished between edge and broadband providers. Many of the latter – including AT&T, Comcast, and Verizon – favored the repeal of Obama's net neutrality rules which they say will allow the internet to return to the free market environment.

On the other hand, services such as Twitter, Google, and Facebook have favored the existing rules. "Edge providers," Pai asserted, "are a much bigger actual threat to an open internet than broadband providers, especially when it comes to discrimination on the basis of viewpoint."

The FCC chairman vowed to lift net neutrality protections adopted by the watchdog under the Obama administration. According to these rules, broadband service providers like AT&T and Verizon are prohibited from cornering segments of the internet and charging extra fees. For example, instead of standard broadband speed, ISPs could soon offer variations on quality, and charge customers accordingly.

The FCC position is that current legislation limits the freedom of internet companies, arguing that red tape is hampering investment in online service.

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Vacationing in Hawaii, two priests decide to wear casual clothes so they won't be identified as clergy. They buy Hawaiian shirts and sandals, and soon hit the beach. They notice a gorgeous blonde in a tiny bikini. "Good afternoon, Fathers," she says as she strolls by.

The men are stunned. How does she know they're clergy? Later they buy even wilder attire: surfer shorts, tie-dyed T-shirts, and dark glasses. The next day, they return to the beach. The same fabulous blonde, now wearing a string bikini, passes by, nods politely at them, and says, "Good morning, Fathers."

"Just a minute, young lady," says one of the priests. "We are priests and proud of it, but how in the world did you know?"

"Don't you recognize me? I'm Sister Kathryn from the convent."

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(Continued from page 2)

that he was in no way opposed to it, he being one of the hardest workers it has ever been the lot of the author to meet. He illustrated in the finest way what is meant when we hear the expression "An honest day's work for a day's pay". No foreman ever needed to worry about what Hedin might be doing, should he, the foreman have to absent himself for awhile. Hedin later died in a freak accident, when his own car ran over him.

Just across the way from the Hedin farm was the farm of Alfred Stuckey, a Nebraskan, who had labored long and hard to carve a farm out of what was moderately heavy timber. A man with a cheerful outlook who had, in the author's opinion, more optimism than the situation warranted, had really done a lot of work here, and Mrs. Stuckey, a most capable farmer's wife and gra-

“*Well Mr. So and So, how do you propose paying this loan as your statement would indicate you are presently raising only sufficient crop to feed the stock you have on hand?*

*“Oh Well”, replied the intending borrower; “I should be able to catch a few muskrats in the Spring”.*”

cious hostess had contributed her bit in no uncertain manner.

To the best of the author's knowledge the family consisted of six attractive daughters and one son. Two of the daughters had been married prior to the author's arrival and one had died during the flu epidemic. Frances married Hamilton Griffith, already mentioned, while Hazel became Mrs. Bert White, and Jean, Mrs. Gus Chaisson. Asa, the son, left for Nova Scotia soon after the author's arrival, that being the home of the wife's parents.

That area we referred to as House Mountain (and being a diehard the author shall continue to do so), was very well settled at this time, and in mentioning settlers in and around there, names like Skaggs Bros., Ralph Derrick, W. Clark, A. Larson, W. Edgar, W. Wilkins, R. Lovat, the two McKinleys, Alex Kallies, Smoky Wood, Albert Smith and the Kimzeys come to mind. If the author has perchance overlooked anyone, his apologies are offered. And lest such apologies are demanded please let the name of Maurice Humpleby be added to the list.

The Kimzey family had arrived at an early date in Whitecourt's history and proceeded to farm on what, in those days, was regarded as a big scale. Bear in mind it was no easy task to hack any vast area from the terrain, when an axe and a grub hoe provided the only medium for doing so. Modern machinery and the easy way came at a much later date, when manual work passed into the limbo of forgotten things. Clearing the land was extremely hard work, and only the fittest and most determined survived. Getting established proved too arduous a task for the faint hearted and early homesteaders suffered not at all from weight problems.

Which brings to mind an episode that happened just about this time, and impressed upon the author that even minor ac-



Ray Kimzey, in front of this cabin, 1913

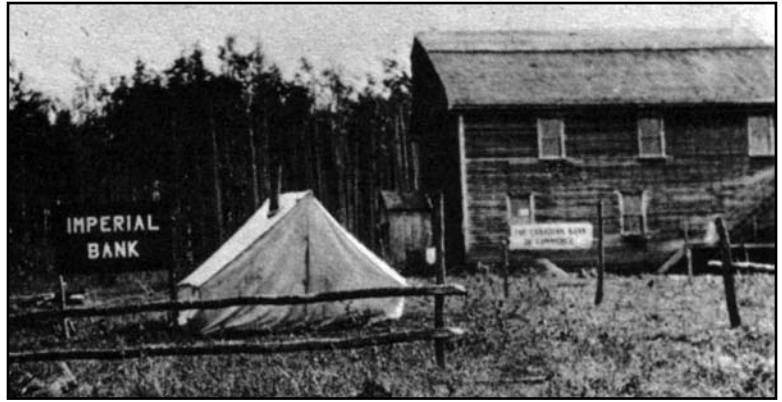
(Continued on page 15)



*(Continued from page 14)*

complishments should not be lightly regarded. To fully appreciate the story however, it is necessary to remember that the author had for some considerable time been conducting business on the prairies, where the average farmer had from three hundred to five hundred acres of cultivated land. One local farmer announced, quite proudly, that he had all his crop in and was, he thought, possibly the first in the district to have accomplished what, in his opinion, was a gigantic task. It was only natural he should be asked the extent of his accomplishment. His reply, "Twelve acres" was, to say the least, most unexpected, but to him, twelve acres of back breaking effort and many callouses was something of a triumph.

Another story depicting a similar view, concerns a middle aged farmer who approached the Bank Manager with the intention of borrowing a matter of one hundred and fifty dollars. Naturally the Manager took a statement of the man's affairs and after considerable study, asked the evident question.



*Imperial Bank set up in a tent, later to become CIBC.*

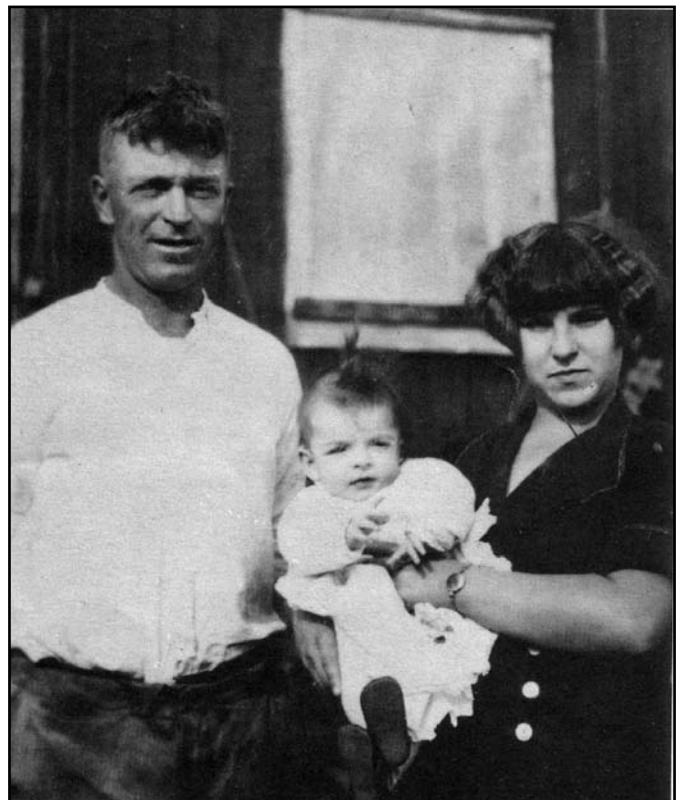
"Well Mr. So and So, how do you propose paying this loan as your statement would indicate you are presently raising only sufficient crop to feed the stock you have on hand?"

"Oh Well", replied the intending borrower, "I should be able to catch a few muskrats in the Spring".

It is not recorded whether or not he was accommodated but a man with such an optimistic outlook could hardly be denied.



*Myrtle Kimzen and sewing material, circa 1914.*



*Ray and Hilda Kimzey with baby George, 1920's*

## Whitecourt Town Council Update

As required by the new Municipal Government Act, Whitecourt Town Council has approved changes to the

composition of the Subdivision and Development Appeal Board. Two new public member appointments have been added to the Board. Information on the Board and the application form to become a member is available on [www.whitecourt.ca](http://www.whitecourt.ca).

Whitecourt participated in the National Communities in Bloom competition this past summer with great success! Our community was awarded 5 blooms (the highest rating) and received special recognition for Rotary Park. The local Communities in Bloom Committee has had the opportunity to review the competition evaluation, and will be using suggestions from the judges to make improvements for the next time we compete. Council appreciates the hard work and contributions of all those that assisted in preparing our community for the 2017 national competition. For information on local Communities in Bloom initiatives, visit [www.whitecourt.ca](http://www.whitecourt.ca).

# When Knowledge is Power

## OUR LAWS BEGIN WITH US

In our last article, we highlighted recent developments in Alberta's electricity sector and who our regulators are. We are building further on this topic by talking about the actual laws that govern power co-ops and the critical role Rural Electrification Associations (REAs) play when laws are drafted.

When the Legislature is in session debating new bills (proposed laws), it's easy to get the impression that laws are made and passed only under the Legislature dome. But laws are, in fact, considered year-round by ministers and MLAs when they talk to citizens to find out what they are thinking.<sup>1</sup> Laws begin with us—citizens and groups of citizens concerned about issues.

This is exactly what is going on when the AFREA is invited into discussions to change the Regulated Rate Option, the policies on distributed generation, the rules on micro-generation, and many other matters that affect the way REAs operate. We bring forward a unified REA voice to present informed ideas and solutions on how best to regulate electricity for all Albertans. We cannot expect effective representation from our government unless we do our part to contribute wisely in these discussions.

It is true that no minister or MLA can agree with every single opinion they hear. Eventually, the cabinet minister responsible for a portfolio and MLAs representing their constituents will form a position. The position they take will depend on party platforms and their own personal beliefs. But it will also be based on what they have determined most people think about a certain issue.<sup>2</sup>

It has been a remarkably busy time for discussing changes to Alberta's electricity sector. Our members worked hard with us to represent their own members when we requested input. Input is always needed.

Below for your reference are key laws REAs should be familiar with—some of them are changing as we speak, especially when it comes to the Regulated Rate Option and micro-generation. We need to stay up-to-date not only to ensure compliance, but also to think ahead about opportunities for REAs in a future market. We have only provided a summary. Every act and regulation can be easily viewed online or ordered in print copy from Alberta Queen's Printer (official publisher of Alberta laws) via the Laws Online/Catalogue. Alberta Energy also provides an easy reference list of electricity acts and regulations. We encourage you to look them up. Let's continue to expand our collective knowledge and use it powerfully.

tion. For information on local Communities in Bloom initiatives, visit [www.whitecourt.ca](http://www.whitecourt.ca).

Council has added

the expansion of the Skate Park to the Sportfield Master Plan. This decision was made following the Youth Advisory Committee's

expression of interest to expand the current facility to include a "bowl" feature. Adding this project to the Master Plan will allow



## ALBERTA'S KEY ELECTRICITY LAWS

### Electric Utilities Act (EUA)

The EUA outlines the vision and structure of Alberta's electricity market. It establishes both the Alberta Electric System Operator (AESO) and Balancing Pool and their powers. The Act also directs market players to operate in a manner that supports fair and open competition.

### Alberta Utilities Commission Act (AUCA)

The AUCA establishes the Alberta Utilities Commission (AUC) and its power to regulate the utilities sector. It also establishes the Market Surveillance Administrator (MSA) and its powers.

### Rural Utilities Act (RUA)

The RUA sets out how REAs, gas, and water co-ops can be set up and governed. Specific conditions drafted into the Act when it was first created still affect how REAs compete in Alberta's electricity market today.

### An Act to Cap Regulated Electricity Rates

New legislation came into force in June 2017. The AFREA continues to work with legal counsel, consultants, and the Department of Energy to fully understand the impact of this legislation on REAs.

### Renewable Electricity Act

This new Act brings into force the Renewable Electricity Program, which offers companies the chance to provide 400 megawatts of renewable electricity to Alberta's power grid. The Act establishes a target for 30% of electricity to be produced from renewable sources by 2030.

*Merry Christmas and a Happy New Year*

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1. *The Citizen's Guide to the Alberta Legislature, 9<sup>th</sup> Edition* (Edmonton: Legislative Assembly of Alberta, 2016), 28-30. <http://www.assembly.ab.ca/pub/gdbook/CitizensGuide.pdf> Accessed September 26, 2017.
2. *Ibid.*, p. 23.

20 Year Capital Plan.

The Youth Advisory Committee is hosting Town Hall Meetings in December at both Ecole St. Joseph School and Percy Baxter Middle School. All Council member are invited to the meetings, and the sessions will educate youth about municipal governance.

Whitecourt is applying for funding through the Community and Regional Economic Support (CARES) Program for the Downtown Business Incubator Program. The proposed project will consist of two components which will support new and existing business development, and stimulate foot traffic in the downtown.

The goal of the program is to attract business that will enhance the downtown area and create one-of-a-kind experiences, products and services. Whitecourt anticipates approval of the project early in 2018.

**Q:** What did Miss Duck say when she bought lipstick?

**A:** "Put it on my bill."

Council the opportunity to prioritize the Skate Park expansion in the same context as other recreation expansion projects and upgrades identified for Rotary Park, Graham Acres and the Community Learning Campus. Once costs associated with the expansion are determined, Council will review all identified recreation projects, prioritize them for the community, and add them to Whitecourt's

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## Listen to the Locals

An Arizona couple inherited an old home in Northern Alberta from a distant elderly Aunt from the Canadian side of the family. Being adventurous, rather than sell the place, they decided to move and experience the great Canadian outdoors. On settling in, they got advice from their neighbour about adding insulation to the old place and putting plastic on the windows for the coming winter.

The husband fancied himself a macho fella and so told his wife, "If old Aunt Dorelda could handle it, I'm sure we can".

Not wanting to hurt their neighbour's feelings, they kept quiet about their lack of action. Then winter set in. Finally the husband could stand it no more and went next door to ask how good old Dorelda had put up with the ice on the windows and the drafts.

After a rather brief conversation, he returned to his wife and muttered "For the past 30 years, she's gone to Florida for the winter."

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**\$194,900**

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1999 Ford F-250



4x4  
1998 Chev Tahoe



Intrepid  
2000 Olds



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2006 Ford Windstar



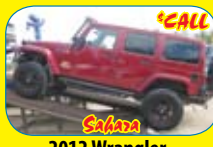
4x4, Leather  
2005 GMC Yukon



4x4 160 Km  
2004 Chev 2500



Full  
1994 Dodge Camper Van



Sahara  
2012 Wrangler



92000 Km  
1994 F-150 2x4



RMZ 450  
2008 Suzuki



4x4  
2007 Ford F-150



Backhoe Only Left



4 cyl, 5 speed  
2002 Honda Civic



10 ft. Wide  
Western Snowblade



Shadow  
2006 Honda 1100cc



Full Load  
2007 Chev Impala



Full Load Leather  
2010 Chev Equinox



4x4  
2014 Dodge 1500



Electric Start  
2013 Skidoo 550



V6, Auto  
1996 Ford Mustang



Duramax 4x4  
2005 GMC 2500



E-Start  
2008 Skidoo 800



500 HP  
1999 Freightliner



Grand Caravan  
2010 Dodge



125R  
2011 Honda



Great Winter Car  
2000 VW 5 Speed



4x4  
2004 Honda 350



Divide, Auto  
2002 Ford V8 Cargo Van



800  
2015 Rink Pro



Duramax  
2007 Topkick 550 Picker



ML 350  
2008 Benz



4x4  
1999 Honda 300



Mint  
2000 Cadillac Escalade



4 Stroke  
2011 Honda 450F



16 Ft Garage  
2015 Fuzion 42 Ft.



Motorhome  
1992 Lexington



7.3L Powerstroke Diesel  
1993 Ford Bus



Westhaven  
1995 Diesel Pusher



Check it Out  
1999 Golden Falcon



4x4  
2010 Chev Silverado



Like New Banks  
2015 Sprinter



2002 25 Ft Wilderness



Mint  
2015 Torque Toyhauler



With Slideout  
1998 Dutchman



Very clean  
2004 Titanium



Full Load Leather  
2010 GMC Yukon

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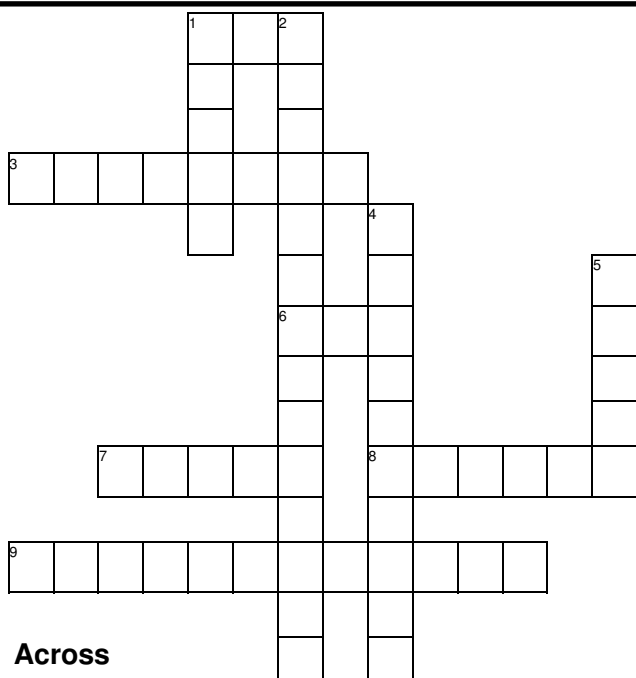
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### Across

1. Lawn work
3. Could Speak
6. New restaurant
7. Nice homeless guy
8. To err is human to forgive
9. John and Don show

### Down

1. Sawed off barmaid
2. Wheeler dealer
4. Whitecourt Workwear and Ladies Boutique
5. Karaoke monster

## WORD SEARCH

ADVENT CALENDAR ANGELS CANDLES  
CANDYCANES CHRISTMAS TREE ELVES  
FIGURINES GARLAND HOLLY NATIVITY  
SET NUTCRACKER ORNAMENTS POINSETTIA  
REINDEER SANTA SNOWFLAKE SNOWMAN  
STAR STOCKINGS TREE LIGHTS TREE SKIRT  
WINDOW ART WREATH

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1. Provided below is either the capital city or the country/state/province of that capital. What is EITHER the missing capital OR missing country/state/province: Idaho
2. What is the closest body of water (river, bay, sea, or ocean) to the below city/country/island?

Port Sudan

3. Which body of water is below sea level?

Black Sea, Dead Sea, Lake Baikal, Lake Superior

## SUDOKU PUZZLE

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

## WORD SEARCH

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



## The Public Bank Option – Safer, Local and Half the Cost

by Ellen Brown

Phil Murphy, a former banker with a double-digit lead in New Jersey's race for governor, has made a state-owned bank a centerpiece of his platform. If he wins on November 7, the nation's second state-owned bank in a century could follow.



A UK study published on October 27, 2017 reported that the majority of politicians do not know where money comes from. According to City A.M. (London):

More than three-quarters of the MPs surveyed incorrectly believed that only the government has the ability to create new money. . . .

The Bank of England has previously intervened to point out that most money in the UK begins as a bank loan. In a 2014 article the Bank pointed out that "whenever a bank makes a loan, it simultaneously creates a matching deposit in the borrower's bank account, thereby creating new money."

The Bank of England researchers said that 97% of the UK money supply is created in this way. In the US, the figure is about 95%. City A.M. quoted Fran Boait, executive director of the advocacy group Positive Money, who observed:

"Despite their confidence in telling the public that there is 'no magic money tree' to pay for vital services, politicians themselves are shockingly ignorant of where money actually comes from.

"There is in fact a 'magic money tree', but it's in the hands of commercial banks, such as Barclays, HSBC and RBS, who create money whenever they make loans."

*"A UK study published on October 27, 2017 reported that the majority of politicians do not know where money comes from."*

For those few politicians who are aware of the banks' magic money tree, the axiom that the people should own the banks – or at least some of them – is a no-brainer. One of these rare politicians is Phil Murphy, who has a double-digit lead in New Jersey's race for governor. Formerly a Wall Street banker himself, Murphy knows how banking works. That helps explain why he has boldly made a state-owned bank a centerpiece of his platform. He maintains that New Jersey's billions in tax dollars should be kept in the state's own bank, where it can leverage its capital to fund local infrastructure,

small businesses, affordable housing, student loans, and other state needs. New Jersey voters went to the polls on November 7. (Editor's Note: Phil Murphy won the election. Now it remains to see what pressures the private banking establishment brings to bear. The American Banker reported "With the election of Democrat Phil Murphy as its next governor, New Jersey inched closer to becoming the second state in the country to establish a state-run, (Continued on page 22)

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(Continued from page 21)  
taxpayer-owned bank.”)

That means New Jersey could soon have the second publicly-owned depository bank in the country, following the very successful century-old Bank of North Dakota (BND). Other likely contenders among about twenty public banking initiatives now underway include Washington State, which has approved a feasibility study for a state bank; and the cities of Santa Fe in New Mexico and Los Angeles and Oakland in California, which are exploring the feasibility of their own city-owned banks.

### A Bank Is Not Simply an Intermediary

An article in City Watch LA critical of the idea of a city-owned bank observed that Los Angeles formerly had a bank that failed, closing its doors in 2003 due to insolvency. The argument illustrates the confusion over what a bank is and what it can do for the local government and local communities. The Los Angeles Community Development Bank was not a bank. It was a loan fund, and it was designed to fail. It was not chartered to take deposits or to create deposits as loans, and it was only allowed to lend to businesses that had been turned down by other banks; in other words, they were bad credit risks.

With a loan fund, a dollar invested is a dollar lent, which must return to the bank before it can be lent again. By contrast, as the Bank of England

acknowledged in its 2014 paper, “banks do not act simply as intermediaries, lending out deposits that savers place with them.” A chartered depository bank can turn one dollar of capital into ten dollars in bank credit, something it does simply by creating a deposit in the account of the borrower. If the bank’s books don’t balance at the end of the day, it borrows very cheaply from other banks, the Federal Home Loan Banks, or the repo market. It borrows at bankers’ rates rather than retail rates, and that is one of the many perks that a publicly-owned bank can recapture for local governments. Borrowing from banks rather than the bond market actually expands the circulating money supply, stimulating the local economy.

*“Public sector banks, while rare in the US (and non-existent in Canada) are common in other countries; and recent studies have shown that they are actually more profitable, safer, less corrupt, and more accountable overall than private banks.”*

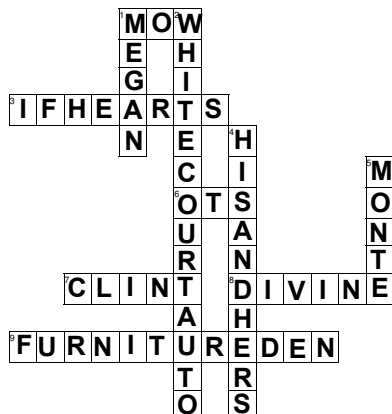
### Compelling Precedents

Public sector banks, while rare in the US (and non-existent in Canada) are common in other countries; and recent studies have shown that they are actually more profitable, safer, less corrupt, and more accountable overall than private banks.

This is particularly true of the Bank of North Dakota, currently the only publicly-owned depository bank in the US. According to the Wall Street Journal, it is more profitable than Goldman Sachs or JPMorgan Chase. The BND is risk-averse, lends conservatively, does not gamble in derivatives or put deposits at risk. It is able to lend at lower than market rates because its costs are very low.

(Continued on page 23)

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(Continued from page 22)

The BND holds all of its home state's revenues as deposits by law, acting as a sort of "mini-Fed" for North Dakota. It has seen record profits for almost 15 years. It continued to report record profits after two years of oil bust in the state, showing that it is highly profitable on its own merits because of its business model. It does not pay bonuses, fees, or commissions; has no high paid executives; 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 either distributes them as dividends to the state or uses them to build up its capital base in order to expand its loan portfolio.

The BND does not compete but partners with local banks, which act as the front office dealing with customers. It does make loans that community banks are unable to service, but this is not because the borrowers are bad credit risks. It is because either the loans are too big for the smaller banks to handle by themselves or the

smaller banks cannot afford the regulatory burden of lending in rural communities where they get only a few loans a year.

Among other cost savings, the BND is able to make 2% loans to North Dakota communities for local infrastructure — half or less the rate paid by local governments in other states. The BND also lends to state agencies. For example, in 2016 it extended a \$200,000 letter of credit to the State Water Commission at 1.75% and a \$56,000 loan to the Water Commission to pay off its bond issues. Since 50% of the cost of infrastructure is financing, the state can cut infrastructure costs nearly in half by financing through its own bank, which can return the interest to the state.

If Phil Murphy wins the New Jersey governorship and succeeds in establishing a New Jersey state-owned bank, expect a wave of public banks to follow, as more and more elected officials come to understand how banking works and to see the obvious benefits of establishing their own.

### SUDOKU ANSWER

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

### WORD SEARCH ANSWER

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

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### SPELLING QUIZ

- 1) imbecile
- 2) loathsome
- 3) fakir

### VOCABULARY

- 1) false
- 2) renunciation
- 3) side by side

### WORD JUMBLE

- 1) SCAR/CARS
- 2) LEMON/MONEL
- 3) EMBARK
- 4) GOURMET

### WORLD GEOGRAPHY

- 1) Boise
- 2) Red Sea
- 3) Dead Sea

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- Walter Lippman

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