JAN 6 1968

① Will you please read [illegible] for me
[illegible] for these [illegible] [illegible] [illegible] my
I had always wanted [illegible] to see you
the President of the U.S. then o I
am happy for you o be the President
this Country needs to o [illegible] not
be bossed or bullied like the other
[illegible] o get to see that Politicians
stop being only for themselves or only
to help certain organizations o get
the American way of life back again
the American tradition in the Home
o schools then o all Homes protected
to get to that then for there are
Men who want to take all away
from us Americans who live
here & have been here o as we are
getting older help the older
people to have their homes o to
have money o get much
more for Social Security Benefits
then o will you please help [illegible]

I am thinking of you & my [illegible]

to see I get all the money I
rightfully should get to
from City Controller ⊙ the
State Controller I wrote all
along ⊙ still do every day to
City Controller that notice
that Abraham Beame was
Controller then never [illegible]
unto to send me the claims
outside the Court Settlement
[illegible] for what the D A Racket
Bureau [illegible] me for the notice
I [illegible] for many years before
[illegible] [illegible] ⊙ the [illegible]
[illegible] [illegible] in 1903 ⊙ [illegible] all
the years [illegible] I should get
money for Social Security Benefits
⊗ not the ~~73~~ 73.50 a month I get [illegible]
[illegible] for [illegible] month
[illegible] the [illegible] [illegible] that
[illegible] [illegible] [illegible] [illegible]
Country [illegible] [illegible] [illegible]

no Dr help [illegible] [illegible] [illegible] [illegible] I want to know
[illegible] bad again I refuse to chat
[illegible] [illegible] Politicians & sure
[illegible]

Anna Marlscia
179 Warren St
B'klyn
NY
Jan. 3
1969

Dear Mr. District Leader
[illegible] [illegible] about the [illegible]
Will you please [illegible] [illegible] to
see I get the check from the City
Comtroller Mario Procaccino for
the Five Million Twenty Five
Thousand Dollars to for the
claim outside the Court
settlement for the [illegible]
Un-American treatment put on
me by the D.A. [illegible] Budget Bureau
where I did office cleaning at
186 Joralemon St. & I paid Union
dues & sent them by the Union
in 1954 & the Budget Bureau
moved in there after I was there
they moved from [illegible] [illegible]
[illegible] that floor & the office
upstairs there & they [illegible] [illegible]

they put dishes & knives & forks
& spoons in basin sink of the
ladies room there, & again &
again the dishes & knives &
forks & spoons & with pots & pans
in the basin sink at first I did
wash the dishes & knives & forks &
spoons & put them in the room
there & in that room he Mr
John Doyle who is an investigator
at Beckets Bureau he was there
too & he belongs to the Dem.
Cunningham club at Kane & Clinton
St. & then a few times a $10.00 bill
was taken from a pay envelope
I left in a safe bad bag inside
a desk there & then they washed
in ladies room & left water all
on the floor & then they came back
from ball players & then [illegible]

they were told that before [illegible] & then
lights put out while I visited the
in rooms I slept not so yet & [illegible]
notice [illegible] that they had a
man on duty there & then all
lights were put out only the
room I was in [illegible] light
on & they hid the [illegible] in
a dark room I had to look
for it & then the lovely ~~ring~~
ring I had in a new wallet & both
were taken [illegible]. the ring had a
cross of stones in the middle & onyx
& I bought the ring when Lasalle
sold out & it was reduced & I traded
at 25.00 for it & then the cruelest
trick [illegible] that they kept the
Union put me out of work in
1959 & for what they did to
[illegible] & for all I lost [illegible] out to

& all I lost to get more Social
Security Benefits at age 65 that
I am now [illegible]. & I am a small
Person for my age & I born here
in Billings. U.S.A in 1903 &
I worked Hard to for many
years. & without the Union
& not to get paid for the over time
to I believe I should get at
$100.00 a Month for the Social
Security Benefits to $125.00
or $150.00 a Month really I should
get & not the $73.80 I do get
& have to put some away if I get
sick I cannot pay the medicare
to it cost to much a Month
& I am asking you to ~~[illegible]~~ see
please
I get the Money from the City
Centrally then for all I support
or stamps also the stamps I have [illegible]
[illegible] all [illegible] [illegible] [illegible]

5 To many people [illegible]
[illegible] see about all [illegible]
[illegible]

And as I wrote all to you to please
do see I get the Two Million
Twenty Thousand Dollars from
State Controller Arthur Levitt
that he stalls to send the
check to me so finally pay me
So that you who will be the
President of the U.S. should
notice that Surrogates have
where lacked to help me since
1957 up to 1963. So the late
Surrogate never heard me there
to help me tho he should
to my brothers they left to him
especially Charles a brother
old as he [illegible] ought to [illegible]
for his [illegible] [illegible] other
about the [illegible] difficulty
[illegible] Italian from [illegible]

the Church at the Deluge who is
doing these city things the
[illegible] notice that Surrogates
Court allows Brutality treatment
in the home. Mr Boyle who
was there only since that Court
moved to the new building &
he was defeated. & Selected Mr
Frank Cunningham who is
Dem district leader there.
He is also Chief Clerk at Supreme
Court Appellate Div. & that could
be why Judge Belcher did not
investigate at the time all the
wrong things. I went there quite
a few times to have him help me in nothing
done. [illegible] had no right
to allow all that done to me.
[illegible] a Supreme Court [illegible]
[illegible] American in [illegible]
be protected in the home on street [illegible]
& get the American tradition back [illegible].

[illegible]

DM Joseph Walsh Con- Pay Raise & Foreign policy
51 Norton Ave
Cranston R.I.

18

File (BCC)

a/s 2

JAN [illegible] 1969

Jan 8, 1969

Dear Mr Nixon

The enclosed news item "Vote in House Doubles Pay of Presidency" prompts the following.

I feel the nature of this action will make the task facing the incoming President more difficult. Rather than increasing the salary from $100,000 to $200,000 the salary should be reduced from $100,000 to $0.

An individual making public policy should not receive a salary but should receive expenses equal to his needs.

Counsels of reason and expenses would diminish the need to distinguish between true public policy and politics.

"Nixon Names Key Foreign Policy Aides" prompts the following.

Assuming that when elected to public office the individual is limited by a responsibility of definite scope and nature (as distinguished from the popular belief that public office enhances freedom of movement) it would therefore be logical to assume that a true understanding of limitations can do much to forestall dissipation that would fall to more impulsive individuals.

Accepting the premise that formulating

policy by constructive standards for a specific area of responsibility (territory of the U.S. in this instance) is the primary responsibility of the holder of public office (Office of Presidency in this instance).

Accepting the premise that it is logical to assume that areas outside his sworn responsibility are the responsibility of individuals elected by others.

It is logical to conclude that individuals of sworn public responsibility that assume the role of makers of foreign policy

(policy - n - 1. Now rare. Government; the science of Government
2. Prudence or wisdom in the management of affairs; sagacity; shrewdness.
3. Management or procedure based primarily on material interests rather than higher principles; hence, worldly wisdom.
4. A settled course adopted and followed by a government, institution, body, or individual.

foreign - adj. 1. Situated outside a place or country, esp. outside one's own country or locality.
2. Not native or domestic; as, our foreign population
3. Of pertaining to or proceeding from, some other person or material thing than the one under consideration
4 Alien in character; not pertinent; not congruous; as foreign to the purpose.
5. Relating to or dealing with other countries esp nations; as, foreign trade.
6. Not organically connected or naturally related; as, a foreign body, a substance occurring in any part

of the body or organism where it is not normally found

7. Obs. Not of or not pertaining to, ones home or household

8. Law. Not within the sphere of operations of the laws of the country under consideration; — opposed to domestic.)

automatically indulge in dissipation.

Consider the dissipation of foreign policy in our time when President Truman ordered the late General McArthur into the territory of Korea.

Standards of balance (ex. time, territory, ideology or whatever) could indicate that the actions of Mr. Truman digress'd from the balance of true responsibility of his office to work outside true authority.

Once begun dissipation continues till it is ended — hopefully with a minimum of loss to the individual:

Sincerely
Joseph Walsh

Views letter

Writes on many subjects
Foreign & Domestic

HOUSE DIVIDED: The Life and Legacy of Martin Luther King by Lionel Lokos (Arlington House, 567 pages, $6.95)

"Compared to the late Rev. Dr. Martin Luther King Jr., the Pied Piper of Hamelin was a piker. The medieval character led only a few hundred children to disappearance into a mountain, whereas his 20th Century counterpart led astray tens of millions of Americans with his siren song of brotherly love and non-violence leading to the gutting and incineration of many areas in numerous cities of the United States.

"According to this excellent, forthright and impeccably documented study of a man who parlayed a sort of Gandhian fraternity and affection into a hurricane of hatred, there was ample evidence from the beginning of his career that there was a great deal of Communist content, if not outright commitment, in King's activities. . . .

"This book is more than a justified indictment of King. It strafes a scared, incompetent, gutless officialdom and a demoralized intellectual community: a generation of vipers which made it all possible."—By George Schuyler in America's Future - Human Events 12/28/68

In re Dr. Martin Luther King.

The Truth is coming out about his career very late. To think of Our Flag ordered at half mast by the President of the U.S. in his honor across the U.S. Too many, however, are still honoring his memory by articles and praise.

Riots, murders, destruction of property, women assaulted and robbed day and nights - nothing done; demanding and getting Welfare paid for by hard-working Taxpayers.

Whose Country is this? It was founded by Our Forefathers with churches, schools, hospitals, conveniences of all kinds for the "late comers" - now taken for granted.

¶ - Do not forget the new, unjust Immigration Law signed by the President at Statue of Liberty while Pope Paul was here; passed by Congress July 1, 1968 - "selling Our Country right down the River" - should be amended at first possible opportunity.

Happy Birthday and Happy New Year to You -
- January 9, 1969 -
A New Year full of Progress and Right
for You and Our Country!

M. B. Farrar
(Veteran World War I - Navy)

270 Huntington Ave.
Boston, Massachusetts
02115

President Richard M. Nixon
Pierre Hotel - Fifth Ave.
New York City, N.Y.

JAN 10 [illegible]

Boston, Jan. 8, 1969
M. B. Farrar

C.S. Monitor 1/7/69 **Frankfurt, Germany**

A giant United States Air Force C-141 Starlifter plane Monday began an air lift of American troops back to West Germany for maneuvers about 30 miles from the border with Czechoslovakia. LBJ!

Before the end of January 12,000 troops—some of the 35,000 men withdrawn from West Germany over the past year—will fly in to their former bases for exercise "Reforger I." LBJ

What is this! "Games" & "Maneuvers" allowed about 30 miles from Czechoslovakia with a War on! ordered by L.B.J. Why!

→ See art. dtd Dec. 7, 1968 Boston Herald Traveler sent to you - "President Orders War games [via Pentagon] before Jan. 20, 1969." "Thousands more of Our Boys have to be drafted to fight in Viet Nam while these War Games are in progress." — — —

This time 12,000 troops taken from 35,000 from W. Germany for this purpose. They might get too near the Czech Border & bring on another War. This was stopped before 12/9/68 - Why allowed now by LBJ, and what for? Has not Congress authority to prevent this? Another War? "Tempus fugits"! "Time is of the Essence!"

Action of Pueblo Crew Defended

Boston 1/1969

To the Herald Traveler Editor:

The statement by Sen. Richard B. Russell in reference to the scuttling of the ship Pueblo by the crew proves my contention that all legislators should be forced to retire from important positions in Washington and elsewhere after the age of 65.

If they had scuttled the ship and gone to the life boats they would have been machine gunned.

Unless Russell had been through somewhat the same procedure and had done what he thought the crew should have done, he had no right to criticize.

If he wanted action why did he wait until these brave men were released before he started sputtering. These men are not only under a physical strain but have been through a mental experience that they will never forget.

As I am entitled to voice my opinion I shall do so. Why was not something done by this same committee when the ship was hijacked. When this so-called chairman wanted to know why the ship was not scuttled the answer was obvious. The crew consisted of brave men, not fools. I sincerely hope that among the legions of veterans there will be someone to take the pressure off of these men.

Lexington Mass. 1/4/69 H. P. HOGAN

Re: USS Pueblo - What did LBJ & McNamara do when rec'd radio calls for help at 1:00 AM after capture? Nothing. No plane or ships escort. Read 2 articles (authenticated) by Paul Scott in Human Events soon after Capture of the U.S.S. Pueblo in re Orders given by McNamara to Navy Dept. and Admiral in charge in Pentagon in re Navy. [He hereafter to be in absolute charge and authority]. It is hoped that Commander Bucher will not be left to take the blame as President Roosevelt allowed so unjustly by the Admiral and General at Pearl Harbor.

See Art. over pg-2-
"Will U.S. Learn? Lessons sought in Pueblo affair"
C.S. Monitor 1/4/69

← Fine letter in re U.S.S. Pueblo —

over pg-2-

San Diego cuts Pueblo drive

By the Associated Press

1/8/69 **San Diego, Calif.**

No more special support will be given to the families of the Pueblo crewmen in San Diego.

The San Diego Chamber of Commerce, which collected $51,418 for the families of the men of the captured intelligence ship, has halted its program.

C.S. Monitor - 1/8/69

Will U.S. learn?

Lessons sought in Pueblo affair

By George W. Ashworth

Staff correspondent of
The Christian Science Monitor

1/4/69 **Washington**

Now that the 82 surviving Pueblo crewmen have been returned to the fold and the resulting bright holiday welcomes have faded, the nation must begin its complex sorting of the lessons of the ordeal.

The Pueblo incident cannot soon be forgotten. Much must be done now:

- The circumstances of the capture and the actions of the crew and its superiors here and in the field must be analyzed to determine if all was done as it should have been done.
- The loss of extremely valuable equipment and information to the North Koreans and, in turn, the Soviet Union, must be fully explored so steps can be taken to deny the other side as much long-range advantage as possible.

All aspects viewed

- The new administration must decide, after investigation is completed, just what effect the incident should have upon future conduct of ship-based intelligence-gathering operations.
- The activities of the captives and their captors must be reviewed to determine what changes, if any, should be made in the rules of conduct for captured American servicemen.

A Navy court of inquiry is to look into all aspects of the seizure and the ensuing captivity. The Navy has been careful to point out that the inquiry would be expected regardless of any possibilities of wrongdoing.

So far, the Navy has been going out of its way to give the impression through a well-managed public relations campaign that the Navy benevolently views the crew as young heroes.

Some others are reserving judgment.

Sen. Richard B. Russell of Georgia, the outgoing chairman of the Senate Armed Services Committee, has asked for copies of the orders given the ship prior to capture. Voicing the belief the ship should have been sunk, if possible, the Senator said he plans further investigation.

Said the Senator, "Those men are being hailed as heroes. They are heroes in the sense that they survived the imprisonment. But they did sign a great many statements that did not reflect any great heroism in my mind. I'll have to investigate further to see just what hero-type they performed."

Defense intelligence sources generally familiar with rules governing such ships as the Pueblo say privately that they were very much surprised when the crew and ship were taken.

Normally, these sources say, the ship would have been expected to move away from the scene of confrontation, if at all possible. And every possible effort should have been made to avoid boarding.

If the Pueblo early enough had begun moving steadfastly back out to sea and were successful in repelling boarders, these sources say, the only alternatives left the North Koreans would have been to give up the capture attempt or to sink the Pueblo. This, the North Koreans would have known, would have been an extremely serious act. And they would have gained no knowledge of the ultrasecret intelligence apparatus if the ship went down. As it now appears, the Pueblo moved off briefly at one-third speed. Resistance collapsed after enemy firing hit members of the crew. The Pueblo was badly outgunned, and there are indications the crew might not have known how to operate the two .50-caliber machine guns aboard the ship.

Much equipment destroyed

Intelligence officers have been busily trying to determine from Pueblo crewmen just how much equipment and information was captured by the North Koreans. Apparently, much important equipment was destroyed. But it is not clear to the public yet just how valuable what was left intact was or how much the enemy learned of interest from the crew.

Certainly the enemy has been able to gain a much clearer understanding of the capabilities of the Pueblo and its sister ships. And once one side knows what the other side is listening for and with what equipment, it is substantially easier to take whatever countermeasures are possible.

Incoming Secretary of Defense Melvin R. Laird has said that it is in the interests of the U.S. to continue with such intelligence-gathering activities as those performed by the Pueblo. But he and his future boss, President-Elect Richard M. Nixon, believe that steps should be taken to preclude the chance of another such capture. Information given by the released crewmen and by Pentagon officials may help the Republicans toward that elusive goal.

Apparently, the Pentagon does not plan to enforce the strictures of the 1955-vintage code of conduct upon Comdr. Lloyd M. Bucher and his crew. Among other things, the code specifies that Americans will never surrender of their own free will and, once captured, are bound only to give name, rank, serial number, and date of birth. If a man says more under duress, the answers are given "entirely on his own responsibility." The circumstances will be examined when he is returned from captivity."

Now some have suggested that it might be reasonable for Americans in captivity to "confess," provided they give signs, as did the Pueblo crew, that the confessions are false.

Many military men and civilian officials would disagree with such changes. They argue that such rules could open the way to the giving of more information of definite use to the enemy. And, they say, signs or no, "confessions" by Americans are not a luxury the other side should be able to count upon.

One officer said wryly, "Should our new rallying cry be, 'I regret I have but one lie to tell for my country'?"

The experience of the Vietnam war will bear heavily upon any decision on the code, and any new rules will probably only come about upon conclusion of that conflict. It is likely that a revised code would be less strict, but it will be no easy task deciding again where to draw the line to recognize the realities of the modern situation without opening the way to damage of vital national interests.

Pg-2-

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1969 JAN 8 PM 8 35

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CT LLA182 PDF CINCINNATI OHIO 8 305P EST

HON RICHARD M NIXON
450 PARK AVE NYK

INFORMATION COPIES TO THE HON ROBERT TAFT JR WASHINGTON DC
MR JOSEPH HEAD JR FIFTH THIRD BANK BLDG CINCINNATI OHIO

COMMUNICATING TO YOU AS AN INDIVIDUAL RECTOR AND REPUBLICAN CITIZEN IN ONE OF THE LEADING REPUBLICAN CITIES OF OUR COUNTRY I ENCOURAGE YOU AT THIS JUNCTURE OF YOUR LEADERSHIP CAREER TO ESTABLISH AT THE BEGINNING OF YOUR PRESIDENTIAL ADMINISTRATION A DEPARTMENT OF PEACE. BUILD IN AND LEGITAMIZED OPEN POSITIVE DIALOGUE AT CABINET LEVEL BETWEEN PEACE AND DEFENSE, SO WE MOVE CLEARLY TOWARD INTERNATIONAL LAWS AND JUSTICE AND MOREOVER PATRIOTISM WITHOUT CHAUVINISM. MAY GOD BLESS YOU PERSONALLY AND YOUR ADMINISTRATION COLLECTIVELY

THE REV ALFRED VAIL RECTOR EPISCOPAL CHURCH OF THE REDEEMER

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RICHARD NIXON
HOTEL PIERRE NYK 2

DO NOT DELAY PIERCING THE BOIL OF THE MONETARY MESS. BE COURAGEOUS NOW OR A DEPRESSION WILL HIT IN TWO YEARS AND YOU WONT BE RE-ELECTED

CHARLES FOURNIER HAMMONDSPORT NY

(445).

SF1201(R2-65)

DAVID W. LENNIHAN
ONE ELEVEN SUTTER STREET
SAN FRANCISCO 94104

JAN 10 1969

January 8, 1969.

Honorable George Murphy,
United States Senate,
452 Old Senate Office Building,
Washington, D.C. 20510.

Dear Senator Murphy:

Please read the New York Times Editorial of December 20, 1968. A copy is enclosed.

It is inconceivable to me that a man who does not recognize that the preservation of lands and water in their natural state has enormous value to the people of our Country is qualified to be Secretary of the Interior.

Respectfully,

David W. Lennihan

DWL:jw
Enc.
cc: President-Elect Richard M. Nixon

DAVID W. LENNIHAN
ONE ELEVEN SUTTER STREET
SAN FRANCISCO 94104

January 8, 1969.

Honorable Alan Cranston,
United States Senate,
Senate Office Building,
Washington, D.C. 20510.

Dear Senator Cranston:

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Respectfully,

DWL:jw
Enc.

David W. Lennihan

cc: President-Elect Richard M. Nixon

The New York Times
Published every day by The New York Times Company
ADOLPH S. OCHS, Publisher 1896-1935 :
ARTHUR HAYS SULZBERGER, Publisher 1935-1961
ORVIL E. DRYFOOS, Publisher 1961-1963

DECEMBER 20, 1968

Conservation Front: Cloudy

President-elect Nixon's choice for Secretary of the Interior, Gov. Walter J. Hickel of Alaska, has confirmed the worst fears of those who regard the restoration and conservation of a ravished continent and purification of its polluted air and waters as priority business for this generation of Americans.

In his first press conference the other day, Governor Hickel indicated that he has little if any comprehension of the basic meaning and purposes of conservation. As chief steward of the nation's resources his inclination seems to be to put private profit ahead of the public interest. We profoundly hope we are wrong in this interpretation; but his words leave little room for doubt.

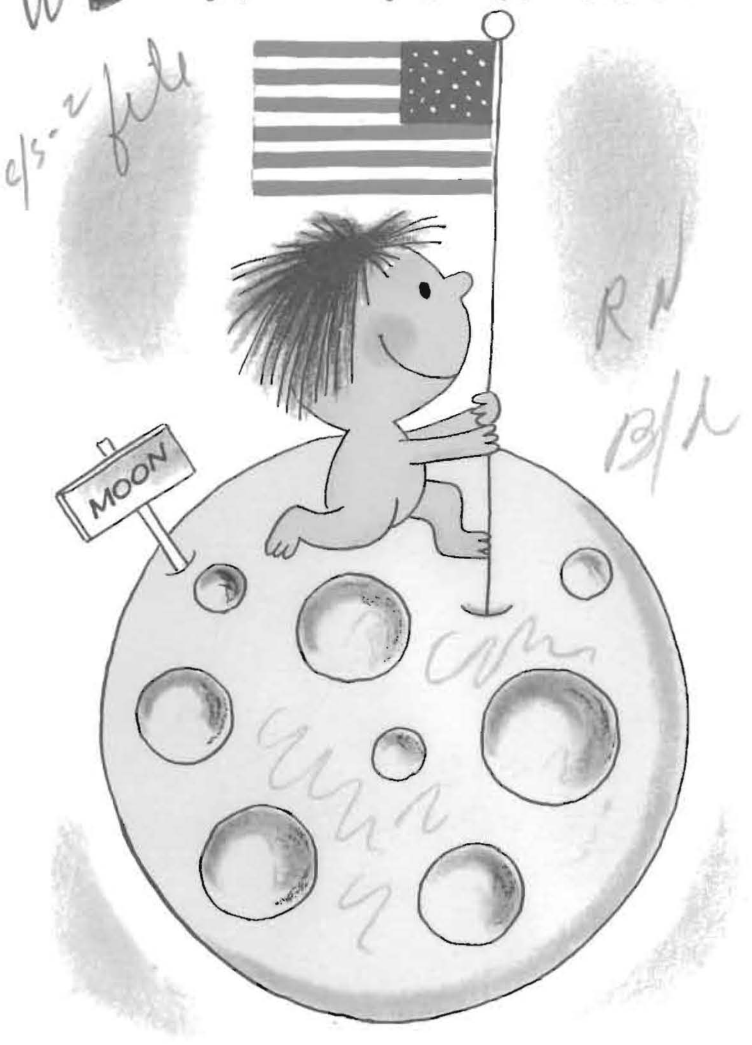
"I think we [illegible] conservation's sake," the Secretary-designate said. "Just to withdraw a large area for conservation purposes and lock it up *for no reason* [italics added] doesn't have any merit, in my opinion."

Compare this with the enlightened view of the current Interior Secretary, Stewart L. Udall, who has written: "The status we give our wilderness and near-wilderness areas will . . . measure the degree of our reverence for the land. . . . A wilderness system will offer man what many consider the supreme human experience. It will also provide watershed protection, a near-perfect wildlife habitat, and an unmatched science laboratory where we can measure the world in its natural balance against the world in its man-made imbalance."

If Governor Hickel has any reverence for the land or awareness of the unnatural imbalance that threatens to overwhelm mankind, he gave no hint of such sentiments in his remarks. On the contrary, he belittled Secretary Udall's efforts to set national standards for clean waters, saying: "If you set water standards so high, you might hinder industrial development." These words will be music to the ears of irresponsible industrialists who have been battling to keep pollution control in the hands of state governments amenable to their narrow interests.

President Kennedy once warned: "Each generation must deal anew with the 'raiders,' with the scramble to use public resources for private profit, and with the tendency to prefer short-run profits to long-run necessities. The nation's battle to preserve the common estate is far from won." Considering the overwhelming economic, industrial and population pressures, it will be a sad—perhaps fatal—day for conservation in this country if anyone who even looked like a champion of the "raiders" were to be named to the crucial post of Secretary of the Interior.

3 WE want to be the first



c/5-2 file

RN

B/L

Designed by Rose Shirvanian

15B 1506
U. S. A.

fravessi

Jan. 9-1969

to say...

HAPPY BIRTHDAY !

Many-Many More!
and
a healthy, happy,
successful 69 to you
and your family
Marion n Donald Fore
See you at the Inauguration!

HALL of FAME

International Correspondence Schools

11/7

STATE OF NEW HAMPSHIRE

Best to both of you
Am writing

"AMBASSADOR OF GOODWILL"

Norris M

NORRIS W. McLEAN
ANDOVER, NEW HAMPSHIRE

AREA CODE 603
735-5122

Receipt acknowledged by memo: 1-9-69

White House

Pre-Inaugural

BCC

KOHLENBERG, JOSEPH G.
621 72nd Street South
Birmingham, Alabama 35206

X

RN

323 wtt

January 9, 1969

x-K
Package Ack.

Dear Mr. Kohlenberg:

Your package has been received by the New York office of the President-Elect. As a result of the great mass of correspondence being received, all packages are being forwarded to the White House for safekeeping.

After the Inauguration your package will be opened and acknowledged by the new First Family.

Sincerely,

John R. Brown III
Staff Assistant

Mr. Joseph G. Kohlenberg
621 72nd Street South
Birmingham, Alabama 35206

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* * *

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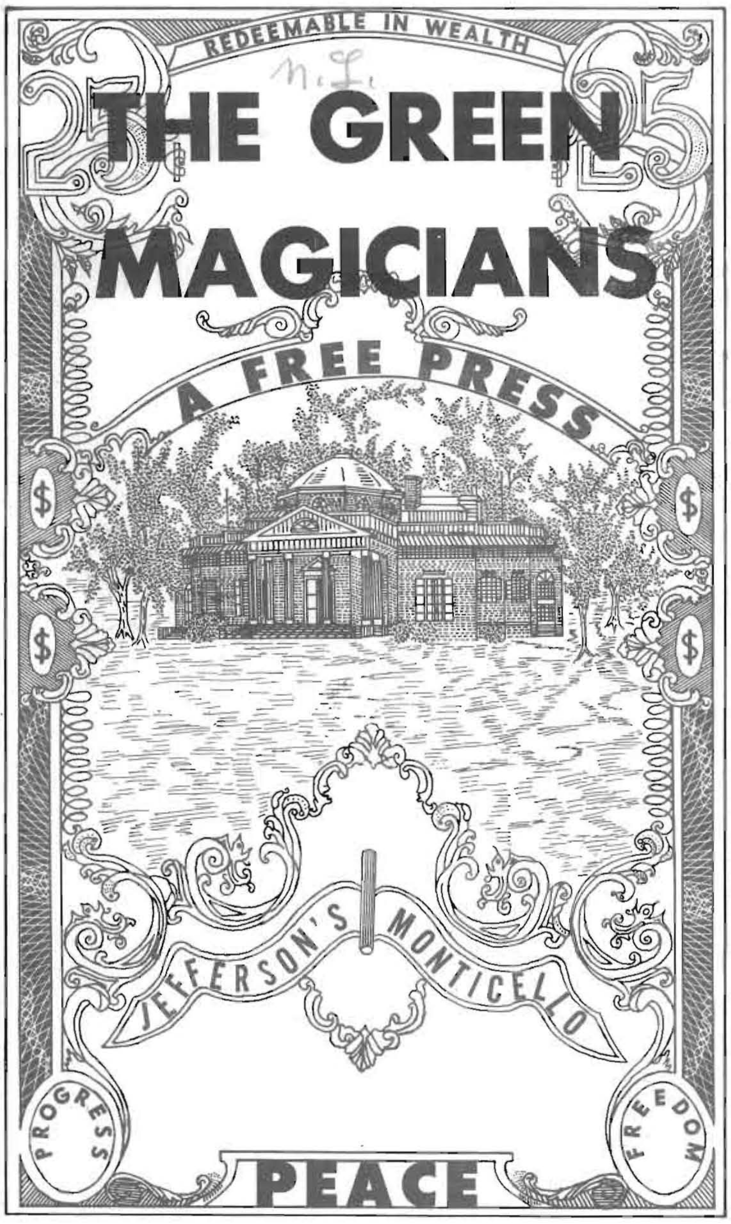

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A NEW LOOK AT PAPER MONEY *by RUSSELL LEE NORBURN*

Dr. Norburn is the author of "OUR UN-AMERICAN MONETARY SYSTEM," 1960. The Congressional Committee on Banking and Currency used his 1964 article on Currency as the concluding statement to the Hearings, The Federal Reserve System After Fifty Years, Vol. 3, pp.2231-2240.

SELECT TITLES On Money

THE MISSING FACTOR IN HISTORY

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cy, Paper Gold, IMF's Special Drawing Rights are all Banker-gimmicks, conceived in the minds of Bankers, for the benefit of Bankers.

The Founding Fathers made no mention of the above matters in Article I, Section 8, Paragraph 5. In 1862 Lincoln issued $450 Million United States Notes, backed by the integrity of the Nation and spent into circulation in accordance with this Constitutional clause. On May 31, 1878, the amount of these "Lincoln Greenbacks" in circulation totalled $346,691,016. On that date a statute was enacted prohibiting the withdrawal of "Lincoln Greenbacks" from circulation. On March 19, 1963, the Treasury Department advised that this issue is carried in their statement as "Debt Bearing No Interest." If these Notes had borne interest at the rate of 5 per cent per annum, compounded semi-annually, the total interest cost through December 31, 1963 would have amounted to approximately $49 Billion."

Benjamin Franklin, while in London (1763) as our Ambassador was asked why the Colonies had prospered so. He replied, "because we issue our own money." In 1764 England prohibited this practice which precipitated the Revolutionary War (1775). Every "declared" war in the history of this Nation has stemmed from this cause.

In 1811 Congress voted down the renewal of the charter of the First Bank of the United States, which precipitated the War of 1811.

In 1861 the International Bankers well knew that "debt free" money, or "honest money" would cause unlimited prosperity, which they could not control, and cause industries to flock to America from all corners, which precipitated the Civil War.

If and when we restore Article I, Section 8, Paragraph 5, all un-American activities will wither like leaves on a vine cut at the root for "The love of money is the root of all evil."

Constitutionally yours,
Wickliffe B. Vennard, Sr.,
Americans For America.
National Chairman,
P.O. Box 13238,
Houston, Texas 77019

In the 3 May, 1968 issue of the Borger (Texas) News-Herald, the Editor, Mr. J. C. Phillips, states the following in his "News in Focus" column: "There is to be a world government. This is the firm conviction of many "internationalists" among us. They are spending their time and money to bring this about. Beginning Tuesday, August 27th, 1968 and continuing through Thursday, September 12, 1968, The World Constitutional Convention will be held in The Theatre Hall of the Kursaal, in Interlaken, Switzerland. On the agenda for September 12 there is to be completed: "the first draft of a world constitution."

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Alert #18

—PAPER GOLD—

The United States prospered like no other nation in history until December 23rd, 1913. Why? Because we had in Congress Statesmen who adhered to our Constitution as laid down by those men who founded the Nation, principally with regard to the nation's money system as stipulated in Article I, Section 8, Paragraph 5. Get our your copy of the Constitution and read what it says: "Congress shall have power to coin money, regulate the value thereof, and of foreign coin, and fix the standard of weights and measures."

The next clause in this same Section 8 of the Constitution says that the Congress has the power to "punish counterfeiters." Now what happened?

A traitorous Congress, led principally by Senator Nelson Aldrich of New York, kin of the Rockefeller clan, and one Carter Glass, Senator from Virginia, unconstitutionally—(because this Act constituted an illegal amendment of the Constitution) — sneaked through Congress just two days before Christmas in 1913, when many in that body had gone home for the Holiday, the Federal Reserve Act. This Federal Reserve Act gave the power to coin our money to the Federal Reserve Banks, a system owned and operated not by the United States Government, as many have been led to believe, but by a group of private Rothschild and affiliated bankers sent here from Europe sent here for the express purpose of gaining control of this Nation's money system just as they had done in every nation in Europe with the exception of Czarist Russia, up to that time, and involved that continent in war after war.

Paul Warburg, member of the banking firm of Kuhn, Loeb Co., sent here from Hamburg, Germany, was chief "engineer" and spokesman for the deal and after its consummation was appointed the first Governor of the Federal Reserve Board. Many loyal Congressmen and prominent people fought this bill on the floor of Congress. Congressman Lindberg of Minnesota, one of the most vocal, said:

"This Act establishes the most gigantic trust on earth. When the President signs the Bill, the invisible Government by the Monetary Power will be legalized. . . . The people may not know it immediately, but the day of reckoning is only a few years removed. . . . The people must make a declaration of independence to relieve themselves from the monetary power. . . . This they will be able to do by taking control of Congress. The division of Congress into political parties is a crime. . . ."

President Wilson signed the Bill into law and since that date this Nation has been going downhill—involvement in two World Wars, one so-called "Police Action," and now a "World-Government" war with no end in sight. Congressman Lindberg's prophecy has been fulfilled; the day of reckoning has arrived. But the people have not yet made a declaration of independence.

William McChesney Martin, Chairman of the Board of Governors of the Federal Reserve System (FRS), testified before the 1957 Senate Finance Investigating Committee: "The only right Government has is the right of repeal."

The Government also has the right to purchase the capital stock from the 12 Federal Reserve Banks. The State Legislatures also have the right to demand (Congress to repeal and/or purchase. The people also have the right to declare the unconstitutionality of the Federal Reserve Act through the Courts.

On July 1st, 1944, the nation was placed under international control through our fiscal system by means of the Bretton Woods Agreement. The plot was hatched in the woods by the international bankers which established the International Monetary Fund (IMF) and the World Bank of Reconstruction and Development. The "Convertibility Clause" of Bretton Woods tied all foreign currencies to the U. S. dollar, which in turn allowed any member nation with U. S. dollars to convert them into gold, thus bringing about the hemorrhaging of our gold in Fort Knox. Foreign nations now have $32 billion against our dwindling gold supply. These gold holdings have been accumulated from Tourists, Business Transplants and Branches, Foreign Aid, etc.

The 25% Gold Reserve backing has been removed from the Federal Reserve notes.

The pound has been devalued and the dollar is next.

Excerpts from "The International Monetary Plan In Prospective," published in the February 1968 "Monthly Review" of the Federal Reserve Bank of Kansas City:

"Recent developments in international finance, highlighted by the devaluation of the British pound and speculative activity in the London gold market, have created considerable interest in the future viability of the international monetary system. Policy-makers, of course, have been vitally interested in this issue for a number of years."

"The most notable accomplishment, however, has been directed toward the problem of assuring an adequate long-run supply of international reserves. This accomplishment occurred at the annual meeting of the International Monetary Fund (IMF) held in Rio de Janeiro, Brazil, in September 1967, when a resolution was unanimously adopted to proceed with a plan to establish, within the Fund, machinery for the creation of a new international reserve facility," (In other words, a new International Federal Reserve System—W. B.VSr.)

Philadelphia Evening Bulletin, Feb. 14, 1968—Congressman Wright Patman, Chairman of the House Banking and Currency Committee, told William McChesney Martin, during a Joint Economic Committee of Congress, that "he was guilty of malfeasance and nonfeasance in office."

Los Angeles Times, Feb. 15, 1968,—Wm. McChesney Martin states, "An increase in the price of gold, in effect a devaluation of the dollar, is 'neither necessary nor desirable as a solution to the nation's gold outflow and imbalance of payments problems . . . we're overextended and over-committed and we're trying to do too much too fast . . . perpetual deficits are the road to the undermining of any currency . . . the United States is on a wartime economy and has to pay for the war."

(We have been on a continuous wartime economy since Bretton Woods and wars will be perpetual, otherwise the ceiling would fall in. —W.B.VSr.)

Martin further stated: "Rather than increase the price of gold as a solution to the payments imbalance, he called for active cooperation among the nations of the world and the IMF in the creation of the much-discussed 'paper gold' (also referred to a S.D. Rs—Special Drawing Rights and paper gold—W. B. VSr.) drawing

rights on the IMF as a supplement to international reserves . . . Reserves used by countries in international dealings now consist of gold, U.S. Dollars and British pound sterling. . . . Gold and U.S. Dollars are the most prized universally, especially since the pound was devalued last November. As our deficit has mounted over the years, many foreigners holding dollars have asked for gold—still the ultimate in acceptability as international money. Some countries have "cashed in," fearing that the United States would raise the price of gold, therefore devaluing the dollar and in effect repudiating some of its international debt."

Four European demanded gold for dollars and received I.O.U.s, some bearing 3.55 interest. Congressman Jack Westland asked a Federal Reserve official "how many more non-negotiable I.O.U.s would we be able to sign before a day of reckoning arrived" and was told, "We are getting close to the end of the line right now."—Hearst Headline Service, Special to the Examiner—Washington.

Martin further stated, "The importance of gold will gradually decline as the IMF's Special Drawing Rights, a new form of international money, comes into being." S.D.R. surely does resemble and sound like F.D.R.

Los Angeles Times, Feb. 15, 1968—Louis B. Lundberg, Chairman of the Bank of America, suggested that, "The Federal Reserve Board's powers be vastly extended to include control over the entire U.S. credit industry, not just commercial banks. The Federal Reserve Bank (Federal Reserve System—W.B.VSr.) which is not a part of the Government but is often sympathetic to government fiscal goals, now has certain controls beyond regulation of interest rates and reserve requirements of commercial banks. The Government's policy is fiscal irresponsibility and it presents a clear-cut danger to the world economy. . . . We cannot continue to run such sizable deficits in our balance of payments, at a time when our gold stock is being reduced, without seriously undermining world condifence in the dollar."

National Debt ($336 Billion); Annual Interest on National Debt ($14 Billion); Borrowing of our money into circulation, Trading interest-bearing U.S. Bonds for Federal Reserve notes, dollar for dollar, which cost the FRS two-thirds of a penny each, regardless of denomination; Metallic Backing, Hoarding, Check-book Curren-

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- The Federal Reserve System is really a privately owned central bank, organized for profit and independent of all branches of government.
- It is managed by international bankers, mostly foreigners, whose names seldom appear publicly and never in relation to Federal Reserve matters.
- These international bankers buy all government bonds issued at a price of zero—and receive $14 billion interest a year from our taxes; under special treatment, they pay no income tax on any earnings.
- All that fabulous gold in Fort Knox has never belonged to the government, which is merely the unpaid custodian. The Federal Reserve received gold certificates on every ounce. And the international banker dictators have managed to develop more than twice the claims needed to empty Fort Knox to foreign claimants overnight.
- Names of those who actually own voting stock in the Federal Reserve have never been divulged, not even to the President or Congress.
- The Federal Reserve is essentially the dictator of this country, similar to the Comintern in Russia.
- Even local commercial bank administrators are largely unaware of these facts, which have taken more than 50 years to document.

Former Rep. Louis T. McFadden (R-Pa.), Chairman of the House Banking and Currency Committee, denounced the Federal Reserve as "one of the most corrupt institutions the world has ever known." He charged that the Federal Reserve Board had cheated the government "out of enough money to pay the national debt."

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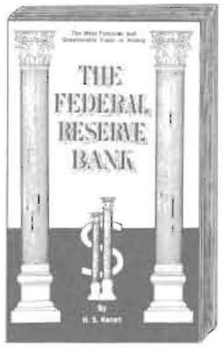

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By FELIX J. FRAZER

Today we are going to have a chat on money which, you will agree, touches our comfort, happiness and welfare at about every point. Strange that the question of money would be shrouded in such mystery! Well, I'm going to tear off the shrouds today. I have often told you that these highly technical matters are actually very simple when we leave out the expert verbiage and get down to facts and cases. Money is no exception. Were it not for the deliberate smoke screen laid down by the money lords, this talk would be completely unnecessary. Money is a man-made thing and emphatically not designed by Divinity.

Long before our time, many a good man exposed this mystic idol of the bankers and lenders to the bright light of critical inspection, but as I have never seen it done any better than Jerry Voorhis has done it, I shall present the subject very much as he sees it in his book "Out of Debt Out of Danger" — which, by the way, you should all read. I shall do so in the hopeful belief that with such men as Jerry Voorhis, Chas. G. Binderup and many organizations standing up for drastic money reform, the day will not be far off when the yoke of the money changers will be taken off our shoulders, when these parasites and blood-suckers will once and for all time be driven from the temple of organized human life.

Just what is money? Is it wealth, as so many suppose? It most certainly is NOT wealth in any real sense. It is just a chunk of metal or a piece of paper with some pretty engraving. It is not like an automobile, a house, a refrigerator or a square meal. Such things are real wealth, whereas money is only token wealth, wealth by agreement, so to speak. Real wealth, which can be defined as physically useful things, needs no such agreement. An Eskimo and a Hottentot, who had never laid eyes on each other before, could come to a mutual and instant understanding upon the value of a square meal. But they would have to reach an agreement upon money before it would be of any use to them.

Now that we understand just what money actually is, i. e., a chunk of metal or a piece of engraved paper, and that money depends for its existence and usefulness upon an agreement, we are in a position to discuss the agreement.

I am going back a few hundred years, back to the middle ages, and show you the simple and easily understood way in which the kind of money we use today was used in those days. Gold was a valuable metal. It was scarce and hard to come by. People liked ornaments, crowns and such things, made of gold. So they were willing to exchange gold for farm produce, primitively manufactured articles, and even for services. You see, they agreed that gold was valuable, they liked gold, and there is no accounting for tastes. So I shan't try to tell you why they liked gold. It is sufficient that in those days people actually did like gold, even as a lot of misguided people like it and place their confidence in it today.

Since there was gold, there were also goldsmiths, a highly respected and trusted craft or guild. A man really had to be somebody in the community to be a goldsmith. People trusted him with their gold which they valued so highly. He fashioned it into ornaments, but more often he just stored it away for them in his strong box for safe keeping. When he did this, he naturally gave them a receipt, just a piece of paper stating the exact weight of their gold, and his signature.

The highways and by-ways weren't very safe in those days. Robbers and bandits were legion. Thus it was risky business for anyone to carry around so valuable a thing as gold. So it became common practice to exchange these goldsmiths' receipts for purchases of various kinds. If a landowner wanted to buy, say, ten head of cattle, and if he had enough gold to cover their value stored with the goldsmith, he gave the goldsmith's receipt to the owner of the cattle and the cattle changed hands. You can easily see how that little piece of paper became money. It became valuable, by agreement.

Now the chap who sold the cows possibly wanted to buy some hogs, so he handed on the receipt to their owner. Thus these little slips of paper changed hands repeatedly, and very seldom did anybody present these receipts to the goldsmith and remove the gold. It, or most of it, just stayed in the goldsmith's strong box and the paper circulated.

History does not record just who the smart goldsmith was who first got the bright idea that inasmuch as very little of the gold was ever actually removed from his strong box, it would be perfectly safe to circulate receipts for a greater quantity of gold than he actually possessed, or had in safekeeping. Whoever this genius was, modern bankers should erect the biggest and best monument on earth to him,—for indeed he was the grandaddy of them all! Let's see what this smart chap did.

Whatever the quantity of gold in his strong box actually was, he obviously had already issued receipts for all of it to its rightful owners. So he did not have any legitimate receipt which he could give anybody. But this didn't stop him! He argued this way: "My good friend Reginald Barnsmell has a mighty good tract of land and he wants to build a barn on it. Now if I write him up a gold receipt for enough to see him through, it's a cinch that all the receipts which I have out won't be presented to me for payment at once. So I will have plenty of gold in the box with which to pay any receipt which may be turned in. Furthermore, I'll make him assign the barn and the land under it to me until such time as he returns the receipt or its equivalent. To be sure, I won't have any gold in storage for the receipt which I give him, but I will hold his land and the barn he is going to build for security. That isn't gold, of course, but it's worth gold—and could be exchanged for gold. So I just can't go wrong. Naturally, I'll charge him a fat interest rate or fee for this service—and all it will cost me is a piece of paper and a bit of bookkeeping."

And so debt money was born! Absurdly simple, isn't it? The goldsmith didn't need to own any gold himself in order to get rich. All he had to do was to store other peoples' gold, issue receipts for several times the quantity of gold which they stored with him, be sure that he got a good equity hold on valuable property on which he loaned the receipts, charge a stiff interest rate, and keep respectable. Oh yes! He had to be very respectable! That was an indispensible part of the set up. He had to inspire confidence!

Let me state that once again, because in its essence, it is the monetary system under which we operate today, excepting that gold is in most places no longer essential to its operation. There are four steps.

1. The goldsmith had a definite quantity of gold in storage;

2. He wrote up several times the value of that gold in receipts or certificates;

3. He loaned these out at interest;

4. And he took back the borower's note, which represented substantial property of one kind or another.

Let's get it down to figures, because I want to stay with this idea until I'm certain you thoroughly understand it. Once this is accomplished, no one will ever again be able to mislead you concerning the nature of the money we use today.

1. Suppose the goldsmith had one thousand ounces of gold in storage?

2. Suppose he issued receipts or certificates to the amount of 5,000 ounces — i. e., for five times as much gold as he actually had?

3. Suppose he charged 6 ounces interest on every 100 ounces, for which he issued his paper?

4. And suppose he took the borrowers' secured note? The interest would net him the neat little sum of 300 ounces of gold, or its equivalent in other valuable property, each year. Thus in three years and four months, the debt money which he owned would amount to as much as the total value of the gold which people had stored with him!

If that isn't a nice easy way to get rich at other peoples' expense, I don't know what is! You start out with nothing and in less than four years you wind up with everything! And all you have to do is be respectable, issue pieces of paper, accept notes and mortgages, and smoke Havana cigars! No—they didn't have cigars in those days, but whatever they had, you can be sure those goldsmith-banker chaps had plenty of!

Having taken this peep into ancient times and having seen the start of the debt money system, or rather I should say one of the starts,—because the goldsmiths had their predecessors in still earlier times, — let's shift to the modern world and see what we have inherited of this ancient and vicious system. Several years ago I was talking with some friends of mine who, in the early twenties, had opened up a land bank somewhere in the Dakotas. They were very rich and prosperous, so I asked them for their story. It was most simple. They had pooled together $25,000 and started a bank. Depositors had come in and placed with them for safe keeping —even as the goldsmiths of old—$75,000 more. So they had $100,000 in the kitty. And by the end of their first year of business they had loaned out $700,000—at 6 percent or more! To be sure they had to pay three or four percent to the people who had deposited the $75,000, but they were drawing down $42,000 per year—which is six percent on $700,000 — with which to do it and pay overhead, which was small. Yes, they were very respectable gentlemen, pillars of the community. But truly I tell you that Al Capone in all his glory never had a racket like that!

Now I shall quote from Page 98 of Jerry Voorhis' book "Out of Debt Out of Danger." No financier or banker can criticize the accuracy and truth of this statement. It's a statement of fact as verifiable as the sequence of day and night. Here it is;

"According to our present banking laws, banks can lend money which didn't exist until the banks loaned it. A bank can write down in a little pass book the figures $1000 after your name and then give you a check book and tell you they have loaned you $1,000. They have created and loaned you $1,000 checking account, or $1,000 of check book money, or the banks' promise to pay you $1,000 if you ask for it. Before they loaned it to you it did not exist, but you will have handed over to the bank a mortgage or note which they believe is worth $1,000, and so they create and exchange with you $1,000 of this check-book money for a lien against a certain amount of your property — which you put up as security and which they can keep if you fail to pay the debt. Under such circumstances, the bank has created $1,000 worth of credit money which did not exist before. And that credit money is used exactly like cash money. You can draw checks against it and pay bills with them. If you need to, you can occasionally "cash" a check."

Now do you see? It's just the way the goldsmith did it. He created his debt money out of nothing, loaned it out at interest, took back liens against good and valuable property in exchange — and got rich. And that's just how it's done today.

Let us relate this debt-money system to ourselves—to you, for instance. You wish to own your own home. You have a little money, not nearly enough for the purpose. You need, say $7,000 — and all you have is $2,000. So you go to the bank and borrow the remaining $5,000. We have just seen how the banks create this $5,000 out of nothing. Remember, they can do it safely. They take a mortgage back on the house. So they have the house and lot with which to back up this newly created $5,000 which they have loaned you. When, in years to come, you get through with this transaction and make your final payment, you will have paid the bank at least $3,000 for processing this paper, and in many cases much more. The whole business becomes even more silly in the case of FHA loans because, in such cases, the Federal Government—which is the credit of ALL the people—backs up your loan. The banker couldn't take a loss if he tried to.

How does this system work in the case of the Federal Government? As things now stand—and as they have been standing these many years past—the situation is exactly the same. Imagine that Uncle Sam wants to build a great hydro-electric dam and irrigation system. The government issues bonds, say at 2½%, for 50 million dollars. Along comes a banking syndicate and buys the bonds. With what? Why with perfectly good check-book debt money newly created. Just the kind of money we have been talking about—the kind the goldsmith got away with. Maybe the banks sell them to you at a profit, or maybe it keeps them. What does it matter? They got them in the first place for nothing more than a bit of paper work. How could they lose, with the credit of the government — which is the entire nation—behind the bonds?

Every year after that Uncle Sam has to pay 1¼ millions of dollars in interest on those bonds, to the bankers, probably. Just for what deponent sayeth not. I simply wouldn't know! For processing a bit of paper work, maybe? What it is for is wrapped up in the inscrutable jargon of high finance, lies hidden behind the veil of banking mysteries. But there is really no mystery about it whatever, my friends. It's just as simple as grammar school arithmetic. It's just a plain hold-up, an act of banditry! No, not exactly that. The system is too respectable to be so described. The method is too genteel, too pompously benign to be classed as a hold-up. You see, bankers are such friendly people, such pillars of wisdom, so willing to help you out, provided, of course, you have things of value to pledge against their newly created check money—at 6%, or whatever the interest rate is.

Perhaps that 6% is, in your opinion, quite just and fair, because you actually have borrowed their money and because, of course, you don't know how the bankers came by this borrowed money. This deliberately created mental fog about the origin of money is shrewdly calculated to give you the impression that banks and bankers earn money the way you do, i. e. by good hard and honest work. So, of course, they are entitled to their good honest and hard earned 6%, or whatever it is.

This idiotic nonsense of newly reated debt money minted—yes, I say "minted" because it amounts to just that—by private individuals and groups, such as bankers and banks, for private profit; this whole business of deliberately allowing private individuals to usurp the rights and privileges clearly given to the nation as a whole by the Constitution; this pernicious anachronism is so fantastic that very few people believe it, and still fewer know anything about it. I was talking to my partner the other day — an experienced business man as well as a capable engineer—I was asking him about a loan which he had just negotiated for the purpose of filling a big order—a government order, by the way. I asked him if he knew or realized that the banks could create money out of thin air — provided, of course, they got our perfectly good note backed up by all our assets! No, he didn't know it, and what's more, he wouldn't believe it. He didn't know, and had never been told, just how bank or debt money originates. The whole business was shrouded in mystery to him. Why money was money, of course, no matter who has it or issues it. It's just good hard-earned money — what else could it be? Well, I'm talking to him right now—and I'm talking to you also, and to everybody who chooses to listen. And I'm publicly offering my professional scalp—with plenty of hair on it—to act as a handle!—to any banker, or anybody else, who will dare to step up front and forward and try to take it away from me, — referring to my scalp, of course. And that challenge goes double to the Federal Reserve bandits, — pardon me, I mean bankers.

But to back up what I have been saying about this thieving business of creating money out of thin air,—with somebody's good note to guaranty it, of course,—let me read you a few quotations from a compilation to which I am indebted to a publication named MONEY which is issued in New York, at 1165 Broadway:

Marriner Eccles, head of the Federal Reserve Banking System, testified September 30, 1941, before the House Banking & Currency Committee, as follows:

Congressman Patman: Mr. Eccles, how did you get the money to buy those two billions of government securities?

Eccles: We created it.
Patman: Out of what?
Eccles: Out of the right to issue credit money.

Is that plain enough? The Federal Reserve Banking System, which is privately owned, created that money,—and just look up the word "create" in your dictionary if you are in any doubt as to what it means,—out of thin air, or maybe something even less substantial; and second, out of the right to issue credit, or debt money, which right, according to the Constitution is ours, the peoples, and NOT theirs to exploit for private debt profit. What does the Constitution say? Just this, and I quote from Article I, Section 8, Clause 5;

> "The Congress shall have power to coin money, regulate the value thereof and of foreign coin."

Let's do some more quoting. Don't take my word for it. Listen to others tell you the same thing. This time it's the founder of the Bank of England, William Patterson who, back in 1694, came out with this recorded statement: "The bank hath benefit of interest on all moneys which it creates out of nothing."

Now it's Ralph M. Hawtrey, once Secretary of the British Treasury, speaking. Listen to him: 'Banks lend by creating credit. They create the means of payment out of nothing." He quoted that, and so did I, from the Encyclopedia Brittanica, 14th Edition, Volume 15, Page 698.

Let's go right down the line with quotation after quotation:

Colliers, June 8, 1935, quoted Mr. Eccles as follows: "The banks can create and destroy money. Bank credit is money. It's the money we do most of our business with, not with that currency which we usually think of as money."

In the foreword of Prof. Irving Fisher's book, "100% Money," Rob't H. Hemphill, former credit manager of the Federal Reserve Bank, Atlanta, Ga., wrote: "If all bank loans were paid, no one would have a bank deposit, and there would not be a dollar of currency or coin in circulation. This is a staggering thought. We are completely dependent on the commercial banks. Some one has to borrow every dollar we have in circulation, cash or credit. If the banks create ample SYNTHETIC MONEY, we are prosperous; if not, we starve. We are absolutely without a permanent monetary system. When one gets a complete grasp upon the picture, the tragic absurdity of our hopeless position is almost incredible, but there it is. It (the banking problem) is the most important subject intelligent persons can investigate and reflect upon. It is so important that our present civilization may collapse unless it is widely understood and the defects remedied very soon."

The world's highest priced advisor on investments, Major L. L. B. Angas, in Slump Ahead in Bonds, tells you "The modern banking system manufactures money out of nothing. The process is perhaps the most astounding piece of sleight of hand that was ever invented. Banks can in fact inflate, mint and unmint, the modern ledger-entry currency."

Irving Fisher, Prof. Emeritus of Yale, concludes: "When a bank lends or invests, it extends credit, i. e. creates check-book money. When it gets loans paid or sells investments, it contracts credit, i.

e. destroys check-book money. In normal times such creation and destruction of money roughly balance. But when they do not balance the nation's money is inflated or deflated and causes a boom or a depression."

Pres. James A. Garfield declared: "Whoever controls the volume of money in any country is absolute master of all industry and commerce."

Way back again, in 1790, Maier Amshel Rothschild said: "Permit me to issue and control the money of a nation and I care not who writes the laws."

Not many years ago, our late Justice Louis D. Brandeis wrote in his best book, "Other People's Money": "We must break the Money Trust or the Money Trust will break us."

I could go on with quotation after quotation. So just take my word for it that I can pile up documentation a foot high in proof of every word I have spoken. I'm telling you straight from the shoulder that upwards of 95% — and some people like Mr. Hemphill think it's 100% — of the money you use every day of your lives bank debt money, created out of nothing by private individuals for private profit. Every day of your lives YOU are paying interest tribute to some private banking barony on just about every cent you use for the purchase of your needs and desires and for the robber barons of old who held the conduct of your business. The pass and exacted tribute from every merchant who passed over it, were just small time pikers to, for instance, the privately owned Federal Reserve Banks. And that word "Federal", my friends, does not mean what it says—in case you don't know it, and I'm afraid most of you don't.

Now my friends, it must be evident to all of you that if private banking institutions can create and loan some 95% of our money for their own private profit, the Federal Government could do exactly the same thing without charging us any interest other than paper processing costs, and such minor charges, which could easily be charged directly to the borrower at a small fraction of one percent. Why should practically all of our money be private debt money? Why should you and I and Uncle Sam pay tribute to bankers for the money we use and must have? Why should this money be obliged to carry a private interest charge? Does that make sense? Get the picture of what this great nation, and other nations as well, could do if this old-man-of-the-sea private debt money were taken off our shoulders. How great a relief in our tax burdens, our home building burdens, our national project burdens, our public utility costs, and a million other items. Think of the tremendous financial relief we would experience if we, the people, and not the private banks issued the money.

In the mean time, be thinking about it. It's really something to ponder over!

Up to now, we have been talking about the creation of money, of this debt ridden bank money. Now how does it die, or become cancelled, uncreated, destroyed, or what have you? This is a most important point to understand, as you will see in a moment.

A business firm goes to a bank and negotiates a loan. It's just a newly created bank deposit, but by the time the bank gets called on to pay the value of this loan, the business firm will have earned the money needed to repay it and will have deposited this money with the bank, or some previous borrower will have paid back his loan.

Obviously when the goldsmith gets a receipt back and pays out the borrower's own money on it, or the money of some other borrower who has paid up, he has a piece of paper in his hands against which there is nothing of value outstanding. There is nobody's note to secure it. It's just a dead piece of paper with nothing of value behind it. He cannot reissue it again until some other borrower comes along and pledges something of value for it.

That, my friends, is the death, or uncreating, or unminting, call it what you like, of money. It dies at that point, and it cannot be reborn until another borrower comes along.

So money dies, or becomes destroyed, or is worthless whenever somebody pays a note to a bank. Economists call this the "die-away effect" of money. It is a highsounding term, but simple when explained. It merely means that as money is created by banks and bankers out of nothing but the credit of the borrower, so this same money also dies and becomes unusable, i. e. "dies away", when the debt has been repaid and the borrower's secured note and property no longer back up the loan. It is only good and usable money during the period that the banker holds the borrower's note. When the borrower redeems his note, the money is all washed up. It isn't money any longer.

When you consider the negligible bookkeeping which is all it costs the banker to create and uncreate these loans, and when you get to understand that practically every cent of money used in the world today, including all the billions on deposit in all the banks, when you think that all this money is debt ridden with an interest charge to some private banker, — well you begin to get an idea of what this world-wide racket amounts to. No, of course I can't give you the figures. They're too involved and too colossal. I doubt if anybody really knows them. All I'm trying to tell you at the moment is that you yourself, and not the banker, have created the actual value behind nearly every cent in world circulation or in the world's deposits. Always remember that; and when you get the chance, act on it. Support those who are trying to rid you of this outrageous and needless tribute.

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