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JANUARY 2011 — VOL. 9 NO. 1 CIRC. 5,500

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See page 26 for our new Pizza Menu



*Twas the Season at the Chamber's Kid's Christmas.*

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SEE OUR AD ON PAGE 2

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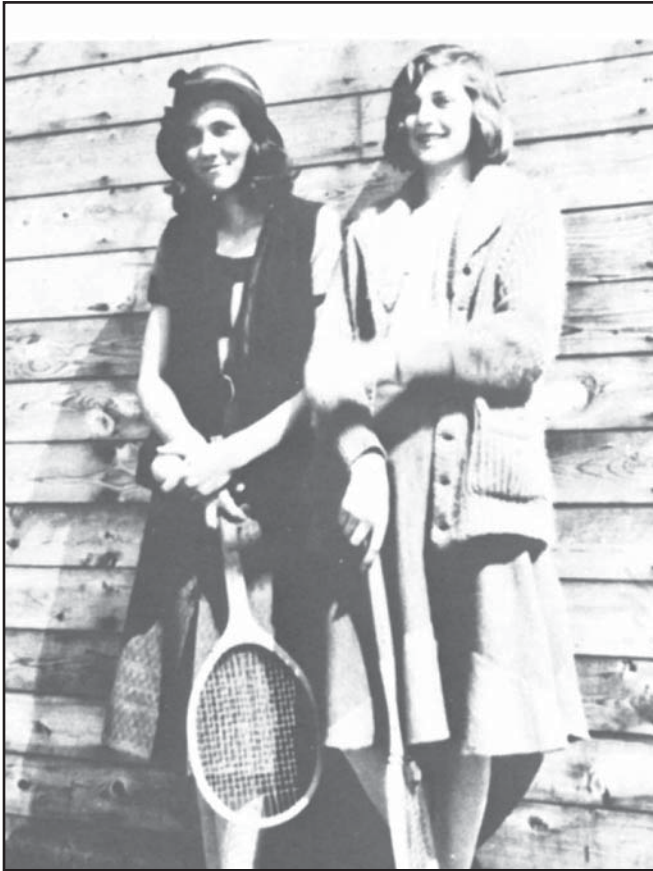


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**History Cont...  
FASHIONS**

*as recalled by Lyle (Hawes) Didriksen*



*Alice Crockett, left, Helen Woods, right 1932.*

All through our school days the girls wore long coats and long wool stockings in winter. With the first fall of snow, Union suits were dug out. Everyone wore them — women's and girls being finer material than men's. Girl's had a drop seat — men's a lap over seat with one button. If you were careful the stockings could be rolled up under the underwear without showing where the lap-over was at the cuff. Stockings were held up by round elastic garters, with the stockings rolled over them down to the

*(Continued on page 20)*

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### Whitecourt Council Month in Review

December 15, 2010 - The 2011 Interim Operating and Capital Budget has been approved. Whitecourt Town Council has created an interim budget that will enhance quality of life, sustain the current level of services, and ensure long-term sustainability of the community. The budget proposes up to a 3.50% increase to property taxation, and involves approximately \$37 million of both capital and operating expenditures. The budget addresses growth, increased services, along with increased overhead (utilities and other fixed costs).

Final budget approval, and the establishment of a Tax Rate Bylaw, will occur in spring of 2011 once the rates for the Education and Seniors requisitions are established by the Lac Ste. Anne Foundation and Province.

Highlights include: The continuation of the Building Canada Fund Projects, which include the 49th Avenue/47th Street Extension, Whitecourt Twin Arenas and Curling Rink Enhancements, and the development of a Community Resource Centre in the old pool building.

The Street Improvement Program will continue to keep our roadways in top condition; the Sidewalk Repair Program will maintain infrastructure for pedestrians.

*(Continued on page 14)*

### Whitecourt & Area - January

#### Fitness Sampler Week

Monday, January 03, 6:00 AM to Friday, January 07, 2011 9:30 PM

Are you interested in a fitness class at the Allan & Jean Millar Centre but not sure if it's the right class for you? Join us January 3 to 7 for a week of sample classes. Admission to classes offered this week is a donation to the Whitecourt Food Bank. Stop by Guest Services to pick up your class tag and drop off your donation! (Class sizes are limited.)

#### Whitecourt ATV Club Meeting

Wednesday, January 12, 7:00 PM to 8:30 PM

The Whitecourt ATV Club invites you to attend its monthly Club Meetings. The Club normally meets on the first Wednesday of each month at 7:00 p.m. at the Forest Interpretive Centre. Due to the holiday season, the January 2011 meeting was moved to the second Wednesday of the month.

For more information visit [www.whitecourtatvclub.com](http://www.whitecourtatvclub.com)

#### Adult Book Club

Wednesday, January 12, 7:30 PM to 8:30 PM

At 7:30 p.m., every second Wednesday of the month, join the Adult Book Club at the Whitecourt Public Library to discuss a variety of books in a relaxed atmosphere. For information on the current read visit [www.whitecourtlibrary.ab.ca](http://www.whitecourtlibrary.ab.ca).

#### Municipal Planning Commission Meeting

Thursday, January 13, 4:00 PM to 5:00 PM

The Municipal Planning Commission deals with land use planning matters, with particular emphasis on the Land Use Bylaw.

The Commission meets in the boardroom at the Town Administration Office at 4:00PM. The public is welcome to attend.

#### Community Fun Night

Saturday, January 15, 2011 6:00 PM to 9:00 PM

We invite one and all to come enjoy the Allan & Jean Millar Centre at a discounted rate.

\$2.00 for Adults & Youth

\$1.00 for Children & Seniors

FREE for members

#### First House Concert of the 2011 season

Sunday January 16

Bill Bourne to perform at Sweet Things Cafe. The tickets are \$15.00 and are available at Artickles Art Studio and Framing Shop, or Sweet Things Cafe, or from Barb Maddigan. For information call Carol at 778-4645.

#### Woodlands Film Guild

Friday, January 21, 6:30 PM to 10:00 PM

The Woodlands Film Guild meets the third Friday of

*(Continued on page 8)*

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- Medical Legwear / Pressure Gradient Stockings
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- WCB
- Physicians
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- Insurance Companies
- Other Professionals



**Fees covered by:**

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



### Why no homeless shelter yet?

By Dan Parker

In the last couple of years a homeless shelter for Whitecourt has been a hot topic. There were some heated feelings, as home owners and business people engaged in nimbyism during the last two winters. It takes a nimby to know a nimby might be a good saying and I should know because I don't want a homeless shelter beside my place of business either.

It's got nothing to do my personal feelings so much as a respect for customers who might not want to be subjected to the panhandling etc. that accompanies homeless shelters. Yes, I know I'm not supposed to say that either.

On the other side, there is unfounded prejudice, lumping all the homeless together one umbrella identity.

In sum, the idea of some people sleeping outside in 40 below weather, while myriad heated and empty buildings sit close by is a reflection of something dramatically amiss in our society, in my opinion.

If there is anyone who like to take a business-like approach to creating a homeless shelter in Whitecourt, please give me a call at 780-778-3949 or cell: 780-779-6568.

#### Cat Lover's Rules:

1. The cat is not allowed in the house.
2. OK, the cat is allowed in the house, but only in certain rooms.
3. Ok, the cat is allowed in all rooms, but must stay off the furniture.
4. The cat can get on the old furniture only.
5. Fine, the cat is allowed on all the furniture, but it is not allowed to sleep with the humans on the bed.
6. The cat can sleep on the bed, but not under the covers or on the pillow.
7. OK, The cat can sleep under the covers and on the pillow by invitation only.
8. Well, ok, the cat can sleep under the covers every night and on the pillow too.
9. Humans must ask permission to sleep under the cover with the cat; only the cat can sleep on the pillow.



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**Inside the Mortgage Monster book excerpt**



by Michael W. Hudson

Back in the days of the home-loan boom, loan officers at Ameriquest Mortgage worked hard and played hard. They put in ten- and twelve-hour days punctuated by “Power Hours”—frenzied telemarketing sessions aimed at sniffing out borrowers and separating the real salesmen from the washouts. A frat-house mentality ruled, with liquor and cocaine flowing freely. “It was like college, but with lots of money and power,” one former Ameriquester, Travis Paules, recalls. In this excerpt from his new book, *The Monster: How a Gang of Predatory Lenders and Wall Street Bankers Fleeced America--and Spawned a Global Crisis*, investigative reporter Michael W. Hudson tells the story of Travis Paules’ first year and a half inside America’s biggest and most predatory—subprime mortgage empire.

As more borrowers signed loans and more dollars flowed in from Wall Street, Ameriquest began hiring new salespeople and opening new branches around the nation. Travis Paules was one of the company’s hires in 1998. The company recruited him away from his job at a consumer finance company and put him in charge of opening an Ameriquest outpost in Camp Hill, Pennsylvania, a suburb of Harrisburg.

Paules was twenty-eight. He had been working for three years in nearby Lancaster for American General Finance. He wasn’t, he later recalled, an upstanding guy. He smoked pot every day, boozed, gambled, frequented strip clubs when he had a little extra cash. One thing he did have going for him was a work ethic. His mother had been a disciplinarian. She’d hated laziness. When he was thirteen,  
*(Continued on page 11)*

**Is QE2 the road to Zimbabwe-style hyperinflation? Not likely**



by Ellen Brown

Unlike Zimbabwe, the U.S. can easily get the currency it needs without being beholden to anyone. But wouldn’t that dilute the value of the currency? No.

A month ago, the bond vigilantes were screaming that the Fed’s QE2 would be the first step on the road to Zimbabwe-style hundred trillion dollar notes. Zimbabwe (the former Rhodesia) is the poster example of what can go wrong when a government pays its bills by printing money. Zimbabwe’s economy collapsed in 2008, when its currency hyperinflated to the point that it was trading with the U.S. dollar at an exchange rate of 10 trillion to 1. On November 29, Cullen Roche wrote in the Pragmatic Capitalist:

Back in October the economic buzzwords had become “money printing” and “debt monetization”. . . . [T]he Fed was initiating their policy of QE2 and you’d have been hard pressed to find someone in this country (and around the world for that matter) who wasn’t entirely convinced that the USA was about to send the dollar into some sort of death spiral. QE2 was about to set off a round of inflation that would make Zimbabwe look like a cakewalk. And then something odd happened – the dollar rallied as QE2 set sail and hasn’t looked back since.

What really happened in Zimbabwe? And why does QE2 seem to be making the dollar stronger rather than weaker, as the inflationistas predicted?  
*(Continued on page 12)*



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*“Everything secret degenerates, even the administration of justice; nothing is safe that does not show how it can bear discussion and publicity.”*  
 Lord Acton

*“The Press was protected so that it could bare the secrets of the government and inform the people. Only a free and unrestrained press can effectively expose deception in government. And paramount among the responsibilities of a free press is the duty to prevent any part of the government from deceiving the people.”*  
 Justice Hugo L. Black

**Secrecy and democracy**

*By Dan Parker*



In July of 2010, the Advisor did a feature piece on Wikileaks and its founder Julian Assange. The suggestion was made that Wikileaks could function as something like a people’s intelligence agency. Since then of course, Wikileaks has entered the mainstream media in a big way and become one of the ‘major stories’ of the year.

A main criticism of Wikileaks is the charge that it endangers lives that are protected by diplomatic secrecy. However, it is claimed by Wikileaks that the documents are carefully vetted with a view to protecting lives and that to date there is not a single instance given where a life was put in jeopardy by their release of secrets. Given the ‘wilderness of mirrors’ at play in the intelligence world, it would be difficult to prove or disprove such a claim.

Relative to this, some allege that Assange is a deep cover CIA asset. To buttress this claim, they point out how many of the leaks advance U.S. concerns in world hotspots. An example would be the spotlight put on per-

*(Continued on page 16)*

**COMMUNITY**  
*Advisor*

Publisher: Dan Parker  
 Production: Jennifer Vandenhouten

*“The liberty of the press is the palladium of all the civil, political, and religious rights.” – Junius*

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(Continued from page 4)

each month at the Forest Interpretive Centre. Meet for beverages/snacks before the showing of the film, with an optional discussion afterwards. Season 4 (201011) starts September. (Season is a total of 8 events.)

For more information email woodlandsfilms@yahoo.ca or visit them on Facebook at Woodlands Film Guild.

**Sled Chix - Learn to Ride**

Sunday, January 23, 11:00 AM to 12:00 PM

Women Can Ride Too! - Sled Chix

Learn all there is to know about sledding. Join this information session taught by the Trailblazers that is specifically designed for women. Get to know other riders, the trails, safety and much more.

Sunday, January 23

Time: 11:00 a.m. to noon (Group ride to follow)

Fee: \$15 (Register at the Allan & Jean Millar Centre)

Location: Eagle River Staging Area Sunday.

A man walks into a bar with his pet alligator. He asks the bartender, "Do you serve lawyers here?"  
"Yes, we do!"  
"Good. Give me a beer, and I'll have a lawyer for my alligator."

**Chamber Winners List**

Thank you to all the businesses participating in I'm Dreaming of a Whitecourt Christmas 2010. After a very successful Christmas promotion we would like to announce all the winners:

**November 13 Winners**

Heather Furlong - Frank Swanson - C Morris - Nettie Knutso

**November 20 Winners**

Kody Clifton - Penny Swartzenberger - Laura Barkner - Eric Barnes

**November 27 Winners**

Sharon Purjue - Pat Forseille - Ross Smith - Trevor Thain

**December 4 Winners**

Ron Sutherland - Samara Ingalls - Steven Quaife - Ken Podgurney - Irene Scott

\$500 Whitecourt Dollars – Gail Hunter

**December 11 winners**

Jim Reid - BobbieJo Crory - Chris Soroka - Melissa Dube - Mark Binions

\$750 Whitecourt Dollars – Norm Nolette

**December 18 winners** \$250 gift certificates

Brenda Kingdon - Suzanne Kuefler - Ruth St. Martin - Jolene McSorley - Chris Kim, \$125 gift basket to Darren Porter, \$1000 Whitecourt Dollars to Claudette Smith \$250 Cashier draw to Ellen at Canadian Tire

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**Grace**

When I was a young minister, a funeral director asked me to hold a grave side service for a homeless man with no family or friends. The funeral was to be at a cemetery way out in the country. This was a new cemetery and this man was the first to be laid to rest there.

I was not familiar with the area and became lost. Being a typical man, of course, I did not ask for directions. I finally found the cemetery about an hour late. The back hoe was there and the crew was eating their lunch. The hearse was nowhere to be seen.

I apologized to the workers for being late. As I looked into the open grave, I saw the vault lid already in place. I told the workers I would not keep them long, but that this was the proper thing to do. The workers, still eating their lunch, gathered around the opening.

I was young and enthusiastic and poured out my heart and soul as I preached. The workers joined in with, "Praise the Lord," "Amen," and "Glory!" I got so into the service that I preached and preached and preached, from Genesis to The Revelation.

When the service was over, I said a prayer and walked to my car. As I opened the door, I heard one of the workers say, "I never saw anything like that before and I've been putting in septic systems for twenty years."

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**Festival of Trees Thanks You**

The Festival of Trees was a great success because of the support from the community and businesses.

The funds raised from the Festival of Trees are going towards the Spring into Action Conference for persons with disabilities.

The Whitecourt and Woodlands County Community Council is a group of individuals who have planned for 2 years for this conference.

The one day conference for people in Whitecourt and surrounding communities will have a key note speaker, breakout sessions, a banquet and awards to honor those businesses and individuals who go above and beyond.

*Thank you to all the businesses for their donation:*

- Beaver Creek Celebrations
- Cheekies
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- Whitecourt Home Hardware Building Center
- Whitecourt IGA
- Whitecourt Insurance Agency 2002 LTD.
- Whitecourt RCMP Detachment
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Midtown Mall for providing a location for our Festival of Trees; Topline Promotions and Mills Welding for Float Help; OZ Media, The RIG, XM 105, and the Whitecourt STAR for advertising



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*(Continued from page 11)*

his father had given him a copy of Napoleon Hill’s *Think and Grow Rich*, the bestselling guide to striving and success. At American General, he was a “company man,” a by-the-book branch manager, always on time and diligent with his paperwork. He cut no corners because American General made it clear that it didn’t want him to cut corners, and that he should balance the need for loan production with the need to make sure borrowers could really repay their loans. “I played within the sandbox they allotted me,” he said. “I always liked to say: My personal morals aren’t good, but I have good business morals.”

He was earning just under \$50,000 a year. An acquaintance who worked at Ameriquest suggested he could make a lot more at the up-and-coming mortgage lender. As much as \$150,000 a year running a branch. Soon after, Paules’s supervisor at American General told him that he’d have to wait on the promotion he had been expecting, and that he shouldn’t expect more than a 3 percent raise for the year. Paules picked up the phone and dialed Ameriquest.

About the only guidance he received before he opened the Camp Hill branch came from his new supervisor. She suggested he bring a list of American General employees and borrowers with him. He could draw from the employee list as he recruited for the new branch and hit up American General’s customers with offers to refinance their debts. Paules thought that sounded strange. It wasn’t the way he’d been taught to operate at American General. He quickly learned, though, that Ameriquest was a different company from the one he had worked at before.

Soon after he started, he traveled to Las Vegas for an Ameriquest managers’ conference. The lender had booked rooms at the MGM Grand, the world’s largest hotel-casino complex, replete with nightclubs, waterfalls, and theme-park rides. Here was a company, he mused, that knew how

*(Continued on page 19)*

# DYNAMIC



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(Continued from page 6)

### Anatomy of a Hyperinflation

Professor Michael Hudson has studied hyperinflation extensively. He maintains that “every hyperinflation in history stems from the foreign exchange markets. It stems from governments trying to throw enough of their currency on the market to pay their foreign debts.”

It is in the foreign exchange markets that a national currency becomes vulnerable to manipulation by speculators.

The Zimbabwe economic crisis dated back to 2001, when the government defaulted on its loans and the IMF refused to make the usual accommodations, including refinancing and loan forgiveness. Zimbabwe’s credit was ruined and it could not get loans elsewhere, so the government resorted to issuing its own national currency and using the money to buy U.S. dollars on the foreign exchange market. These dollars were then used to pay the IMF and regain the country’s credit rating. According to a statement by the Zimbabwe central bank, the hyperinflation was caused by speculators who charged exorbitant rates for U.S. dollars, causing a drastic devaluation of the Zimbabwe currency.

But something darker seems also to have been going on. Timothy Kalyegira, a columnist with the *Daily Monitor of Uganda*, wrote in a 2007 article: “Most observers and the general public believe Zimbabwe’s economic crisis was brought about by Mugabe’s decision to seize white-owned commercial farms in 2000. That might well be true. But how about another, much more sinister element . . . sabotage?”

Kalyegira asked how a government “with the same tyrant called Mugabe as president, the same corruption, and same mismanagement, kept inflation down to single digit figures [before 2000], but after 2000, the

same leader, government, and fiscal policies suddenly become so hopelessly incompetent that inflation is at the latest reported to be over 500,000 percent?”

Canadian commentator Stephen Gowans calls it “warfare by other means.” Devaluing the enemy’s currency has been used as a war tactic historically. It was used by Napoleon against the Russians and by the British against the American colonists.

In 1992, financier George Soros showed how it was done, when his hedge fund virtually single-handedly brought down the British pound. His fund sold short more than \$10 billion worth of pounds, forcing the Bank of England to devalue the currency, earning Soros an estimated \$1.1 billion and the title “the man who broke the Bank of England.” In 1997, the UK Treasury estimated the cost at 3.4 billion pounds.

One wonders, then, if it is just coincidence that the Open Society Initiative for Southern Africa is a Soros-affiliated organization. According to Wikipedia, its director for Zimbabwe also directs the Zimbabwe Congress of Trade Unions, the main force behind the founding of the Movement for Democratic Change, the principal indigenous organization promoting regime change in Zimbabwe.

### War by Other Means

The push for regime change in Zimbabwe was detailed by Stephen Gowans in a March 2007 article posted on Global Research. He wrote: “Before 1980 Zimbabwe was a white-supremacist British colony named after the British financier Cecil Rhodes, whose company, the British South Africa Company, stole the land from the indigenous Matabele and Mashona people in the 1890s.”

(Continued on page 28)

**Miles to Go**

Darrell was having great difficulty getting along with his wife – nothing but arguing and friction – so he decided to consult a marriage counselor. After they had talked for a while, the counselor said, “I suggest that you run five miles each day for a week. Then please call me back.”

A week later the counselor received a call from Darrell

“Well,” asked the counselor, “how are things going with you and your wife?”

“Pretty good” said Darrell. “I’m thirty-five miles away now.”

**Monthly Quiz**

**Vocabulary**

- 1) Lintel is located: over a door, under a door, in a door’s frame, in the door
- 2) Litchi: fruit, blood-sucker, bird, grain
- 3) Littoral: factual, on the shore, humorous, discarded

**Spelling**

- a) Small brown furry animal; “wee zil”
- b) Trudge; “trayps”
- c) Obtain dishonestly or by maneuvering; “fi nay gel”

**Jumble**

G E D Y  
S E N E D  
P H U C C I  
A X A B I C T

See page 30 for the answers

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(Continued from page 4)

ans; and snow removal will continue at the current level of service through 2011. In the Utility Department, the 4th phase of the water meter replacement program will proceed, and funds have been allocated for a major stormwater outfall repair.

The Town will continue with the Enhanced Driveway Replacement Program, which assists residents in replacing private driveway crossing over previously installed rolled curb/sidewalk. The Allan & Jean Millar Centre will continue to operate with membership fees remaining stable. Improvements to the facility will include enhancements to the heating and ventilations system, as well as the pool temperature controllers and sensors for the hot tub and leisure pool.

The FCSS Grant Program has been increased from \$30,000 to \$50,000 to support local family and community support service programs. The Enhancement Grant Program has increased from \$10,000 to \$30,000 to support local community groups and initiatives. The Town will be developing 10 acres of light industrial land in the Hilltop East Industrial Phase.

Further details on the final 2011 Budget will be provided to the community in the spring.

“I think in terms of the day’s resolutions, not the year’s.” Henry Moore

“Year’s end is neither an end nor a beginning but a going on, with all the wisdom that experience can instill in us.” Hal Borland

“Cheers to a new year and another chance for us to get it right.” Oprah Winfrey

“Coming together is a beginning, staying together is progress, and working together is success.” Henry Ford

“Making the beginning is one third of the work.” Irish Proverb

“Every new beginning comes from some other beginning’s end.” Seneca

### New Year’s History

The earliest instance of New Year is found in Mesopotamian culture. It was about 2000 BC, when the people of Babylon used to observe New Year celebrations on the day of the Vernal Equinox that is during the middle of March. It was the Romans, who recognized March 1 as New Year Day in their calendar. At that time there were only ten calendar months beginning from March. The relevance of this fact can still be seen in the names of some months, which were been set according to their respective sequences in the calendar. As in the calendar of the present time the months from September to December are placed as the ninth, tenth, eleventh and twelfth months respectively, previously they were positioned as the seventh, eighth, ninth and the tenth months. In Latin, ‘Septem’ means, seven, ‘Octo’ means, eight, ‘Novem’ means, ninth and ‘Decem’ means ten.

The Roman calendar also passed through an array of rectifications. The calendar was attributed with the months of January and February in 153 BC, by Numa Pontilius, the second Roman king. Thus the festival of New Year got shifted to the month of January for the first time, although people carried on observing New Year on March 1 for quite a long time after that.

This is still not the end of the New Year History. Several new calendars were devised. Julius Caesar implemented the Julian calendar which was created based on the solar system whereas the previous calendar were based on the lunar cycle. Christianity has added up new meaning to the New Year Celebration by emphasizing the Christmas Day, the Annunciation Day and The Easter as New Year Day at various times. There had also been times when January 1 had been abolished as the date on which to celebrate the new year.

It was in the Gregorian calendar established by Pope Gregory XII, that New Year’s Day was firmly positioned on January 1. It was readily accepted by the Catholics and then by the Protestants and soon became a holiday recognized by the entire world over time.

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**Who am I?**

*Hint: the mainstream media didn't like him*

"Socialism only works in two places: Heaven where they don't need it and hell where they already have it."

'Here's my strategy on the Cold War: We win, they lose.'

'The most terrifying words in the English language are: I'm from the government and I'm here to help.'

'The trouble with our liberal friends is not that they're ignorant; it's just that they know so much that isn't so.'

'I have wondered at times about what the Ten Commandments would have looked like if Moses had run them through the U.S. Congress.'

'The taxpayer: That's someone who works for the federal government but doesn't have to take the civil service examination.'

'Government is like a baby: An alimentary canal with a big appetite at one end and no sense of responsibility at the other'

'The nearest thing to eternal life we will ever see on this earth is a government program.'

'It has been said that politics is the second oldest profession. I have learned that it bears a striking resemblance to the first'

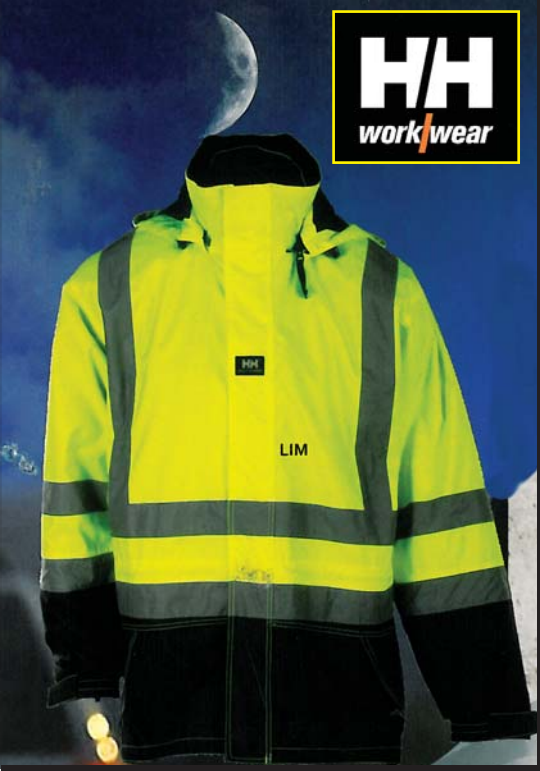
'Government's view of the economy could be summed up in a few short phrases: If it moves, tax it. If it keeps moving, regulate it. And if it stops moving, subsidize it'

'Politics is not a bad profession. If you succeed, there are many rewards; if you disgrace yourself, you can always write a book.'

'No arsenal, or no weapon in the arsenals of the world, is as formidable as the will and moral courage of free men and women.'

'If we ever forget that we're one nation under GOD, then we will be a nation gone under.'

Answer: Ronald Reagan



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(Continued from page 7)

ceived U.S. enemies such as retired General Hamid Gul. Gul is the former head of the ISI, which is the Pakistani military intelligence agency. In the latest Wikileaks documents, he is accused of regularly meeting Al Qaeda and Taliban leaders and orchestrating suicide attacks on NATO forces in Afghanistan.

Blaming Assange for the content of the cables is not just shooting the messenger, but misreading the message as well. If the diplomatic cables of the U.S. and its allies did not contain disparaging information on their opponents, then it would indeed be time to suspect something

was amiss. Of course the cables are going to be one-sided as to who the bad guys are with subordinates in relatively cushy jobs telling their bosses what they want to hear, regardless of the real complexity of a situation. There is nothing new here, in the diplomatic world or elsewhere.

It would seem the real analysis required involves focussing on how credible the information in the cables is. Much like scientific and other work is published in peer reviewed journals, the release of the cables could provide some additional intelligence as to what is going on in 'the great game' as it has been called. The relative conformity of the diplomatic

corps and other establishment players can and has led to false analyses with disastrous results in the past. Getting additional input on situations from outside sources certainly can't hurt, hence the removal of some secrets could actually save innocent lives.

An additional charge is that Assange sought out establishment media institutions such as the *New York Times* to sift through his material and decide what to publish. These critics point out the newspaper assigned David E. Sanger to control the release of the Wikileaks material. Sanger sits as a member of the elite Council on Foreign Relations as well as the Aspen Institute Strategy Group

which includes such people as Condi Rice, former Defense Secretary William Perry, former CIA head John Deutch, former State Department Deputy Secretary and World Bank head Robert Zoellick among others.

However, the background of who the *New York Times* assigns to look after the material would of course be establishment, as it is an establishment paper. To attempt to link the credentials of Sanger with Assange's outlook is a classic case of guilt by association, or would be if Assange actually dealt directly with Sanger. What is more, the Wikileaks information released so far is

(Continued on page 17)



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(Continued from page 16)  
 open to all on the Internet (despite establishment attempts to shut it down). It seems reasonable for Assange to co-operate with the mainstream media in an attempt to reach as big an audience as possible. In a way, the whole affair has created a move towards an older mainstream media that used to do a better job as a check on the power of governments.

Perhaps a more damaging charge against Assange is his dismissal of concerns about the 911 investigation. However, this may merely be a case of ego, since others, such as the Architects and Engineers for 911

Truth, have taken the lead in this investigation. As well, it could be a case of Assange being pragmatic, knowing that the super-elites could never deviate from the official story line of 911, but they might possibly create more transparency elsewhere in baby steps. Or he may simply disagree with the others, although the dismissive way he treats the idea of a new 911 investigation suggests a deeper motive.

In any case, those defending Wikileaks point out that many lives are lost because of secrecy. When abuses are covered up, they are more likely to re-occur. In extreme cases, secrecy

can lead to unnecessary wars. For example, if there had been widespread public knowledge that Iraq had no weapons of mass destruction, many lives could have been saved. A study, published in prestigious medical journal The Lancet, estimated that over 600,000 people have been killed as a result of the Iraq invasion as of July 2006, with current estimates putting the toll at well over a million, or more loss of life than the Rwandan genocide.

On a related note, some U.S. officials could take lessons from Assange in being concerned about lives being risked because secrets are brought to light.

Valerie Plame was a covert CIA operative married to diplomat Joseph Wilson when her name and position was published in the mainstream press. Richard Armitage, the U.S. deputy secretary of state at the time, later admitted he leaked the name to the press.

The investigation led to the conviction of I. Lewis "Scooter" Libby, who was the chief of staff of Vice President Dick Cheney at the time, for obstruction of justice and perjury related to the investigation. His 30 month sentence was commuted by President George Bush. The reason for the leak that put CIA

(Continued on page 18)

(Continued from page 17)

agent Plame's life in danger? The evidence suggests it was payback because her husband brought forward information that showed some weapons of mass destruction charges against Iraq had been faked.

While the efficacy of some humanitarian life-saving diplomatic moves could be compromised by Wikileaks, on the whole, it looks like a lot more good than possible harm is done by lifting the veil on a small part of what governments do behind the scenes. As one researcher points out, "the 250,000 cables are not 'top secret' as we might have thought. Between two and three million US Government employees are cleared to see this level of 'secret' document, and some 500,000 people around the world have access to the Secret Internet Protocol Network (SIPRnet) where the cables were stored."

"Siprnet is not recommended for distribution of top-secret information. Only 6% or 15,000 pages of the documents have been classified as even secret, a level below top-secret. Another 40% were the lowest level, 'confidential', while the rest were unclassified. In brief, it was not all that secret."

The calls for the assassination of Assange and the ludicrous sex charges against him are signs that

the democracy deficit is caused by more than voter apathy. Perhaps one of the lessons of the Wikileaks uproar is that some of the elites in the western democracies are virulently anti-democratic. Another is that our mainstream press seems caught between doing some real investigative journalism and sticking to the establishment line. As the latter stance becomes more and more untenable, as other information sources open up, the mainstream media could be raising its performance level in an attempt to stay relevant to a generation that is losing trust.

Be what it may, the reality is that many secrets are necessary in a world of competing nation states. In the final analysis, only an effective, accountable world federation can lead to significantly more truth and transparency. Rulelessness (and the accompanying secrecy) must rule to a large degree, where there is no rule of law, as happens at the global level. This is a basic facet of human history and logic.

How to get from where we are now, to the necessary world federation without creating a monolithic police state or worse, is the question of the age. Regardless of whether one thinks Wikileaks is a criminal organization, a CIA asset, or a crusading freedom effort, the organization would

(Continued on page 25)



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*(Continued from page 11)*

to reward and motivate its employees. There were free drinks and a “money booth” that offered exuberant branch managers the chance to jump in and grab as many wind-churned bills as they could stuff in their pockets. The training sessions seemed to be an afterthought.

Before Paules left Vegas, a senior executive suggested that he and Paules make a “side bet.” It was a ritual at Ameriquest. Bosses spurred underlings to greater production by betting on what their numbers would be over a specific time period. If Paules could get his branch to hit at least \$1.5 million in its first full month of operation, the company would multiply the standard commissions for Paules and his employees by a factor of 1.5.

Back home in Pennsylvania, he leaned heavily on his list of American General customers. The branch recruited more than a dozen customers away from his previous employer and by the end of the month it had booked twenty-one loans in all, a company record for a new branch. Those twenty-one mortgage contracts translated into \$1.6 million in loan volume.

Paules had won his bet and made a lot of money for himself and his staff. He swaggered a bit as the new month began. But he quickly learned that last month was old history. At Ameriquest, you were only as good as your current month. The branch had exhausted the leads from his pool of American General borrower. As the new month came to an end, the office’s numbers had dropped dramatically. While fellow branch managers listened in on a conference call, a supervisor chewed him out, counting off a roll call of epithets that described his performance: “one-month wonder,” “king for a day,” “s\*\*\*\*\*ng the bed.”

Paules regrouped, aiming to prove he was a top producer. If he’d done everything by the book at American General, it was because that’s what had been required of

him. At Ameriquest, he followed cues that let him know that he needed to be creative about booking loans and making money. It wasn’t a case of an innocent being corrupted. It was a case, he said, of an unprincipled personality finding a place that encouraged his self-serving instincts. “It’s hard to have a guilty conscience if you don’t have a conscience,” he said. “Anything that benefited production—that benefited me and benefited my wallet—I’d do it.”

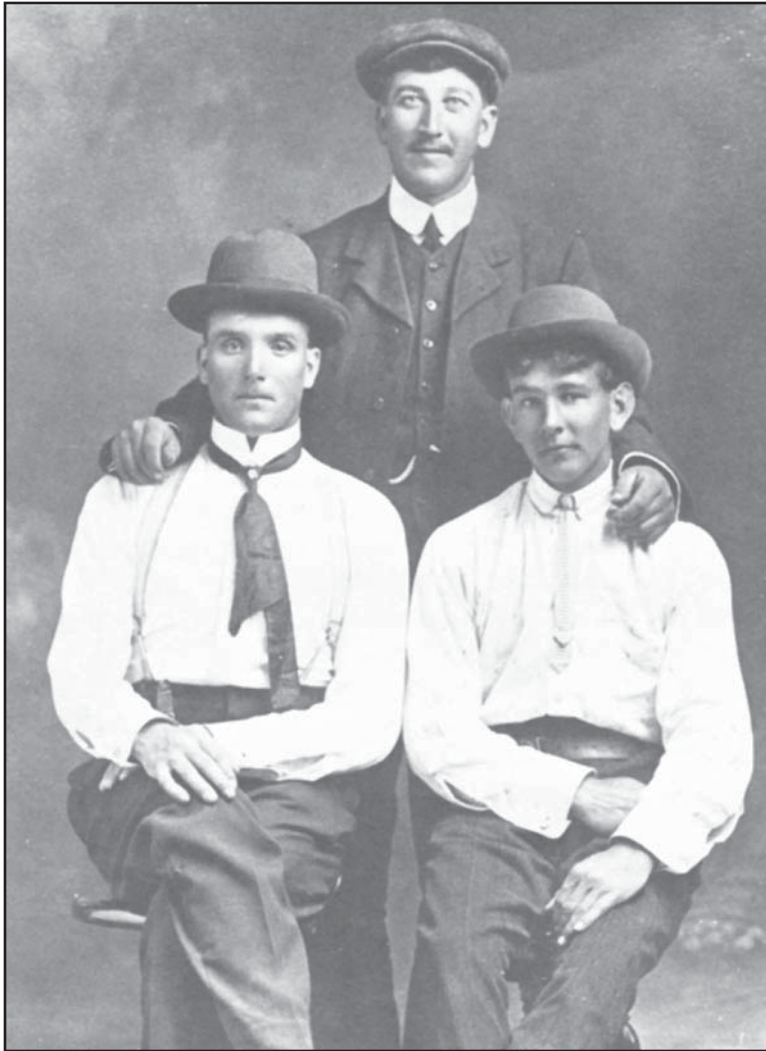
About the only check on his behavior was the risk of getting caught. At Ameriquest, the risk was low, if you covered your tracks and didn’t get too out of control. He let his workers fiddle with about 10 percent of the loan files, only the deals where falsifying a number or creating a fake document would provide a significant boost to the branch’s commissions. He didn’t allow his employees to alter pay stubs or tax documents, though he did allow them to use Wite-Out to alter the monthly benefit amounts listed on a couple of elderly borrowers’ Social Security award letters.

He learned from his colleagues that one of the best ways to game the system without endangering yourself too much was to employ what they termed the “Whoops Technique.” If a borrower had an annual income of \$56,000, for example, he might instead report it as \$66,000. If somebody in underwriting caught the discrepancy, he could explain that it was a typo— a single flubbed keystroke.

If a borrower really couldn’t afford the deal Ameriquest was writing for them, Paules learned, there were ways around that, too. As long as borrowers made their first payment, the loan officers and managers who’d put together the deal could collect their commissions.

If you gave a borrower enough cash out of the deal, they could afford to make their monthly payments for a little while, at least. Another way to ensure the borrower could make the first payment was to work out a deal with

*(Continued on page 24)*



Center, John Heslop, left William Birkbeck, right unknown.

over a wool dress.

Corsets were laced at the back and the tighter the strings were pulled, the smaller the waist. No woman had a stomach, as now. When the girls reached grade eight they started wearing corsets and corset covers. These were similar to the top half of our present day petticoat. The women's petticoats were of heavy material - all just came to the waist and were of heavy bengaline-like material. Mother had a beautiful bright green one that I always admired. Petticoats and bloomers became the thing of the past in the early 20's. In the mid

20's skirts became very short - 2" to 4" above the knee. Silk underwear became common and union suits of cotton and wool with the legs knee length. Underpants were still the bloomer style and undershirts became com-

mon. All the ladies and girls wore wool stockings. With the building of Rochfort Bridge, furnaces for heating became common, so the heavy clothes were not so necessary.

Before World War One ladies had fur sets - muffs and a neck piece. These neck pieces were of different lengths depending on price paid.

Men's suits had narrow legs and the shirt collars were higher with points and removable. One shirt and several collars would do a week.

The boys' suit pants were knickers with a sort of strap to fasten just below the knee.

Men's everyday clothes were overalls and overall jackets of denim similar to today's styles. All the overalls had bibs.

Ladies' shoes were mid-calf either laced or buttoned. Some had patent leather trimming on toes and back part of the shoes near the heel. Everyday ladies' shoes had low heels. Dress shoes had a narrow heel like the

*(Continued on page 21)*

*(Continued from page 3)*  
knee. Bloomers were neat with elastic at the knee to gather the leg and also the waist. These were usually made of flannelette or flour sack and dyed. A petticoat covered all this, then your

dress. These dresses varied in style with the changing years - jumpers or pinafores. The cotton dresses were gathered at the hip or just below. At Poplar School all the little girls wore a cotton pinafore

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*(Continued from page 20)*

spike or Luis heel. There were various ways of lacing these shoes to look smart. Slippers, oxfords and one strap shoes came in when I'd be about grade seven. If Mother was in a hurry she would get two of us to lace her shoes.

Pregnant women wore Mother Hubbard dresses. When I was in grade six the butcher-boy became the fashion which was due to some actress.

When ladies rode horseback they wore riding skirts. My Mother rode sidesaddle most of the time we lived on the McKeen Ranch.

The beginning of World War One saw ladies using the same style of saddles as the men.

In the mid 20's ladies wore what was called the basketball bloomers, made of blue serge with one yard pleated into each leg. Very beautiful and the envy of the girls who could not afford them.

Skirts have gone up and down as has the waistline. Sailor middies (blouses) were a great favorite during the basketball bloomer era.

Equally changeable was the width of the men's ties.

Baton's was the place to buy and you paid your postage. Later Simpsons started; then the postage was paid. After World War One prices were very high, then took a drop. Everyone was poor.

The boys and Father wore buckskin pants. We girls had dresses made from dyed flour sacks. We had one dress for good. Mother never wore flour sack dresses, although many women did. While on the ranch we were well dressed. I had a brown corduroy dress that I



*Left to right: Ruth Johnson, Mrs Wolochow, Mrs Wilkie, 1935*

wore to school for three years during the cold weather. As it grew shorter I wore a sleeveless pinafore over it. Beryl had a turquoise blue, but no pinafore. I think Grandma Seedhouse kept us supplied with clothes.

Bras were made at home, a straight piece of cloth with hooks at the back and darts above and below the bust. There was the no-curve image to match the flattened effect of the corset.

The exit of the corset caused many a comment from the men as they didn't care to dance with girls without corsets because they were too wiggly.

*(See More Fashions on page 22)*

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(More Fashions continued from page 21)



Martha (McCallister) McLeod and daughter, Catherine, about 1914.



Emma (Johnson) Sellars and Anna (Johnson) Patterson



Billy McClure in 1905. John Andrew dressed for Christening.

These stories were reproduced from *Three Trails Home; A History of Mayerthorpe and Districts*, with permission of the Town of Mayerthorpe. A copy of the book may be purchased from the Mayerthorpe Public Library. Please call (780) 786-2416 for more information. The local Whitecourt history book, *Sagittawah Saga - The Story of Whitecourt*, is available at the public library for reading. It is for sale through the Whitecourt and Area Heritage Society at the Forestry Interpretive Centre.

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Pete and Larry had not seen each other in many years. Now they had a long talk trying to fill in the gap of those years by telling about their lives. Finally Pete invited Larry to visit him in his new apartment. "I got a wife and three kids and I'd love to have you visit us."

"Great. Where do you live?"

"Here's the address. And there's plenty of parking behind the apartment. Park and come around to the front door, kick it open with your foot, go to the elevator and press the button with your left elbow, then enter! When you reach the sixth floor, go down the hall until you see my name on the door. Then press the doorbell with your right elbow and I'll let you in."

"Good. But tell me... what is all this business of kicking the front door open, then pressing elevator buttons with my right, then my left elbow?"

"Surely, you're not coming empty-handed."

### School Daze

The teacher said; "Devin, this is the fifth day this week you've had to stay after school. What have you to say for yourself?"

"Thank God it's Friday", said Devin.

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 BURTON

(Continued from page 19)

the title company that helped collate the final loan documents. The title company could slip an extra charge onto the customer's initial loan balance, and then book a credit for that amount to serve as the customer's first payment. The best part was that this sly arrangement also allowed loan officers to promise mortgage applicants that Ameriquest would make their first payment for "free."

Once Paules started taking shortcuts and playing around in what Ameriquest workers called the "gray area," it was hard not to go further. "An inch becomes a yard," he recalled. "And a yard becomes ten thousand yards real quick." Many of the tactics that Ameriquest employees used spread informally, through back channels and over break room bull sessions. Simply by hinting that top-performing Ameriquest branches were cutting corners to post big production numbers, Paules could nudge his underlings into employing a bit of their own derring-do to bring in loans. If somebody wasn't figuring it out for themselves, he paired them with an experienced coworker who could demonstrate the tricks of the trade.

For those who'd already become proficient at these sleights of hand, he used various incentives to encourage them to push their production ever higher, including one that he'd learned at his first management seminar with the company: the side wager. Paules approached two of his salesmen with a proposition. Like Paules, they were young and wild. They liked to party. He promised the pair that if they could top their previous monthly bests, he'd stay after hours with them on the last business day of the month and host a private party for them—complete with a stripper. The pair won the bet, and their party. The next month, Paules increased the stakes. If the two salesmen could once again set personal records, he'd hire two strippers. Again, the salesmen beat their goal and Paules rewarded them—and himself—with an alcohol-fueled celebration in the office that didn't let up until early the next morning.

The branch was performing so well, many months it outdid all of Ameriquest's other Pennsylvania locations combined. Paules earned \$170,000 in his first eight months at Ameriquest, more than he'd pocketed in four years at American General. After fourteen months as a branch manager, Paules was promoted to area manager. He was now overseeing his old branch and five others in the state. He hadn't made it to his thirtieth birthday yet, and he had six branch managers, forty loan officers, and various support staff reporting to him.

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Higher up the line, Ameriquest's senior management put policies in place that encouraged managers to prod their employees to squeeze as much profit out of borrowers as possible, even those who had solid credit histories. The company awarded bonuses to area managers, Paules said, if more than 80 percent of the loans produced under their supervision included a "prepayment penalty"—a nasty surprise tucked away in loan contracts that could cost borrowers thousands of dollars if they tried to refinance and get away from Ameriquest. Hitting that target, he said, could put another \$5,000 a month in his pocket.

Management also controlled employees by keeping count of just about everything they did. It counted the number of loans made each month by every branch and every loan officer, tracked how much revenue the sales reps had built into the deals, even noted how many phone calls reps were making in any given time span. The company's computer system allowed senior executives to monitor loan officers' telephone usage. It wasn't unusual for Paules to pick up the phone and find his regional manager on the other end of the line, demanding to know why a particular loan officer had only made, say, eight sales calls in the past hour. Paules's job was to go out and let the salesman know he better get himself into gear.

(Continued on page 27)



(Continued from page 18)

seem to be an asset in moving world political developments in the right direction. The nuts and bolts of how to truly empower individuals, at the national and then higher levels can be found at [www.cesj.org](http://www.cesj.org).

The individual is where the divine spark reflects from, and the more a system becomes overly centralized, the further it moves from this irreplaceable necessary ingredient for a relatively peaceful transition to a peaceful future. Only

a system which maximizes individual empowerment is sustainable, or for that matter would be accepted over time by the great majority of the people. The human urge to freedom could be described as a long-term survival instinct.

“Be who you are and say what you feel, because those who mind don’t matter and those who matter don’t mind.”  
- Ted Geisel (Dr. Seuss)

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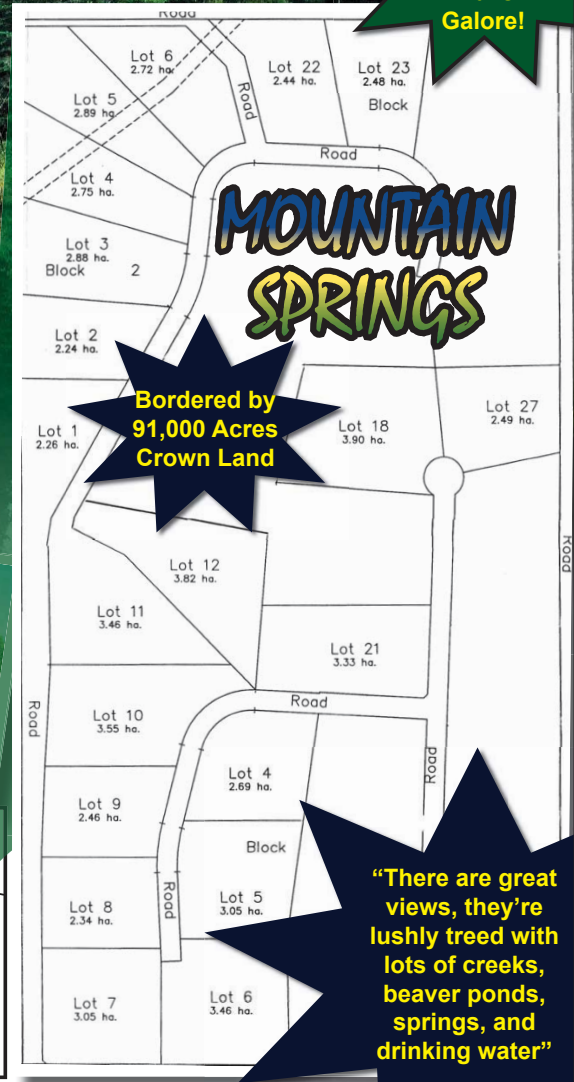
Mountain Springs is a new subdivision of 17 properties ranging from 5.5—9.5 acres located just minutes from downtown Whitecourt on East Mountain Road. The wooded lots border 91,000 acres of crown land and thousands of kilometers of hiking, snowmobile, and ATV trails.

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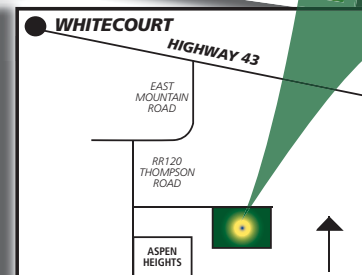
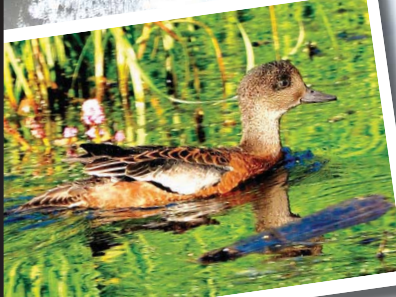
“I would say this is perfect for young families that want to raise their children in nature,” said Rennie Sr. “As someone who lived for 34 years on an acreage, I know that children raised in nature are more independent, in tune with the land, and have the wilderness as their playground.”

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6. Beef & Mushroom .....	21.99	24.99	<i>Pepperoni, Ground Beef, Onions, Cooked Tomatoes, Banana Peppers &amp; Cheddar.</i>	
7. Beef & Onion .....	21.99	24.99	20. Super Cheese .....	26.99 29.99
8. Ham & Pineapple .....	21.99	24.99	<i>Mozzarella, Feta, Cheddar &amp; Parmesan.</i>	
9. Ham & Mushroom .....	21.99	24.99	21. Donair Pizza .....	26.99 29.99
10. Pepperoni & Mushroom .....	21.99	24.99	<i>Donair Meat, Onion, Fresh Tomato, Lettuce &amp; Donair Sauce.</i>	
11. Pepperoni, Mushroom & Green Pepper ..	22.99	26.99	22. Taco .....	26.99 29.99
12. Ham, Mushroom & Pineapple .....	22.99	26.99	<i>Cajun Ground Beef, Fresh Tomatoes, Cheddar, Olives &amp; Lettuce.</i>	
13. Pepperoni, Mushroom & Bacon .....	22.99	26.99	23. Cook's Special #1 .....	26.99 29.99
14. Pepperoni, Mushroom & Onion .....	22.99	26.99	<i>Salsa, Pepperoni, Italian Sausage, Chicken, Cooked Tomatoes &amp; Cheddar.</i>	
15. Italian Sausage, Mushroom & Onion .....	22.99	26.99	24. Cook's Special #2 .....	26.99 29.99
16. Vegetarian .....	26.99	29.99	<i>Pepperoni, Ham, Bacon, Italian Sausage &amp; Cheddar.</i>	
<i>Mushroom, Onion, Green Pepper, Olives, Pineapple &amp; Fresh Tomatoes.</i>			25. Ranch House Deluxe .....	26.99 29.99
			<i>Ranch, Chicken, Onion, Cooked Tomatoes, Bacon &amp; Cheddar.</i>	
			26. Baron's Beast .....	29.99 33.99
			<i>Loaded with Pepperoni, Ham, Onion, Mushroom, Bacon, Pineapple, Green Pepper &amp; Olives.</i>	

*Dipping Sauce: Hot, Ranch, Donair & Pizza Sauce*

(Continued from page 24)

Paules generally didn't find too much cause to yell at the people who worked under him—they were fun to party with and they were making him lots of money. But the pressure got to him a few months into his tenure as area manager. He was demanding more and more volume from his sales corps. Near the end of one month, his branch managers assured him that he could expect big numbers for the month. Paules reported the projections up the chain of command. When things shook out, though, production for the six branches was far below what he'd predicted. His regional manager berated him. In turn, Paules summoned all of his branch managers to a conference call and screamed at them like he never had before. His face grew a deeper shade of purple with each expletive he spat out. "Get out of your f\*\*\*\*\* glass offices and get out on the f\*\*\*\*\* floor with your f\*\*\*\*\* people!" If their salespeople didn't start producing, he told the managers, the solution was simple: get rid of them and hire someone else. If the loan officers couldn't close loans, the branch managers needed to step in and do it for them. Paules later calculated that he'd set a personal record: he'd used various forms of "the f-word" perhaps five hundred times in the fifteen to twenty minutes he was on the phone. Only later did one of his managers confess: Paules had been pushing them so

hard that they'd been afraid to tell him the truth, and instead had given him rosy projections for how loan volume was shaping up for the month. They thought they could always find some trick to catch up.

Travis Paules eventually rose to vice president at Ameriquest. After he left the company, he experienced a

religious awakening that, he said, prompted him to give us his carousing and "wickedness." He wrote two books and began looking for publishers. The first one was an autobiographical novel—the main character is named "Trevor Palmer"—that he titled *Whiteout*, an allusion to Ameriquest's tradition of altering and fabricating borrowers' paperwork. The sec-

ond manuscript was a memoir of his spiritual journey. He titled it 180.

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"Which one?" Peter replied.

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(Continued from page 12)

“Ever since veterans of the guerrilla war against apartheid Rhodesia violently seized white-owned farms in Zimbabwe, the country’s president, Robert Mugabe, has been demonized by politicians, human rights organizations and the media in the West. . . .”

“I’m going to argue that the basis for Mugabe’s demonization is the desire of Western powers to change the economic and land redistribution policies Mugabe’s government has pursued; . . . and that the ultimate aim of regime change is to replace Mugabe with someone who can be counted on to reliably look after Western interests, and particularly British investments, in Zimbabwe.”

Timothy Kalyegira concurred in this theory, observing: “A former undercover operative John Perkins recalled events that are strikingly familiar to what we see in Zimbabwe today: “[In] 1951...Iran rebelled against a British oil company that was exploiting Iranian natural resources and its people...An outraged England sought the help of her...ally, the United States...Washington dispatched CIA agent Kermit Roosevelt...to organize a series of . . .violent demonstrations, which created the impression that [Iranian Prime Minister] Mossadegh was both unpopular and inept. (*Confessions Of An Economic Hit Man*, Ebury Press, 2005, page 18) Clearly, Mugabe’s capital crime was to displace White privilege in Zimbabwe and personally stand up to the White establishment in London and Washington.”

“This is not to condone any atrocities of which the Mugabe government stands accused, or to overlook the fact that breaking up the white-owned farms and delivering them to unskilled workers was a disaster for the economy. The original black workforce did have the necessary skills, and if the farms had been transferred to cooperatives owned by them, little harm would have been done to the economy.”

“The narrow issue considered here is whether the Zimbabwe hyperinflation was the result of the government printing money to fund its budget. In fact, the government was printing money to buy the foreign currency needed to pay debts owed in a foreign currency, something that subjected it to the whims of speculators.”

### The U.S. Is Not Zimbabwe

Even if Zimbabwe’s hyperinflation was the result of currency manipulation rather than exploitation by corrupt politicians, couldn’t the same thing happen to the U.S. dollar?

The answer is, not likely. The U.S. does not owe debts in a foreign currency over which it has no control. It can issue bonds payable in its own currency.

Today that currency is issued by the Federal Reserve, which is privately owned by a consortium of banks; but the Fed has been at least semi-captive ever since the 1960s, disgorging its profits to the Treasury. Its website states, “Federal Reserve Banks are not . . . operated for a profit, and each year they return to the U.S. Treasury all earnings in excess of Federal Reserve operating and other expenses.” The Federal Reserve Act provides that it can be modified or rescinded at any time, so Congress retains ultimate control.

Randall Wray, Professor of Economics at the University of Missouri-Kansas City, writes that “involuntary default is, literally, impossible for a sovereign government.”

The U.S. does not have to rely on foreign investors even to buy its bonds. If the investors are not interested, the central bank can buy the bonds. That is, in fact, what the Fed’s second round of quantitative easing is all about: issuing \$600 billion for the purchase of long-term

(Continued on page 29)

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(Continued from page 28)  
government bonds.

Unlike Zimbabwe, which had to have U.S. dollars to pay its debt to the IMF, the U.S. can easily get the currency it needs without being beholden to anyone. It can print the dollars, or borrow from the Fed which prints them.

But wouldn't that dilute the value of the currency?

No, says Cullen Roche, because swapping dollars for bonds does not change the size of the money supply. A dollar bill and a dollar bond are essentially the same thing. One bears interest and is a little less liquid than the other, but both are obligations good for a dollar's worth of goods or services in the economy. If the bondholders had wanted cash, they could have cashed out the bonds themselves. They don't have any more money to spend, or any more incentive to spend it, when they've been cashed out by the government than when they were holding bonds.

Moreover, adding money to the money supply cannot hurt the economy when the money supply is shrinking, as it is now. Most money today consists simply of bank credit, and bank credit is shrinking because banks are deleveraging. Bad debts are wiping out capital, which wipes out lending capacity. QE2 is just an attempt to fill the empty liquidity pitcher back up — and a rather feeble attempt at that. Financial commentator Charles Hugh Smith estimates that the economy now faces \$15 trillion in writedowns in collateral and credit, based on projections from the latest *Fed Flow of Funds* (September 17, 2010). Based on his projections, it might be argued that the Fed could print enough money to refinance the entire federal debt without creating price inflation. (The current inflation in commodity prices is due to other factors, as was discussed in an earlier article, here.)

Dean Baker, co-director of the Center for Economic and Policy Research in Washington, wrote recently concerning the federal deficit: "There is no reason that the Fed can't just buy this debt (as it is largely doing) and hold it indefinitely. If the Fed holds the debt, there is no interest burden for future taxpayers. The Fed refunds its interest earnings to the Treasury every year. Last year the Fed refunded almost \$80 billion in interest to the Treasury, nearly 40 percent of the country's net interest burden. And the Fed has other tools to ensure that the expansion of the monetary base required to purchase the debt does not lead to inflation."

"This means that the country really has no near-term or even mid-term deficit problem. The current deficit is a positive. In fact, if it were larger we would have more jobs and growth. Furthermore, there is no reason that the debt being accumulated at present should pose any interest burden on future generations. In this vein, it is worth noting that Japan's central bank holds debt amounting to almost 100 percent of that country's GDP. *As a result, Japan's interest burden is considerably smaller than the United States's, even though Japan's debt is almost four times as large relative to the size of its economy.*" [Emphasis added.]

Although Japan's relative debt is almost four times as large as ours and its central bank holds enough to equal nearly 100% of its GDP, investors are not fleeing the yen or driving the economy into hyperinflation. In fact Japan still can't pull itself out of DEFLATION, despite massive quantitative easing. The country still has willing trading partners and is still the third largest economy in the world, an impressive feat for a small island.

If the Fed were to follow the lead of Japan and hold federal debt equal to the country's gross domestic product, the Fed would be holding \$14.75 trillion in federal  
*(Continued on page 30)*

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(Continued from page 29)

securities, enough to refinance the ENTIRE U.S. federal debt of \$13.8 trillion virtually interest-free.

The federal debt hasn't been paid off since the 1830s under President Andrew Jackson. It is just rolled over from year to year. An interest-free debt rolled over indefinitely is the functional equivalent of the government issuing money itself.

Andrew Jackson would have said the government SHOULD be issuing the money itself, rather than borrowing from banks that issue it. If Congress gave itself the right under the Constitution to issue money, he said, "it was conferred to be exercised by themselves, and not to be transferred to a corporation."

Indeed, that may be why the U.S. dollar has been going UP since QE2 was initiated, while the Euro has been going DOWN. EU governments are doing what the inflation hawks want them to do: cut back on services, privatize their pension money, and otherwise engage in austerity measures to balance their budgets. The effect has been to depress their economies and throw them deeper and deeper into debt, with nowhere to get the extra cash needed to pay the expanding debt and interest burden.

The U.S. and Japan are exploring another model: allowing their currencies to expand to meet the needs of their economies. This was, in fact, the original money system of the American colonists. It was revived by Abraham Lincoln to avoid a crippling war debt, after which it was dubbed the "Greenback solution."

*Ellen Brown is an attorney and the author of eleven books, including Web of Debt: The Shocking Truth About Our Money System and How We Can Break Free. Her websites are webofdebt.com and ellenbrown.com.*

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"That's great! And what was the name of the clinic?"

Fred went blank. He thought and thought, but for the life of him he couldn't remember.

Then a smile broke across his face and he asked, "What do you call

that flower with the long stem and thorns?"

"You mean a rose?"

"Yes, that's it!" He turned to his wife, "Rose, what was the name of that memory clinic?"

---

### VOCABULARY

- 1) over a door
- 2) fruit
- 3) on the shore

---

### SPELLING QUIZ

- a) weasel
- b) traipse
- c) finagle

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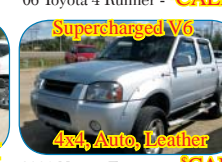
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