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See Page 11

COMMUNITY Advisor

Includes News
Missing from
Mainstream
Media

February 2017 — VOL. 15 NO. 2

www.CommunityAdvisor.NET

CIRC. 3,250



EAGLE RIVER CASINO
& Travel Plaza
Poker
Tournament



SEE PAGE 6

Above, 60 year old Doug Bower left, and 10 year old Madison Le participate in this year's Taekwondo event. The taekwondo legacy Jim Rennie Sr. left Whitecourt is simply amazing in how this small town ranks high worldwide for the sport.

\$390,000 Study?

- Did downtown revitalization dollars go to consultants - again - p. 5
- New Canadian book exposes Trudeau's elitist agenda - p. 10
- How to cut infrastructure spending in half - p. 21

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5 for
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details on our
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Fort Assiniboine Honors Her Pioneers at Jubilee Celebration June 9, 1955

June 9th was a memorable day at Fort Assiniboine. It was our Jubilee celebration to honor the old timers who had been in the province since 1905 and before. The Home and School Association and a specially chosen committee of various local organizations undertook the big task of planning a program to justify the closing of this day of days for sharing the privilege of belonging and rejoicing as citizens of Alberta.

(Continued on page 16)



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New Years 1952. At the Donovan home. Left to right: Lorraine, Joe, Emma Donovan, Martha, Howard, Susan English, Dianne Donovan

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What's Up in Whitecourt

Lunch & Learn

February 3
Friday 12:00 noon to 1:30pm
Coping with Stress
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The 11 O’Clock Number: Life Is A Musical

Feb 5, 7:30 AM - 9:30 PM
Join the Whitecourt & Woodlands Performing Arts Society as we host the picks of the Edmonton Fringe’s showing of Life Is A Musical!
More details to come in 2017....
Registration is required through online registration or by calling the Allan & Jean Millar Centre at 780-778-3637 ext. 0.

Good Food Box Registration Deadline

Feb 8 Deadline
The Whitecourt Good Food Box is a non-profit program for families and individuals who want to purchase quality, fresh produce at a low price of \$20 per box.

Registration is required by the second Wednesday of each month through online registration or by calling the Allan & Jean Millar Centre at 780-778-3637 ext

Council Meeting

Feb 13 - 7:00 PM - 8:30 PM
Whitecourt Town Council’s Regular Meetings are scheduled on the second and fourth Monday of the month at 7:00 p.m. at the Forest Interpretive Centre (3002 33 Street). Members of the public are encouraged to attend.

Great Canadian 150

Feb 17 - 2/19/2017
Family Snowmobile Rally
Join the Whitecourt Trailblazers in celebrating Canada’s 150th birthday at a 3-day snowmobile event. Google for details

Family Day Winter Carnival

Feb 20, All day
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Council Update

The Town (taxpayers) of Whitecourt awarded almost \$30,000 as part of the 2017 Family & Community Support Services (FCSS) grant program. Seven local organizations were allocated funds to assist with the provision of social programs that are preventative in nature to the community.

- \$1,150 to the Team for Success – Mixed Music Program;
- \$1,350 to the Baptist Church for Mental Health Presentations;
- \$2,500 to the Whitecourt District Pre-School for program equipment and developmental toys;
- \$2,910 to the Whitecourt Pregnancy Support Centre for the National Conference for Program Volunteers;
- \$2,520 to the POWER Group for the WhyTry Training and Program Delivery;
- \$4,425 to Lorne’s Blanket for operations; and
- \$14,900 to the Community Lunch Box for operations and volunteer recognition.

The Town of Whitecourt will be forwarding a letter to Ledcor regarding the level of service provided along Highway 43 and 32 in the Whitecourt area. Based on complaints and comments received from the travelling public, the level of service provided in the Whitecourt area is not comparable to that of highways in other regions, and the municipality is urging Ledcor to enhance maintenance in order to keep the highways safe for travel.

Whitecourt has adopted the 2017 Economic Development Strategic Plan. The plan will build upon the successes of 2016 which focused on making sure our community was investment ready, and throughout 2017 projects and initiatives will focus on marketing our area to potential investors. A copy of the department’s strategic plan can be found online at www.whitecourt.ca.

**Top 5 Reasons to Advertise in the
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“Democracy is the worst form of government, except for all the others.”

— Winston S. Churchill

Democracy cannot succeed unless those who express their choice are prepared to choose wisely. The real safeguard of democracy, therefore, is education.

— Franklin D. Roosevelt

Town consulting spending out of line?

Say it ain't so Joe. In the continuing saga of downtown revitalization, a main complaint put forward by the merchants was that considerable sums had been spent on consultants for downtown studies, with little or no co-commitment actions. There was a downtown study around 2008, and another one in 2011, the latter costing either \$40,000 or \$50,000 dollars, depending on the source. The view from the downtown was that the money would be better spent in town, on real world results, rather than out of town consultants.



The 2011 study advocated some quick wins, and had a report card at the back with such things as 'in progress' and 'completed'. The downtown highway signage was prominently featured there, along with other downtown suggestions that were not implemented.

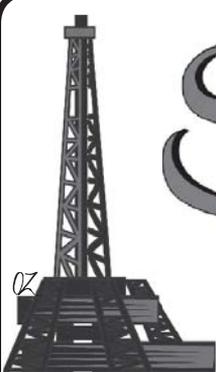
Now, there is reason to believe the Town has recently spent \$390,000 more on studies for the downtown and Highway 43 corridor. This information was received too late to get confirmation by the Town administration. However, I did ask the help of a Town councillor in getting
(Continued on page 7)

COMMUNITY
Advisor

Publisher: Dan Parker
 Computers: Robert Miranda

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

4907 52 Ave. Box 294
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 Circulation: 3,250
 Published Monthly



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(Continued from page 5)

the amount confirmed second hand. To be honest, I am still having a hard time believing the amount.

Regardless of the cost of the additional study, in these slow times, would it not have been better to actually implement more of the unfulfilled ideas from the 2011 study. Local companies could have supplied the construction materials, local people could have been employed, a struggling downtown could have been helped.

There is some consistency here I guess. Previously, downtown merchants had asked for directional signage on the highway in return for paying higher taxes caused by increased assessments (despite a 0% increase in the mill rate) and contributing tens of thousands of dollars to Town coffers for somewhat unjust parking surcharges.

Outside of one official, the Town initially responded by largely ignoring the signage request and instead pushed the idea that the downtown pay *more* taxes, in the form of a Business Improvement Association (BIA). For the BIA push, experts came out and explained the Edmonton experience. During a break I asked how this scaled down for smaller centers and was given the examples of Medicine Hat and Lethbridge. I had to google on my own to find a Brooks BIA that was somewhat relevant to the Whitecourt experience given that Brooks is only about 30% bigger than this town.

In the final analysis, a BIA would make sense for the future of Whitecourt's downtown in my opinion. But still, why bring this forward at this time after a request for help with directional signage on the highway?

It is quite natural that some in the Town resent the criticism on not doing much in response to the 2008 and 2011 studies. And to be fair, there is now finally something in the town budget to put up highway signage promoting the downtown, a 'quick win' item 6 years later.

However, the original proponent of getting downtown revitalization rebooted, Sandi Bilau of Whitecourt Workwear and Ladies Boutique, has now stepped back from the effort. The reason was the way the Town, and then the Chamber of Commerce, handled her efforts to first get the signage project going and then to start a downtown organization that was grassroots based. As someone who was asked to help with the project, I can empathize. The Town has made some progress in how it responds to criticism since the fiasco over the Multi-Use location, but there is still a ways to go.

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Oil & Gas activity on upswing

Submitted - Canadian drilling activity appears to be getting off to a strong start in 2017. An additional 110 oil and gas rigs were put to work last week, bringing the total amount of drilling to levels not seen in almost two years.

Speculation that the incoming U.S. administration will impose a tax on imports – including imported oil – as it reforms corporate taxes has died down somewhat, following recent comments from Donald Trump. On January 16, the Wall Street Journal reported that the President-elect had described the corporate border tax as “a bad deal” and “too complicated” in a recent interview.

While the supply cuts announced by OPEC and some non-OPEC countries in late 2016 did not take effect until January 1 of this year, lower output from Saudi Arabia, in particular, helped to bring the cartel’s production down by a total of 320,000 barrels per day in December. Coupled with slightly lower U.S. output of crude oil and liquid fuels, month on month, in both December and January, total global supply appears to be rapidly approaching parity with demand.

It should be noted that, while total U.S. output has fallen over the past 12 months, the U.S. Energy Information Administration is calling for it to pick up markedly in the next two years on higher shale production (chart 1). Therefore, despite flat global output outside of the U.S., the extent to which the major OPEC and non-OPEC producers – such as Saudi Arabia, Russia and Iraq – live up to their agreed cuts in the first half of 2017 is likely to be key to the overall price outlook.

2017 is getting off to a booming start for Canadian oil and gas producers, at least by recent historical standards. For the week ending January 13, there were 315 oil- and gas-directed rigs nationwide, a level last seen in late February 2015. By province, Alberta accounted for 70% of all Canadian drilling, with 220 active rigs; Saskatchewan had 53, while British Columbia had 29. Oil-directed rigs accounted for 54% of the total, with 170 at work nationwide.

In its most recent Oil Market Report, the International Energy Agency calls for Canada’s oil production to climb 170,000 barrels per day this year, following meagre gains of just 30,000 barrels per day in 2016 (albeit in part due to wildfires).

2017 is getting off to a fairly good start from the perspective of North American oil producers, even if there is some uncertainty around the effects of upcoming U.S. tax policy reform. In the near term, market rebalancing and price movements are likely to depend on the degree to which major OPEC and non-OPEC countries, especially Saudi Arabia, Russia and Iraq, live up to the output cuts agreed at the end of last year.



Whitecourt & District Public Library 780-778-2900

Sundays - Open 12 - 4, Computer Basics @ 1 to 3 Feb 5, Adult Book Club @ 2 pm Feb 12, Adult Art Therapy @ 1 to 3 Feb 26. Closed Feb 19th.

Mondays - Toddler Time @ 10:30, Genealogy @ 6:30 Feb 6th and 13th. Parent Support Group @ 6:30 Feb 27th. Closed Feb 20th.

Tuesdays - Weekday Storytime @ 2 pm, ESL @ 3:30 except for 28th, Sassy Stitches @ 6:30, Computer courses @ 6:30 - call for details.

Wednesdays - Weekday Storytime @ 10:30, Computer courses @ 6 pm - call for details.

Thursdays - ESL 6:30 except for 16th, My Baby & Me @ 9:30 am Feb 2nd and 9th, Computer courses Feb 2nd and 9th - call for details, Teen Night @ 7 to 8 Feb 16th, Teen Movie Night @ 6 to 8 pm Feb 23rd.

Fridays - Senior’s Program @ 2 pm Feb 17th

Saturdays - Saturday Storytime @ 10:30, Saturday Afternoon Movie @ 1 pm, Photography Class @ 1 to 5 Feb 11th. Closed on Feb 18th



Skihill receives \$21,150 from Eastlink partnership

Eastlink representatives were on hand to present a cheque in the amount of \$21,150 to the team at Eastlink Park this past Saturday. Much of the team is comprised of volunteers who are helping create healthy outdoor fun for adults and kids alike.

Julie Benoit, Sales and Marketing Manager at East-

link stated “We are so thankful to the people of Whitecourt for making this contribution possible. It makes us really proud to be part of this community.”

Woodlands mayor Jim Rennie and Whitecourt deputy mayor Paul Chauvet were also on hand to briefly comment on the positive impact of the ski hill on our community. An uncharitable thought crossed this writer’s mind that all Canadian political speeches should be given outside, by lightly dressed politicians, in -30 wind chill.

MONTHLY QUIZ SPELLING

- 1.) Intensely sweet; “sak a rin”
- 2) Sedative; “dee pres ent”
- 3) Not of one’s own country; “for in”

VOCABULARY

- 1.) Inapposite: not opposing, not suitable, not religious, not accusing
- 2) Indicia would be found: on a used envelope, in a sermon, in the heavens, in handwriting
- 3) Ineluctable: not electable, dark, unavoidable, unlucky

WORD JUMBLE

- 1.) *TYPI*
- 2.) *THELY*
- 3.) *CROUNC*
- 4.) *LOKEEHY*

See page 23 for answers

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Beyond Banksters: Resisting the New Feudalism

By Ed Finn

Joyce Nelson's *Beyond Banksters* is an eye opening, must-read exposé of a ravenous financial system.

Over the course of my 70-plus years as a journalist, I've reviewed hundreds of books, many of them informative and educational. But Joyce Nelson's *Beyond Banksters*, which I've just finished reading, is not only the most enlightening book I've ever reviewed, but by far the most challenging.

It's not that it's difficult to read. Far from it. Joyce is renowned for both the clarity of her prose and for her meticulous research, both of which are on display in this, her latest blockbuster. The challenge it poses to a prospective reviewer is that its succinct 164 pages are jam-packed with vital facts, figures, insights and revelations.

Author Gordon Laxer calls the book "a hard-hitting, well-researched, fast-paced exposure of the usually hidden world of Canadian and international banks." Former federal cabinet minister Paul Hellyer says "it sheds new light on what is really going on in the financial world." Author John Stauber lauds Joyce for exposing "the hidden-in plain-view takeover of Canada by a global élite and their banksters – a wakeup call that reads like a spy thriller...but is a reality that politicians and mainstream media spin and hide." Joel Bakan, a law professor at the University of British Columbia, says *Beyond Banksters* is "a powerful and chilling investigation into an emerging global oligarchy of banks and corporations," and that, "[w]ritten with wit and clarity, [it] is not only informative, but a pleasure to read." And Duncan Cameron, professor of political economy at Simon Fraser University, urges everyone concerned about corporate rule to "read *Beyond Banksters* and get your MP to read it."

I could attempt to encapsulate all or most of these insightful references in a traditional review, but I think it would be better to just provide my readers with salient passages from some of the 16 chapters.

Because of space limits, some of the excerpts are not in the same form or sequence as in the book, but they all factually reflect some of the highlights. So here goes:

Chapter 1

"One of the most important legal cases in Cana-
(Continued on page 11)

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Sun	Feb. 12	Fort McMurray Oil Barons	2:30P
Mon	Feb. 20	Lloydminster Bobcats	2:30P
Fri	Feb. 24	Drayton Valley Thunder	7:30P
Sat	Feb. 25	Spruce Grove Saints	7:30P
Sat	Mar. 4	Sherwood Park Crusaders	
Sun	Mar. 5	Fort McMurray Oil Barons	

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ALL ENTRIES WILL BE ENTERED IN THE DRAW TO Our 'Win a Laptop Contest'
 Draw will be made on December 15th, 2017

(Continued from page 10)

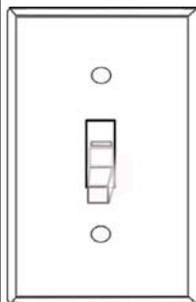
dian history is slowly inching its way towards trial. Launched by the Committee on Monetary and Economic Reform (COMER), the lawsuit would require the publicly-owned Bank of Canada to return to its pre-1974 practice of lending nearly interest-free money to federal, provincial, and (potentially) municipal governments for infrastructure and health care spending.

“Created during the Great Depression, the Bank of Canada funded a wide range of public infrastructure projects from 1938 to 1974, without our governments incurring debts to private lenders. Projects like the Trans-Canada Highway, the St. Lawrence Seaway, universities, hospitals, seaports and airports were all financed by interest-free loans from the Bank of Canada. In addition, universal Medicare, old age pensions, and tuition-free postsecondary education were all made possible by Bank of Canada funding.”

“But in 1974...the Bank of Canada stopped lending to federal and provincial governments, forcing them to borrow from private (banks) and foreign lenders at compound interest rates – resulting in huge deficits and debts ever since.”

(Continued on page 12)

Plugging into People Power



The alarm goes off, your feet hit the floor, and you flip the bathroom switch. You walk through the hallway into the kitchen, and turn on the lights. After filling the coffee pot or kettle, you plug it in, push start, and a few minutes later you have your morning brew. You grab the remote and turn on the morning news, while you unplug your phone charger. How many times a day do you use electricity? In the first few minutes of your day you flip on, plug in, turn on, and unplug from electricity without giving it a second thought. Apart from the click of a switch, the voice of an announcer on TV, or the noise of the appliances— electricity just quietly does its job.

These days electricity travels quietly from pole to pole through lines strung across rural Alberta. Thirty-two Rural Electrification Associations (REA) distribute electricity across hundreds of kilometres of line to over 41,000 members. Those REAs are part of a larger cooperative movement in Canada dating back to the 1840s that now includes over 9,000 co-ops in nearly every business sector imaginable.

When a co-op of any kind forms, it is exciting and people are involved. But, over time, it all becomes routine, similar to flipping on the light switch. There are the annual meetings with dry financials and bylaws to vote on. Years pass, the excitement wanes, and people go back to their busy lives. Alberta REAs have gone through the same ups and downs, but the REA distribution system has quietly hummed along providing reliable and cost effective power to rural residents.

Amidst that quiet reliability we noticed a worrisome trend. Some REA members don't know they are members. Others may be aware they are members, but they have no idea what the value is apart from being able to turn on lights and appliances at will.

We want to reverse that trend and you can help.

Check your power bill and see if your power is distributed by an REA. If it is, call your REA to validate your member information. Add the next Annual General Meeting to your calendar and plan to attend. Contact the director who is elected to represent your area. Get involved with keeping a locally owned business viable in your community.

Active members are the people power that keeps an REA going strong.

REA co-ops are owned by their members and governed by a Board of Directors elected from the membership. They rely heavily on member involvement. So we are taking to the newspaper, the radio, and social media to help spread the word. REAs are powerful co-ops with a history of energizing their members.

Your REA wants you to get plugged in to the power of your REA co-op.

Sponsored by the Alberta Federation of REAs Ltd.
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(Continued from page 11)

Chapter 2

“Unlike other developed countries in the G-7, Canada still has a publicly-owned central bank. That is why COMER launched its lawsuit: it is still possible to return the Bank of Canada to its original mandate.”

“The newly elected government of Justin Trudeau, however, seems intent on bypassing the COMER lawsuit by instituting an entirely different (partly private) bank for building infrastructure – one that will further indebt the country.”

Chapter 3

“In the globalized economy, giant investors expect to be able to pry open and seize the public assets of any country.... Over the past two decades, and increasingly since 2008, big investors like Bank of America, JP Morgan Chase, Goldman Sachs, and Morgan Stanley have been buying up and gaining control over what’s known as ‘the real economy’ – the already-built airports, seaports, roads, electricity production and transmission systems,

water and wastewater systems, utilities, etc. – across much of the developed world. These investments provide shareholders with increasingly long term, steady profits from tolls and rents that previously went to the public owners of the infrastructure.”

“The newly elected government of Justin Trudeau, however, seems intent on bypassing the COMER lawsuit by instituting an entirely different (partly private) bank for building infrastructure – one that will further indebt the country.”

“As Web of Debt author Ellen Brown warned in 2013, such a trend represents ‘a return to the feudal landlord economy of unearned profits from rent-seeking.’” (Editor’s note: the private banks essentially create the money to purchase these assets out of thin air in a process that Nobel Laureate economist Maurice Allais has compared to counterfeiting.)

Chapter 4

“Last August the Toronto Star reported that Justin Trudeau ‘spent part of the summer courting BlackRock, the world’s largest investment manager, a \$5 billion juggernaut with headquarters in New York. Trudeau hopes some of that worldwide torrent of money can be diverted towards infrastructure projects in Canada.’”

(Continued on page 14)

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(Continued from page 12)

“Dominic Barton, who has become Canada’s ‘new Economy Czar,’ has been appointed chair of the federal Advisory Council on Economic Growth. Barton is also the global managing director of consulting giant McKinsey & Co. His 14-member team on the Advisory Council includes Elyse Allan, vice-president of General Electric Canada; Brian Ferguson, president and CEO of Cenovus Energy Inc., and Christopher Ragan, research fellow of the C.D. Howe Institute.

“Barton’s plans reportedly include ‘enticing huge investors from here and abroad to pour cash into major infrastructure projects’ and ‘finding cash in places outside the public treasury and even beyond Canada’s borders.’”

Chapter 7

“The first years of the Great Recession can be characterized as a Great Race, with the banks and their supporters working mightily to spin the events on Wall Street in their own way, and others working just as feverishly to understand and explain what the hell had happened.”

“This Great Race was a classic example of what Naomi Klein’s bestseller *The Shock Doctrine* had delineated: how “disaster capital” works during chaos to seize the advantage.”

“Then, in late September 2011, an independent market trader named Alessio Rastani appeared on the BBC and bluntly told the host of the show, ‘Governments don’t rule the world. Goldman Sachs rules the world. We traders don’t really care that much how they are going to fix the economy. Our job is to make money from it.’”

Chapter 8

“Although the federal debt had reached \$581 billion by 2011, readers of *The Globe and Mail* were told on budget day that there were only three ways to reduce the debt: raise taxes, slash public programs, or sell off public assets. The possibility of borrowing from the government’s own Bank of Canada (as had been the practice prior to 1974) was overlooked once again.

“The loss of public memory has been brutal. As economist Michael Hudson recently recalled, ‘The private banks (since 1974) have had a huge lobbying power over governments.’ That lobbying power appar-

ently hasn’t diminished at all over the decades. The Justin Trudeau Liberals are now embracing trade deals like CETA and the TPP which, if ratified, will prevent banking and monetary reform – not just in Canada, but across the planet.”

Chapter 10

“The Canada-EU trade deal (CETA) will allow for dozens more corporate lawsuits to be filed each year against the Canadian government under its draconian investor state dispute settlement mechanism. The ISDS – first introduced in NAFTA – allows foreign multinational corporations to sue elected governments for laws or policies that they feel would decrease their future profits.”

“As of January 2015, there had been 37 known ISDS claims against Canada under NAFTA, with settled awards to corporations amounting to about US\$341 million. An additional \$65 million was spent in court costs and legal fees, and the federal government still faces over \$2.6 billion in pending claims.

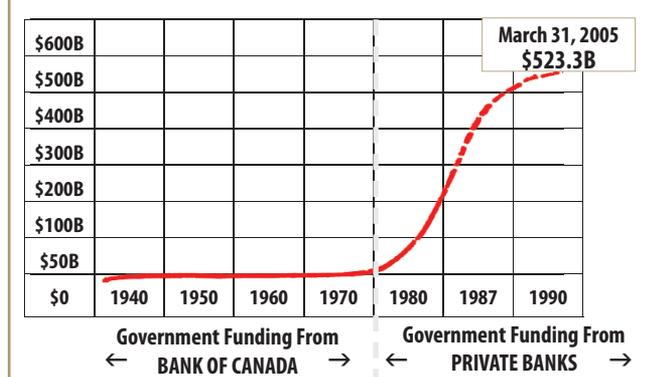
“CETA is an even worse deal because it prevents Canadian provinces and municipalities from favouring local contractors. So European companies will be allowed to bid for federal, provincial, and municipal procurement contracts worth more than \$100 billion a year – and could sue any government they think has discriminated against them. Legal experts predict that lawsuits over lost contracts will mushroom in Canada.”

Chapter 14

“Back in 2009, the Liberal Dalton McGuinty govern-
(Continued on page 15)

“Governments don’t rule the world. Goldman Sachs rules the world. We traders don’t really care that much how they are going to fix the economy. Our job is to make money from it.’”

National Debt - Public vs Private



(Continued from page 14)

ment of Ontario paid Goldman Sachs and CIBC World Markets \$200,000 to assess the value of the province’s Crown assets, including Hydro One’s 150,000 kilometres of transmission lines – one of the largest electricity transmission lines in North America.”

“The first IPO shares sell-off of Hydro One in November 2015 was handled by a banking syndicate that included RBC, ScotiaBank, TD Bank, Goldman Sachs, Barclays, and Credit Suisse Securities. Collectively, they made more than \$29 million handling that sale. A second offering of 72.4 million Hydro One shares was conducted by the same bankers in April 2016, upping their take to nearly \$60 million for the partial privatization.”

Chapter 15

“Praising the Trudeau Liberals for their support of the TransPacific Partnership, ScotiaBank CEO Brian Porter cautioned that infrastructure projects undertaken should be those that will create jobs.” Editor’s Note: Unfortunately this chapter also questions pipeline infrastructure, apparently without realizing the far more dangerous option of rail shipping has been proven to be the alternative.”

Chapter 16

“When the banks in Iceland collapsed and its economy went belly up in October 2008, ‘the Icelanders were in no mood to take a post-meltdown prescription from the same sources that had sickened them in the first place,’ Geoff Olson of *Common Grounds* reported. ‘They nationalized one bank, put three others into receivership, and instituted capital controls.’ Over the next seven years, they put 26 banksters behind bars, serving terms of two to five

years, for crimes including market manipulation, embezzlement, and breach of fiduciary duties.”

“Icelanders took to the streets in 2008, banging pots and pans, chanting ‘Bailouts no! Jail-ins yes!’ They refused to pay for the crimes and corruption of the bankers through tax increases and social program cuts. Instead, they insisted on the arrest and prosecution of dozens of bankers responsible for the financial collapse, forced their entire government to resign, and created a citizens’ committee tasked with writing a new constitution protecting the country from corporate greed – all the while actually expanding their social safety services.

“This is what should have happened in Canada and every other country devastated by voracious and irresponsible international banks and investment companies. One of the reasons it didn’t, apart from civil passivity, is that the story of the Icelanders’ revolt against their financial overlords went virtually unreported in the mainstream media.”

Most people outside Iceland didn’t get to learn about it, except through the social media.”

Beyond Banksters can be ordered directly from Watershed Sentinel Books or purchased at OZ Media.

“ [T]he story of the Icelanders’ revolt against their financial overlords went virtually unreported in the mainstream media.”

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(Continued from page 2)

The day began with a parade beginning in front of the Legion hail, where a flag had been raised. Four floats carrying old timers from 1905 to 1920, drawn by tractors, led, followed by Air Cadets, Wolf Cubs and gaily decorated bicycles, also cowgirls on horse back and other dressed-up pedestrians. After the parade the procession stopped in front of the Historical Cairn, where a group of students sang the "Alberta" song and honored guests were welcomed by Mr. E. Renton, who presented the badges with a few well chosen words. The scrolls will be sent later.

Names of those receiving scrolls:

Mr. H. Schulte
 Mrs. F Failing
 Mrs. C. Wiese
 Mrs. J. Fox
 Mr. and Mrs. F. Williams
 Mr. C. Evernden
 Mrs. George Thomson
 Mr. and Mrs. Art Robinson

Mr. and Mrs. J. Utas
 Mr. J. Machtemas
 Mr. and Mrs. George Meredith
 Mr. and Mrs. R. Kepke
 Mrs. E. Renton

Coffee and ice cream for the children was served at the curling rink after the crowd settled down for a picnic lunch.

Afterwards the door of the community hail was opened in order to let the public enter to view a most interesting exhibit of old time snapshots, relics, pictures and valuable keepsakes handed down through generations to our early settlers. It was astounding to see so many precious exhibits. For instance: a locket three hundred and seventy-five years old, a Russian samovar two hundred years old; a century old elaborate mantle-piece; a three hundred year old Ming China plate; some old Quebec sherbert glasses; a hundred year old quilt, a home made rolling pin over one hundred years old; and many other things too numerous to mention. Two antique chairs one hundred and fifty years old came from old Ontario.

(Continued on page 17)

(Continued from page 16)

The Clift-Culver exhibit of Indian relics, paintings, beadwork, buffalo horns, etc. deserves special mention. Collections of old coins, ammunition and watercolors were also on hand, beside a wide flat box with 4-H Club wheat in the shot blade. The splendid collection of snapshots and the series of larger photos of Old Edmonton were a worthwhile show and appreciated by all. Meanwhile it was made possible to examine the work of the students in their five class rooms, which gave testimony to the fact our teachers have instilled much valuable information into the children's minds and have done their year's work well.

Mr. Lindahl, of Westlock, made a generous contribution by the showing of the travel film of his trip to Europe. The Home and School sponsored the dance in the evening with Ament's orchestra supplying the music.

It was a great thrill to see some of the old timers ascend the platform to play some of their dance tunes. Mr. and Mrs. J. Utas, guests of honor, played the violin and piano. Mrs. S. Monson also made us step lively with her piano chords while Herman Blake and Ray Olson fiddled away to the enthusiastic response of the dancing couples, and Mr. and Mrs. Jiggs Carter also helped out with the violin and piano in their usual rhythmic style.

Mr. and Mrs. S. Monson received a prize for being the oldest couple present, while Mr. and Mrs. J. Utas were awarded as the older generation of the largest family.

Best dressed old fashioned couple on the dance floor were Mrs. Ted Dabels and Mr. C. Wiese. Honorable mention went to Mrs. Gladys Culver, Mrs. Geo. Meredith and Mr. Dawn Wallis.

A special thanks is rendered to all those who worked so hard to make this such a successful Alberta Jubilee Day, not forgetting the students who so willingly helped with the serving of the coffee during the day and lunch at midnight.

Three Trails Home; A History of Mayerthorpe and Districts is available at the Mayerthorpe Public Library. Please call (780) 786-2416 for more information. The local Whitecourt history books, **Sagitawah Saga - The Story of Whitecourt**, and, **Whitecourt, A History 1975 - 2010**, are available at the Whitecourt Public Library, Whitecourt and Area Heritage Society located at the Forestry Interpretive Centre, The Town of Whitecourt office and the Allan & Jean Millar Centre.

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Teacher: Millie, give me a sentence starting with “I”.

Millie: I is...

Teacher: No, Millie... Always say, “I am.”

Millie: All right... “I am the ninth letter of the alphabet.”

One friend says to another, “Did you know that the shortest sentence in the English language is ‘I am?’”

“Really?” replies the other. “What’s the longest sentence?”

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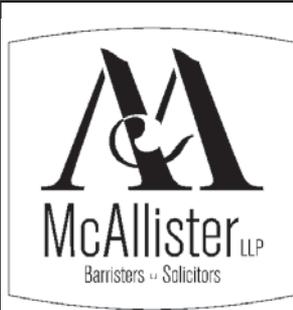
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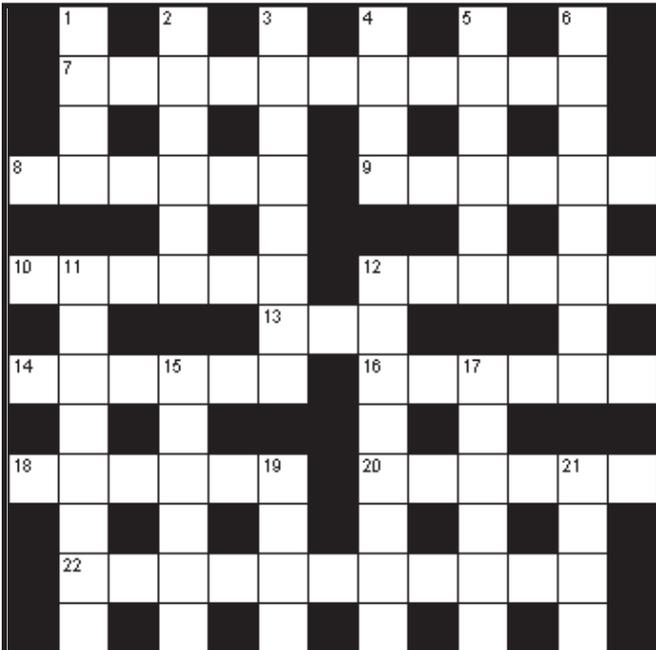
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- 9 Petition to a deity (6)
- 10 Deteriorate (6)
- 12 Cunning (6)
- 13 Atmosphere (3)
- 14 Robbery at sea (6)
- 16 Overindulgence (6)
- 18 Yearly (6)
- 20 Innate (6)
- 22 Star-gazers (11)

Down

- 1 Portent (4)
- 2 Archer's missiles (6)
- 3 Scottish New Year celebration (8)
- 4 Profound (4)
- 5 Capital of Canada (6)
- 6 Fire-resistant mineral (8)
- 11 Eastern (8)
- 12 One to whom money is owed (8)
- 15 Grown-ups (6)
- 17 It's built by a spider (6)
- 19 King of beasts (4)
- 21 Hazard (4)

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

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 R R Q D R X A A B W A K A E C S K
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 I L E T D T U V U T M I N C E N S
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- BLEND
- BOIL
- BRAISE
- BREAD
- BROWN
- CLARIFY
- COAT
- DICE
- FRY
- GLAZE
- GRIND
- JULIENNE
- MINCE
- POACH
- PUREE
- REDUCE
- ROAST
- SEAR
- SEASON
- SHRED
- SIMMER
- STEW
- STIR

How to Cut Infrastructure Costs in Half

by Ellen Brown

Editor's Note: Please see story on page 10 on how Canada could do the same, with less trouble, given we already have a publicly owned national bank. Instead Trudeau is leaning towards giving more billions to bankers, who literally create money out of thin air, to fix Canada's infrastructure.



Americans could save \$1 trillion over 10 years by financing infrastructure through publicly-owned banks like the one that has long been operating in North Dakota.

President Donald Trump has promised to rebuild America's airports, bridges, tunnels, roads and other infrastructure, something both Democrats and Republicans agree should be done. The country needs a full \$3 trillion in infrastructure over the next decade. The \$1 trillion plan revealed by Trump's economic advisers relies heavily on public-private partnerships, and private equity firms are lining up for these plumbing investments. In the typical private equity water deal, for example, higher user rates help the firms earn annual returns of anywhere from 8 to 18 percent – more even than a regular for-profit water company might expect. But the price tag can come as a rude surprise for local ratepayers.

Private equity investment now generates an average return of about 11.8% annually on a 10-year basis. For infrastructure investment, those profits are made on tolls and fees paid by the public. Even at simple interest, that puts the cost to the public of financing \$1 trillion in infrastructure projects at \$1.18 trillion, more than doubling the cost. Cities often make these desperate deals because they are heavily in debt and the arrangement can give them cash up front. But as a 2008 Government Accountability Office report warned, "there is no 'free' money in public-private partnerships." Local residents wind up picking up the tab.

There is a more cost-effective alternative. The conservative state of North Dakota is funding infrastructure through the state-owned Bank of North Dakota (BND)

(Continued on page 22)

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(Continued from page 21)

at 2% annually. In 2015, the North Dakota legislature established a BND Infrastructure Loan Fund program that made \$50 million in funds available to communities with a population of less than 2,000, and \$100 million available to communities with a population greater than 2,000. These loans have a 2% fixed interest rate and a term of up to 30 years. The proceeds can be used for the new construction of water and treatment plants, sewer and water lines, transportation infrastructure and other infrastructure needs to support new growth in a community.

If the Trump \$1 trillion infrastructure plan were funded at 2% over 10 years, the interest tab would come to only \$200 billion, nearly \$1 trillion less than the \$1.18 trillion expected by private equity investors. Not only could residents save \$1 trillion over 10 years on tolls and fees, but they could save on taxes, since the interest would return to the government, which owned the bank. In effect, the loans would be nearly interest-free to the government.

New Money for Local Economies

Legislators in cash-strapped communities are likely to object, "We can't afford to lend our revenues. We need them for our budget." But banks do not lend their deposits. They actually create new money in the form of bank credit when they make loans. That means borrowing from its own bank is not just interest-free to the local government but actually creates new money for the local economy.

As economists at the Bank of England acknowledged in a March 2014 report titled "Money Creation in the Modern Economy", the vast majority of the money

supply is now created by banks when they make loans. The authors wrote:

“Whenever a bank makes a loan, it simultaneously creates a matching deposit in the borrower’s bank account, thereby creating new money.”

The reality of how money is created today differs from the description found in some economics textbooks: Rather than banks receiving deposits when households save and then lending them out, bank lending creates deposits. . . . Whenever a bank makes a loan, it simultaneously creates a matching deposit in the borrower’s bank account, thereby creating new money. [Emphasis added.]

Money is not fixed and scarce. It is “elastic”: it is created when loans are made and extinguished when they are paid off. The BOE report said that private banks now create nearly 97 percent of the money supply in this way.

Richard Werner, Chair of International Banking at the University of Southampton in the UK, argues that to get much-needed new money into local economies, rather than borrowing from private investors who cannot create the money they lend, governments should borrow from banks, which create money in the form of

deposits when they make loans. And to get that money interest-free, a government should borrow from its own bank, which returns the interest to the government.

Besides North Dakota, many other states and cities are now exploring the public bank option. Feasibility studies done at both state and local levels show that small businesses, employment, low-cost student loans, affordable housing and greater economic stability will result from keeping local public dollars out of the global banking casinos and in the local community. Legislation

(Continued on page 23)

Crossword Answer

1	O	2	A	3	H	4	D	5	O	6	A			
7	M	A	R	I	O	N	E	T	T	E	S			
	E	R	G				E	T	B					
8	I	N	F	O	R	M		P	R	A	Y	E	R	
			W	A					W	S				
10	W	O	R	S	E	N		12	C	R	A	F	T	Y
	R						13	A	I	R			O	
14	P	I	R	A	C	Y		16	E	X	C	E	S	S
	E		D						D	O				
18	A	N	N	U	A	L		20	I	N	B	O	R	N
	T		L		I	T			W		I			
22	A	S	T	R	O	N	O	M	E	R	S			
	L		S		N		R		B		K			



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(Continued from page 22)

for public banks is actively being pursued in Washington State, Michigan, Arizona, Philadelphia, Santa Fe, and elsewhere. Phil Murphy, the front-running Democratic candidate for New Jersey governor, is basing his platform on a state-owned bank, which he says could fund much-needed infrastructure and other projects.

New Money for a Federal Infrastructure Program

What about funding a federal infrastructure program with interest-free money? Tim Canova, Professor of Law and Public Finance at Nova Southeastern University, argues that the Federal Reserve could capitalize a national infrastructure bank with money generated on its books as “quantitative easing.” (Canova calls it “qualitative easing” – central bank-generated money that actually gets into the real economy.) The Federal Reserve could purchase shares, whether as common stock, preferred stock or debt, either in a national infrastructure bank or in a system of state-owned banks that funded infrastructure in their states. This could be done, says Canova, without increasing taxes, adding to the federal debt or hyperinflating prices.

Another alternative was proposed in 2013 by US

Sen. Bernie Sanders and US Rep. Peter DeFazio. They called for a national infrastructure bank funded by the US Postal Service (which did provide basic banking services from 1911 to 1967). With post offices in nearly every community, the USPS has the physical infrastructure for a system of national public banks. In the Sanders/DeFazio plan, deposits would be invested in government securities used to finance infrastructure projects. Besides financing infrastructure without raising taxes, the plan could save the embattled USPS itself, while providing banking services for the one in four households that are unbanked or under-banked.

Reliance on costly private capital for financing public needs has limited municipal growth and reduced public services, while strapping future generations with unsustainable debt. By eliminating the unnecessary expense of turning public dollars into profits for private equity interests, publicly-owned banks can allow the public to retain ownership of its infrastructure while cutting costs nearly in half.

Videos to Educate on Money Available at OZ Media.

Money as Debt

Oh Canada, Our Bought and Sold Out Land

The Secret of OZ SPELLING QUIZ

- 1.) saccharine
- 2.) depressant
- 3.) foreign

VOCABULARY

- 1.) not suitable
- 2.) on a used envelope
- 3.) unavoidable

WORD JUMBLE

- 1.) PITY
- 2.) ETHYL
- 3.) CONCUR
- 4.) KEYHOLE

WORLD GEOGRAPHY

- 1) Upper Volta
- 2) Black Sea
- 3) Peru

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

Word Search Answer

Large Print Word Search Puzzles

Cooking 1 - Solution

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

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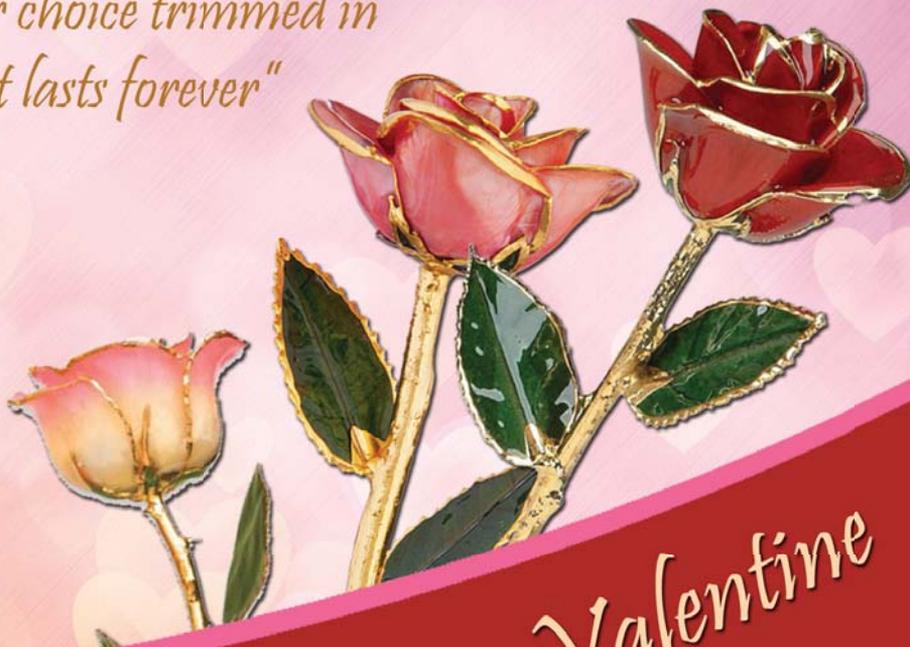
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