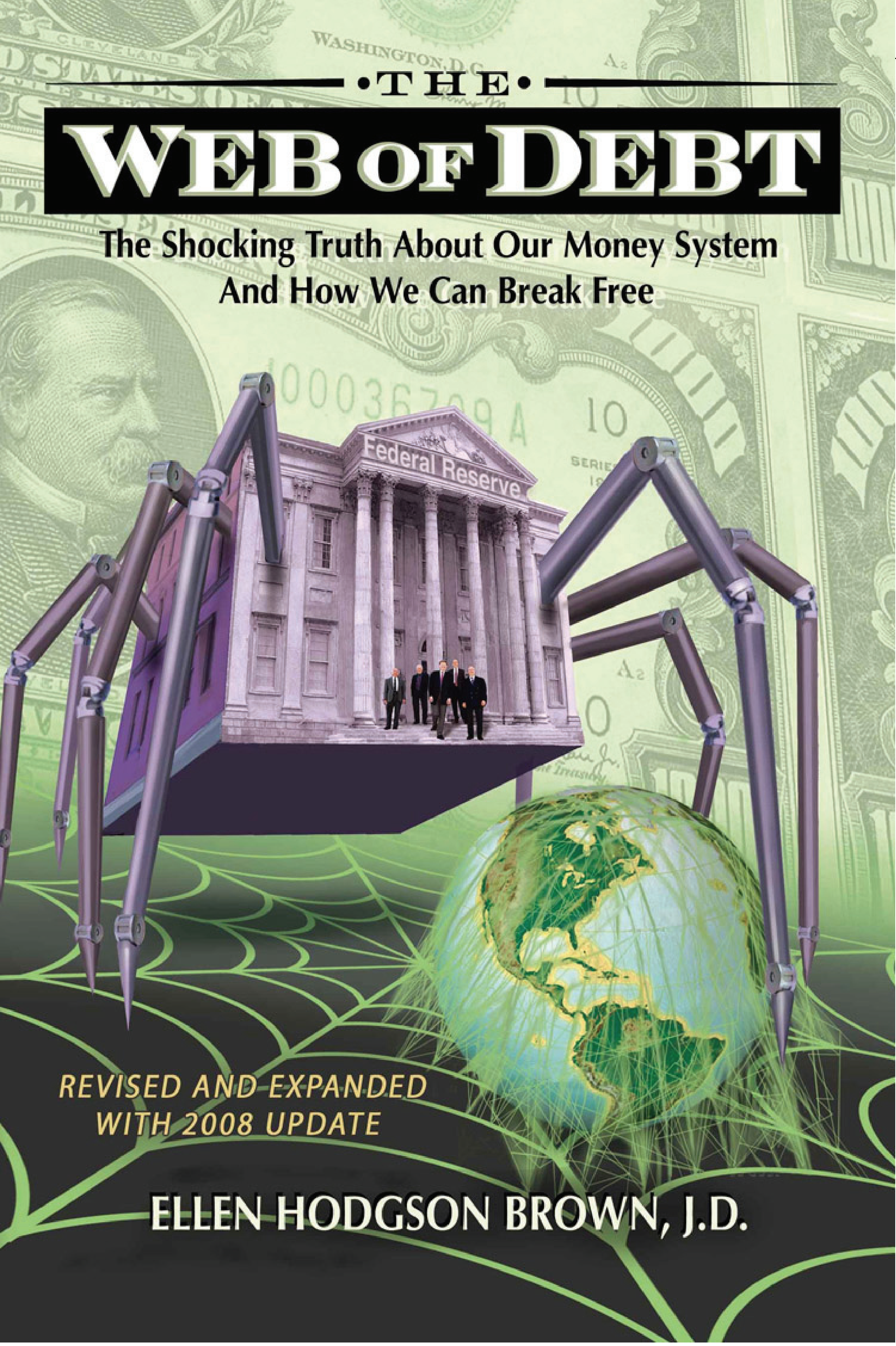
THE
WEB OF DEBT
The Shocking Truth About Our Money System
And How We Can Break Free
Federal Reserve
REVISED AND EXPANDED
WITH 2008 UPDATE
ELLEN HODGSON BROWN, J.D.

WEB OF DEBT

The Shocking Truth About Our Money System and How We Can Break Free

Third Edition

Revised and Expanded

ELLEN HODGSON BROWN, J.D.

Third Millennium Press
Baton Rouge, Louisiana

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AUTHOR'S NOTE
TO THIRD REVISED EDITION

Somebody once said works of art are never finished, just relinquished to the world. This research is a work in progress, begun when I was a law student in the 1970s but was limited to the material available in the library and in journals. With the explosion of information in the Internet Age, the missing pieces have fallen into place; but while I have been more than five years assembling them, I have still found errors, quotes that turned out to be apocryphal, and things needing to be updated. I have heavily footnoted my sources and quoted extensively, in hopes of aiding the next generation of researchers who might be inspired to carry on the pursuit.

In the half year since this book was first published in July 2007, the banking system has been fracturing rapidly, warranting this 2008 revision and postscript. While I was at it, I refined the prose, eliminated errors, and revised and expanded the solutions section concluding the book. For future updates, see webofdebt.com/articles.

Ellen Brown, February 2008

To my grandmother Ella Mae Hodgson,
who died in difficult circumstances
during the Great Depression;
and to my parents Al and Genny Hodgson,
who lived through it.

ACKNOWLEDGMENTS

This book has been heavily shaped by the feedback of many astute friends, who have puzzled over the concepts and helped me to make them easy to understand; and of a number of experts who have helped me to understand them myself. Georgia Wooldridge advised on structural design with an architect's eye. Bob Silverstein looked at the material with a sharp agent's eye. Gene Harter and Lance Haddix reviewed it from a banker's perspective. My children Jeff and Jamie Brown challenged it as graduate students in economics. Paul Hodgson gave the libertarian perspective. Lawrence Bologna and Don Bruce did detailed editings. Duane Thorin brought a fresh critical approach to the material; and Toni Decker, who purports to know nothing about banking, spotted issues Alan Greenspan might have missed. Important insights were also added by Nancy Batchelder, Eddy Taylor, Richard Miles, Bruce Baumrucker, Paul Hunt, Bob Poteat, Nancy O'Hara, Tom Nead, David Edgerton and Bonnie Lange. Among the experts, Ed Griffin, Ben Gisin, and Reed Simpson clarified the mysteries of "fractional reserve" banking; Sergio Lub, Tom Greco, Carol Brouillet and Bernard Lietaer illuminated community currency concepts; and Stephen Zarlenga did exhaustive research on the Greenback solution. Valuable insights for revisions were provided by Alistair McConnachie, Peter Challen, Rodney Shakespeare, Frank Taylor, Glen Martin and Roberta Kelly. Cordell Svengalis was responsible for formatting, Charles Montgomery experimented with graphics, and David Dees captured the theme in a brilliant cover. Cliff Brown made this book possible. Acknowledgment is also due to Michael Hodges and *babylontoday.com* for the charts, and to all those researchers who uncovered the puzzle pieces assembled here, who are liberally cited and quoted hereafter. Thanks!

x

FOREWORD
by
REED SIMPSON, M.Sc., Banker and Developer

I have been a banker for most of my career, and I can report that even most bankers are not aware of what goes on behind closed doors at the top of their field. Bankers tend to their own corner of the banking business, without seeing the big picture or the ramifications of the whole system they are helping to perpetuate. I am more familiar than most with the issues raised in Ellen Brown's book Web of Debt, and I still found it to be an eye-opener, a remarkable window into what is really going on.

The process by which money comes into existence is thoroughly misunderstood, and for good reason: it has been the focus of a highly sophisticated and long-term disinformation campaign that permeates academia, media, and publishing. The complexity of the subject has been intentionally exploited to keep its mysteries hidden. Henry Ford said it best: *"It is well that the people of the nation do not understand our banking and monetary system, for if they did, I believe there would be a revolution before tomorrow morning."*

In banking schools and universities, I was drilled in the technology of money and banking, clearing houses, the Federal Reserve System, money creation through the multiplier effect, and the peculiar role of the commercial banker as the guardian of the public treasure. This idealized vision contrasted sharply with what I saw as I worked in the U.S. banking sector. Although there are many financially sound banks that follow the highest ethical standards, corruption is also rampant that flies in the face of the stated ethical objectives of the American Bankers Association and the guidelines of the FDIC, the Comptroller of the Currency, and other regulators. This tendency is particularly evident in the large money center banks, in one of which I worked.

In my experience, in fact, the chief source of bank robbery is not masked men looting tellers' cash tills but the blatant abuse of the extension of credit by white collar criminals. A common practice is for loan officers to ignore the long-term risk of loans and approve those loan transactions with the highest fees and interest paid immediately – income which can be distributed to the principal executives of the bank. Such distribution is buried within the bank's owner/manager compensation and is distributed to the principal owners as dividends and stock options. That helps explain why, in my home state of Kansas, a major bank in Topeka was run into bankruptcy after its chairman entered into a development and construction loan involving a mortgaged 5,000 acre residential development tract in the "exurbs" far outside of Houston, Texas. The development included curbs, gutters, pavement, street lighting, water, sewer, electricity – everything but homes and families! If the loan had been metered out in small phases to match market absorption, the chairman of that once-fine institution would not have been able to disburse to himself and his friends the enormous up-front loan fees and interest owing to that specific transaction, or to the many loans he made just like it. During the 1980s, developers from across the country beat a path to sleepy Topeka and other areas sporting similar financial institutions, just to have a chance to dance with these corrupt lenders. The managers and developers got rich, leaving the banks' shareholders and the taxpayers to pay the bill.

These are just individual instances of corruption, but they indicate a mind-set to exploit and a system that can be exploited. Ellen Brown's book focuses on a more fundamental fraud in the banking system – the creation and control of money itself by private bankers, in a *debt-money* system that returns a steady profit in the form of interest to the debt-money producers, saddling the nation with a growing mountain of unnecessary and impossible-to-repay debt. The fact that money creation is nearly everywhere a private affair is largely unknown today, but the issue is not new. The control of the money system by private interests was known to many of our earlier leaders, as shown in a number of quotes reprinted in this book, including these:

> *The real truth of the matter is, as you and I know, that a financial element in the large centers has owned the Government ever since the days of Andrew Jackson.*
>
> -- *President Franklin Delano Roosevelt, November 23, 1933, in a letter to Colonel Edward Mandell House*

Some people think the Federal Reserve Banks are U.S. government institutions. They are not . . . they are private credit monopolies which prey upon the people of the U.S. for the benefit of themselves and their foreign and domestic swindlers, and rich and predatory money lenders. The sack of the United States by the Fed is the greatest crime in history. Every effort has been made by the Fed to conceal its powers, but the truth is the Fed has usurped the government. It controls everything here and it controls all our foreign relations. It makes and breaks governments at will.

-- Congressman Charles McFadden, Chairman, House Banking and Currency Committee, June 10, 1932

Web of Debt gives a blow by blow account of how a network of private bankers has taken over the creation and control of the international money system and what they are doing with that control. Credible evidence is presented of a world power elite intent on gaining absolute control over the planet and its natural resources, including its subservient "human resources" or "human capital." The lifeblood of this power elite is money, and its weapon is fear. The whole of civilization and all of its systems hang on this fulcrum of the money power. In private hands, where it is now, it can be used to enslave nations and ensure perpetual wars and bondage. Internationally, the banksters and their governmental partners use these fraudulent economic tools to weaken or defeat opponents without a shot being fired. Witness the recent East Asian financial crisis of 1997 and the Russian ruble collapse of 1998. Economic means have long been used to spark wars, as a pretext and prelude for the money power to stock and restock the armaments and infrastructure of both sides.

Brown's book is thus about more than just monetary theory and reform. By exposing the present unsustainable situation, it is a first step toward loosening the malign grip on the world held by a very small but powerful financial faction. The book can serve to spark an open dialogue concerning the most important topic of our monetary system, one that is practically off limits today in conventional economic circles due to intimidation and fear of the consequences an honest discourse might bring. Brown is not afraid of stepping on the black patent leather wingtips of the money power and their academic economist servants. Her book is a raised clenched fist of defiance and truth smashing through their finely spun web of disinformation, distortion, deceit, and boldfaced lies concerning money, banking, and economics. It exposes the covert financial enemy that has gotten inside the gates of our Troy, making it our first line of defense against the unrestricted asymmetrical warfare which is presently directed against the people of America and the world.

This book not only exposes the problem but outlines a sound solution for the ever-increasing debt and other monetary woes of the nation and the world. It shows that ending the debt-money fractional reserve banking system and returning to an honest debt-free monetary system could provide Americans with a future that is prosperous beyond our imagining. An editorial directed against Lincoln's debt-free Greenbacks, attributed to The London Times, said it all:

> *If that mischievous financial policy which had its origin in the North American Republic during the late war in that country, should become indurated down to a fixture, then that Government will furnish its own money without cost. It will pay off its debts and be without debt. It will become prosperous beyond precedent in the history of the civilized governments of the world. The brains and wealth of all countries will go to North America. That government must be destroyed or it will destroy every monarchy on the globe.*

-- REED SIMPSON, M.Sc., Overland Park, Kansas
American Bankers Association Graduate School of Banking
London School of Economics, Graduate School of Economics
University of Kansas Graduate School of Architecture

-- November 2006

Introduction
CAPTURED BY THE DEBT SPIDER

Through a network of anonymous financial spider webbing only a handful of global King Bankers own and control it all. . . . Everybody, people, enterprise, State and foreign countries, all have become slaves chained to the Banker's credit ropes.

-- Hans Schicht, "The Death of Banking" (February 2005)[1]

President Andrew Jackson called the banking cartel "a hydra-headed monster eating the flesh of the common man." New York Mayor John Hylan, writing in the 1920s, called it a "giant octopus" that "seizes in its long and powerful tentacles our executive officers, our legislative bodies, our schools, our courts, our newspapers, and every agency created for the public protection." The debt spider has devoured farms, homes and whole countries that have become trapped in its web.

In "The Death of Banking," financial commentator Hans Schicht states that he had an opportunity in his career to observe the wizards of finance as an insider at close range. Their game, he says, has gotten so centralized and concentrated that the greater part of U.S. banking and enterprise is now under the control of a small inner circle of men. He calls the game "spider webbing." Its rules include:

- Making any concentration of wealth invisible.
- Exercising control through "leverage" – mergers, takeovers, chain share holdings where one company holds shares of other companies, conditions annexed to loans, and so forth.
- Exercising tight personal management and control, with a minimum of insiders and front-men who themselves have only partial knowledge of the game.

Dr. Carroll Quigley was a writer and professor of history at Georgetown University, where he was President Bill Clinton's mentor.

Professor Quigley wrote from personal knowledge of an elite clique of global financiers bent on controlling the world. Their aim, he said, was "nothing less than to create a world system of financial control in private hands able to dominate the political system of each country and the economy of the world as a whole." This system was "to be controlled in a feudalist fashion by the central banks of the world acting in concert, by secret agreements."[2] He called this clique simply the "international bankers." Their essence was not race, religion or nationality but was just a passion for control over other humans. The key to their success was that *they would control and manipulate the money system of a nation while letting it appear to be controlled by the government*.

The international bankers have succeeded in doing more than just controlling the money supply. Today they actually *create* the money supply, while making it appear to be created by the government. This devious scheme was revealed by Sir Josiah Stamp, director of the Bank of England and the second richest man in Britain in the 1920s. Speaking at the University of Texas in 1927, he dropped this bombshell:

> *The modern banking system manufactures money out of nothing.* The process is perhaps the most astounding piece of sleight of hand that was ever invented. Banking was conceived in inequity and born in sin . . . . *Bankers own the earth.* Take it away from them but leave them the power to create money, and, with a flick of a pen, they will create enough money to buy it back again. . . . Take this great power away from them and all great fortunes like mine will disappear, for then this would be a better and happier world to live in. . . . But, *if you want to continue to be the slaves of bankers and pay the cost of your own slavery, then let bankers continue to create money and control credit.*[3]

Professor Henry C. K. Liu is an economist who graduated from Harvard and chaired a graduate department at UCLA before becoming an investment adviser for developing countries. He calls the current monetary scheme a "cruel hoax." When we wake up to that fact, he says, our entire economic world view will need to be reordered, "just as physics was subject to reordering when man's world view changed with the realization that the earth is not stationary nor is it the center of the universe."[4] The hoax is that there is virtually no "real" money in the system, only debts. Except for coins, which are issued by the government and make up only about one one-thousandth of the money supply, *the entire U.S. money supply now consists of debt to private banks, for money they created with accounting entries on their books.*

It is all done by sleight of hand; and like a magician's trick, we have to see it many times before we realize what is going on. But when we do, it changes everything. All of history has to be rewritten.

The following chapters track the web of deceit that has engulfed us in debt, and present a simple solution that could make the country solvent once again. It is not a new solution but dates back to the Constitution: the power to create money needs to be returned to the government and the people it represents. The federal debt could be paid, income taxes could be eliminated, and social programs could be expanded; and this could all be done *without* imposing austerity measures on the people or sparking runaway inflation. Utopian as that may sound, it represents the thinking of some of America's brightest and best, historical and contemporary, including Abraham Lincoln, Thomas Jefferson and Benjamin Franklin. Among other arresting facts explored in this book are that:

- The "Federal" Reserve is not actually federal. It is a private corporation owned by a consortium of very large multinational banks. (Chapter 13.)
- Except for coins, the government does not create money. Dollar bills (Federal Reserve Notes) are created by the private Federal Reserve, which *lends* them to the government. (Chapter 2.)
- Tangible currency (coins and dollar bills) together make up less than 3 percent of the U.S. money supply. The other 97 percent exists only as data entries on computer screens, and *all* of this money was created by banks in the form of loans. (Chapters 2 and 17.)
- The money that banks lend is not recycled from pre-existing deposits. It is new money, which did not exist until it was lent. (Chapters 17 and 18.)
- Thirty percent of the money created by banks with accounting entries is *invested for their own accounts*. (Chapter 18.)
- The American banking system, which at one time extended productive loans to agriculture and industry, has today become a giant betting machine. By December 2007, an estimated *$681 trillion* were riding on complex high-risk bets known as derivatives — 10 times the annual output of the entire world economy. These bets are funded by big U.S. banks and are made largely with borrowed money created on a computer screen. Derivatives can be and have been used to manipulate markets, loot businesses, and destroy competitor economies. (Chapters 20 and 32.)

- The U.S. federal debt has not been paid off since the days of Andrew Jackson. Only the interest gets paid, while the principal portion continues to grow. (Chapter 2.)
- The federal income tax was instituted specifically to coerce taxpayers to pay the interest due to the banks on the federal debt. If the money supply had been created by the government rather than borrowed from banks that created it, the income tax would have been unnecessary. (Chapters 13 and 43.)
- The interest alone on the federal debt will soon be more than the taxpayers can afford to pay. When we can't pay, the Federal Reserve's debt-based dollar system will collapse. (Chapter 29.)
- Contrary to popular belief, creeping inflation is not caused by the government irresponsibly printing dollars. It is caused by banks expanding the money supply with loans. (Chapter 10.)
- Most of the runaway inflation seen in "banana republics" has been caused, not by national governments over-printing money, but by global institutional speculators attacking local currencies and devaluing them on international markets. (Chapter 25.)
- The same sort of speculative devaluation could happen to the U.S. dollar if international investors were to abandon it as a global "reserve" currency, something they are now threatening to do in retaliation for what they perceive to be American economic imperialism. (Chapters 29 and 37.)
- There is a way out of this morass. The early American colonists found it, and so did Abraham Lincoln and some other national leaders: the government can take back the money-issuing power from the banks. (Chapters 8 and 24.)

The bankers' Federal Reserve Notes and the government's coins represent two separate money systems that have been competing for dominance throughout recorded history. At one time, the right to issue money was the sovereign right of the king; but that right got usurped by private moneylenders. Today the sovereigns are the people, and the coins that make up less than one one-thousandth of the money supply are all that are left of our sovereign money. Many nations have successfully issued their own money, at least for a time; but the bankers' debt-money has generally infiltrated the system and taken over in the end. These concepts are so foreign to what we have been taught that it can be hard to wrap our minds around them, but the facts have been substantiated by many reliable authorities. To cite a few –

Robert H. Hemphill, Credit Manager of the Federal Reserve Bank of Atlanta, wrote in 1934:

> We are completely dependent on the commercial Banks. *Someone has to borrow every dollar we have in circulation, cash or credit.* If the Banks create ample synthetic money we are prosperous; if not, we starve. *We are absolutely without a permanent money system.* When one gets a complete grasp of the picture, the tragic absurdity of our hopeless position is almost incredible, but there it is. *It is the most important subject intelligent persons can investigate and reflect upon.*[5]

Graham Towers, Governor of the Bank of Canada from 1935 to 1955, acknowledged:

> Banks create money. That is what they are for. . . . The manufacturing process to make money consists of making an entry in a book. That is all. . . . *Each and every time a Bank makes a loan . . . new Bank credit is created -- brand new money.*[6]

Robert B. Anderson, Secretary of the Treasury under Eisenhower, said in an interview reported in the August 31, 1959 issue of U.S. News and World Report:

> [W]hen a bank makes a loan, it simply adds to the borrower's deposit account in the bank by the amount of the loan. *The money is not taken from anyone else's deposit; it was not previously paid in to the bank by anyone. It's new money, created by the bank for the use of the borrower.*

Michel Chossudovsky, Professor of Economics at the University of Ottawa, wrote during the Asian currency crisis of 1998:

> [P]rivately held money reserves in the hands of "institutional speculators" far exceed the limited capabilities of the World's central banks. The latter acting individually or collectively are no longer able to fight the tide of speculative activity. *Monetary policy is in the hands of private creditors who have the ability to freeze State budgets, paralyse the payments process, thwart the regular disbursement of wages to millions of workers (as in the former Soviet Union) and precipitate the collapse of production and social programmes.*[7]

Today, Federal Reserve Notes and U.S. dollar loans dominate the economy of the world; but this international currency is *not* money issued by the American people or their government. It is money created and lent by a private cartel of international bankers, and this cartel has the United States itself hopelessly entangled in a web of debt. By 2006, combined personal, corporate and federal debt in the United States had reached a staggering 44 trillion dollars – four times the collective national income, or $147,312 for every man, woman and child in the country.[8] The United States is legally bankrupt, defined in the dictionary as being unable to pay one's debts, being insolvent, or having liabilities in excess of a reasonable market value of assets held. By October 2006, the debt of the U.S. government had hit a breath-taking $8.5 trillion. Local, state and national governments are all so heavily in debt that they have been forced to sell off public assets to satisfy creditors. Crowded schools, crowded roads, and cutbacks in public transportation are eroding the quality of American life. A 2005 report by the American Society of Civil Engineers gave the nation's infrastructure an overall grade of D, including its roads, bridges, drinking water systems and other public works. "Americans are spending more time stuck in traffic and less time at home with their families," said the group's president. "We need to establish a comprehensive, long-term infrastructure plan."[9] We need to but we can't, because government at every level is broke.

If governments everywhere are in debt, who are they in debt to? The answer is that they are in debt *to private banks*. The "cruel hoax" is that governments are in debt for money created on a computer screen, money they could have created themselves.

Money in the Land of Oz

The vast power acquired through this sleight of hand by a small clique of men pulling the strings of government behind the scenes evokes images from The Wizard of Oz, a classic American fairytale that has become a rich source of imagery for financial commentators. In a 2002 article titled "Who Controls the Federal Reserve System?", Victor Thorn wrote:

> In essence, money has become nothing more than illusion -- an electronic figure or amount on a computer screen. . . . As time goes on, we have an increasing tendency toward being sucked into this Wizard of Oz vortex of unreality [by] magician-priests that use the illusion of money as their control device.[12]

Christopher Mark wrote in a series called "The Grand Deception":

> Welcome to the world of the International Banker, who like the famous film, The Wizard of Oz, stands behind the curtain of

> orchestrated national and international policymakers and so-called elected leaders.[10]

The late Murray Rothbard, an economist of the classical Austrian School, wrote:

> Money and banking have been made to appear as mysterious and arcane processes that must be guided and operated by a technocratic elite. They are nothing of the sort. In money, even more than the rest of our affairs, we have been tricked by a malignant Wizard of Oz.[11]

James Galbraith wrote in The New American Prospect:

> We are left . . . with the thought that the Federal Reserve Board does not know what it is doing. This is the "Wizard of Oz" theory, in which we pull away the curtains only to find an old man with a wrinkled face, playing with lights and loudspeakers.[13]

The analogies to The Wizard of Oz work for a reason. According to later commentators, the tale was actually written as a monetary allegory, at a time when the "money question" was a key issue in American politics. In the 1890s, politicians were still hotly debating who should create the nation's money and what it should consist of. Should it be created by the government, with full accountability to the people? Or should it be created by private banks behind closed doors, for the banks' own private ends?

William Jennings Bryan, the Populist candidate for President in 1896 and again in 1900, mounted the last serious challenge to the right of private bankers to create the national money supply. According to the commentators, Bryan was represented in Frank Baum's 1900 book The Wonderful Wizard of Oz by the Cowardly Lion. The Lion finally proved he was the King of Beasts by decapitating a giant spider that was terrorizing everyone in the forest. The giant spider Bryan challenged at the turn of the twentieth century was the Morgan/Rockefeller banking cartel, which was bent on usurping the power to create money from the people and their representative government.

Before World War I, two opposing systems of political economy competed for dominance in the United States. One operated out of Wall Street, the New York financial district that came to be the symbol of American finance. Its most important address was 23 Wall Street, known as the "House of Morgan." J. P. Morgan was an agent of powerful British banking interests. The Wizards of Wall Street and the Old World bankers pulling their strings sought to establish a national currency that was based on the "gold standard," one created privately by the financial elite who controlled the gold. The other system dated back to Benjamin Franklin and operated out of Philadelphia, the country's first capital, where the Constitutional Convention was held and Franklin's "Society for Political Inquiries" planned the industrialization and public works that would free the new republic from economic slavery to England.[14] The Philadelphia faction favored a bank on the model established in provincial Pennsylvania, where a state loan office issued and lent money, collected the interest, and returned it to the provincial government *to be used in place of taxes*. President Abraham Lincoln returned to the colonial system of government-issued money during the Civil War; but he was assassinated, and the bankers reclaimed control of the money machine. The silent coup of the Wall Street faction culminated with the passage of the Federal Reserve Act in 1913, something they achieved by misleading Bryan and other wary Congressmen into thinking the Federal Reserve was actually federal.

Today the debate over who should create the national money supply is rarely heard, mainly because few people even realize it is an issue. Politicians and economists, along with everybody else, simply assume that money is created by the government, and that the "inflation" everybody complains about is caused by an out-of-control government running the dollar printing presses. The puppeteers working the money machine were more visible in the 1890s than they are today, largely because they had not yet succeeded in buying up the media and cornering public opinion.

Economics is a dry and forbidding subject that has been made intentionally complex by banking interests intent on concealing what is really going on. It is a subject that sorely needs lightening up, with imagery, metaphors, characters and a plot; so before we get into the ponderous details of the modern system of money-based-on-debt, we'll take an excursion back to a simpler time, when the money issues were more obvious and were still a burning topic of discussion. The plot line for <u>The Wizard of Oz</u> has been traced to the first-ever march on Washington, led by an obscure Ohio businessman who sought to persuade Congress to return to Lincoln's system of government-issued money in 1894. Besides sparking a century of protest marches and the country's most famous fairytale, this little-known visionary and the band of unemployed men he led may actually have had the solution to the whole money problem, then and now . . . .

Section I

THE YELLOW BRICK ROAD: FROM GOLD TO FEDERAL RESERVE NOTES

"Did you bring your broomstick?"
"No, I'm afraid I didn't."
"Then you'll have to walk. . . . It's always best to start at the beginning . . . all you do is follow the Yellow Brick Road."
-- The Wizard of Oz *(1939 film)*

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