

∴ These messages will
explain. - There will be
a big Mass Meeting in
San Francisco Monday
night - I may go

Ed Raps

C O P Y

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142 Merced Ave., Modesto, California.
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S U B J E C T:
GOING FROM THE COMPLEX TO THE SIMPLE
FROM THE RIDICULOUS TO THE SUBLIME.

Ray G. Owens, and
All Leaders of the
Retirement Life Payments Ass'n.

Greeting:-

The crushing blow of yesterday is only a stepping stone for a
UNITED DETERMINATION of tomorrow.

Any NOBLE PURPOSE ground down to earth shall rise again with
GREATER strength and more determination to right a wrong than ever before—
THAT IS A LAW OF NATURE.

You will be swamped with many angles of approach to CARRY ON,
and, the one that should concern you most, is the PSYCHOLOGY OF FEAR that
reversed the TRUST and CONFIDENCE in the mode of operation of the
RETIREMENT LIFE PAYMENTS plan that brought on the shock of defeat.

It was not an accident that we lost this election; it was not
the fault of the leaders; it was not the fault of the plan; it was not
the shirking of any duties on the part of the determined members; it was
not what Dr. Townsend, Gertrude Jogan, Pres. Roosevelt, Gov. Olson or Upton
Sinclair said, that brought on the landslide— it was the MISUNDERSTANDING
OF THE FUNCTIONING OF WARRANTS that raised the DOUBTS in those, that believe
that a MEDIUM OF EXCHANGE cannot be created out of NOTHING. (CREDIT)

THE CREDIT OF THE PEOPLE should be a SACRED SANCTITY and used
only for the benefit of the people to promote a RELIGION OF SERVICE. So,
in considering any future changes, the present banking system should be
recognized in the light as a dealer in facilitating HUMAN SERVICE that
will mutually benefit mankind. The aim should be to extract the DISEASED
MELAR that exploits and enslaves the human race. Any new setup must
reward the local banker as profusely as his service benefits mankind.
To achieve this, only one simple change is needed in the present setup, and,
setting up this simple change now should force the bankers themselves to
get the required action in this coming Congress and allow it to go in
nationally without disturbing California or any other State demanding
this reform.

The OPPOSITION did not close the gates of the Hen & Egg movement—
they only opened them for that change, and, it is our business now, as it
never was before, to agitate their own despair and agony until they beg
for mercy to be saved.

In every direction, all over the nation the opposition in this
terrific fight have started an AWAKENING WAVE to stop the International
Banker in breeding this insane war to destroy this civilization.

We could start things by recalling Gov. Olson, by impeaching the
President; by suing the Federal Reserve Bank; by exposing the Social Secur-
ity Act as the greatest swindle foisted upon the American people, and so on.

Believe it or not, we have got them where the hair is short and
this is no time to lose our grip, let us be HUMAN and invite the opposition
to a round table conference and ask them just what they propose to do?

Respectfully submitted,

Edward Arps An Ex-Banker.

SUGGESTIONS FOR A NEW BIRTH OF LIFE
TO
LIFE PAYMENTS

TO INVITE CO-OPERATION IN PAVING THE ROAD TO PLENTY.

TO SET UP POVERTY AS A DISGRACE TO MODERN INTELLIGENCE.

TO PROMOTE PROSPERITY AND CONSTRUCTIVE THRIFT.

TO ANNIHILATE UNEMPLOYMENT.

TO SIMPLIFY OUR PRESENT TAX SYSTEM.

TO MONETIZE THE PROFITS SCIENTIFICALLY AND MATHEMATICALLY.

TO REFORM MONEY IN ORDER TO REFORM MORALS

TO CLEAR THE CREDIT OF THE STATE OF ITS "DEBT" LOAD..

* PROVIDING THE NECESSARY CHANGES *

TO SET UP THE CREDIT OF THE STATE IN EVERY BANK DOING BUSINESS IN THE STATE.
TO CHARGE ALL STATE CHECKS FOR STATE ACTIVITIES TO THAT CREDIT ACCOUNT.
TO ISSUE ALL STATE ACTIVITIES IN NON-NEGOTIABLE CHECKS WHICH COMPELS
THE OPENING OF CHECKING ACCOUNTS.

TO MAKE ALL CHECKS ISSUED IN THE STATE OF CALIFORNIA-NON-NEGOTIABLE.
TO DISCARD THE ENTIRE STATE, COUNTY, CITY AND SUB-DIVISION TAXING SYSTEM.
TO TAX IN LIEU THEREOF EVERY DEPOSIT SLIP (2) TWO PERCENT.
TO ESTABLISH A GROSS INCOME TAX OF 4% SUBJECT TO DEPOSIT SLIP DEDUCTIONS.
TO ISSUE NON-NEGOTIABLE TRAVELERS' CHECKS FROM \$1.00 UP.

* ANNIHILATING UNEMPLOYMENT *

TO USE OUR PRESENT EMPLOYMENT AGENCY.
TO GUARANTEE EVERY MAN A JOB UNTIL HE IS 50 YEARS OF AGE
TO COMPEL NO RETIREMENT THEREAFTER.
TO PROVIDE THE JOBS BY SHORTENING THE WORKING HOUR.
TO PROVIDE AN OLD AGE PENSION OF \$100.00 A MONTH.
TO SET AN UNSKILLED COMMON LABOR LEVEL THAT WILL GUARANTEE AN AMERICAN
STANDARD OF LIVING.

TO GUARANTEE EVERY UNEMPLOYED MAN A JOB AT NOT LESS THAN THAT LEVEL
OR PAY HIM UNEMPLOYMENT INSURANCE AT HALF THAT LEVEL.

* CREATING A 100% RESERVE FOR ALL BANKS IN THE STATE *

TO SET UP A CREDIT UNION IN THE STATE.
TO ALLOW NO BANK TO LOAN OTHER PEOPLE'S MONEY.
TO SET UP A STATE INSURANCE FACTOR THAT WILL GUARANTEE EVERY LOAN.
TO PROHIBIT THE FORECLOSING OF MORTGAGES .
TO ESTABLISH A BASIS FOR CHARACTER LOANS AND SECURITY LOANS.
TO AUTOMATICALLY STABILIZE THE PURCHASING POWER OF THE DOLLAR.
TO COMPENSATE THE BANKER ON A COMMISSION BASIS.
TO ESTABLISH BANKS WHEN AND WHERE NEEDED TO PROMOTE THE GENERAL WELFARE.

Submitted by,

Edward Arps An Ex-Banker.

 CHOOSE YOU MUST

CAN CALIFORNIA INTELLIGENCE BE FOOLED AGAIN BY A PROSTITUTE PRESS?
BY LIES THAT YOU CAN FEEL WITH YOUR FEET?
BY CONDITIONS THAT DISGRACE UNDERSTANDING?
BY CHRISTIANS THEMSELVES TO DESTROY CHRISTIANITY?

MAMMON RE-ARMED GERMANY TO CREATE A FOE FOR D E M O C R A C Y
IN ORDER TO SET UP A DICTATORSHIP IN A M E R I C A .

THE BOUGHT POLITICIAN SOLD US DOWN THE RIVER.

* YOUR LAST CHANCE TO VOTE *
* *****

Submitted for your honest consideration by,
Edward Arps
An Ex-Banker