

**INFORMATION REGARDING CALLS PRESENTED AND/OR SUPPORTED BY
2013 RAINBOW ROUND TABLE**

I TO ACCESS THE THREE WEEKLY CALLS via the Internet

A BBS RADIO Go To www.bbsradio.com; click on Talk Radio Station #2; click on "64K Listen"

Thursday: 9 pm – 12:00 pm EST **Stargate Round Table** **Host: Marietta Robert**

Friday: 9 pm – 2 am EST **Friday Night Hard News** **Hosts: T & R**

Saturday: 4:30 pm – 2 am EST **History of our Galactic World & NESARA** **Hosts: T & R**

Friday, Saturday: From **10 – 11 pm EST**, for one hour, the call moves to the Conference Call Line [PIN below] and then returns to BBS Radio.

- During the radio show, use the following phone numbers to ask questions or make comments
 - 530 – 227-7602 [line 1]
 - 530 – 413-4522 [line 2]
 - 530 – 530-413-5011 [line 3 & 4]

- **BBS Toll Free # in Canada, US** 1 – 888-429-5471 This number picks up whichever line is available.

B Conference Call: 1-860-970-0300

Thursday PIN #	87 87 87#
Friday PIN #	23 23 23 #
Saturday PIN #	13 72 9#

C Skype: **BBSradio2**

D Archives for the 3 Programs listed above:

- To access the **FREE BBS archives** for any of these programs:
 - Go to [BBSRadio.com/ Station 2](http://BBSRadio.com/Station2); scroll down; click on **Live Talk Radio Shows**
 - Scroll down to **Hard News on Friday with Tara and Rama**, and click on **"Library Archives"**
 - When that screen comes up, click on ARCHIVES; when that screen comes up, check on the date you want. It opens in a new tab: you'll see the "free to listen box"; click the bars to play; use the tab to stop and start the tape.
 - Right hand click on "direct MP3 Link" and then you can download the program to your own computer, or click on "Listen" without downloading the archived program.

- The **2013 website also has an archive section:**

<http://2013rainbowroundtable.ning.com/> look under the "Archives" tab for written notes.

II TO ACCESS OTHER CALLS SUPPORTED BY 2013 Rainbow Roundtable

A Sunday, Mondays: 9 – 10:30 EST **Cheryl Croci's Activation Calls**
By telephone only: 1 – 605-475-5950; PIN 9467441#

B Tuesdays, 2nd & 4th of each month: 9:30 – 11:00 pm EST **Ashtar on the Road**
Hosts: Fran; Susan Leland channels Ashtar, Mother Sekhmet
www.Ashtarontheroad.com

- Phone Number: 1 – 605-562-3140; PIN 972400 #
- Call is free [except for long distance charges]
- Can also listen to the call via Skype

C Wednesdays: 7:00 – 9:00 EST **The Friends of The Aboriginal Moabite Nation Call**
By telephone only: 1– 712-432-0900 PIN 666238#
Replay # [good for 1 week] 1-712- 432-0990 PIN 666238#

Opening Meditation: D'Yanna

Housekeeping: Rainbird

Thank you!

- BBS:**
- A listener-supported radio program; we know the White Knights listen but they cannot contribute anything; part of our job is to pay for them too
 - **We need \$ 393** for this week!!! Much gratitude for gifts!! Many, many thanks to all who pay it forward. Thanks to all the new donors – makes it easier for all.
 - What we hear and learn feeds our minds and our souls! And, as LM Nada said, it is also part of our contribution to the work being done by Tara & Rama and to the changes going on. **Every little bit helps!**
 - Go to BBS.com/Radio 2; find the listing for Friday Night Hard News; find the **Paypal** button
 - BBS appreciates getting checks through the mail – no fees taken off by Paypal
 - **NO COST TO ACCESS THE ARCHIVES** for any of the T & R PROGRAMS, or the one for Thursday night: Stargate Round Table, hosted by MariettaRobert
 - Re: archives of the other programs on BBS: the money we pay to listen to someone else's archives is put towards our BBS bill!
 - The mailing address for those who do not like paying electronically:
**BBS Network, Inc. [Attention: Don]
5167 Toyon Lane
Paradise, CA 95969**
 - A check / money order means all you send is received; using Paypal incurs a fee.

AN OPTION ON HOME PAGE: A BUTTON TO SET UP A MONTHLY SUBSCRIPTION

- T & R:**
- Major project with the car: new tires[another \$100] + other parts too which cost \$1300
 - Help with food, gas and **bills** is much appreciated.

- Pray for your own abundance, for that of loved ones and also for T & R.

- Can donate via the Paypal button on the website: 2013RainbowRoundTable.ning.com
- **Please notify them if you're sending something:** koran999@comcast.net
- Rama's mailing address for cheques, Money orders:
Money Grams
Ram D Berkowitz
1704-B Llano St, # 249
Santa Fe, NM 87505
- **Phone contact** is via MariettaRobert: 317-773-0061
or by e-mail: stargatemarietta@gmail.com
- **Remember you can book a session with Mother, as well!**

- MR:**
- Please remember to support MariettaRobert's show, too

Introductory Notes:

- **CUSTOMER SERVICE # 1- 888-710-8061** For use in case you cannot hear: **DON'T WAIT: CALL!!**
- **CONFERENCE CALL: 9 – 10 PM, EST: 1 – 641-715-3650** PIN#: 353 863#
- **716-748-0044 - use this number to hear the call very clearly: Link is courtesy BBS!**
- **NOTE:** Please use the following audio link to listen to the entire program.

<http://bbsradio.com/podcast/hard-news-friday-january-8-2016>

HARD NEWS

R: an intense day, what with snow, car with bad tires, no food for the body

T: the energy of the day is moving right along in terms of the main media helping us to see who's naughty and who's nice

- Rachel: doing a perk for Martin O'Malley – the media trying to eliminate him as a candidate; she says it's not fair, no reason to do this

R: Martin O'Malley is a veteran and, as such, worthy of respect; yet he has some baggage

- **KOS** – in the past, M O'M will not break up the banks; will not re-instate Glass Steagall and make them go back to "boring banking"!

T: Neither will Hillary! Go Bernie - will play a Bernie speech

- the smaller group that has been here knows that Sananda Kumara and Kuthumi are going from the Office of the Christ to Office of the Cosmic Christ, and Lord Maitraya now has company: all 3 to work at the cosmic level
- those of us on the path now have more information than most of the people which means our responsibility is expanded, and our ability to respond increases and we have the ability receive the higher vibrations too –
- as we share info, get NESARA FLOWING and get people to come and listen to Bernie talk who knows all about NESARA – we can tell them Bernie knows all about N and is one of the original involved in the creation of the bill: Obama was in the Illinois Senate at the time, and he was also involved in its creation! There are a number of people who know things are not known to the general public – yet!
- A person called Alexis Goldstein – used to be a dep't head in a big money firm – she's a geek and a half on the subject of these banking institutions

R: a shout out to friend Brandon, a mechanic who works with ET; R sent him Dr Keshe's and Dr Greer's material on how to build Tesla coil; Brandon is 24 and a genius and can build whatever plans R gives him!

- Yes, he's talking about the plasma device and the tesla coils; R does not know how Greer got the alchemical gold but that is what Brandon will see in the YouTube.
- this technology will turn things around completely; we never needed to use any oil at all
- plasma is what is in Dr Judy Beebe's GEM sphere, it is the sun, what makes us up, is what makes everything and is in everything in the universe: without plasma, it's an integral part of the make-up of 7 Super Universes whether they are matter or anti -matter;
- – as we work with the plasma energy which is sentient and self-aware; as we hook up Dr Keshe's technology to our home, the technology adjusts and it learns, and keeps on learning – not the same the same as cyber dime [dine?] where terminators and other life forms are not going to take over anything!!!
- we are in Sat yuga – 100,000 years of unlearning all we have learned and starting again

T: we've been learning what not to do for a long time; actualizing the new road is our task.

T: Alexis Goldstein, former VP of Merill Lynch; her organization is Americans for Financial Reform

- Interviewed by Chris Hayes: brings up the obsession with size and breaking up the big banks – does this miss the point?

AG: not true – Yellin and the FDIC a most important regulator who say there are mega banks that are so big they cannot be unwound without harming the economy

- she wants to push back on what Barney Frank said about Lehmann Bros not being so big and that they were not a bank and so Glass Steagall would have made no difference

- She says Lehmann Bros exposed us to the crisis and all the big banks that were part of the Depression Law of Glass Stegal - the law separating the casino style banking from the more "boring banking" - Lehmann was just a canary in the coal mine

From Wikipedia:

This article is about four specific provisions of the [Banking Act of 1933](#), which is also called the **Glass-Steagall Act**. For the earlier piece of economic legislation, see [Glass-Steagall Act of 1932](#). The term **Glass-Steagall Act** usually refers to four provisions of the U.S. [Banking Act of 1933](#) that limited commercial bank securities, activities, and affiliations within commercial banks and securities firms.^[1] Congressional efforts to "repeal the Glass-Steagall Act" referred to those four provisions (and then usually to only the two provisions that restricted affiliations between commercial banks and securities firms ^[2]). Those efforts culminated in the 1999 [Gramm-Leach-Bliley Act](#) (GLBA), which repealed the two provisions restricting affiliations between banks and securities firms.^[3]

R: texted both **KOS and Tom the Cat because of stories to take money out of the banks – they both said DO NOT MAKE A RUN ON THE BANKS JUST YET!**

- He will let us know: the current rumours are coming from FACTION 1 – they are trying to muck things up and get people involved

T: reminds us to keep our money in a credit union, though ultimately they must also be reformed.

AG: brings up idea that concentrated money means concentrated power; still true today

CH: how do you do it? As the banks are as powerful as you say – how do you break them up? What is the pathway forward?

AG: an all of the above approach: use the law as Barney said that regulators break up any bank that is too big to fail; you pass new legislation [Alexis knows all about NESARA] – it is bipartisan and both Warren and McCain are on it; involve the people.

- Glass Steagall was repealed by death by 1000 cuts – we need 100 small stabs to make the financial system safer

CH: how big is the difference between what is being proposed, what he said about Gary Gensler which you'd agree with – CH thought Gary was one of the best regulators in the Obama era – is there that much space between the two proposals?

AG: pleased to hear the debates about who has the tougher stance on Wall Street; this is the reason primaries are important. We cannot say that Glass Steagall was not an important piece of regulation as there were many years of stability with it in place

- Barney called into question whether the Volker Rule was being applied adequately & calling for more transparency – it's a question of political will which is why she advocates a 3-in-1 approach
- She advocates new legislation, following the law, and having grass roots movements to hold banks accountable.

T: says AG knows all about NESARA and what is coming!

Audio: Thom Hartmann with Ellen Brown – Conversations with Great Minds

CONVERSATIONS WITH GREAT MINDS: [Ellen Brown JD](#), [Public Banking Institute/Web of Debt/The Public Bank Solution](#)



[12:29](#)

Great Minds: Ellen Brown - Why Public Banks Make More Sense

<http://www.thomhartmann.com/bigpicture/great-minds-ellen-brown-why-public-banks-make-more-sense>



12:53

Great Minds: Ellen Brown - Did You Know Banks Can Take Your Money in A Crisis?

<http://www.thomhartmann.com/bigpicture/great-minds-ellen-brown-did-you-know-banks-can-take-your-money->

CONFERENCE CALL

Caller: Bernie suggested that Eliz. Warren would be his running mate

T: didn't really say that: he will be working with E. Warren – that is all we can say.

- have to understand that the positions she holds are very important and those positions need to remain in place
- the network was so insistent about what Bernie said
 - Warren sent 2 different replies: she does not support Bernie. She knows that Bernie will not even be running which is the result of meeting in Costa Rica with at Oprah Winfree's home with Randi Rhodes, E Warren, Bernie + Michelle by skype
- the **emphasis needs to be put on the people**, not on the power structures
- we have more responsibility than the rest because we know more – and we have archives and archives of materials
 - They will play Bernie's speech of 1 hour; have already playing Ellen Brown [see above]
 - T talked of Alexis Goldstein who is whistleblowing on these ones -
- so in general we have much responsibility: not only talk to people, but help them out:
 - give out copies of the NESARA material
 - tell them about RT, about Bernie Sanders who is a white, jewish, non-practicing elder
 - Talks of the picture of Michelle O with Barack in Saudi Arabia and shaking hands with the Saudi elders, woman to man, equal!
 - one sister is building a twitter A/c with 14,000 people – she talks to them
 - Ross is re-directing material to other sites
 - Bernie: has a specific role – a white, jewish, non-practicing elder who is talking to the banks run by Jewish people and that it's time for a fee on every transaction
- the divine feminine is taking on the role and the divine masculine is working as support which is as it should be – the source of all love energy is the Mother – we are becoming more balanced
- Talked to the guest on Thursday night's call about the feminine power
 - money is never money which is not about being side by side, but about one over the other
- C3:** asks about the goddess she mentioned
 - From the Tibetan - look it up: the goddess is Dakini – look up what is the role of the dakini – send the info on to Rama

C4: When God was a Woman by Merlin Stone – she talks about the temples of Isis and the women in Egypt who went through that training – how women would help men who suffered as a result of war

- the so-called sacred prostitutes came from Mary Magdalene who was also a priestess of ISIS
- yet that became turned around – Stone talks of this: these women had to be highly trained to do this: it was about healing on the spiritual level as well as on the physical level.

C5: what is a sacred prostitute?

C4: They were trained priestesses of Isis, taught how to heal men when they came back from war because of the imbalance in the body, the psyche – they were taught via kundalini yoga – and how to use that energy to have it move up the body and clear the blockages.

- You had to be chosen to do this work, and then go for the initiation and the training – a very spiritual thing, very respectful thing – not how it's been twisted.

C5: has read about how kundalini has been blocked – is that being healed on a new level these days?

C4: The answer given was garbled due to the lines

- important thing has to do with diet,
 - Tantra yoga is also something that could be studied – have to invest time, energy, sincerity and ask
 - the divine mother exists to all of us now: the balance between male and female energies in everyone is important now
 - has heard of Mary Mah
- the ultimate thing is to get to the place of understanding that master teachers, gurus – their message was that god dwells within you, and we are to get to the place where we know that and live it

C5: when he says he is god, people get really offended: choosing different wordings

C4: does priestess training: same question comes up about being god: the idea has to be broken down

C3: interesting that this topic comes up, in contrast with movie released by Spike Lee: **Chiraq** highlights the violence in Chicago, using a take on a Greek tragedy where women, in protest to war, refused to have sex with men – and now she is talking about sacred prostitutes who provided sexual healing to men who were fighting: 2 different sources related to violence and healing

C4: topic came up about infidelity etc etc etc – if women did this collectively around the world, war would stop real quick

C3: What's the difference between the greek approach and the egyptian approach?

C4: she's heard all the stories – important for women to understand they are not an object of pleasure, but to be honoured and respected; the religious thing about women being less than – requires lots of re-educating.

- There's a website about wild women – she is beautiful - it's about honouring the 3 phases of womanhood virgins, crones – the millennials in particular need to know the background
 - To love self for who and what you are – we chose that via decision based on karma and where we are in evolution
- men have also noticed what happens when they have women in their family who have been abused: there are men who are supportive of women – don't want sons taken advantage of by women, either
 - having love for divine feminine, divine masculine – when someone is dishonouring, abusing, it's time to say goodbye - a relationship should not be about just a physical thing - the physical has to be transmuted to the spiritual

C3: "all praise to the great mother; heaven it is her veil"

T: a beautiful conversation: this is what the hour is for and what it's all about now

- they have film footage that happened in Egypt and went into the Kings Chamber -
- Lynn and Dixie are twin flames, and they literally levitated right to the ceiling and it was filmed;
- on a winter solstice when Rama looked like Merlin: they watched movie after movie and this film footage and danced – the energy went way up, just as it did during that conversation we just heard – a Circle of Love! That's what this is about . . .

Lyn: talking of the healing arts and what they can do for people

T: important to know that heaven is here now – not in the future!

Reading:

[SEE BELOW]

2016-01-06 Former Iranian President Bani-Sadr: Suadi-Iran Clash is About Power, Not Religion

Comment: the old testament was about when we came out of the cave man stage due to a nuclear explosion: understand that the ark was an amphibious star ship and that is one of the reasons we all did not die.

- The explosion was about about many things, and one of them was that things were so evil, a cleanse was needed – yet there has been nuclear explosions many, many times on this planet.
 - We have crawled out of the pit of destruction many times, and the dispensation we have now is blessed for us
-
- Goes back to the reading: the US caused the 1979 revolution [in Iran]
 - Bush Sr wanted the power back – it was revenge for FDR setting us on a good path in 1932, 36, 42, 44; then FDR was killed:
 - Harry Truman dropped the nukes, having been pushed to do it, and Ashtar became part of the ACIO – Alien Contact Information Organization which is 38 levels above President
 - the nukes were planted in Fukishima just after the 2nd WW [for use in the future, to keep Japan in line if the need arose]
 - the thing with Iran and Saudi Arabia, when Sen George Mitchell was envoy for Peace in the Middle East for over 10 years – he knows all about NESARA, ALL OF IT – just like Bernie!
 - He was teaching a history lesson in that interview with Chris.
 - The lady they know whose father was killed by the Saudis: in her last lifetime was Suliman who literally conquered -
 - the teachings were based in Sufi teachings at the highest spiritual level, equal to those of the Christians – at the highest level, it's all spiritual – the raising of the kundalini
 - the guest last night said none of us can create out of ourselves – **NOT TRUE: we CAN** – can literally release the sperm – needs education at 4 years old, have the 3 fold flame and also the white fire of being.

BBS RADIO

Mother & Alcyone [M/A]

Greetings

In the Light of the Most Radiant One; in the Office of the Christ and only in the Office of the Christ, we invoke the loving energies of St Germain and the Violet Flame

Greetings, Children of Ra!

- Indeed, we are all servants of thy peace. In this sacred moment of NOW, as we have heard, there are so many moments to be grateful for: each moment now in this eternal moment of ALL THAT IS.
 - Yes, as this story goes, in the beginning, there was that sound, the sound of one hand clapping; that is the roar we are hearing in this moment.
 - First, foremost "Lord, make me an instrument of thy peace." The issues at hand are most imperative about working with the energies of peace and love; it is the way home.
- All this sliver of taking the quantum leap off the cliff: now is the time – take a leap! We will fly, no questions asked! It is in this moment, this sacred moment of NOW – use all that we have been taught [about] how to work with the Force – it is about what's been here as well as what's here since all of it is cheaker [???] in this sacred moment of NOW. It is the only story that is right now.
- So many sacred, magical things are happening with this new moon, Capricorn; the frequencies are bringing in this sacred moment of this energy, this time, this place – it has already changed since a few moments ago. All we have is this sacred NOW moment –
- T:** it's 7:30 pm tomorrow night when the new moon strikes – talks about putting water in the window so the light of the moon strikes it – can do it at new moon and full moon
- M:** or the light of the sacred snowflakes – she had a conversation in the last 2 days with the crystalline snowflake beings. Like what Dr Emoto shares with the pictures of the snowflakes: these energies are of the sacred energy Undines: water – crystalline energy. What are crystals? Frozen water into hexagrams, merkaba vehicles – we have the power in this moment to change everything.
 - What the crystalline snowflake beings shared with Rama is that as we change our thoughts to that frequency of the pure snow, that energy of divine grace, blessing all that the crystalline energy touches: this transfigures matter into living light, living love.
 - This is taking place for all sentient beings no matter if they are animal, vegetable , mineral: all are touched in this sacred moment of NOW.
- The time is nigh; all she can share with us on the mundane level is – we got the smarts; we got the abilities; we are gods and goddesses of the Most High –
 - the words, let's say, detract from the energy: it is the sacred sounds of this sacred moment. It is about peace, love and joy that is all around us, through us; it is the frequencies that shift consciousness. After all, this is what we're getting touched by each second here; our consciousness doesn't necessarily need form to convey the message: consciousness can convey the message – it is - we connect with the clouds, with the radiant energy of Sol, Helios and Vesta, Sekmet, Alcyone - it might sound like static or dissonant noise; comprehend the message that is being given across space / time throughout all 7 super universes.
- This sacred moment of this All we have is NOW which changes everything; it is about the divine love, the divine grace that is being shared with us every moment here, as we get in touch deep within the beingness of who, what we are.
 - The words – let's say – it is only about the sound frequencies – everything that is transpiring in these moments where we are seeing the divine chaos come to its culmination – it is about who and what we are in these moments of blessed unity –
- yes, she was here before the gods were here and began the story with the sacred sounds: the vowels A E I O U are creation frequencies: everyone has the ability to manifest creation in these sacred seconds, nano seconds.
 - We may take on a moment here where she gives sound to this voice yet it goes

beyond sound, light, color – it just IS.

- Take the quantum leap off the cliff with the little white dog – let's go for a ride. It is just these moments - overstand, understand as we take the quantum leap and move into the realms our consciousness, into pure thought – the vacuum is not empty, it is full.

- The music is all around us: all we do is pick up the sounds, play the sacred frequencies as we hear them; each individual consciousness can hear these sacred sounds at so many different levels. This is what makes up the 12 rainbow rays, the rays of living light, living colour, sound – we've heard the story about the Monastery of the Seven Rays – not just 7, goes beyond that: 144,000 x 10 hundred thousand x 10 hundred thousand – and on & on
- She repeats a mantra: this is what entering this realm of influence at this time . . .

- We are in these sacred moments here: send even more love to all situations in our present moments here, especially as Mr 19.5 gets ready what he is going to say: she will not preempt him: Akbar the Great, Ascended Master El Morya – he knows what to talk about.
 - It is this sacred moment here: all life is precious whether a gnat or an Eva person – we are all in the great Circle of Life. This is how we do this with Divine Unity on the good Red Road Home.
- What she can share with us: we are at the vantage point like ?? say : get the gauntlet of Power; use it only in love, only in balance and ecstasy and joy

T: We were talking on the Conf Line of the power of using it [gauntlet of Love] for the wrong thing: Rachel said on Sept 1952 we nuked an entire island in the Marshall Island chain out of existence – no people gone, but animals and plants – the radiation went in there affected all the people, as we are all One Beingness.

M/A: in this sacred moment of NOW – we are watching a brinkmanship game – very dangerous because word magic has power; they have used the sacred sound for energy out of the time/space continuum.

- This is why she brings it back to "Lord, make me an instrument of thy peace; where there is hatred, let me sow love."
- This sacred moment of NOW – the life forms as we all participated in the glorious manifestation of creation, we all participated; we all have the power, with love, to create; we are that magnificent:
 - as equal beings, we began as sacred pure plasma energy, no different than our physical sun, Sol – when we grok how magnificent that is, it gets there in this moment = take that in!
 - Use it to heal every single solitary particle in the beings here: makes no difference between the particles travelling beyond light speed and the particles here in the mike: matter is matter. As we interact with it and use it creatively and in a divine way, matter becomes a way in which we can convey love, joy, peace to one another – and we can also use that matter to uncreate, and that is what is going on
- Like what Lady Master said, they took the the power of creation in 1952 and used it to uncreate and, in this sacred moment, the captain [Ashtar] and the admiral [Sananda Kumara] have said NO NUKES. Mr Kim over there detonated tons and tons and **tons of dynamite:** a sad day that he has to lie to his people, and put his people in camps and starve them.
 - Mr Kim [of North Korea], Al Assaud – all these ones playing these games – it's about the false reality called Islam – and Islam did not do 9/11: our own so-called elected officials did 9/11.
 - As this is engrained in our souls, get this one – all these beings can come back as they so choose. She has said this before and will say it again: there is accountability in these sacred moments, and it is coming to pass. And it is not about the lifeforms spouting false energy which is not love and is coming from a place of fear.
 - When you have to hide behind a gun and ideologies that someone with dark skin or maybe has antennae or who maybe speaks a different tongue or eats in a different way

with tentacles or tubes, or like the sharks eat or our brothers and sisters, the hump back whales: – it matters not!!! We are all divine brothers and sisters of the Most High.

- The propaganda that we are being fed by the transmission box – it is unconscionable: shut it off and go into the silence and hear the sacred sound of one hand clapping. That is how we get to the place of Ade satche – Lord, make me an instrument of thy peace!

- Greetings in the Light of the most Radiant One!
 - Mother does some singing / toning
 - Remember who we are in these moments! Blessed Be! Help these ones at these sacred times! Blessed BE! Kadoish, Kadoish, Kadoish . . .

R: has been walking beside Mt Kailosh, once again; just being told to work with the energies of Lord Shiva and LM Parvetti and their son, Ganesha – the remover of all obstacles in this sacred moment. It changes physical time/space matter.

- He is being told by being there – the sisterhoods, the brotherhoods are here, in physical manifestation in our midst – yes, they are making jokes about ET, Area S451 and Area 51 and all the other stories, yet it goes behind the jokes.
- What touched him so deeply: about what was said about the Force: it just IS, and it is about the love that changes everything.

Audio: 2016-01-05 **Wall Street Reform and Financial Policy | Bernie Sanders**

<https://www.youtube.com/watch?v=R6e47vJ89p0>

Bernie Sanders discusses his vision for economic reform in America, including reigning in Wall Street and financial policies he would implement as president. "If Wall Street does not end its greed, we will end it for them!" #BreakEmUp

NY State Senator James Sanders introduces US Senator Bernie Sanders with an illuminating speech on the impact of the financial meltdown on New Yorkers from all walks of life.

2016-01-06 Reforming Wall Street-- Breaking Up Big Banks, Making Ratings Agencies Non-Profit
[TEXT OF THE VIDEO ABOVE – SEE BELOW]

Audio: Thom Hartmann with Ellen Brown – Conversations with Great Minds
CONVERSATIONS WITH GREAT MINDS: [Ellen Brown JD](#), [Public Banking Institute/Web of Debt/The Public Bank Solution](#)

Audio: Max Keiser [\[KR859\] Keiser Report: Moths to Economic Flames](#)

<https://youtu.be/XsNem73Xj98>

We discuss moths to the flame as corporations, individuals and whole nations self-liquidate on the pyre of bad debts. We look at the incredibly shrinking benefits of massive Japanese money printing and also at the proposal that Western oil giants self-liquidate as the best means of deploying their capital in a newly free oil market where the marginal producer once again sets the price. In the second half, Max interviews economics writer and researcher, Chris Martenson of [PeakProsperity.com](#),

about his new book, [Prosper: How to Prepare for the Future and Create a World Worth Inheriting](#). They define 'prosperity' and name the best ways to create it for yourself, despite any global trends working against it.

Audio: The Daily Show with Trevor Noah January 6, 2016 - David J. Peterson

President Obama takes executive action on gun regulation, Hasan Minhaj examines the secondary sneaker market, and David J. Peterson discusses "The Art of Language Invention."

<http://www.cc.com/episodes/p2i7oz/the-daily-show-with-trevor-noah-january-6--2016---david-j--peterson-season-21-ep-21043>



Audio: The Late Show – Jan 6, 2016

<http://www.cbs.com/shows/the-late-show-with-stephen-colbert/video/C48F5722-C95F-B97D-771F-19C739705C61/much-ado-nothing-about-something/>

Audio: The Late Show with Stephen Colbert - Andra Day

<https://www.youtube.com/watch?v=jqqyT95NDBI>



Andra Day Performs "Rise Up"

[The Late Show with Stephen Colbert](#)

Published on 7 Jan 2016

Singer Andra Day performs a song off of her new album "Cheers To The Fall."

Reading: The Power of Meow

Closing: Rainbird

INFORMATION RELATED TO THE NOTES

2016-01-06 Former Iranian President Bani-Sadr~ Saudi-Iran Clash Is About Power, Not Religion

He argues that Saudi Arabia and Iran have been locked in mutual “closed circuits of violence” since the 1979 revolution that need to be broken.

Nathan Gardels The WorldPost

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Abolhassan Bani-Sadr was the first president of the Islamic Republic of Iran after the 1979 revolution. He answered these questions for The WorldPost by email from Paris, where he lives in exile.



The Shia-Sunni clash that was being conducted through proxy wars from Yemen to Syria to Iraq is now out in the open. Do you believe the Saudi execution of Sheikh Nimr al-Nimr was a deliberate provocation? To what end? Was it, perhaps, an effort to provoke Iran into actions that would undermine the nuclear accord with the U.S. and other world powers?

In order to answer the question, I should first point out certain facts. The Iranian and Saudi regimes, and those of other countries of the region, are trapped in a number of closed circuits of violence:

Anadolu Agency via Getty Images Demonstrators hold posters of Nimr Baqir al-Nimr during a rally in Tehran against his execution by Saudi authorities.



- Both countries have turned the U.S. government into the central pivot of their domestic and international policies.
- Power has become the goal of both regimes, and violence has become the means for achieving it. Both actions and reactions which take place within this domain inevitably become violent.
- Both regimes are dictatorial and thus standing on one leg, which is a combination of armed

forces and oil income.

- Both regimes have exploited religion in order to legitimize and justify their actions. Religion is thus also used to serve the interests of power.
- Both countries have religious minorities (Sunnis in Iran and Shias in Saudi Arabia), and both are discriminating against them.
- Both regimes need crisis as a fish needs water, and hence see their existence only through creating crisis.
- Both regimes have terror organizations and are supporting armed organizations in the region.
- As these regimes have formed alliances with regional and international powers, when in confrontation with each other their actions force the world powers, whose protection they are under, to join the struggle on one side.

The execution of Sheikh Nimr al-Nimr, the Shia cleric, along with 46 people, was a criminal act. To focus on the case of his execution specifically, therefore, I believe it had certain goals in the political context I have described:

- It uses religion as a cover for a power struggle, and to incite the Sunni Muslims to support the Saudi regime.
- It forces the Iranian regime to react violently. The Saudi regime was certain that in such a closed circuit of violence, the Iranian regime would react in such a way.
- The U.S. and European countries see no option for themselves but to support the Saudi regime.
 - Saudi Arabia opposes the Vienna nuclear agreement. This is partly because the agreement has made it possible for the Iranian regime to openly intervene in Syria, Iraq, Yemen and so on. The Saudi regime argues that the Iranian regime has no right to interfere in the affairs of Arab countries. Saudi Arabia is right about this. However, just because these countries are Arab, it does not give the Saudi regime permission to destroy and massacre the people of these countries through direct or indirect intervention. - Economic war is a main goal of Saudi Arabia. The people of oil-producing countries can see that it is the Saudi regime which caused the collapse of oil prices. The regime cannot justify its action, so the only way to justify it is to push back against the Iranian regime. One Saudi leader recently stated that they would do something which would turn Iranians into beggars in Saudi cities. Unfortunately, the Saudi leaders completely fail to understand that the way out of the crisis is through friendship, cooperation and development.

ASSOCIATED PRESS Ayatollah Ali Khamenei predicted "divine vengeance" for Saudi's execution of al-Nimr.



Is the official Iranian response so far justified? What should it be?

The action of the Iranian regime is completely unjustifiable. The regime from the very outset should not have let the circuit of relations become closed or reduced to violent action and reaction. However, the Iranian regime is incapable of conducting such policy. The fact is that the Iranian regime discriminates against the Sunni minority in Iran. It executes Shia clergy. It imprisons some grand ayatollahs in their homes until they die. More importantly, force has become its main tool in both domestic and foreign policy. It systematically violates the human rights of Iranians.

Were it not like this, the Saudi regime would not be certain of the Iranian regime's violent reaction and would not risk bringing the wrath of the international community against itself by executing 47 people.

The right thing for the Iranian regime to have done was to make its case through the U.N., human rights organizations, other Islamic countries and global public opinion.

However, as the Iranian regime has the [highest rate](#) of execution in the world and is constantly condemned and criticized by human rights organizations, it is basically incapable of acting in these ways.

The burning of the Saudi Embassy is obviously reminiscent of the takeover of the U.S. Embassy in the early days of the Iranian Revolution. The seizure of U.S. hostages at the time was an effort to undermine your government and bolster hardline clerics. Are we seeing something similar now where some are using this crisis to undermine President Rouhani and the reformers in general in the lead up to elections of the Assembly of Experts?

The American hostage taking took place under the liberal Prime Minister Mehdi Bazargan, and forced him to resign. However, the [secret agreement](#), which is known as the "October Surprise," took place during my presidency. The Iranian counterparts of this agreement, primarily Khomeini, Rafsanjani and Ali Khamenei, the current supreme leader, prevented the release of the American hostages before America's [1980] presidential election to ensure that Jimmy Carter would lose the election. So this was a decisive factor in the election of Ronald Reagan, and in my country, led to a coup against democracy.

Nowadays both the Saudi and Iranian regimes are trying to spread violence in Islamic countries. Without any doubt, there is a correlation between the executions of 47 people by the Saudi regime, the setting fire to the Saudi Embassy in Tehran and the totally undemocratic "election" in Iran. On the Iranian side, Khamenei, the leader, had given permission to the Council of Guardians to reject other candidates *en masse*; in Saudi Arabia, the regime relies more and more on extremists.

ASSOCIATED PRESS Supreme Leader Ayatollah Ali Khamenei visits the graves of Iranian soldiers who were killed during the 1980-88 Iran-Iraq war.



Do you see this crisis ending soon, or is this the beginning of a 30 Years' War (to use the Western analogy from Christian history) within Islam between Shia and Sunni?

This is not a religious war, but a struggle over power. In truth, this is a war against religion. By using religion to cover up their real intention, which is power, both regimes are the most anti-religion regimes in the world. In their need for power, they have forsaken religion. The degree of international attention to these struggles also plays a role in their longevity. The more the global public pays attention to these struggles, the shorter they will be because governments will be forced to act to end them.

It also needs to be said that it was the Saudi regime which initiated an antagonistic relation with Iran. There is a need for some explanation here. According to a secret letter of Alexander Haig, who was Ronald Reagan's first secretary of state, to Reagan, Saddam Hussein attacked Iran after he received a [green light](#) from the U.S. government -- and the Saudi regime was the [mediator](#) between the U.S. government and Saddam Hussein. During the [1980-88] Iran-Iraq war, the Saudis also extensively [supported](#) Saddam Hussein both financially and by providing weapons. At the time, the Saudi regime was fearful of Iran's [political] revolution, not of Shiism.

Both the Saudi Arabian and Iranian regimes need to create crisis. If this circuit remains closed, the animosity will last. So the way out is to open this circuit [of power]. In order to do that, Iran needs to become a democracy and the thoroughly corrupt Saudi regime needs to use its immense oil income for the development of Saudi Arabia and other Arab countries. For that to happen, there is a need for a change in the strategic orientation of the U.S., Russia and Europe.

This interview has been edited and condensed for clarity.

http://www.huffingtonpost.com/entry/bani-sadr-iran-saudi-clash_568d6aa6e4b0c8beacf55df2?utm_hp_ref=world

<https://www.youtube.com/watch?v=R6e47vJ89p0>

Bernie Sanders discusses his vision for economic reform in America, including reigning in Wall Street and financial policies he would implement as president. "If Wall Street does not end its greed, we will end it for them!" #BreakEmUp

NY State Senator James Sanders introduces US Senator Bernie Sanders with an illuminating speech on the impact of the financial meltdown on New Yorkers from all walks of life.

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★ About Bernie:

Bernie Sanders is a Democratic candidate for President of the United States. He is serving his second term in the U.S. Senate after winning re-election in 2012 with 71 percent of the vote. Sanders previously served as mayor of Vermont's largest city for eight years before defeating an incumbent Republican to be the sole congressperson for the state in the U.S. House of Representatives. He lives in Burlington, Vermont with his wife Jane and has four children and seven grandchildren.

Bernard "Bernie" Sanders was born in Brooklyn, New York, to immigrant parents and grew up in a small, rent-controlled apartment. His father came to the United States from Poland at the age of 17 without much money or a formal education. While attending the University of Chicago, a 20-year-old Sanders led students in a multi-week sit-in to oppose segregation in off-campus housing owned by the university as a Congress of Racial Equality (CORE) officer. In August of 1963, Sanders took an overnight bus as an organizer for the Student Nonviolent Coordinating Committee to hear Martin Luther King Jr.'s historic "I Have a Dream" speech firsthand at the March on Washington for Jobs and Freedom.

After graduation, Bernie moved to Vermont where he worked as a carpenter and documentary filmmaker. In 1981, he was elected as mayor of Burlington as an Independent by a mere 10 votes, shocking the city's political establishment by defeating a six-term, local machine mayor. In 1983, Bernie was re-elected by a 21 point margin with a record amount of voter turnout. Under his administration, the city made major strides in affordable housing, progressive taxation, environmental protection, child care, women's rights, youth programs and the arts. In 1990, Sanders was elected to the House of Representatives as the first Independent in 40 years and joined the Democratic caucus. He was re-elected for eight terms, during which he voted against

the deregulation of Wall Street, the Patriot Act, and the invasion of Iraq.

In 2006, Sanders defeated the richest man in Vermont to win a seat in the U.S. Senate as an Independent. Known as a “practical and successful legislator,” Sanders served as chairman of the Committee on Veterans’ Affairs where he authored and passed the most significant veteran health care reform bill in recent history. While in the Senate, Sanders has fought tirelessly for working class Americans against the influence of big money in politics. In 2010, he gave an eight-and-a-half hour filibuster-like speech on the Senate floor in opposition to extending Bush-era tax breaks for the wealthy. In 2015, the Democratic leadership tapped Bernie to serve as the caucus’ ranking member of the Senate Budget Committee.

Known for his consistency on the issues, Senator Sanders has supported the working class, women, communities of color, and the LGBT community throughout his career. He is an advocate for the environment, unions, and immigrants. He voted against Keystone XL, opposes the Trans-Pacific Partnership deal, wants to expand the Voting Rights Act, and pass the Equal Rights Amendment.

To learn more about Bernie on the issues, click here: <https://berniesanders.com/issues/>

2016-01-06 Reforming Wall Street-- Breaking Up Big Banks, Making Ratings Agencies Non-Profit

Bernie Sanders
(image by [AFGE](#)) License [DMCA](#)



http://www.opednews.com/articles/1/Reforming-Wall-Street--Br-by-Bernie-Sanders-Banks_One-Percent_Rating-Agencies_Too-Big-To-Fail-160106-276.html

The American people are catching on. They understand that there is something profoundly wrong when, in our country today, the top one-tenth of 1 percent owns almost as much wealth as the bottom 90 percent. They understand that something is profoundly wrong when the 20 richest people in our country own more wealth than the bottom half of the American population -- 150 million people. They know that the system is rigged when the average person is working longer hours for lower wages, and yet 58 percent of all new income generated is going to the top 1 percent.

Executives on Wall Street have extraordinary power over the economic and political life of our country. As most people know, in the 1990s and later, the financial interests spent billions of dollars on campaign contributions to force through Congress the deregulation of Wall Street, the repeal of the Glass-Steagall Act and the weakening of consumer protection laws all across our country.

Wall Street spent this money in order to get the government off their backs and to show the American people what they could do with this new-won freedom from regulation. Well, they sure showed the American people. In 2008, the greed, recklessness and illegal behavior on Wall Street nearly destroyed the American and global economy.

Millions of Americans lost their jobs, they lost their homes and they lost their life savings.

While Wall Street received the largest taxpayer bailout in the history of the world with no strings attached, the American middle class continues to disappear, poverty is increasing and the gap between the very rich and everyone else continues to grow wider. And Wall Street executives still receive huge compensation packages as if the financial crisis they created never happened.

Greed, fraud, dishonesty and arrogance, these are some of the words that best describe the reality of Wall Street today.

So, to those on Wall Street who may be listening to my remarks, and I'm sure there are many of them, let me be very clear. Greed is not good. In fact, the greed of Wall Street and corporate America is destroying the very fabric of our nation. And, here is a New Year's Resolution that I will keep if elected president. And that is, if Wall Street does not end its greed, we will end it for them.

We will no longer tolerate an economy and a political system that has been rigged by Wall Street to benefit the wealthiest Americans in this country at the expense of everyone else.

While President Obama deserves credit for improving this economy after the Wall Street crash, the reality is that a lot of unfinished business remains to be done.

Our goal must be to create a financial system and an economy that works for all of our people, not just a handful of billionaires. That means we have got to end, once and for all, the scheme that is nothing more than a free insurance policy for Wall Street, the policy of "too big to fail."

We need a banking system that is part of the productive economy -- making loans at affordable rates to small and medium-sized businesses so that we can create decent-paying jobs in our country. Wall Street cannot continue to be an island unto itself, gambling trillions in risky financial instruments, making huge profits and assured that, if their schemes fail, the taxpayers will be there to bail them out.

In 2008, the taxpayers of this country bailed out Wall Street because we were told that they were "too big to fail." Yet, today, today, three out of the four largest financial institutions -- JP Morgan Chase, Bank of America and Wells Fargo -- are nearly 80 percent bigger than before we bailed them out because they were too-big-to-fail. Incredibly, the six largest banks in this country issue more than two-thirds of all credit cards and more than 35 percent of all mortgages. They control more than 95 percent of all financial derivatives and hold more than 40 percent of all bank deposits. Their assets today are equivalent to nearly 60 percent of the GDP of the United States of America. *Enough is enough.*

If a bank is too big to fail it is too big to exist. When it comes to Wall Street reform that must be our bottom line. This is true not just from a risk perspective and the fear of another bailout. It is also true from the reality that a handful of huge financial institutions simply have too much economic and political power over this country.

If Teddy Roosevelt, the Republican trust-buster, were alive today, he would say "break them up." And he would be right. That's exactly what we have to do and here's how I will accomplish that.

Within the first 100 days of my administration, I will require the Secretary of the Treasury Department to establish a "too-big-to-fail" list of commercial banks, shadow banks and insurance companies whose failure would pose a catastrophic risk to the United States economy without a taxpayer bailout.

Within one year, my administration will break these institutions up so that they no longer pose a grave threat to the economy. And together we will reinstate a 21st Century Glass-Steagall Act to clearly separate commercial banking, investment banking and insurance services. Let's be clear: this legislation, introduced by my colleague Senator Elizabeth Warren, her legislation aims at the heart of the shadow banking system. In my view, Senator Warren, is right. Dodd-Frank should have broken up Citigroup and other "too-big-to-fail" banks into pieces. And that is exactly what we need to do. And that is what I commit to do as president of the United States.

Now, my opponent, Secretary Clinton says that Glass-Steagall would not have prevented the financial crisis because shadow banks like AIG and Lehman Brothers, not big commercial banks, were the real culprits.

Secretary Clinton is wrong.

Shadow banks did gamble recklessly, but where did that money come from? It came from the federally-insured bank deposits of big commercial banks -- something that would have been banned under the Glass-Steagall Act.

Let us not forget: President Franklin Roosevelt signed this bill into law precisely to prevent Wall Street speculators from causing another Great Depression. And, it worked for more than five decades until Wall Street watered it down under President Reagan and killed it under President Clinton.

And, let's not kid ourselves. The Federal Reserve and the Treasury Department didn't just bail out shadow banks. As a result of an amendment that I offered to audit the emergency lending activities of the Federal Reserve during the financial crisis, we learned that the Fed provided more than *\$16 trillion* in short-term, low-interest loans to every major financial institution in this country including Citigroup, JPMorgan Chase, Bank of America, Wells Fargo, not to mention large corporations, foreign banks, and foreign central banks throughout the world.

Secretary Clinton says we just need to impose a few more fees and regulations on the financial industry. I *disagree*.

As former Secretary of Labor Robert Reich has said and I quote: "Giant Wall Street banks continue to threaten the well being of millions of Americans, but what to do? Bernie Sanders says break them up and resurrect the Glass-Steagall Act that once separated investment from commercial banking. Hillary Clinton says charge them a bit more and oversee them more carefully " Hillary Clinton's proposals would only invite more dilution and finagle. The only way to contain the Street's excess is with reforms so big, bold, and public they can't be watered down -- busting up the biggest banks and resurrecting Glass-Steagall."

Secretary Reich is right. Real Wall Street reform means breaking up big banks and re-establishing firewalls that separates risk taking from traditional banking.

My opponent says that, as a senator, she told bankers to "cut it out" and end their destructive behavior. But, in my view, establishment politicians are the ones who need to "cut it out." The reality is that Congress does not regulate Wall Street"(crowd interrupts and chants "Wall Street regulates Congress".)

You got it! And you know what, as President we're gonna end that reality.

It is no secret that millions of Americans have become disillusioned and alienated from our political process. They don't vote. They don't believe much of what comes out of Washington. They don't think that there is anyone there representing their interests. In my view, one of the reasons for the deep disillusionment that is so widespread is the understanding that our criminal justice system is broken and grossly unfair. It is broken, unfair and we do not have equal justice under the law. The average American sees kids being arrested and sometimes even jailed for possessing marijuana or other minor crimes. But when it comes to Wall Street executives, some of the wealthiest and most powerful people in this country, whose illegal behavior caused pain and suffering for millions of Americans -- somehow nothing happens to them.

Their illegal behavior destroys our economy, millions lose their jobs, their homes, their life savings, but for the CEOs of Wall Street, no police record, no jail time, no justice.

We live in a country today that has an economy that is rigged, a campaign finance system which is corrupt and a criminal justice system which, too often, does not dispense justice.

Not one major Wall Street executive has ever been prosecuted for causing the near collapse of our

entire economy. That will change under my administration. "Equal Justice Under Law" will not just be words engraved on the entrance of the Supreme Court. It will be the standard that applies to Wall Street and all Americans.

It seems like almost every few weeks we read about one giant financial institution after another being fined or reaching settlements for their reckless, unfair and deceptive activities.

Some people believe that this is an aberration: that we have an honest financial system in which, every now and then, major financial institutions do something wrong and get caught. In my view, the evidence suggests that would be an incorrect analysis.

The reality is that fraud is the business model of Wall Street. It is not the exception to the rule. It is the rule. And in a very weak regulatory climate the likelihood is that Wall Street gets away with a lot more illegal behavior than we know of.

How many times have we heard the myth that what Wall Street did may have been wrong but it wasn't illegal?

Let me help shatter that myth today.

Since 2009, major financial institutions in this country have been fined \$204 billion. *\$204 billion*. And that once again takes place in a weak regulatory climate. Here are just a few examples, a few examples, of when major banks were caught doing illegal activity.

In August 2014, Bank of America settled a case with the Department of Justice for more than \$16 billion on charges that the bank misled investors about the riskiness of mortgage-backed securities it sold in the run-up to the crisis.

In November of 2013, JP Morgan settled a case for \$13 billion with the Department of Justice and the Federal Housing Finance Agency over charges that the bank knowingly sold securities made up of low-quality mortgages to Fannie Mae and Freddie Mac.

In June of 2014, BNP Paribas was sentenced to five years' probation and was ordered to pay \$8.9 billion in penalties by a U.S. District Judge in Manhattan after the bank pled guilty to charges of violating sanctions by conducting business in Sudan, Iran and Cuba.

Let me, in addition, read you a few headlines and you tell me how it could possibly make sense that not one executive on Wall Street was prosecuted for fraud.

CNN Headline, May 20, 2015: "Five big banks pay \$5.4 billion for rigging currencies." Those banks include JPMorgan Chase and Citigroup.

Headline from the International Business Times (February 24, 2015): "Big Banks Under Investigation For Allegedly Fixing Precious Metals Prices." The Banks under investigation included Goldman Sachs and JPMorgan Chase.

Headline from The Real News Network (November 26, 2013): "Documents in JPMorgan settlement reveal how every large bank in the U.S. has committed mortgage fraud."

Headline from The Washington Post (March 14, 2014): "In lawsuit, FDIC accuses 16 big banks of fraud, conspiracy." Banks included Bank of America, Citigroup and JPMorgan Chase.

Headline from the Guardian (April 2, 2011): "How a big U.S. bank laundered billions from

Mexico's murderous drug gangs." This article talks about how Wachovia (which was acquired by Wells Fargo) aided Mexican drug cartels in transferring billions of dollars in illegal drug money. And this is what the federal prosecutor said about this and he said and I quote: "Wachovia's blatant disregard for our banking laws gave international cocaine cartels a virtual carte blanche to finance their operations."

Yet, the total fine for this offense was less than 2 percent of the bank's \$12 billion profit for 2009 and no one went to jail. No one went to jail.

And, if that's not bad enough, here's another one.

Headline: The Wall Street Journal, February 9, 2011: "J.P. Morgan Apologizes for Military Foreclosures." Here is a case where JPMorgan Chase, the largest bank in America, wrecked the finances of 4,000 military families in violation of the Civil Service Members Relief Act, yet no one went to jail.

And, when I say that the business model of Wall Street is fraud that is not just Bernie Sanders talking. That is what financial executives themselves told the University of Notre Dame in a study on the ethics of the financial services industry last year.

According to this study, listen to this, 51 percent of Wall Street executives making more than \$500,000 a year found it likely that their competitors have engaged in unethical or illegal activity in order to gain an edge in the market.

More than one-third of financial executives have either witnessed or have firsthand knowledge of wrongdoing in the workplace.

Nearly one in five financial service professionals believe they *must* engage in illegal or unethical activity to be successful.

Twenty-five percent of financial executives have signed or been asked to sign a confidentiality agreement that would prohibit reporting illegal or unethical activities to the authorities.

Here is what one banker from Barclays said in 2010, when he was caught trying to price-fix the \$5 trillion-per-day currency market: "If you ain't cheating, you ain't trying."

Here's what an analyst from Standard & Poors said in 2008, and I quote: "Let's hope we are all wealthy and retired by the time this house of cards falters."

This country can no longer afford to tolerate the culture of fraud and corruption on Wall Street.

Under my administration, Wall Street CEOs will no longer receive a get-out-of jail free card. Not only will big banks not be too-big-to-fail, big bankers will not be too big to jail.

As president, I will nominate and appoint people with a track record of standing up to power, rather than those who have made millions defending Wall Street CEOs. Goldman Sachs and other Wall Street banks will not be represented in my administration.

And, if we are serious about reforming our financial system, we have got to establish a tax on Wall Street speculators. We have got to discourage reckless gambling on Wall Street and encourage productive investments in the job-creating economy.

We will use the revenue from this tax to make public colleges and universities tuition free. As all of

you remember, during the financial crisis when Wall Street's greed and illegal behavior nearly destroyed our economy, the middle class of this country bailed out Wall Street. Now, it's Wall Street's turn to help the middle class of this country.

We cannot have a safe and sound financial system if we cannot trust the credit agencies to accurately rate financial products. And, the only way we can restore that trust is to make sure credit rating agencies do not make a profit from Wall Street.

The truth is that investors would not have bought the risky mortgage backed derivatives that led to the Great Recession if credit agencies did not give these worthless financial products triple-A ratings -- ratings they knew were bogus.

And, the reason these risky financial schemes were given such favorable ratings is simple. Wall Street paid for them.

Under my administration, we will turn for-profit credit rating agencies into non-profit institutions, independent from Wall Street. No longer will Wall Street be able to pick and choose which credit agency will rate their products.

If we are going to create a financial system in this country that works for all Americans, we have got to stop financial institutions from ripping off the American people by charging sky-high interest rates and outrageous fees.

In my view, it is unacceptable that Americans are paying \$4 or \$5 in fees every time they go to an ATM.

It is wrong that millions of Americans are paying credit card interest rates of 20 or 30 percent.

The Bible has a term for this practice. It's called usury. And in "The Divine Comedy," Dante reserved a special place in Hell for those who charged people usurious interest rates.

Well today, we don't need the hellfire and the pitch forks, we don't need the rivers of boiling blood, but we do need a national usury law.

In 1980, Congress passed legislation to require credit unions to cap interest rates on their loans at no more than 15 percent. And, that law has worked well. Unlike big banks, credit unions did not receive a huge bailout from the taxpayers of this country. It is time to extend this cap to every lender in America.

We must also cap ATM fees at \$2.00. People should not have to pay a 10 percent fee for withdrawing \$40 of their own money out of an ATM.

Huge banks need to stop acting like loan sharks and start acting like responsible lenders.

We also need to give low-income Americans affordable banking options.

The reality is -- this is quite unbelievable but true -- that millions of low-income Americans live in communities where there are no normal banking services. Today, if you live in a low-income community and you need to cash a check or get a loan to pay for a car repair or a medical emergency, where do you go?

You go to a payday lender who could charge an interest rate of over 300 percent and trap you into a vicious cycle of debt. That has got to end.

We need to stop payday lenders from ripping off some of the most vulnerable people in this country. Post offices exist in almost every community in our country. One important way to provide decent banking opportunities for low income communities is to allow the United States Postal Service to engage in basic banking services, and that's what I will fight for.

Further, we need to structurally reform the Federal Reserve to make it a more democratic institution responsive to the needs of ordinary Americans, not just billionaires on Wall Street.

When Wall Street was on the verge of collapse, the Federal Reserve acted with a fierce sense of urgency to save the financial system. We need the Fed to act with that same boldness today, that fierce sense of urgency, to combat unemployment and low wages.

We need to structurally reform the Federal Reserve to make it a more democratic institution responsive to the needs of ordinary Americans, not just Wall Street.

It is unacceptable that the Federal Reserve has been hijacked by the very bankers it is in charge of regulating. The American people, I believe, would be shocked to know that Jamie Dimon, the CEO of JP Morgan Chase, served on the board of the New York Fed at the same time that his bank received a \$391 billion bailout from the Federal Reserve. That is a clear conflict of interest that I will ban as president.

As President I will not allow the foxes to be guarding the henhouse at the Fed. Under my administration, banking industry executives will no longer be able to serve on the Fed's boards and handpick its members and staff.

Further, the Fed should stop paying financial institutions interest to keep money *out* of the economy and parked at the Fed. Incredibly, the excess reserves of financial institutions that are sitting in the Federal Reserve have grown from less than \$2 billion in 2008 to \$2.4 trillion today. That is absurd.

Instead of paying interest on these reserves, the Fed should charge them a fee that could be used to create jobs all over America.

Let me tell you something that no other candidate will tell you. No president, not Bernie Sanders or anyone else, can effectively address the economic crises facing the working families of this country alone. No president can do it alone. The truth is -- and it's important that every American understand this -- the truth is that Wall Street, corporate America, the corporate media and wealthy campaign donors are just too powerful.

What this campaign is about is building a political movement which revitalizes American democracy, which brings millions of people together -- black and white, Latino, Asian-American, Native American -- young and old, men and women, gay and straight, native born and immigrant, people of all religions.

Yes, Wall Street does have enormous economic and political power. Yes, Wall Street makes huge campaign contributions, they have thousands of lobbyists and they provide very generous speaking fees to those who go before them.

Yes, Wall Street has an endless supply of money. But we have something they don't have. And that is that when millions of working families stand together, demanding fundamental changes in our financial system, we have the power to bring about that change.

Yes, we can make our economy work for all Americans, not just a handful of wealthy speculators. And, now more than ever, that is exactly what we must do.

And so my message to you today is simple and straightforward: If elected president, I will rein in Wall Street so they cannot crash our economy again.

Will the folks on Wall Street like me? No. Will they begin to play by the rules if I am president? You better believe it!

Thank you all for being here and I look forward to working with the most powerful force in our great nation, not the Barons of Wall Street but the people of our government who are going to fight to create a government that works for us all and not just the one percent. Thank you all very much