



WE ARE UNCLE SAM
ONE NATION UNDER GOD,
INDIVISIBLE,
WITH LIBERTY AND JUSTICE FOR ALL

As Americans, we must never forget that together, **we** are responsible for our destiny. Through the power of our vote and of free speech, **we are in control** of the financial institutions that operate under privileges granted by our government. Our forefathers fought hard to establish, and protect, our freedom. It was during the Civil War (**President Abraham Lincoln - November 19, 1863**) that President Lincoln remembered the fallen when he said - that we here highly resolve that these dead shall not have died in vain - that this nation, under God, shall have a new birth of freedom - and that government of the people, by the people, for the people, shall not perish from the earth. The first of the major regulators that oversee our financial system was established in the same year that Lincoln delivered The Gettysburg Address (audio) – 1863. The National Currency Act was signed into law February 25, 1863. Here are our major financial regulators and enforcers, with their responsibilities:

FEDERAL REGULATORS	FORMED	THEIR RESPONSIBILITY
Office of the Comptroller of the Currency (OCC)	1863	to charter, regulate, and supervise all national banks and federal savings associations
The Federal Reserve (the FED)	1913	to provide the nation with a safer, more flexible, and more stable monetary and financial system.
The Securities and Exchange Commission (SEC)	1934	to protect investors, maintain fair, orderly, and efficient markets, and facilitate capital formation.
Commodity Futures Trading Commission (CFTC)	1974	to protect market users and the public from fraud, manipulation, abusive practices and systemic risk related to derivatives that are subject to the Commodity Exchange Act, and to foster open, competitive, and financially sound markets.
Consumer Financial Protection Bureau (CFPB)	2012	to make markets for consumer financial products and services work for Americans

It is up to us to understand and identify the knowledge, skills, experience and integrity that our elected officials should possess to earn our vote. Our election decision should be based on the individual’s capabilities not popularity. WE, along with our elected officials, are responsible for the fairness and success of our financial system.

A series of decisions, since the Great Depression of 1930’s, are largely responsible for the decline of our financial system:

- In 1971, Termination of Bretton Woods Agreement established in 1944
- Late 70’s – Early 90’s – The Savings & Loan Crisis or Debacle
- In 1999, the Repeal of the Glass-Steagall Act
- In 2010, The Dodd-Frank Act (good intention, not complete enough)
- In 2011, Repeal of Regulation Q (not well thought out)
- AND MORE

I was but a child when I first heard President Kennedy speak these words and they resound with me today: Ask not what your country can do for you, ask what you can do for your country (President John F. Kennedy's Inaugural Address, January 20, 1961).

The raw material of computer manufacturing industry is silicon, copper wires, plastic and other materials.

The raw material of the financial services industry is your money and my money.

The purpose is to redistribute funds to provide borrowing power for consumers and businesses.

When interest was paid on savings accounts only, people had more time to think about the consequences of withdrawing or spending money in their savings accounts. For more info contact StopFraud@FinFix.org

Federal Regulators who are entrusted to protect American citizens from predatory and unfavorable actions by financial institutions.

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Office of the Comptroller of the Currency (OCC) Department of the Treasury	1863	to charter, regulate, and supervise all national banks and federal savings associations
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The Community Development Financial Institution (CDFI) Fund Department of the Treasury	1994	The Community Development Financial Institution (CDFI) Fund was created to expand the availability of credit, investment capital, and financial services in distressed urban and rural communities .
Internal Revenue Service Department of the Treasury	1862	The Internal Revenue Service (IRS) is the largest of Treasury's bureaus. It is responsible for determining, assessing, and collecting internal revenue in the United States.
U.S. Mint Department of the Treasury	1792	The U.S. Mint designs and manufactures domestic, bullion and foreign coins as well as commemorative medals and other numismatic items. The Mint also distributes U.S. coins to the Federal Reserve banks as well as maintains physical custody and protection of our nation's silver and gold assets .
FEDERAL ENFORCERS		
Department of Justice	1789	The Judiciary Act of 1789 created the Office of the Attorney General which evolved over the years into the head of the Department of Justice and chief law enforcement officer of the Federal Government. The Attorney General represents the United States in legal matters generally and gives advice and opinions to the President and to the heads of the executive departments of the Government when so requested. In matters of exceptional gravity or importance the Attorney General appears in person before the Supreme Court. Since the 1870 Act that established the Department of Justice as an executive department of the government of the United States, the Attorney General has guided the world's largest law office and the central agency for enforcement of federal laws .
The Financial Crimes Enforcement Network (FinCEN) Department of the Treasury	1970	Supports law enforcement investigative efforts and fosters interagency and global cooperation against domestic and international financial crimes . It also provides U.S. policy makers with strategic analyses of domestic and worldwide trends and patterns. Mortgage and Real Estate Fraud Reports

Office of the Comptroller of the Currency (**OCC**), The Federal Reserve (the **FED**), Commodity Futures Trading Commission (**CFTC**), Consumer Financial Protection Bureau (**CFPB**), The Securities and Exchange Commission (**SEC**)

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