

# **DARKNESS DESCENDS**

*BOOK TWO OF*

**THE BANKSTER CHRONICLES**

**BY DAVE JEWETT**

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## PREFACE

This first edition was completed in August, 2012. For historical fiction that chronicles contemporary events, this is important for the reader to know – because it provides a ‘marker’, if you will, in the annals of history.

As of this writing, the bankers are attempting to extract ever larger ‘austerity’ from the European people. The U.S. is still engaged in multi-trillion dollar wars, even as it is ravaged by inflation, deflation, unemployment, and old peoples’ loss of savings and income. The official U.S. unemployment rate is around 8.5%. But the unofficial rate (calculated using methods previously employed by the U.S. Federal government) is about 23%.

As of this writing, the Libor interest rate manipulation scandal has been revealed – as though manipulating the price of money is an unprecedented event. Hogwash! This form of fraud is nothing new – our own Federal Reserve has conducted this same activity for almost a hundred years! And for a hundred years, the American people have seen their wealth drained from their country through inflation and fraud, in a manner quite similar to a parasite feeding on its host.

But in that same vein (pun intended), the parasite usually destroys the host, if given enough time. Such is the fate of the host when carrying a clinging parasite – and such is the fate of a free and prosperous United States of America.

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This is the second of two books that chronicle the Dollar's destruction. In this portion, we see how the story builds to a climax. What happens to the banksters? To Bill and Brandy? To Joe and Jane Miller? And to the people of the world? One may wonder if the banksters’ scheme went awry – or did it play out according to their intentions?

# INTRODUCTION

*Give me control of a nation's money and I care not who makes  
it's laws.*

- - - Mayer Amschel Bauer Rothschild – banker

In the year 1695AD, a cartel of bankers approached the King of England with the objective of creating a partnership. The bankers would provide funding to support the King's war with France. And in return, the King would provide . . . well, who knows.

We do know that they indeed formed a partnership, each with the objective of gaining ever more power. But something happened that the King did not expect. First, he became dependent on the bankers to fund his wars. And then, he became dependent on the bankers to stabilize the economy. And then, . . . without knowing how it happened, the King's dependency turned to subservience.

The King learned that the bankers could control the nation's economy through their paper money. The King desired this power! But the King also learned that the bankers could push England's economy into depression. And the King feared this power – because a depression could drive him from the throne!

How did the bankers acquire this power? . . . In the simplest of terms, the bankers began issuing paper receipts in lieu of gold or silver deposits. With their ability to issue paper as 'money', they could create prosperity or depression as was their whim.

The King watched and learned; but he was powerless to stop the bankers' manipulation. And so the subservient King did as he was told – he concocted still more war, and he advanced the bankers' power through his policies.

Fast forward to the 20<sup>th</sup> century, and we find an international banking cartel with its iron hand closing around the world – a hand that will soon hold the world completely within its clutches.

The Cartel's tools are simple – merely, the power to conjure paper money from nothing, and government legal tender laws that restrict the use of any money but theirs'.

In Book One of the Bankster Chronicles (*Edge of Darkness*), we met Lord Basil and his 'Council' of banksters. Their objective was (and is) world domination, and they stand on the threshold of achieving their objective. We also met Bill Ford and Brandy West – ordinary people who manufacture gold and silver coins – coins they hope will compete with the bankers' paper money.

The bankers have seen gold and silver as a threat to their power, and they have sent the U.S. government against Bill and Brandy. What happens next – for Bill and Brandy, and for the people of the world – is told here . . . .

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## Part 2 – Poverty

*Some people think the Federal Reserve Banks are the United States government's institutions. They are not government institutions. They are private credit monopolies which prey upon the people of the United States for the benefit of themselves and their foreign swindlers.*

--- Congressional Record 12595-12603 June 10, 1932

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### *Chapter 1 – Circa 2009*

**I**t was Tuesday, March 25, 2009. On this day, the subcommittee on International Monetary Policy and Trade met in the luxurious backdrop of 2128 Rayburn House Office Building. A large rectangular chamber, the room was appointed with hardwood paneled walls, a multitude of hardwood desks arranged in four tiers, and with considerable seating for witnesses and onlookers.

As the prime witnesses, Treasury Secretary Tamblin and Federal Reserve Chairman Cohan found themselves in the hot seat. Even though the hot seat was nothing new to either man, this hearing was different. Today, Congress wanted answers. . . .

“Congresswoman Becker is recognized for 5 minutes,” the committee Chairman announced as he banged his gavel.

“Thank you Mr. Chairman. And thank you Secretary Tamblin and Chairman Cohan for appearing here today. I know I speak for everyone here when I say, thank you for your service and for giving us your time today.”

Tamblin and Cohan nodded.

Congresswoman Clarisse Becker peered over the top of her reading glasses at the two star witnesses. Her mouth and cheeks curled to one side as she reached behind her head and smoothed

her medium length brown hair. She then leaned forward and focused her sharp brown-flecked eyes on Tamblin.

“We've seen Russia, China, and Kazakhstan make calls for an, er – international monetary conversion to an international monetary standard as soon as the G20 meeting; and I'm wondering would you categorically renounce the United States moving from the dollar and going to a global currency, as suggested by China and also by Russia. Mr. Secretary?”

Tamblin leaned back in his chair as the edge of his mouth crooked up in a smirk. “I would, yeah.”

“And the Federal Reserve Chair?”

“I would, also,” Cohan replied.

Becker looked down at her notes and then posed another question. “And is it not true that if you were to conduct a program to debase the dollar, you would be fostering a reduced standard of living for all who transact business with dollars? Especially the American people?”

“We would never do that, Congresswoman,” Tamblin replied.

Mrs. Becker looked at Cohan. “And what do you say to that, Mr. Chairman?”

“We would not do that, Madam Congresswoman.”

“Now Mr. Tamblin. How do you reconcile your testimony here today with your statement to the press yesterday concerning your support for a new global currency?”

“Ah, –” Tamblin stammered and then said, “That was a misstatement on my part, Congresswoman. The status of the dollar as the world's reserve currency has been on my mind as of late, especially since we recently concluded talks with China on their currency manipulation.”

“And what did the Chinese say when we accused them of manipulating the value of their currency?”

Tamblin grimaced and then said, “They denied any role in currency manipulation and accused us of manipulation.”

“And do you agree with their accusation?” Becker countered.

“Of course not, Congresswoman,” Tamblin and Cohan looked at each other. And then he continued. “We are honest and straight-forward in determining currency valuations.”

The Congresswoman removed her glasses and put the tip of the temple arm in her mouth. She eyed the two witnesses as she leaned back in her leather chair; and then she said, "I have one more question."

"Mr. Secretary. Do you agree that if the dollar loses its world's reserve currency status, that Joe and Jane Sixpack will be plunged into poverty?"

"Yes, Madam Congresswoman. I believe that's true."

"And you, Mr. Chairman?"

"I concur, Madam Congresswoman."

"In light of your answer, will you reaffirm your commitment to keeping the dollar as the world's reserve currency?"

"Mr. Tamblin?"

"Ah – Absolutely, Madam Congresswoman."

"Chairman Cohan?"

"Yes. Absolutely."

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Joe relaxed in his boat, waiting for a bite on his fishing pole. The mild waves moved the boat gently, hither and yon, while the peacefulness, the silence, the serenity, brought out his happiness. He reeled in his lure, empty though it was, and made another cast – sending it further out from the boat this time. *Ah, yes! This is what retirement is supposed to be.*

He gazed patiently across the lake, enjoying the gentle caress of the waves. And then he drew the line in yet again, and cast his lure out into the lake. *This time, I'll get one!* He mused.

Leaning back serenely in his boat, he noticed an ever so slight impact on the water's surface, and then another. And then he heard raindrops, and the drops sent out pitter-patter sounds across the lake. But then he thought, *this is not the sound of rain drops hitting the lake; this is the sound of raindrops hitting something hard. How strange!* It was then that Joe knew he was sleeping.

Joe opened his craggy eyes to daylight. Without moving his body, he let his eyes take in his surroundings – the hard concrete floor, the walls of brick surrounding him, and an old decrepit light



hanging far above him from a ceiling. And then he turned his head slightly and realized he was in the entrance to a building, crumpled into a corner with an old blanket covering him.

He awakened further as he looked around, rubbing his face through his grizzled beard. And then he gazed beyond the sidewalk onto the street, watching the rain hit the pavement and spattering as it settled on the hard surface. The rain was coming down softly, but he sensed it would soon be falling much harder.

*Shit! It's the end of October and the rainy season is coming. I need to find some shelter for the winter.*

Although his body was wracked with aches and pain, he nonetheless picked himself up off the concrete. He cloaked the blanket over his shoulders. *Gawd, I feel like shit— more broken down every day. How did this happen? Shit — the world has no need for a fifty-seven year old man. I guess we're just supposed to shrivel up and die.*

Joe gazed into the window of a nearby car and saw his reflection look back at him. He looked awful; but with his tattered clothes, long unkempt hair, and grizzled beard, he knew that his appearance likely got him more donations. And yet, that's not why he looked this way. No — he looked this way because he had no money and no place to live. The world had discarded him as they discarded millions of other fifty-something men and women.

Joe grimaced in pain as he began shuffling, limping, toward the nearest freeway overpass. He reached the overpass and pulled out his sign — the sign he had left flat against the knee wall last evening. *This has been getting me more hits than the others*, he reflected. He held up his sign next to a traffic light, near the entrance to the overpass.

**Homeless. Need food. Need money.  
God Bless.**

Joe waved the sign as the cars passed through, trying to get them to look at it — but the drivers faced forward, ignoring him. Finally, the light turned red and the line of cars stopped. *Maybe someone will dig out some money now*, he thought. And then a woman rolled down her window and handed him a dollar.

“You take care now,” she said with a pitying tone in her voice.

“Thank you,” he spat as he grabbed the money from her hand.

A surprised and then angry expression crossed her face as she rolled up the window. The light turned green and she punched the gas pedal, accelerating quickly away from the intersection.

*God how I hate their pity,* he reflected without feeling. And then he felt angry as he continued waving the sign. *I hate their God damn judgment and their condescending looks. They act as though they're better than me. As though I am just a slug. As though I am less than human . . .*

After about thirty minutes, Joe collected enough for his breakfast. His tattered blanket hanging off of him, he shuffled off to the nearest fast food joint.

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At 7:00pm, Joe called it a day. He pulled down his sign and again laid it flat behind the knee wall. He moved off, shuffling along the streets toward his next destination. He shuffled past stores with barred windows, past old cars, past a beggar here and there.

“Help a friend, old buddy?” One of the beggars asked as he held out a hat.

“Joe looked down at him as he was moving. “Shit, man. I can't even help myself.”

The streets were rolling up for the night. *Outside on the street will soon be dangerous,* he mused. He glanced into an alley as he shuffled past, seeing two men sprawled out on the ground. *Probably druggies,* he thought.

And then he did a double-take toward the other side of the street. He watched as a car pulled to the curb. There was a woman leaning against a building, and she also noticed the car pull up. Clad in tight leather, her breasts were bursting out of the blouse as she moved over to the car. She put her hand above the window and spoke through the opening, and her breasts were now in full view for the driver to see. In a matter of seconds she pulled the car door open and got in. The car drove off.

An ironic smile crossed Joe's face. *Hell . . . I don't even have sex to sell.* He shuffled onward.

It was many months – too many for Joe to count – since he gave up trying to be part of the middle class. He hated this life, but he also hated struggling – fighting to maintain enough income to pay his debts. He had come to realize that being in debt was being a slave, and he decided he wanted no part of it any more. . .

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Federal Reserve Chairman Cohan's intercom buzzed. The Chairman pressed the button and began speaking. “Yes, Carol.”

*“Sir. FDIC Chairman Brechter is here for your one-thirty appointment.”*

“Thank you, Carol. Will you please ask him to wait for five minutes and then send him in?”

*“Yes, sir.”*

Chairman Cohan pulled out a cigar, bit off the tip, and lit it. He leaned back in his chair and put his feet on the desk, taking a draw of smoke from the cigar deep into his lungs. He exhaled the smoke into the air. He relaxed, continuing his leisurely smoke until the FDIC Chairman walked in.

“Good afternoon, Mr. Chairman,” Chairman Edward Brechter greeted the Fed Chairman.

Cohan looked up, exhaling smoke into the air. “Well, hello Ed. I’m glad to see you.” He stood up and they shook hands.

Chairman Cohan gestured to the FDIC Chairman to take a seat and then sat down behind his desk. “So,” Chairman Cohan continued, “to what do I owe the honor of your visit?”

“Mr. Chairman. Ah – Ethan, I’ll get right to the point.” He paused for effect, and then continued speaking. “You have authorized the transfer of \$75 Trillion in derivatives from the Merrill Lynch arm of Bank of America, into the Bank of America retail banking subsidiary.”

“So?”

“You have also authorized the transfer of \$79 Trillion in derivatives from the JP Morgan investment bank subsidiary to their Chase retail banking subsidiary.

“So? What’s your point?”

“So, Mr. Chairman, because all of these derivatives will be covered under the FDIC as though they were part of retail banking, your action will place the American people on the hook for any write offs that occur with these derivatives.”

“So what?” Chairman Cohan perused the cigar in his hand. “My primary concern is to the banks, not the American people. I can't allow the banks to go under, no matter what.”

“But, Mr. Chairman. The law says that you can't do this. In fact, Section 23A of the Federal Reserve Act clearly stipulates that this is illegal.”

“So?”

“Sir. By authorizing this transfer, you are breaking the law!”

“Horse shit, Ed. The Federal Reserve Act also says we can override the law if we are acting in the public interest. And I say that we're acting in the public interest.”

“But Mr. Chairman. Saddling Americans with \$75 trillion from Bank of America; and then another \$79 Trillion from JP Morgan – sir, this is not in the public interest!”

“Ed. It is if I say it is.”

The FDIC Chairman's face turned red. “Damn it, Ethan! You can't –“

“No, no!” Chairman Cohan interrupted with his shaking finger. “First, Edward, I want you to call me Mr. Chairman.”

“What!”

“And then,” Chairman Cohan shook his head to exaggerate his statement, “don't ever tell me what I can and cannot do. Because I can do anything I want.”

Chairman Brechter's face was now crimson as his mouth twisted into a gnash. “I can't believe you –“

Cohan shouted, “That's enough!” And then he turned and faced the window. “You're dismissed, Ed.”

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