

Lyndon LaRouches

Lovforslag til beskyttelse af boligejere og banker

Den. **22. august** fremlagde den fhv. demokratiske præsidentkandidat **Lyndon LaRouche** et udkast til et lovforslag, der med **Franklin D. Roosevelts** politiske indgreb i **1930'erne** som forbillede, skal sikre, at USA både har et fungerede banksystem og en levedygtig realøkonomi på den anden side af det børskrak og den dybe krise, der vil ramme landet og den øvrige verden i løbet af efteråret. »*Lovforslag til beskyttelse af boligejere og banker af 2007*«, hedder LaRouches udkast. De vigtigste punkter er følgende:

1. Kongressen må etablere et nationalt kontor med ansvar for at anbringe landsdækkende og delstatslige banker under føderal beskyttelse, fastfryse alle eksisterende boliglån for den periode af måneder eller år, der er nødvendig for at justere priserne til et rimeligt niveau, omlægge eksisterende boliglån til en passende rente, og afskrive alle de kræftlignende spekulative gældsforpligtelser i form af værdipapirer med sikkerhed i fast ejendom, derivater og andre typer af pyramidespil, der har bragt banksystemet på bankerottens rand.

2. I løbet af overgangsperioden skal alle tvangsauktioner fastfryses, så amerikanske familier kan beholde deres hjem. Månedlige betalinger, i princippet modsvarigheden til huslejebetaling, skal finde sted til de anviste banker, som kan bruge indbetalingerne som sikkerhed for normal udlånsvirksomhed, så der derigennem atter tilføres kapital til banksystemet. Disse overkommelige månedlige betalinger vil blive indregnet i nye boliglån, der afspejler en afvikling af boligboblen, og der fastsættes passende ejendomsværdiurderinger og reducerede faste renter på boliglånene. Det forventes at denne omvæltning på boligmarkedet vil tage adskillige år. I mellemtiden skal ingen boligejer blive sat ud af hans eller hendes ejendom, og de landsdækkende eller delstatslige banker skal være under beskyttelse, så de kan genoptage deres traditionelle funktioner, yde tjenester til lokalsamfundet og tilvejebringe kredit for investeringer i produktive industrier, landbrug, infrastruktur etc.

3. Delstatsguvernører skal påtage sig de administrative forpligtelser ved at gennemføre programmet, inkl. »huslejevurderingerne« til de udvalgte banker, mens de nationale myndigheder tilvejebringer de nødvendige kreditter og den økonomiske sikkerhed for at sikre en succesrig overgang.

LaRouches politisk aktionskomité, **LPAC**, har arbejdet intensivt for at bringe lovudkastet ud til alle politiske kontorer i **Washington**. Og den umiddelbare reaktion fra både republikanere og demokrater har været ganske positiv. Men LaRouche har efterfølgende understreget, at det ikke er nok med ord, der skal handles. Hvis ikke Kongressen griber ind, her og nu, vil det amerikanske politiske lederskab blive kørt over af virkeligheden, og så kan det i øvrigt være aldeles lige meget, hvad man ellers vedtager af love og foranstaltninger.

Voksende opbakning til forslaget

LaRouches politiske aktionskomité LPAC (www.larouchepac.com) fortalte den 18. oktober på sin hjemmeside om den voksende støtte rundt om i USA til Lyndon LaRouches forslag om en Lov til beskyttelse af boligejere og banker, Homeowners and Bank Protection Act (HBPA).

Resolutioner til støtte for HBPA er indtil nu blevet fremsat i fem delstatsparlamerter (Florida, Illinois, Michigan, New Hampshire, og Pennsylvania), og er ved at blive fremsat i yderligere tre (Alabama, Missouri, and Tennessee). Derudover vokser antallet af underskrivere på en støtteerklæring til lovforslaget (se nedenfor).

I Pennsylvania har lovforslaget H.R.190 til støtte for lovforslaget, som blev fremsat af delstatskongresmedlemmet Harold James, nu 41 medunderskrivere.

I Michigan har kongresmedlemmet LaMar Lemmons II fra Detroit fremsat HBPA i kongressen. Hans søn, tidligere delstatskongresmedlem LaMar Lemmons III, fortalte på The LaRouche Show den 6. oktober, at der finder ”enorme mængder af tvangsauktioner” sted, som bevirkede, at 21 kongresmedlemmer meldte sig som medforslagsstillere i timerne efter fremsættelsen. Lemmons har annonceret at han vil mødes med det nationale kongresmedlem John Conyers, som kommer fra hans kongresdistrikt og er formand for kongressen Juridiske Nævn, for at få ham til at fremsætte lovforslaget i Repræsentanternes Hus. Andre delstatspolitikere lægger på lignende måde pres på deres repræsentanter i Washington.

I andre delstater er følgende resolutioner for HBPA blevet fremsat: I Illinois har kongresmedlemmerne Annazette Collins og Chuck Jefferson fremsat H.R. 761; kongresmedlem Priscilla Taylor har fremsat H.M. 9D i Florida og i New Hampshire er en resolution blevet fremsat af kongresmedlemmerne Barbara French og Barbara Richardson. Der forberedes en resolution i Alabama af kongresmedlemmet Thomas Jackson og i Tennessee af kongresmedlem Joe Towns.

Delstatskongresmedlem Juanita Walton fra Missouri, som også er formand for National Women's Order of State Legislators (Den Nationale Forening af Kvindelige Delstatslovgivere), har fremsat forslaget i National Black Caucus of State Legislators (Den Nationale Forsamling af Sorte Delstatslovgivere) og har planer om at fremsætte det i den lokale kongres. Byrådet i Pontiac, Michigan, blev det første byråd til at vedtage resolutionen og resolutioner er fremsat eller vedtaget i dusinvis af byråd rundt om i landet.

Petition to Congress: Implement the Homeowner and Bank Protection Act of 2007

September 18, 2007 (LPAC)—The following petition from the Lyndon LaRouche Political Action Committee (LPAC) is being circulated across the United States by, and to, state and local elected officials, and to labor movement leaders, and other elected leaders, for presentation to the U.S. Congress. Emergency enactment of this bill is needed to erect a "firewall" to protect the life savings of American citizens, and to ensure that the hedge funds receive not one penny of bailout from the U.S. or any other government.

Currently, we are soliciting signatures and endorsements for this petition, from elected officials, labor leaders, and constituency group leaders, only. If you would like to endorse this petition, please send an email to, lpacpetition@gmail.com, include your full name and your organization (for identification purposes only.)

The onrushing financial crisis engulfing home mortgages, debt instruments of all types, and the banking system of the United States, threatens to set off an economic depression worse than the 1930s.

Millions of American citizens are threatened with foreclosure and loss of their homes over the upcoming months, according to studies released by RealtyTrac and Moody's Economy.com.

The hedge funds which spread this financial collapse among markets worldwide, by dominating speculation in all those markets, are now going bankrupt and demanding government bailout of their securities and derivatives. The nominal value of the derivatives based on mortgages alone is the size of the combined GDP of the nations of the world. The hedge funds, the mortgage-backed securities, the financial derivatives {can not} be bailed out.

This financial crisis is now threatening the integrity of both state and Federally chartered banks, as typified by the run on deposits of Northern Rock mortgage bank in Britain in September and Countrywide Financial in California during the month of August; and such a banking collapse would wipe out the life savings of American citizens, and drastically undermine the economic stability of our states and cities.

In a similar financial crisis in the 1930s, President Franklin D. Roosevelt intervened to protect banks and homeowners; for example in April 1933, he introduced legislation as a "declaration of national policy ... that the broad interests of the Nation require that special safeguards should be thrown around home ownership as a

guarantee of social and economic stability..." One month earlier, his Bank Holiday reorganized the nation's failing banks under Federal protection.

The principles of the Homeowners and Bank Protection Act of 2007, proposed by economist Lyndon H. LaRouche, Jr., meet this crisis. It requires emergency action that only the United States Congress has the capability to enact. This act includes the following provisions: (på dansk ovenfor)

1. Congress must establish a Federal agency to place the Federal and state chartered banks under protection, freezing all existing home mortgages for a period of however many months or years are required to adjust the values to fair prices, and restructure existing mortgages at appropriate interest rates. Further, this action would also write off all of the speculative debt obligations of mortgage-backed securities, derivatives, and other forms of Ponzi Schemes that have brought the banking system to the point of bankruptcy.
2. During the transitional period, all foreclosures shall be frozen, allowing American families to retain their homes. Monthly payments, the equivalent of rental payments, shall be made to designated banks, which can use the funds as collateral for normal lending practices, thus recapitalizing the banking systems. These affordable monthly payments will be factored into new mortgages, reflecting the deflating of the housing bubble, and the establishment of appropriate property valuations, and reduced fixed mortgage interest rates. This shakeout will take several years to achieve. In the interim period no homeowner shall be evicted from his or her property, and the Federal and state chartered banks shall be protected, so they can resume their traditional functions, serving local communities, and facilitating credit for investment in productive industries, agriculture, infrastructure, etc.
3. State governors shall assume the administrative responsibilities for implementing the program, including the "rental" assessments to designated banks, with the Federal government providing the necessary credits and guarantees to assure the successful transition.

I urge the Congress of the United States to pass legislation embodying these three principles immediately, as emergency legislation, halting a "tsunami" of foreclosures, keeping millions of American families in their homes to avert social chaos, and protecting chartered lending banks of the United States and the states.

Signers of the Homeowner and Bank Protection Act Petition

List is current as of: 10/21/07 08:03 EDT

Signers of the Petition

- Congressman Mervyn Dymally *; currently State Assemblyman; Los Angeles, Calif.
- Dr. Joycelyn Elders, former Surgeon General of the United States; Little Rock, Ark.
- Congressman Andy Jacobs *; Indianapolis, Ind.
- Rosa Rosales, National President, League of Latin American Citizens; San. Antonio, Tex.

Current and Former State Elected Officials

Listed alphabetically by state, and alphabetically by name within each state:

Northeast/Mid-Atlantic:

- Councilman Charles Blango; New Haven, Conn.
- Sen. Eric Coleman; Hartford, Conn.
- Rep. Douglas McCrory; Hartford, Conn.
- Rep. Felipe Reinoso; Bridgeport, Conn.
- R. Jo Winch, Hartford City Council; Hartford, Conn.
- Erford Fowler, City Council; Newburyport, Mass.
- Councilman Jorge Gonzalez; City Council, Lawrence, Mass.
- Rep. Benjamin Swan; Springfield, Mass.
- Councilman Radhames Capellan; Prospect Park, N.J.
- Richard Forbes; Committeeman, Pohatcong Township; Pohatcong, N.J.
- Assemblyman Gordon Johnson; Englewood, N.J.
- Harry Apolito; County Legislator, 15th District, Niagara Falls, N.Y.

- Rep. Harold James; Philadelphia, Pa.
- Rep. Thaddaeus Kirkland; Chester, Pa.
- Rep. Ron Waters; Philadelphia, Pa.
- Councilman Miguel Luna; Providence, RI
- Councilman Nicholas Narducci; Providence, RI

Midwest:

- Rep. Annazette Collins; Chicago, Ill.
- Sen. Samuel Smith; E. Chicago, Ind.
- Rep. Oletha Faust-Goudeau; Wichita, Kan.
- Rep. Lee Gonzales; Flint Township, Mich.
- Rep. LaMar Lemmons II; Detroit, Mich.
- Rep. LaMar Lemmons III*; Detroit, Mich.
- Everett Seay, City Council; Pontiac, Mich.
- Bob Van Hee*, President of the City Council; Redwood Falls, Mn.
- Rep. Esther Haywood; St. Louis, Mo.
- Rep. Rodney Hubbard; St. Louis, Mo.
- Rep. Jamilah Nasheed; St. Louis, Mo.
- Rep. Terry Riley,* City Council; Kansas City, Mo.
- Rep. Charles Quincy Troupe,* Board of Aldermen; St. Louis, Mo.
- Rep. Juanita Walton; St. Louis, Mo.
- Sen. George W. Burrows*; Adams, Neb.
- Sen. John DeCamp*; Lincoln, Neb.
- Sen. Don Eret*; Dorchester, Neb.

- Rep. Catherine Barrett*; Cincinnati, Ohio
- Kevin Conwell, City Council; Cleveland, Ohio
- Rep. Annie Keys*; Cleveland, Ohio
- James Shealey, City Council; Akron, Ohio
- Robert White, City Council; Cleveland, Ohio
- Rep. Jim Bradford; Pine Ridge, S.D.
- Tribal Chairman Joseph Brings Plenty, Cheyenne River Sioux Tribe, Eagle Butte, S.D.
- Tribal Chairman Robert Cournoyer, Yankton Sioux Tribe; Marty, S.D.
- Rep. Clayton Halverson; Veblen, S.D.
- Sen. Frank Kloucek; Scotland, S.D.
- Rep. Gerald F. Lange*; Madison, S.D.
- Rep. Larry Lucas; Mission, S.D.
- Sen. Ryan Maher; Isabel, S.D.
- Rep. Eldon Nygaard; Vermillion, S.D.
- Sen. Dan Sutton, Flandreau, S.D.
- Sen. Theresa B. Two Bulls; Pine Ridge, S.D.
- Rep. Tom Van Norman; Eagle Butte, S.D.
- Rep. Christine Sinicki; Milwaukee, Wisc.

South:

- Rep. Yusuf Abdus-Salaam; Selma, Ala.
- Rep. Ronald Grantland; Hartselle, Ala.
- Rep. Thomas Jackson; Thomasville, Ala.
- Rep. Thad McClammy; Montgomery, Ala.

- Rep. Demetrius Newton; Speaker Pro-Tem; Birmingham, Ala.
- Rep. John Rogers; Birmingham, Ala.
- Rep. James Thomas; Selma, Ala.
- Rep. Nancy Blount; Marianna, Ar.
- Rep. Otis Davis; Earle, Ar.
- Rep. Janice Judy *; Ft. Smith, Ar.
- Rep. Priscilla Taylor; West Palm Beach, Fla.
- Rep. Bob Bryant; Garden City, Ga.
- Dock Davis, Democratic County Chair, Heard County; Franklin, Ga.
- Rep. Billy Mitchell; Stone Mountain, Ga.
- Rep. Howard Mosby; Atlanta, Ga.
- Rep. Earnest Williams; Stone Mountain, Ga.
- Dan Johnson, City Council; Louisville, Ky.
- Sen. Joey Pendleton; Hopkinsville, Ky.
- Mayor Jack Hammons; Winnsboro, La.
- Sen. Robert Kostelka; Monroe, La.
- Mayor Reggie Skains; Downsville, La.
- Rep. Earle Banks; Jackson, Miss.
- Rep. Credell Calhoun; Jackson, Miss.
- Jackie Washington, Business owner and NAACP activist; Biloxi, Miss.
- James Mitchell, City Council; Charlotte, N.C.
- Rep. Robert Brown; Charleston, S.C.
- Rep. Joe Towns; Memphis, Tenn.

- Supervisor James E. Clem; County Board, Loudoun County, Va.
- E. Martin Jewell, City Council member; Richmond, Va.

West:

- Quincy O'Neal, Vice-Chairman California State Democratic Party African-American Caucus; Los Angeles, Ca.
- Councilwoman Bonnie Pannell; Sacramento, CA
- Assemblyman Harvey Munsford, 6th District; Clark County, Nev.
- Sen. Joe Neal,* Las Vegas, Nev.
- Sen. Carlos Cisneros; Questa, N.M.
- John Wiley Price, Dallas County Commission; Dallas, Tex.

Labor Signers

- Scott Henning, Grievance Chairman and Trustee, United Steelworkers Local 8378; McMinnville, Ore.
- Bruce Hawley, President, Western Michigan Building Trades; Business Manager, Ironworkers Local 340; Grand Rapids, Mich.
- Gary Barnett, Chairman, UAW CAP Council Franklin County; Columbus, Ohio
- Mark Sweazy, President, UAW Local 969; Columbus, Ohio
- Kathy Jensen, Financial Secretary, UAW CAP Council Franklin County; Columbus, Ohio
- Frank Hettinger, Business Agent, Elevator Constructors Local 20; Louisville, Ky.
- Bob Gossman, Chairman, UAW Retirees Local 969, Columbus, Ohio
- John Jeffries, President, IAM Lodge 830; Louisville, Ky.
- Windell Gregory, Secretary-Treasurer, District Lodge 19 IAMAW; Paducah, Ky.
- Gordon Brown, Trustee, UAW CAP Council Franklin County; Columbus, Ohio

- Bob Breckinridge, Trustee UAW CAP Council Franklin County; Columbus, Ohio
- Lawrence Ryan, President, United Steelworkers Local 370; Ft. Smith, Ark.
- Charles Morton, Executive Director, Dayton Building and Construction Council; Dayton, Ohio
- Martin Sheets, Vice President, Local 1395 IBEW; Indianapolis, Ind.
- Rick Nye, President, UAW Local 2269; Columbus, Ohio
- Eugene Morey, President, UAW Local 849; Ypsilanti, Mich.
- Gary Perry, Chair, Franklin County Union Label Committee; Columbus, Ohio
- Michael Balls, Vice Chair, Saginaw County UAW CAP Committee; Trustee UAW Local 699; Board of Directors, Wanigas Credit Union; Saginaw, Mich.
- Van Collins, Uniserve Director, Michigan Educators Assn; Saginaw, Mich.
- David Campbell, Secretary-Treasurer, Area Local 480-481 APWU; Ferndale, Mich.
- Paul Shemanski, International Representative, IAM Michigan; Comstock Park, Mich.
- Frank Barkley, President, 12th District VA Council AFGE; Business Agent, Local 1061, AFGE; Van Nuys, Calif.
- James Berger, Business Manager, IBEW Local 309; Collinsville, Ill.
- Ismael Martinez, Recording Secretary, USWA Local 1482; Old Bridge, N.J.
- Adrian King, President, UAW Local 35; Hamtramck, Mich.
- Steve Green, President, USWA Local 1482; Old Bridge, N.J.
- Sue Daniel, Treasurer, Smith County Central Labor Council, former Vice President, Texas AFL-CIO; Frankston, Tex.
- Lawrence Oberding, Business Agent, Ironworkers Local 44; Cincinnati, Ohio
- Maurice Pulley, Executive Board, Local 1654 AFSCME; Milwaukee, Wisc.
- Bert Atkins, Chairman, Legislative Committee, IAM Local 837, St. Louis, Mo.
- Richard Downs, Vice President, Heat and Frost Insulators Local 18; Indianapolis, Ind.

- Shane Shook, President, AFSCME Local 3450; Des Moines, Iowa
- William Londrigan, State President, Kentucky AFL-CIO; Frankfort, Ky.
- Mark Thomas, Business Agent, Ironworkers Local 3; Pittsburgh, Pa.
- Douglas Kubic, Financial Secretary-Treasurer and Business Agent, ILA Local 815; Milwaukee, Wisc.
- John Jeffries, President, Local 830 IAM, Louisville, Ky.
- Jonathon Dooley, Vice President, Amalgamated Transit Union Local 1447; Louisville, Ky.
- Rhonda Rivers, Recording Secretary, ATU Local 1447; Louisville, Ky.
- Wanda Mitchell-Smith, Political Action Representative, AFSCME Council 62; Louisville, Ky.
- Paul Jacobs, Business Representative, Teamsters Local 379; Boston, Mass.
- Richard Womack, National Representative, AFL-CIO; Philadelphia, Pa.
- Kenneth Koch, President, IAM Lodge 681; Vice President Kentucky AFL-CIO; Louisville, Ky.
- Larry Johnson, President, IAM Lodge 1720; Mayfield, Ky.
- Ron Basham, Chief Steward, IAM Lodge 830; Louisville, Ky.
- Mary Garr, President, CWA Local 3310; Louisville, Ky.
- Jim Neubauer, Business Manager and Financial Secretary, IBEW Local 1377; Cleveland, Ohio
- S.L. Stephens, President, UAW Local 882; Hapeville, Ga.
- Jeff Monroe, UAW International Representative, General Dynamics Coordinator; Detroit, Mich.
- Donald Lawson, Labor lawyer and consultant; San Jose, Calif.
- Chris Holland, Apprentice Program Instructor and Former Executive Board, Ironworkers Local 416;
Norwalk, Calif.
- Kenneth Pifer, Business Representative, Local 312; Painters and Glaziers; Kalamazoo, Mich.
- Joe Joseph, Former President, UAW Local 1970; Dearborn, Mich.
- Ron Kohring, Business Rep., IBEW Local 1455; St. Louis, Mo.

- Billy Martin, President, CWA Local 4108; Saginaw, Mich.
- Robert E. Gray, Steward, National Assoc. of Letter Carriers, Branch 990; Rochester, New Hamp.
- William Alder, Chairman IAM Lodge 212, Executive Board District 19 IAM; Cumberland, Md.

*** Former elected official.**