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Reserve Banking System that is owned exclusively, wholly, 100 percent by the private banks [we have farmed out to them the privilege of issuing the Government's money. If we were to take this privilege back from them, we could save the amount of money that I have indicated in enormous interest charges.] [Wright Patman, Democratic representative from Texas The above quote was from a 1941 speech by U.S. congressman Wright Patman, a fierce critic of the Federal Reserve. *A Primer on Money*, released in 1964 by the Congressional Subcommittee on domestic finance, explains in Patman's introduction [in simple, everyday language how the US monetary system works and indicates where it needs reform.] It describes specifically: - What is money? - How is money created? - The role of the Federal Reserve System - Money supply and Monetary policy - Improvements in the Money System Although

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this publication is over fifty years old and changes have been made to the Federal Reserve System since then, it is a testament to Patman's insights that this report is still relevant and important to today's discussion about the role of the Federal Reserve in the U.S. economy.

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