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Proposal and Comment Information

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This is an easy solution to the American Debt.

SAVING AMERICA'S FUTURE

Introduction:

The Federal Reserve System was established on December 23, 1913, through the passage of the Federal Reserve Act. From its inception, the Federal Reserve has operated with a significant degree of independence from the central government of the United States. As a result, the U.S. government has limited authority over the insurance of the currency and monetary policy. In fact, when the government incurs debt, it borrows from the Federal Reserve.

The Federal Reserve Board (FRB) is composed of twelve governors and twelve regional banks. This independence has led to ongoing debate about the accountability and influence of the Federal Reserve (FED) in shaping national and global economic outcomes..

Problems:

There are several significant concerns surrounding the current structures and roles of the FED. First, it is problematic that a private banking institution holds such a powerful position in determining national economic policy, particularly when its interests may not align with those of the public and government. Unaccounted money (20 trillion dollars) misused lost or stolen funds. Its autonomy often raises concerns about transparency and democratic oversight. One of the most pressing issues is the obligation of the FED to lend money to a single national government. This practice becomes especially problematic when that government demonstrates poor fiscal responsibility or becomes an unreliable borrower. In such cases, monetary stability may be undermined. Moreover, the FED's alignment with the U.S. political interests make it vulnerable to geopolitical complications, such as international sanctions. These entanglements reduce the FED effectiveness and credibility in the global financial system.

Additionally, the recent want of shifting fully to digital government control currency has created suspicion from consumers. While transition to digital currency may offer efficiency, it is often looked down upon if mandated without choice like example: Digital Saving Bonds by the FED (a terrible idea in my opinion). Forced digitalization can erode trust and reduce the perceived neutrality of monetary policy.

With the emergence of a multipolar economic world order---particularly after World War II and more recently with the rise of BRICS(Brazil, Russia, India, China, and South Africa) --- there is growing momentum for non- government controlled digital currencies. These alternative financial systems challenge the dominance of the U.S. dollar and, by extension, the influence of the FED.

Conclusion

The Federal Reserve, once considered a cornerstone of U.S. financial stability, is facing a decline in global influence. As other nations seek greater monetary autonomy and explore decentralized and digital alternatives, the FED must reassess its structure to survive, transparency, and role in the modern economy. Reforming the FED to better align with global financial realities and domestic democratic accountability is essential for restoring public trust and maintaining economic leadership.

A Proposal for Establishing the International Reserve Bank and Currency to Address the National Debt and Secure Social Security

Introduction:

The United States continues to face growing concerns over national debt and the sustainability of its Social Security Trust Fund. In light of increasing global competition from emerging financial systems--- particularly digital and non-Western alliances such as BRICS----this Email Outlines a novel, domestic solution rooted in the creation of a centralized yet internationally viable reserve system.

Proposal :

This proposal calls for an act of Congress authorizing the Secretary of the Treasury to establish a new Institution, the International Reserve Bank (IRB). Operating as an international bank under international and domestic law backed by logistical support of the U.S. military. The IRB would serve as a sovereign reserve entity independent of direct national representation or symbolism.

Creation Deployment of the International Reserve Currency (IRC);

The United States Mint at the bequest of the Secretary of Treasury would print \$20 trillion worth of International Reserve Currency (IRC). A new Physical (paper-based) medium of exchange. Notably, this currency would be \$2 dollars for \$1 IRC clearing the debt. This new currency will be designed without any art work or symbols that directly identify with the United States, enhancing its neutrality and international appeal.

A separate Insurance of \$40 Trillion in dollars be placed into the Social Security Trust Fund This would provide immediate and long term stability to the U.S. social safety net by securing benefits without reliance on new tax revenues or borrowing.

Structure and Legal Status of the IRB

IRB would be established with an initial treasury balance of \$20 trillion IRC, legally separated from