Local government, Oregon legislators, and the U.S. government (legalized) pyramid scheme. Congress cannot directly loan money to states, but give grants by way of appropriations. State government cannot directly loan to the citizens but give grants and appropriations to county and local governments under the pseudonym of shared services and mutual bank. The mutual bank is non-existent and consists of a sub-account of the government institution, may or may not be separate at the local government financial institution as a separate account that disperses tax dollars to citizens and businesses through the economic development scheme or public good scheme.