

**MORALITY
AND
ECONOMICS**

DECEPTION – VOL. VII

PART 3

**BY
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Copyright Pending – *Morality And Economics*

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God's Puzzle Solved

God's Puzzle Completed

The Mystery of God

Prophecy Is Cyclical

God's Mystery Fulfilled

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PREFACE

What does your dollar buy? There are so many economic terms such as inflation, deflation and bubbles. It's as if you need a CPA degree to understand them. The study of Economics has become a highly disciplined major in Universities. What once, only required a good mathematician who kept good, honest books, has become a highly, intense study.

What causes a prosperous society? Does this nation have to live in good economic times and then fall into the depths of economic depression? What is the truth about *economic prosperity*? You will be able to compare the nation's morality and its impact upon *economic prosperity*. What keeps nations in a prosperous mode – is the big question.

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INTRODUCTION

From the very beginning God has allowed *mankind's form of government*. On that 7th Day, God rested from all His work while Adam and Eve lived in Paradise. They were given The Garden of Eden as a gift, forever. They never had to do anything but the maintenance work. This was God's Sabbath Rest in His Holy House which He built to share with mankind. Adam and Eve just had to keep the garden trim. All was not only *very good*, it was perfect. There was no sin nor was there any missing of *the mark of perfection*. They were truly in Paradise. In The Garden were many delicious and nutritional trees. God told Adam and Eve, while they were living in The Garden of Paradise, that He had given them two choices. Their choice was to choose what they wanted to eat. Since they were human, they could have lived forever by eating of The Tree of Life. Instead, they ate of The Tree of The Knowledge of Good and Evil which produces death.

God was literally allowing them to vote for their *system of government*. The Tree of Good and Evil allowed free choice. Adam and Eve's real choice was to decide who they would accept as the one to rule them. They had the right to vote for their choice. Government was the issue from the beginning. God could have been a dictator or even a tyrant and could have forced His rule from the very beginning. But you will find God didn't force or demand His perfection at the start. If He did, everyone would have been in Paradise, today. Why did God give free choice? From the time Adam and Eve decided to eat from The Tree of Good and Evil they desired to make their own choices of how they should live. So they ended up choosing death. They felt they would be in charge and get what they always wanted. Remember to be careful what

you wish for, because you may get it. Since they hadn't created anything or done any of the work in Paradise, they would not understand what was best for them. Out of His love for them, He caused them to leave The Garden where The Tree of Life was located. However, He allowed them to live on His land in Eden. Since they chose to decide for themselves, they really didn't understand how life would work out for them. God allowed them to learn by observation and through the hard knocks of experience.

Today, it is called *Science*. Over the next thousands of years, God permitted the world to experiment on their own (about what was good or evil). Humanity finally came up with its own system of knowing the truth and then called it *Science*. Amazingly, Science still makes many errors and mistakes. Science is a *trial and error system* which is based upon mathematical probability. That is the best humans can do when they do not know right from wrong. A guess and a mathematical probability gives them a theory which is not an absolute fact. But, it gives scientists satisfaction. Humans have created disciplines in almost every aspect of existence. Government or politics has its own science called *political science*. The world has and still does experiment with the best method of rulership. That is why so many human systems have been tried and failed. Each form of *governmental rule* begins with good intentions and even the tyrant believes he/she knows what is best. A tyrant is generally one who sincerely believes he, only, knows the best way everyone should live their lives. Each of these governmental structures are humanly designed.

Rulers Come And Go

For the last 6,000 years, the world has continually tried

to discover the best way to live. This pattern continues to repeat itself. Every new beginning has great hopes for success. Since humans are subject to death, ultimately, their primary efforts are to survive. The pattern is: a system of rule or a government which meets their people's survival needs, so they can pursue their personal interests of pleasure. That form of government can persist for thousands of years. It is the best anyone can do. *Medical science* tries to extend lives and attempts to search for immortality. With human imagination, the possibilities for success are endless. That is why God, at The Tower of Babel, said, "*And the Lord said, Behold, the people is one and they have all one language; and this they begin to do: and now nothing will be restrained from them which they have imagined to do*" (Genesis 11:6-7). Humans are in *a form of Babylon* because of their human natures. That is why God confused the languages in order to forestall the inevitable conclusion which would have been annihilation. God warned that mankind's way of thinking, *without God* produces death. When Christ tells you to come out of **Babylon** (the world's human system), He is telling you to stop listening to man's version of *right* and *wrong* (Revelation 18:4). God and Christ want you to cease from eating of **The Tree of Good and Evil**. It is only more of man's personal way of thinking which finalizes in death.

Whether democracies, kingdoms, tyrants or dictators, all systems of world government begin with celebrations of joy. First, they build to their natural apex; and then, they become corrupt and fail. This is mankind's history of human civilization. (Read the book, *Satan's Image*). There will always be *the few* (worldwide) who remain faithful to God and His good news of The Kingdom. What is it that God knows which humans do not understand? Since God created all things, He, only, knows how you can be

at liberty – that is, using your ideas for improving the human condition – and still have everyone able to live in Paradise, eternally. *The Bible* discloses mankind's inherent genetic weakness and how to come out of Babylon to finally know the truth. Then, and only then, can you, by free choice, finally choose what is good and understand what evil is. God's *kingdom* is *The Gospel* or good news. Only when you live in The Kingdom of God will you have the answer to goodness and be able to be correct all the time. This book covers The Kingdom of God as the only way to eternal Paradise.

Chapter 1

ECONOMICS 101

Many educational classes are taught at a level of teaching without ever explaining the foundation of a particular class or discipline. And so, teachers assume too much when they teach Economics.

What Is An Economist?

The highest level of an Economist is called a Certified Public Accountant. To begin a study of economics alone totally misses the underlying foundational knowledge. An economy, which is the study of its relative finances, requires basic knowledge of individuals. Why is a financial system needed at all? With human life being temporal, it must avoid harm and learn how to survive. That is foundational to human life. The greatest invention is the world's ability to survive by producing jobs.

Entrepreneurs And Workers

An entrepreneur is nothing more than a human or a group of humans who invent a method of survival. They grow food, make energy systems, create pleasure, etc. This is known as productivity – or the making of products which humans want or need. Real jobs are not created by going into debt. If every person filled some need or want, then, it would add to the economy. An economy is noth-

ing more than productive people being profitable to themselves and a community. Anything or anyone who harms a productive person in any way does injury to that person and eventually affects the prosperity of the community. Putting people to work for no useful *human need* or *want* harms the growth of prosperity. Governmental growth produces nothing. They can only *restrict*, depending upon their degree of control. This is foundational and is basic to understanding an economy. To have a Government grow in size by creating jobs which do not meet the demands of the community – is folly. There will always be maintenance, security and expansion in any community or nation.

Charity or giving is another way to create jobs. But this must be done by free choice. In Economics there are two terms you must understand. The first term is Gross National Product (GNP). It is all the goods and services that the citizens of a nation (whether living in that nation or not) can supply. The second term is Gross Domestic Product (GDP). It is all the goods and services made within the borders of a nation. That, and nothing else, has value for a society. Nothing else makes a society prosperous! There is no other way or system to achieve the desired prosperity.

In God's *kingdom* every citizen will be profitable or productive. If not, no benefit or reward is produced. That is why Paul said those in The Churches of God who did not work, should not eat. Free-loaders are not allowed to receive anything unless they are disabled and cannot work. These individuals need family help or charity. They do not automatically have a right to charity. It is a gift. How about charity? That certainly is Christian. Or

is it? Amazingly, God has structured a system to know when to give charity and when not to give it. Again, God's system is different from human thinking. In I Timothy 5:8, Paul commanded, "*But if any provide not for his own and specially those of his own house, he hath denied the faith and is worse than an infidel* [unbeliever].” Government isn't the answer and neither are any of the *incorporated charities* – including non-profit charities. God's economics for prosperity rests upon individuals and their families. The basic unit of security for prosperity is *the family*. This study into American life over the last two hundred years will clearly demonstrate the cycles of prosperity, good times and bad (even a depression). You are truthfully coming to the facts about what makes a society prosper (or not).

Bartering And Money

Bartering or trading goods and services because of human wants and needs will tend to grow exponentially, as productivity increases. If the number of humans who are productive is greater than those who are not, then, prosperity is possible. When that ratio of workers and non-workers changes in favor of freeloaders, then, prosperity disappears. A recession or even a depression is close at hand. This living principle of morality is the essence of whether a society will be prosperous or not. All prosperity depends upon God's Golden Rule (Matthew 7:9-12). Bubbles, inflation, stagflation, recession and even Depression can explode because of the transgression of *The Law of Prosperity*. God's great commandment declares The Golden Rule of Christ is fulfilled by “*loving the Lord your God with all your heart, soul (life) and all your might*”

(*Deuteronomy 6:5*). The Second Commandment is “*You shall love your neighbor as yourself*” (*Mark 12:31*). That completes The Golden Rule.

This is The Great Moral Law which guarantees prosperity. If no human would ever harm God or His *creation* by the way they live, everyone would have perpetual prosperity. God told Adam and Eve to dress and keep in order all the work God had done in The Garden. If they corrupted it, then finally the garden would be overgrown and they would have to do the work. It will always happen when you do not honor other people’s property. It is theirs by their work. Humans, on their own, without God, do not have the ability to keep the moral way of life. World history has proven this truth because humanity is carnal, much like a beast. The only difference is what beasts do (such as lions, leopards, bears oxen, goats or sheep) – you can be sure humans will emulate. It all depends upon *your hearts and minds or your personal agenda*. (Read the book, *Discovering God*).

Desires, Wants And Needs

It is your desires which cause you to lose wisdom or logic (*Proverbs 18:1-4*). Solomon likened it to individuals being lost in deep murky waters or in a bubbling running stream cleaning itself over the pebbles and rocks. Logically, those who are lost lack wisdom. Those who are truly growing in wisdom have minds that can see truth more and more as long as they have no other desire but to keep The Great Commandment. Loving God and His creation fulfills all The Laws of Control to keep a society prosperous. History will prove true prosperity is possible only in a moral

society. The lack of morals through changing customs into those which may be politically correct, cannot and is not the answer. Political correctness varies widely by generations depending upon their governments.

Agendas

All agendas follow through with a specific plan. It can be personal or can include a whole society. A free society, having true liberty, allows each human the freedom to decide on their own. Of course no one should have the option to abuse anyone. They should respect their property rights. Those who develop personal agendas regardless of the welfare of others will lose their prosperity. Government's role is to institute laws which protect these individual personal rights from those who disregard the welfare of others. Governments should not have any other laws or agendas. That is why The Constitution of The United States gives everyone *a right* for the pursuit of life and happiness. No law is necessary for those living under The Golden Rule. Only those who have personal agendas or desires against others need to have laws so they can and must be controlled. They are criminals.

When Christ referred to Satan He said, "*A nation divided against itself cannot stand*" (Matthew 12:25). When people as a group, nation or continent are divided by agendas or personal desires, they will be, economically, in trouble. Prosperity will evaporate. Either humans agree to cause no harm to anyone or else a successful society will be in the slow process of destruction. Blaming anyone else for your poverty or trouble in life is 100% wrong. The moral law must be reinstated. You are only to judge yourself.

Your only Master or Lord is God and Christ (Romans 14:4). Governments should never make that decision for anyone. Laws are to control criminals who are harming others. Your *personal desire* against others should not be a factor. Personal agendas besides God's Laws of Morality are false idols. (Read the book, *What Is Idolatry?*). **God gave *The Ten Commandments* to His Chosen People (Israel) because they had a wrong heart (Deuteronomy 5:29).** He instituted His Laws for humans who couldn't control themselves. The Levitical Priesthood covered every human sin possible with works to keep reminding them to obey (I Timothy 1:7-10). **Governments should have no other role.**

Having laws to change human nature is impossible. Making laws to change behavior never works properly because no human truly knows good from evil. Controlling or trying to gain God-given powers is morally wrong. Only God has that ability and it all works through His Son, Christ. Only God knows *right* from *wrong*. Governments cannot change human nature. Laws are only to tell what one is doing wrong (if caught) – but cannot change their nature (I John 3:4). That is what *free choice* or *liberty* is all about. Even God does not get involved in changing anyone until a person has bottomed-out and deeply desires *to change*. **Economics 101 should be based upon morality. *Morality* and *prosperity* are one and the same.** When society is brought to an inflated bubble condition – then a Recession or Depression begins because of their lack of morality. History proves this is true, over and over again. Why is the world in confusion? The answer follows.

CHAPTER 2

BABYLON, THE GREAT

No one seems to have found the solution for prosperity. How have nations gotten into such a mess – financially? Everyone blames everyone else. Who is really at fault?

What Is Debt?

To understand debt you need to know who and what causes debt. Debtors are those who owe more money or assets than they earn or have accumulated. It is quite simple! How did you get into debt in the first place? Productivity or assets can only be procured by productive individuals. There is no other means whether by increasing spending (getting into debt) or by Governments getting into debt. Debt never produces prosperity. Even a small debt means that a person has taken – or stolen – from productive individuals. If debt takes another's assets, they must be paid back, or else a prosperous society will come to an end. Governments produce nothing. They only have the ability to release or tighten restrictions. Governments can produce no real profits (assets). Debt is determined when the assets of a productive person are less than what they have or they borrow. This is simple math. When an individual spends more than the amount of money coming in, then debt is the result. Obviously, prosperity ends. When the world or nations carry more in debt than what is productive, bankruptcy ensues. It merely means that a

nation or an individual, no longer, has anything that others want or need. The only useful asset that a person has, is their own personal self. Some nations sell their children as slaves for labor (or sex). In the end, some families, having nothing of value, may have to sell themselves into slavery. Debt finally has nothing to offer a society except for the populace to become slaves to those who can use them for profit. Debt is nothing more than slavery. As long as each person remains productive, they have assets to sell to others. When the purse or wallet is empty, then a person's only asset is *their physical body*. The last option is to become a slave. A nation or world produces prosperity as long as debt is held in such small amounts, so that the assets and capital are always more than the debt. If a debt must be paid, it is only the productive individual who has surplus capital to pay it off. Anytime the ratio of debts to assets becomes stressful, slavery is around the corner – unless this process is immediately stopped. Once greed takes hold and the growing scenario creates more debt, then the end result will be slavery. Hence society loses its liberty.

What Is Capital?

Capital is nothing more than a medium of *asset exchange*. When people barter, they merely exchange what they have produced which others may want. This is a fair and just exchange if both are satisfied with the exchange. That is their capital. It is in direct ratio to what they have produced. A family or nation's total productivity of goods and services, is their Gross National Product (GNP). Exchanging the gross national products between nations always keeps those nations prosperous as long as the ex-

changes are fair or they satisfy both parties. What causes a Recession or even a Depression is nothing more than when individuals, nations or the world are not satisfied with their exchange. That is when bartering begins to break down. The result is that one party has had a *con* job pulled on them. Instead of receiving something of value that is desired or useful, a party has not lived up to their agreement in the exchange. Simply put, *a fraud* (stealing) has taken place. When one promises to give equal value and cannot follow through with the promise, then, there will be a debt. A debt has no productive or useful value. Your *capital* is not really real. Capital can be in the form of currency or money, as well as in goods and services. Money can be false, like a lie. When society agrees on one product (like gold) or any other commodity to be used as currency in transactions, then it constitutes equal trades. One may sell their car for so much gold and then everyone is satisfied – because gold is a useful commodity. As long as money is backed by the real value of a commodity (or other valuable assets) then prosperity can continue. A group's money can be backed by real estate, commodities or any other products of equal value – so that a fair exchange can be made.

When money has no true value backing it, the currency is totally at risk – with the potential of a huge loss. Money, then, is only *a promissory note* with no true value or use to humanity. When debt takes up more and more of the Gross National Product, finally some participants in this process will receive a promise with nothing of value behind it. That is when inflation will occur. Money with no value, ultimately, loses the confidence of those who accept it and then a Recession takes place as the consequence.

This continues until a true value of the promissory note is achieved. A Depression occurs when all confidence is lost by those who received money that contains nothing of value to back it up. You ask yourself, “*What is my dollar worth in The United States, today?*” The same can be asked about any nation’s currency. The rise and fall of the value of a dollar is determined by *its real worth* in relationship to wanted products or services. It is in direct ratio to the value of the real products it purchases. When value is removed and only confidence in the money remains, then, that nation will be in financial trouble. Its GDP is of no value in reference to its promissory notes. Prosperity cannot be possible.

Inflation happens when more and more *value* disappears from a currency but yet a devaluation of that money is not allowed to happen. Governments allow inflation to get to the place where *a bubble* is ready to burst because that currency has lost not only its value – but also all confidence in the monetary system has been lost as well. This so-called *money* is of no value, especially, when debt consumes all the value of its Gross National Product. That is why, in Economics, the *ratio* of debt to the total GDP of a nation is carefully watched. Bubbles can burst not only in Real Estate, but also when Governments go into bankruptcy. This happens when no individual or no nation accepts their money, any longer. All confidence has been lost. Credit (going into debt) can even be worse than it appears on the surface. When a dollar or currency loses true value, the effects can be even worse when people take a dollar and multiply its value by devious methods called OPM – otherwise known as using Other People’s Money (multiplication plays a big part).

OPM

Financial institutions like securities' firms take \$1.00 and sell products on margin. An investor puts 10% down and buys a security or even options by using \$1.00 and then receives a financial product which is valued at 90% more than what they actually paid. Of course the risk becomes great since a reversal of value makes the security worth ten times less and still, it must be paid. An investment which is made by stock or options takes a real dollar and increases its value ten fold with nothing to back it up. It is using Other People's Money (OPM) and taking risks which can burst (or bust) any bank. A plethora of financial toys, like derivatives, arbitrage games, selling short, selling long and possibly selling sideways are created out of thin air. As long as Other People's Money is used, these *game-players* have nothing to lose (except, Other People's Money). The effects get multiplied by playing this game internationally. This is when things get very serious. It is nothing more than *manipulative gambling*. It is *a legal con*. The odds, over time, hide inflation and what *money* is actually worth. This is *hidden inflation*. As these financial investments continue to lose, a bubble or debt becomes so massive – it can no longer be handled and then it bursts. Recently, this game was played by The Real Estate Market and people lost their homes. A recession sets in that affects the society at large. The excessive debts created by organizations like Fannie Mae and Freddie Mac (Government Institutions) that were originally designed to help the needy – will come to nothing. This is why The Government should not help people get further into debt. The poor end up suffering the most by *criminal Government Laws* – which only create fiscal bubbles. Giving real

assets from people's productive work to people who cannot pay for them – destines not only the rich into slavery but also the poor, who didn't know better, wind up there as well. Rather than by living within their means, many people want new cars, i-Pods and computers. Debt keeps mounting and no one knows who is to blame. Accusations are made claiming that someone else did it. Who is to blame? Everyone – is the answer! Above all, it is The Governments who pass laws approving such *legal ponzi schemes* that have no one else to hold responsible. When a Government passes Laws allowing the use of OPM in devious systems, they end up having debt without any profit.

How does a Government control such rolling of the dice? First of all, everyone is playing the game and society as a whole is at fault. Secondly, since these games are legal, no one seems to get blamed. Naturally, those who learn the game get super-rich because they know when to *cash in*. They win both ways, by buying or selling. As in legalized gambling, the *house* always wins. What is the cause? It is simple! When Other People's Money is taken into trust for real investments where equality of exchanges are being made, then no one gets hurt. The risk is known or transparent. The real source of productivity is by a working person who makes something of value for society worldwide. Governments misuse these valuable products in schemes to take OPM and then, allow others to benefit by systems which falsify *money values*. When they invest in high-risk ventures, then it is guaranteed to finally fail. Governments should never get involved with a free society, except to protect its people by laws so no one harms anyone. When Governments compete for world assets which are produced by people who are *entrepreneurial* and

can create jobs, then those sources (entrepreneurs) must be protected by law at all costs.

Securitization – Another Game

The final game is when Governments come up with *ponzi schemes* to protect people who create assets from losses by what is known as securitization. That is, how to temporarily protect real investments from theft. They start by taking real money and pooling it together. When someone steals Other People's Money, then there is a source to pay (some) back after the money is lost, stolen or *abused*. Governments create these security entities in banks, the FDIC and insurance pools. On and on it goes with no one to blame since Governments legalized everything. Finally, there is only one game to play. Since only productive people can produce real assets there is no where else to go to rectify *an immoral system*. Governments pass laws to protect themselves (its final ponzi scheme). The Government takes money from people who are productive and taxes them to cover The Government's misdeeds. You start by only taxing those who will be harmed *the least*. They forget The Golden Rule which is *to harm no one*. Terms are tossed about without definition. Fairness, equality, justice are some of the terms. What is *politically correct* becomes so-called *truth* – but no one can define it. Everyone is a victim and no one is ever found to be guilty. The rich steal from the poor and likewise now the poor steal from the rich. This financial disease spreads worldwide – and then hatred grows because everyone is blamed because of new Government Laws. The Government's excuse is all the laws are fair, just and equal. *Mores* (mawr-eyz), customs, etc. become *a moral issue* and are regarded as hav-

ing *value*. Liberty continues to erode because the whole society is to blame when products of value become valueless by means of those legal ponzi schemes. Occasionally, the real crooks are caught and jailed, like the Madoff *ponzi game* which produced nothing and lost so much for so many. The other financial games are just hidden legally – but are just as severely devastating to society. So The Government is guilty because OPM Laws became legal. God calls this system *Babylon* – when people harm each other by blaming others for their misdeeds. *Babylon* is *human nature* left to itself to create what is good and evil. In certain conditions *good* things turn *evil* or harmful. These are like unintended consequences. No one admits guilt because their human nature convinces them they are right. How did it happen? Christ said, “*the love of many will wax cold*” (paraphrased) and so blame will be placed on everyone else. Just as kings, monarchs and republics have fallen, new systems are spawned that blame previous systems by pointing to so-called new governmental methods ranging from redistribution of wealth to Socialism (Communism). The problem is that *a government* without God transgresses His Golden Rule. Of course, capital is all that has value from the productivity of individuals. Finally, only by having more and more individuals to become profitable to a society, is the only answer. No one gets harmed. That is fairness, justice and equality as long as Government allows or permits liberty without abuse to anyone. Any system which is moral must not cause harm to anyone! That is The Great Commandment known as The Golden Rule – which is *morality* – and not political correctness, which is only a custom. This so-called *correctness* is a form of Babylon where no answers to world problems are possible. So how did it all start?

CHAPTER 3

PATCHING SYSTEMS

As long as a society blames everyone else and not themselves, they cause a hatred to grow. This will always divide a nation or a family when others are blamed. Any Government which blames others will finally end in debt – and its people will become slaves. Liberty will disappear and everyone will have to be controlled. Adam and Eve started it all by choosing to follow their own ideas of good and evil. Over thousands of years, one form of government replaced another time-and-time again. Each new form of government heralds new saviors to put band-aids on society's wounds.

Governments may produce a band-aid kit – but the problem is never healed. It is alleged that someone else is always at fault and causing the problems. Therefore, the solution would be to correct their wrong sense of direction – and to plan for not harming anyone. That includes any class, race, gender or people. Anything else will not, and does not, solve the problem – to bring about a prosperous society. Band-aids do not help without a natural healing medicine. History substantiates this truth.

Since The United States affects all of the world's economies, the reader must analyze events by starting from The

Flapper Years of The 1920's. This was the generation that preceded The Great Depression. This Depression eclipsed the whole world – economically.

Blowing Bubbles

The prohibition of alcohol was The Law in The United States. It didn't stop people from drinking booze. Seldom do humans *control* themselves. They may put abusers into prison – but it doesn't always help to change them for the better. Only personal repentance toward God can change a person. The generation in The 1920's functioned under *mores* (mawr-eyz) that were completely different from previous ones. The United States had prospered over other nations during The 1800's when The Industrial Age burgeoned with new technology. Trains, airplanes and cars became new vehicles for a plethora of economic expansion. Then, the radio and the telegraph opened *communication* around the world.

World War I concluded in 1917. Nations needed to be restored. The United States was spared from any destruction, along with Canada and Latin neighbors. Immigration exploded in America – especially with Europeans who were damaged the most from the war. To them, The USA became the land with *streets of gold*. Europeans especially flocked to The Land of Liberty where entrepreneurship was available to anyone who wanted to work. In The 1920's it was the period for good times. The immigrant families (who came right after the war) were so grateful for being able to leave the countries which had been decimated by World War I. By The 1920's the war was behind them. The generation which was born from immigrants

was also grateful for the opportunity to struggle anew to improve their lives. Their children were in The Flapper Era, which was a time for dancing (even in the streets). The Charleston was the dance of dances. The Hit Parade on the radio played the most popular songs of the day. Number One on The Hit Parade was “*Roll Out The Barrel.*” (Whether alcohol was prohibited or not). The entire country was singing “*Roll Out The Barrel*” and then singing another hit, “*I’m Forever Blowing Bubbles.*” These were *champagne bubbles* (booze). Law enforcement, stock market regulation and even insurance for cars were not mandatory in the states. FBI, CIA and security of markets were practically non-existent. The politically correct *mores* (mawr-eyz) of the day were, “*Anything Goes.*” This was the title of, yet, another popular song. Prosperity seemed like it would never end. Human nature, being *good* and *evil*, was the element which prevailed in the country. Both honest and devious businesses grew exponentially.

Crime exploded. Some honorable institutions were expanding throughout this young country. Immigrants and races divided the nation by keeping mostly to themselves. Each race and nation sought its own culture. Metropolitan areas were split by race, and therefore, these separate nationalities created their own neighborhoods. Each neighborhood kept to itself and avoided areas not of their own *kind*. Even gangs formed to keep the unwanted out. Gangsters became protectors and a means of income was generated outside of honest labor. Liquor, being illegal, was a natural for these gangsters. Bootlegging grew with the creation of Speakeasies. Even honest new immigrants were rejected by this new nation – and making it more of a *divided society*. The Irish, fleeing the potato famine

in Ireland, were not accepted in this new country. They were called *the drunken Irish* – and The Italians, who were known as *Dagos*, had difficulty melting into a society that was primarily born from The Anglo-Saxons. Joseph Kennedy, being Irish, found bootlegging very profitable by illegally importing liquor from Canada. He was competing with The Italians who organized The Mafia (organized crime). Years later, in politics, he never forgot this war between them. This was The Flapper Era of The 1920's. No end to prosperity was in sight by legal or illegal means. Travel grew because of Henry Ford's assembly-line production. The cars were reasonable in price, so many people could afford them. After all, it was *cheap* to go by car and easy to do with no restrictions when insurance was not mandated. There were no speed limits on the highways, either. America of The 1920's was easy, and everyone was blowing *bubbles*. Even new honest immigrants, who were coming from countries where alcohol was legal, were making homemade booze in their bathtubs.

Legal Ease

The country was free and easy. Investing money was now possible because a tremendous need arose from all the surplus cash being accumulated. There were many taking advantage of all the entrepreneurial opportunities in The Land of The Free. Whether cash came by good or evil, a securities' market was in great demand. Wall Street was basically originated by the super rich whose families made their money in The 1800's and became The Nation's Blue Bloods. The rich controlled the market. Excess cash or productivity produced by a free society would only lead to an assumed greater prosperity. A need for expansion was

needed by even the common people because of all the easy money. Controls were loose. Wall Street was ill prepared for the flood of cash to come. So, many new vehicles to make money had to be created. The American dollar had great value as it was backed by gold. Later, it didn't need gold as backing to prove it was valuable.

As long as productivity resulting from the world's needs and wants continued (to rebuild after the world war), an investment system had to be expanded (banks or Wall Street). With all the excess money something had to be done. The United States *dollar* no longer needed asset backing but was strong on its own because of exponential productivity. As long as entrepreneurial freedom continued with all of the world's needs – prosperity would never end. Consequently, Wall Street had to create new investment products. The dollar could be inflated because of its productive strength. As long as the country's Gross National Product stayed ahead of an inflated dollar and the good times continued to roll, it seemed that endless prosperity loomed! But there were other problems.

Realize that inflation is the process created in scams that continually lose the true value of the dollar in a controlled way – in order to maintain its strength. The Government in The U.S.A. and other countries are playing the same game today. It is a *legal*, as opposed to an *illegal – ponzi scheme*. But, it remains as stealing. When a currency is devalued, someone is stealing legally or illegally. Someone is being harmed. Each year there is the true cost of inflation. Only the wise will get concerned. As long as raises are given, the majority are satisfied. The U.S.A.'s *competitive standing worldwide* is affected.

How Inflation Happens

There are many ways to plunder a nation's currency and its real value. Remember, prosperity can only continue when a nation's money supply has real value in direct ratio to its productivity. Hindering the productivity of a nation in anyway is *a loss of prosperity*. When any person has nothing of value to give, because they have no assets but themselves due to debt, then they will be placed into slavery to someone who can afford them. This makes a Government standing on stable ground when everyone else is flat broke. Debt equals slavery. You must be productive as a liberated people in order to remain prosperous and free.

Margin Buying

Until a Government passes laws to corrupt its currency where it can lose true value of productivity, then the money will still remain real – whether backed by gold or just plain confidence. The dollar, franc, ruble, etc. is strong when it has *a guaranteed value* behind it. Inflation (a ponzi scheme, allowed by Governments through law) weakens the dollar – which is actually stealing. A Government is only supposed to be a regulator that will pass laws which do not harm anyone. If any citizen loses private property or assets because of laws passed, then it is *immoral* and is a Government *ponzi scheme*. Government only has one authority according to The U.S. Constitution and that is to regulate the nation so liberty and happiness can be protected and preserved. A people must always be given free choice, just as God did with Adam and Eve. If not, then these people become slaves.

Only Governments can harm its citizens by giving criminals the legal rights to plunder others of their private property. Money is a nation's total Gross Productivity (or private property) and there must be Laws which protect each citizen's assets. Whether it would be race, religion, or gender – each citizen must be protected by Law from being plundered or robbed. That is the only right any *honorable* Government has. Economics became a discipline or a career only when Government created Laws to *legally steal* the private property and assets of its citizens. All that was really needed before Government *intervention* was a bookkeeper who knew mathematics and the basic formula of one plus one equals two. This is what occurred during The 1920's or flapper period when prosperity could never end, especially on Wall Street. Cash was everywhere. People pursued their wants and needs with all their extra money. Likewise, life was good for Americans after World War II and before October 2008.

The stock market was an easy place to get rich. At that time, greed stepped in and everyone wanted a piece of the rich life. They were willing to fulfill their wants by using other individual's money. The process of desecrating the monetary value of other people's assets *grew*. Government ignored its responsibility to protect the value of money by allowing ponzi schemes to put private property (real assets) *at risk*. Other People's Money now could be *at risk*; and, *the true value of corporations* were no longer protected by Law. Actually, new investment systems which allowed the devaluation of money to become legal were now signed into Law. The real question became how much risk should a Government legally allow? The question never has been about who is at fault for a Recession

or Depression, because it was always The Government's job to protect the people's assets or property.

In the late 1920's, the *margin* was created by The Government. Now all one needed was \$1.00 to buy a stock worth \$10.00. It was the same that was allowed in the more recent sub-prime mortgage debacle. When any Government allows inflated values in its money, which is a lie, then *a bubble* in its currency is guaranteed. Only Governments can create Laws which put any prosperity at risk. The creation of Fannie Mae and Freddie Mac made the stealing of value from real estate *legal*. Sub-prime mortgages are *a ponzi system* that now *lawfully puts private and commercial property at risk*. Real investments now can steal a little at a time until all the *real estate value* is gone. The business term for this is *to nickel and dime people to death* until all value is dissipated. This is Government's fault and no one else's! The people allow this by voting for incompetent or socialistic politicians or dictators who think they are right when they make stupid decisions.

This is what transpired with this nation in The 1920's. *Legalized margin buying* by only investing \$1.00 to buy property worth \$10.00, ultimately, deflates any currency. This is what causes a bubble when enough true value is removed from any investment (true dollar). That debt makes all investments worthless. Margins were just the beginning and were followed by a plethora of new investment systems – like derivatives, options and arbitrage. All these games use Other People's Money which actually deflates its value and causes a slow or terminal death. It is a *hidden rising risk*. Only Laws by Government can permit this immoral behavior. Economists get wealthy

by having to wade through this confusion to save what private property is left. It takes more than a bookkeeper when economics become a form of gambling.

Today, the world is in *financial Babylon* otherwise known as *confusion*. This Babylon is a system of putting band-aids on their misdeeds. Government leaders could have passed Laws which would not harm anyone – and caused no wounds. However, they never seem to do *what is right*.

CHAPTER 4

THE GREAT DEPRESSION

What caused The Depression? Obviously, it was the legal right to plunder the dollar, franc, mark or any other money – worldwide! Only Governments, or those stealing private property, can cause a Depression (i.e. the loss of prosperity).

A New Generation

Do generations repeat themselves as some believe? No! New generations come and go. Generally, the next generation will not be like the one before it. As The Baby Boomer *generation* dies off – the next will be different – just as history is already proving! So was the case from The Flapper Era to the time of those growing up in The Depression Era. The impossible occurred. In 1929, the great stock market crashed (which wasn't supposed to happen). The only ones who survived were the *financially wise* who knew that whatever goes up – must come down. This was the behavior of humans and their Government.

The culprits of The Flapper Age believed they lived The American Dream and prosperity couldn't end. It was politically correct for everyone to get rich (or attempt to be equal). What a joke! The U.S.A. was *the land of plenty* which infected the whole world with this philosophy, once again. What possibly could change the good life? Like

always, it was The Government which would summarily pass the blame to others – were making sure The Depression would last. Paying the penalty for immoral behavior was the last thing any Government needed to do. Corporations were too big to allow failure or bankruptcy. Many jobs had to be created, even if it meant stealing other people's assets or property. New legal ponzi schemes became Law. Steal from those who have and then ultimately, no one will have anything.

Don't people understand, when playing with a country's assets, by making them *legally risky*, it is putting its currency in jeopardy. An investment becomes a gamble every time a Government inflates or deflates the value of its currency. Instead of a realistic, honest investment with minimal risk, many individuals continue to gamble. Those taking the risk understand how they can only lose when a corporation financially fails. That is just and fair, since transparency is clear and obvious. But hidden investment schemes jeopardize everyone.

When a Government passes Laws by creating risky systems, like margins, derivatives or arbitrage schemes, all transparency is lost. No one else is to blame but The Government itself, since it was only they who *made them legal*. An investment is no longer real when no one involved can really know how much their assets have been put in danger. The investor, by hard work, could use the excess money to invest and earn even more. When transparency of risk is real, they will prosper and even become rich – and thereby may be able to create jobs. Only a Government can obscure the real value of any corporation through new financial schemes to amass fortunes by

means of gambling. It can become difficult for executives of a company to know where they stand financially when a Government plays with their money and its value. This is especially so, when they do it behind closed doors. The only way for anyone to know the truth is to find out how much a dollar, ruble or yen will buy. Dollar devaluation means The Government is involved in some legal scheme or unwarranted use of their assets.

When a person buys less and less, year-by-year, because of inflation, that person is aware that The Government is stealing through its financial legal Laws. That is what caused The Great Depression in 1927 – 1929.

It is worse than going to the race track. At least, in a horse race, all the odds keep the gambler aware as to the level of their risk. The better horses pay less return since the risk is lower. Horses who have less wins (as their outcome is unknown) pay higher returns because they are riskier. At least transparency is clearer for the gambler.

By Governments making the currency change in value by hidden and legal means they are hiding its true value. They have created a game of complete chance. Playing with Other People's Money (or their private property) by secret systems is based upon greed and can do great financial harm to any nation. Depriving anyone of their rights to what they own is immoral and is ultimately destined to fail. A Depression will be the result when a Government finds there is no real value remaining in its citizens' property. With nothing left, The Government cannot abscond with all that it needs to keep functioning in this careless manner.

Contradicting Reality

A nation can prosper as long as it maintains the real value of its currency with usable productive assets. Backing money by gold, real estate or some other commodity always ties a currency to actual products (usable and needed) and you have transparency. However, the world loves to fool itself by inventing Laws to keep stealing at a minimum so no one will know the truth. **Corrupt Governments** *nickel and dime* everyone to death – as with any corrupt institution or dishonest person.

The question becomes how to create laws to protect the investor when so many ponzi schemes have been made legal. Laws should only become necessary to keep society honest. So the game begins! This is true with any type of government – monarchy, dictatorship, socialism or democracy – it doesn't matter. The game of ponzi schemes (when made legal) will continue. Is Capitalism evil? Is Communism better? Maybe a Monarchy is the answer? People play many games and none of them work (historically) because of *the immorality factor*. The question is about how corrupt The Government is – whether poor or rich.

Today, from China to Russia to England, all nations of the world have experimented with a variety of forms of Government. It doesn't matter what they have tried, because every form of Government is susceptible to a Depression, or the loss of prosperity (including bankruptcy). The human race always blames the previous government. Then, they start over again with a new ideology, which is a human conception of what they believe to be better. But the

legal ponzi laws always seem to continue. One generation blames the former and the new generation begins with what they believe to be better. Human nature does not possess the answer. Blaming someone else doesn't work. Only blaming themselves will allow them a chance to change. This allegation will be proven later. So the solution rests in a *moral one* and not in *governmental changes* of ideology or politics.

Governments who don't promote productive citizens cannot remain as a viable society. The Golden Rule as cited by Christ in Matthew 7 is, "*Do to others what you would want done to you*" (paraphrased). The rule never changes and always has transparency. Doing harm to no one, a person, nation or the world, is the answer. In order for prosperity or a human paradise to exist, any governmental form cannot cause harm or injury to anyone in the world. This concept is based on the consideration of wealth, race or gender.

That is the answer to financial success. Borrowing money from an institution, by a Government or anyone else and not paying it back – is criminal. That is stealing someone's private property who earned and saved it! *Private property rights* must be protected first and foremost by any form of Government. The founders of The U.S. Constitution knew this, but the principle no longer exists with all the hidden amendments against it. Also, humans must have their liberty protected by Government in order to work freely and to be productive. Government should be a regulatory system, only. It should protect the rights of its citizens, rich and poor, by moral laws to harm no one and never to blame any group. That is the only right

of any Government. Amendments to Laws that change those rights are illegal. They will not succeed in the long run. The Constitution of The United States continues to be degraded when amendments no longer protect the citizens. The changes actually dilute The Constitution, as has been done with the dollar. Making Laws that create schemes to hide the truth is criminal and treasonous. The only way for honorable people to exist in such a society is to develop systems of detection in order to protect themselves from the dishonest game-playing by Governments. Capitalism is not evil as long as Laws are passed by The Government which will do no harm to its citizens.

Government should pass laws saying that immigration into any nation is illegal until an immigrant is known to cause no harm financially to the whole (then they are legal). Discrimination or any other excuse doesn't enter into the picture. Integrity and honesty is the central point of legal immigration. Only a moral nation can have peace or prosperity. Otherwise, those who have no morality are criminals, and must be refused entry or citizenship. Citizens who harm anyone in any way must be prosecuted by The Government and imprisoned for that society's welfare.

Historically, when researching human behavior in The United States, you see the true cause of financial ruin by any Government. It is a matter of morals and nothing else. The Great Depression of The 1930's was caused by The Flapper Years when it seemed prosperity would never end. "Political correctness" demands that Laws be passed by this current Government to steal prosperity from its citizens without any concern for them.

CHAPTER 5

GOVERNMENT'S DEPRESSION GAMES

President Hoover was blamed for The Crash of 1929 and The Depression that ensued. President Roosevelt won the day with his New Deal. What was that deal? Was it good or bad for the economy?

The Poor We Always Have

When The Disciples complained about the expensive perfumed oil that was bought for Him, Jesus said the poor will always be in every society. The Disciples felt the money could have been given to the poor. Jesus knew giving money to the poor would not eliminate poverty. They must be taught to work and produce. The cure for poverty is not redistributing wealth – but creating jobs for all who are willing to work. Giving fish to the hungry doesn't end hunger – but teaching them to fish does end it. Christ understood this reality. Being a productive person is what creates true prosperity. There is no other way. The New Deal was intended to end The Depression. But it didn't end for over ten years. Only World War II brought prosperity. So what was the problem?

Innovation

Government legalized new unproven games to financially nickel and dime the securities institutions. In this way they

could steal from the true value of the investors' dollars (by means of margin). This was a new con game meaning the end was near. With these schemes, mainly the brokers and traders got rich with their client's money. Abhorrent bonuses were paid to the brokers and traders. They made the most profit. Only the investor usually lost. It was no different than going to Las Vegas to gamble your money. Only *the house wins* because it has the advantage.

What was once a real investment in the success or failure of a business now became a legal ponzi scheme. Why? It was simply because there were too many systems for making money which treated each dollar as if it were \$10, \$100 or \$1,000. Everything, *financially*, became opaque – or *Babylon*. There wasn't any transparency, regardless of the systems employed to securitize or protect investors. No one could protect the investor because the financial game (legalized by government Law) was too confusing. No one could be astute enough to keep track.

Ever since The 1920's, new innovations and financial ideologies have been legalized to hide the playing games with an individual's money. By the year 2000 it was overwhelming. No one knew how to make the financial markets transparent. Free markets aren't the problem – but *not knowing the odds of risk* is the culprit. Hidden innovation or constantly seeking change became *the politically correct term* for success through 2007. The trouble remained the financial system was in such confusion that no economist could be found who had the answer. Nor do they know even to this day. The people of the nation want to know where can they put their money and keep it safe. But the illegal laws hide the true risk for honorable

investors.

How many hard lessons do you have to learn to realize that The Nation's problem isn't financial – but moral? That may sound simplistic – but it is a solid truth. It isn't an economic crisis that is at stake, as much as it is the morals of a nation. The Government continues to make Laws which restrict your freedoms to the point where, if it continues, almost everyone will be in debt (as slaves to Government). Finally, that nation becomes poor, defenseless and could then be conquered by outside forces.

In The Great Depression, the well-meaning President Franklin Roosevelt continued on the same path of innovation with his New Deal. Having compassion on the poor and the great loss of jobs, he felt something had to be done – and quick. He reasoned to give them Other People's Money – and hopefully it would stop The Depression. As usual, instead of seeking real solutions for The Depression and its cause, they gave aid and government jobs to the poor. They were given fish – but were not taught how to fish. However, Roosevelt felt this welfare concept would work. Government agencies like The WPA and The CCC instantly sprang up. The WPA stood for Works Project Agency and The CCC was a conservation corps (the first of the greenies) employing some to preserve the forests.

Fortunately, an important lesson was learned by many in The U.S.A. Immigrants who first came from bankrupt nations were just thankful for any kind of work. In fact, they resented *welfare*, which is just the opposite of the populace today. Those immigrants came to do real work and then to save for a solid future. The author of this

book came from such parents who were immigrants and settled in Chicago. The stock yards, which is an animal slaughter house, was where immigrants could hope to obtain jobs. Living in the poorest neighborhood, not too far from where President Obama settled as an adult, immigrants still resented any type of welfare. They were *proud* – wanting and willing to work. They were not lazy, because all they wanted was a job. My mother-in-law, who couldn't speak or read English, worked for less than minimum wage by scrubbing floors. After 6 years, in 1929, they were financially secure and wanted to start a family. They bought apartment buildings and always paid cash for all their purchases. Too many Harvard graduates stood in soup lines. Perhaps, they felt they were too educated to do hard work. Welfare was held in disdain by immigrants. Men were proven to be men. Today, the opposite is true, with those who hold their hands out for food stamps and welfare checks.

Legal immigrant women, while their husbands looked for any type of work, used to come out after their children went to school with a bucket of soap and water. They scrubbed the sidewalks in front of their apartments or homes to keep their neighborhood clean. Why are *the greenies* attempting to clean America today? All America needs at this time are thankful and grateful immigrants to become responsible for themselves – not looking for a handout.

Polish immigrant women were so clean that they were accustomed to daily scrubbing their floors and then placing newspapers over the floors to keep them clean until their husbands came home. These *newspapers* were called Pol-

ish carpets. That was the attitude of immigrants during The Depression. They were grateful to dwell in a land of liberty where what one earned or worked to create was a privilege and not a right or a demand. Some WPA laborers worked to put in a new sewer or drainage system in the neighborhoods and the kids use to watch them work. When the bosses of The WPA were not around, the workers took it easy and built small fires by the curbs of the city streets and baked raw potatoes for their lunch. They would offer the kids a potato especially if they kept an eye out for *the return of management*. That is how The WPA got to be known as the “*We Play Around*” workers. Yes, laziness started back then.

Many immigrants of the time hated welfare and were eager to provide for themselves. That was the attitude in The United States during The Great Depression. Citizens and legal immigrants, who were honorable, were self-sufficient, highly patriotic, extremely conservative and very charitable to those who needed help. Every nickel and dime was saved. An *open door policy* existed, even more so, to those who had no jobs. The poor came to an immigrant’s door asking for work and were given small chores in exchange for a meal. They were not too proud to do any small job. Today, people don’t want to work, they only want welfare, food stamps, social security checks or permanent disability checks long after they are well and can perform some sort of job. Families were extremely close and caring because divorce was hardly known at the time. A high school with thousands of students was seldom aware of a pupil who didn’t live with their birth father and birth mother along with extended aunts, uncles and grandparents.

As the saying goes, “*charity begins at home.*” Those without jobs lived together which included mom, dad, grandpa, grandma, aunts, uncles and cousins. On pay-day, the Grandfather collected any and all money, paid all household expenses and divided the remainder to those who had jobs after keeping some for savings (for that rainy day). This family welfare system followed The Laws of God, even if they didn’t know it.

From The Flapper Era to The Depression *great sociological changes* came about. In the long haul, The New Deal *attempts* to restore *prosperity* did not work. They were merely the band-aids on the sores – and temporarily aided those who couldn’t be or wouldn’t be entrepreneurial. Those who wouldn’t surrender to the harsh conditions of life, sold apples door-to-door. Left-overs found in garbage containers were cleaned off and eaten. It was only those who were determined to survive with strong family help who truly restored the country to full employment. They created real jobs for others.

Even the criminals such as The Mafia knew it was family and the respect for family which brought jobs and wealth. That is why to this day gangs and criminals respect family life. They become like families to themselves. Even in prisons they have segregated Hispanic, Asian, African and White families who stick together.

True charity should not be a Government’s *responsibility*. Government should pass laws that preserve the right of the individual and their families. If Government allows society to remain free and respects the right of private ownership, that particular nation will prosper. Their money

will have real value so everyone will hold the currency in confidence – because it will be real. No political legal ponzi schemes would be allowed. In The United States (and the world), bankruptcy changed its *mores* (mawr-eyz) or political correctness on its own! The generation of The Great Depression had new attitudes. They did everything they could in order to survive and ultimately prosper.

Government intervention (The New Deal) gave very little help in the long run. Intentionally, it was done with a good heart, but it lacked the real cure for The Depression. The Flapper Era of The 1920's was motivated by self-pleasure. The real cause of The Depression was the lack of morality. With a concern for harming no one, each citizen and legal immigrant, was overshadowed. The majority was more interested in self-pleasure. Legal ponzi schemes were created by The Government which inflated its currency to become a *government bubble* which, in turn, burst and bankrupted the nation. It also caused havoc in the rest of the world.

The bigger The Government's *legal schemes*, the greater the problem (financially) for everyone to solve. Government must protect the rights of private ownership by Law. It should never allow pilfering of that property whether it is currency, or anything produced by honest labor. Government interventions of any type in *property rights* have few benefits. In the end, it only prolongs a Depression. In the end, *Childish Governmental Games* do not work.

CHAPTER 6

THE GREATEST GENERATION

A popular best seller book entitled *The Greatest Generation* describes why World War II was won. The Greatest Generation were the American citizens during The Great Depression and The Second World War. This chapter reveals why *that generation was great*. What happened to it, and why was the generation to follow completely different?

Lessons Of The Depression

The Depression *children* were taught you earned your own way just like their immigrant parents. They were taught to be self-sufficient. They did not go into debt, no one owed anyone anything and they helped those in need. The Flapper Era (forever blowing bubbles) ended immediately, with banks closing and The Stock Market crashing. There was no money except for the few who knew what goes up must come down (and saved for a rainy day).

Children would never think of asking their parents for toys. The few who did receive gifts, many times had to improvise: I remember having a Soldier's Mold Kit, which needed lead to melt and pour into its molds to make the soldiers. Kids took hammers and went to the nearest railroad tracks. As box cars went by, coal would fall off. Kids would pick them up and break them with the ham-

mers to find lead to melt for the molds. Those lead soldiers were then painted and played with for years. Then there were the truckers who drove the Chicago alleyways seeking rags or broken objects that were being given away or picking up items around the garbage area. All that was heard were the drivers yelling out, "*Rags-a-lyin.*" This is being spelled phonetically but meant "*any rags lying around you don't want.*" They could be resold especially if the old worn-out clothes could be mended or cleaned. Other peddlers traveled the streets to sell their fruits and vegetables. No one could afford cars so the women bought what they needed from them. The 2¢ for a streetcar ride had to be saved for Dad to use to go to work. Entrepreneurship, at every level, created jobs. Money earned was used, only, for needs and not just *desires or wants*.

Once when I was about 10 years old, I wanted to go with my friend to see the latest Edward G. Robinson movie *Bullets Or Ballots*. So my grandfather gave me 50 cents. I bought Cracker Jacks and pop corn and we had a great time. When my Dad came home and learned what I did, he gave me a real spanking. After all, my granddad worked two jobs digging The Chicago Canal for 25 cents an hour. He worked eighty hours a week, which is the equivalent of two jobs, for twenty years. Fifty cents was a lot of money. Eighty hours of work a week was a blessing to help the family. It was not to be used to go to the movies.

This was The Depression Era and important lessons were learned. Savings came first. No one could depend upon anyone even with The New Deal. This is what produced prosperity: the individual's personal efforts to survive. Little credit was given to *government help*, because the

real job catalyst were the people in a free society. Just as Jesus said, “*the poor you will always have*” [until they learn true values]. You caught your own fish and grew gardens on small plots of ground. My grandfather had a piece of ground at the back of his property. Since we lived together, he taught me to plant my first garden. It was a narrow area along side a pathway by the garage. It was perhaps 2 x 12 feet. I grew beans as they were easy to grow, good to eat and perhaps helped in a small way.

My father-in-law, owning an apartment building that didn’t have a backyard but a concrete area (for tenants to hang their laundry), grew tomatoes in a 10 inch area that ran 20 feet. This 10 inch area was the only soil. It was allotted for a fence between the apartment concrete yard and the bungalow’s sidewalk next door. Certainly, each depression child could tell their own story whether they grew up in a large city like Chicago – or in the country. Everyone fished whether in the lake or river on vacation trips. The family didn’t stay in fancy hotels but slept on the banks of the rivers and made fires to cook the fish that were caught. These were great family times, and being only thirty miles from the city, it was safe. There were no robberies, kidnappings or killings. Times were different for that generation because family members always felt loved. It was great. Why steal from anyone, because no one had anything.

Only The Chicago *mobsters* like Al Capone, Baby Face Nelson and others were busy killing each other and protecting their territories. I recall one winter the kids were building an igloo out of snow when suddenly police cars sirens were blasting away. They rushed in to the house

across the street and came out carrying the machine guns they confiscated. No one was bothered at all. It was Baby Face Nelson's grandmother's home. Living in The Great Depression was a better education than any academic institution or economic ideology. Life taught the individual – not The New Deal which was only temporary and changed no one. Respect for each other and, especially, the family as the center of survival produced *real prosperity*.

The War Years

Three types of groups emerged from The 1930's. 1) The majority who wanted to work and live an honorable safe life; 2) Criminal groups (as the mafia); 3) Then there was a minority of *progressives* (efforts by Communists and Fascists to penetrate The United States who wanted hard working people to share with the lazy). The U.S. was vulnerable, financially. Besides Russian *restaurants* growing during The Depression and serving the food for the wealthy elite, many German *bund halls* popped up in Metropolitan areas. Fortunately for America, The Great Majority were *the depression poor* who were honorable and were just what The United States needed for *the coming war*.

Lessons Learned

The Greatest Generation learned how they could take responsibility for themselves without any Government *help*. The individual was responsible for their own lives and their families. Families were important which ultimately spawned The Baby Boom Generation. That was what it was all about. Great patriotism was natural because everyone lived in a free nation that allowed them to become

valuable. It made one realize that helping others brought joy. A charitable majority came from The Depression. Travelers were welcomed into homes with little thought of any loss.

The Final Sacrifice

When World War II came to America with the bombing of Hawaii by The Japanese, the war was official and the military draft was underway. The patriotism was amazing. The entire country rushed to enlist in all the services. Hollywood and *the media* were completely behind the war effort. Though the nation was still coming out of The Depression, and The United States needed money to finance the war, the entire country responded by buying liberty bonds. “*Liberty*” meant “*freedom*” and the majority were patriotic. Every part of the media, newspapers, radio and its newly added T.V. was behind the war. Hollywood produced patriotic war movies. Top movie stars like Robert Taylor, Jimmy Stewart and Clark Gable rushed to protect this country. They enlisted in the military.

Even top band leaders like Glenn Miller took military assignments. He gave his life in an airplane crash. It would have been totally unheard of for any citizen to be opposed to the war effort. This was *the generation* arising from The Great Depression. The last ten years prepared the nation to do great things without self-seeking or looking to The Government for help. Women replaced men in the factories for the war and even enlisted themselves. The United States and its allies mobilized the greatest military force. They were a sacrificing people. Over the decades one generation after the other, from The Flapper Era of

The 1920's to this present day, the *mores* (mawr-eyz) of the country changed – depending upon what was politically correct. Political correctness changed the morals of the country and it became a divided nation. The Founders of The United States were cemented by The Jewish and Christian values and they created a Constitution to protect those values. When the country turned to Socialism, those values would be changed. To protect these values which were based upon the moral reality of The Golden Rule, The Founders gave Congress no authority to pass Laws regarding religion. However, by The Government's *side-step dancing*, that is exactly what happened when new Constitutional *amendments* attempt to destroy the morals of the country.

If religion was entirely free of government control, then, The Supreme Court could not render any findings to hinder religion in any way. This, also, includes The President as well. The Constitution originally guaranteed Congress should not pass any Laws regarding religion. The Executive Branch, Congress as well as The Supreme Court have no place in religion. They should keep their cotton pickin' hands off of religion. (They are *unlearned* because they have no idea how many penalties they will have to pay. Their families will also be affected to the 3rd and 4th generation). Since no laws could be passed regarding religion, there was no reason for the court to restrict religion.

The Laws concerning *Church and State* were passed and therefore completely *unconstitutional*. The Founders knew religion had to be completely free and each person had the liberty to pursue their own religious ideology. This was true as long as it wasn't treasonous or criminal and didn't

harm or cause loss to anyone else. The Supreme Court had no right to be involved since no religious Laws were to be passed. However both of these principles, over the decades, were transgressed by The Government according to what was politically correct.

CHAPTER 7

PEACE AND PROSPERITY

When World War II was over in 1945-46 there emerged *a changed society*. Parades, parties and celebrations were held in cities, towns and the country. A generation of sacrifice had ended. The military, in European countries, when coming home from war, found their nations destroyed. The winners, like those in The U.S.A., were on a quest to buy everything they desired. They wanted cars, homes, appliances and all the little luxuries a young thriving nation wanted. Everything was needed. Prosperity burgeoned worldwide. The American Continent was spared from the ravages of war, but going from military production to domestic production created many needs in Canada, The United States and South America. They had to re-supply the devastated nations as well. The Depression was truly over and there was so much that was needed in many nations. Peace and prosperity was now evident worldwide.

Desire To Prosper

The returning military wanted to restore normal human life. Women once again could take time for their children and families. Men could be the primary breadwinners

and help at home, as well. This generation did not only go through a severe Depression but many had to make the ultimate sacrifice of giving up their lives. No one wanted to live through it again. Peace and prosperity was the goal for the world. All those returning from war wanted a better life for their families and for their nation. Patriotism was at an all-time high. They learned their lessons well. Marriages escalated, families grew and the future Baby Boomer Generation was on its way. Parents and grandparents did not want their younger generations to experience what they had gone through. Money was not to be squandered while building for the future of their families was paramount. In too many cases this proved to be a mistake.

Government projects like The WPA and The CCC were no longer needed. Real work and real jobs needed to be filled, not only in The Americas, but *worldwide*. The New Deal was over. Political correctness shifted with jobs and work everywhere. Politics changed and shifted to “*It must not happen again.*” The United Nations was born, as well as Government plans to securitize nations from a world depression. The League of Nations (The United Nations) was to keep worldwide peace. Prosperity was to be protected by national retirement plans.

Governmental Greed

As is the case with taking Other People’s Money, The Government is the last group to keep its citizen’s currency safe. In The United States, a well meaning Government started Social Security. The Roosevelt *administration* instituted it as a partial retirement plan for all its citizens.

Since this generation learned how to not waste money, The Government started Social Security only as an addition to private retirement plans. Previously it had been the family's responsibility to take care of their elderly (according to *The Bible*) – but now children were too selfish. If Laws were passed to set that money aside and not be used by Government, The Social Security System would have no money problems. However, The Government's *greed* set in. Amendments were made that put Social Security (a retirement plan) into The Government's budget. So The New Deal was corrupted by Laws. People were not required to save for their future. Government did it for them, although there was no wise planning.

What Is A Real Investment?

Investments are made by individuals, since it is their money to be used, for their own benefit and no one else's. The Government should never have had their *sticky fingers* involved. Individuals earned the money and no one else should have a right to it. That would be stealing and infringing upon the rights of private property. It is immoral since it misuses Other People's Money and causes them great economical harm. Government control over Other People's Money can be treasonous, since it stops liberty and the pursuit of happiness.

What did The Government do? It collected social security taxes from employees and employers. Both groups entrusted their money to the fiduciary care of their Government. What did The Government do with that money? It didn't set up separate individual retirement accounts (IRA's in banks) for each citizen paying the tax but used

Other People's Money for their own benefit – re-election. They took their citizens' money and made it part of The Government's *total income* from taxation as if it were The Government's to spend. That was and is immoral. That is why Social Security should be politically untouchable. Social Security isn't The Government's *money*. It belongs to the citizens (certainly in a free society). What is bankrupting Social Security? It is simple! This is taking citizen's *private property* and using it to pay for other Government *expenses* (which always seem to be on failed projects). The Government did not act honorably as a fiduciary in protecting each person's Social Security. It should have been put into personal retirement accounts in banks which would greatly capitalize each bank. Banks would have *excessive capital* to invest in goods and services. What Government stole from the people could have been available to the very people who paid into Social Security – plus the interest earned.

It wouldn't matter if a country was losing population to fund future Social Security needs. Each citizen would have funded their own retirement and would not need children and grandchildren to pay for it. I remember talking to a man who was semi-responsible for putting Social Security into Law. He was against it 100% – probably because he felt he could take care of himself and his family. However, he smiled and said, "Now I'm collecting Social Security." Nickel and dime(ing) a nation by putting private tax money into the general fund breaks every system of accounting there is. If companies and corporations followed this accounting system they would go bankrupt. This was just the beginning of legal ponzi schemes that were enacted into Law. This is the same situation indi-

viduals and families face when they do not keep a budget. Presently The U.S. has no budget, and it only knows how much debt they created. Any Government action that devalues its currency by lawful schemes is a form of stealing. These Government actions such as Social Security were just the beginning and were followed by other Government programs like Medicare and Medicaid. When money is collected by any corporation for designated specific purposes and then used for other reasons, it is treasonous and destructive to its people. Corporations would go to jail if they did what The Government does *legally*.

Lack of proper budgeting occurs when highly unqualified people take care of a corporation's money or a Government's fiscal stability. By intentionally using a country's assets, its Gross National Product, this is nothing but stealing. Under legal contract, whether by Constitutional Law like Government Corporations or by individual family agreements, misusing assets is an intentional fraud. It is stealing other people's property. The outcome is guaranteed slavery. When a nation elects its leaders they are under oath (a legal contract) to use tax money wisely, or else they harm that nation. More on this later.

Good Intentions Gone Bad

World War II ended with many good intentions. That generation was called The Greatest Generation because it successfully went through The Great Depression and, then through a World War. Now, they were seeking peace and prosperity. That generation did not want their families to suffer as they did. The stage was set for the good times to roll again just like in The 1920's. Returning vet-

erans attended colleges with the benefits of The G.I. Bill and prospered. Jobs exploded everywhere. Homes were purchased and cars made it possible to move to new neighborhoods. So, families moved from small neighborhoods where everyone knew each other to large metropolitan areas where no one knew anyone. But that was where the money and jobs were located. This scattered communities and families throughout the country.

The upside was that prosperity existed on every level of life – regardless of race or gender. Blacks left families in the south for higher salaries in northern cities. The added benefit came with The Unions' efforts to ensure benefits for everyone. Whites and other races in poverty also did the same by moving north and west for more opportunity. Those in every race, by taking advantage of The G.I. Bill, succeeded because of higher education. Those who took lower paying jobs still had all the work they wanted. Five percent unemployment was considered full employment because there were the disabled and those who did not want to work – the lazy ones.

The 1950's was a time of prosperity for the majority – depending upon their efforts. The Civil Rights movement gave new opportunities to many. As good as it seemed, Government actions set the stage for future disasters both morally and economically. A great nation was ready to pay the price. New *mores* (mawr-eyz) or political correctness was about to change the world's values. It all depended upon new Laws to come, whether they were legal or not.

CHAPTER 8

THE BABY BOOMERS

What caused the fiscal bubble to burst in 2007? The obvious answer is clear. Once again, the death of moral values caused great harm. New values or political correctness became Law and this escalated the *present recession* which is now nearing a *Depression*.

No Purpose

Nothing causes *the state of depression*, psychologically, more than having no useful purpose in life. Things were too good before. The Depression would wake up everyone. The Flapper Era of The 1920's was raising its dangerous head. Parents from The 1930's and 1940's couldn't understand where they went wrong. The Baby Boomers wanted more excitement, and their families didn't comprehend what had gone wrong. With travel booming, there were places to go and things to see. Once one became 18 years of age, it became popular, as well as politically and psychologically correct, to leave home. Hence, family life was in trouble. This was exactly the opposite of what the last generation did when they depended on family security for love, purpose, responsibility and money to pay cash for everything. In the previous two decades, *life* had purpose. Religion was paramount. Even during World War II, The Top Ten Hit Parade songs were filled with God and religion. Humanity's purpose was to seek The

Kingdom of God and an eternal Paradise with prosperity. In *battle*, all the songs would refer to “*coming in on a wing and a prayer.*” It was politically correct to include religion in all aspects of life. Divorce was looked *down upon*, and the family unit was basic to productivity. Entrepreneurial efforts encouraged one to do as well as they could. Opportunity abounded. The Gross National Product was escalating in every aspect of human endeavor.

Life After 30 Was Over

The Baby Boomers, by *having it all* – were bored. So a new psychology was beginning to grow. If a person was over 30, they were old and antiquated. Elders, the old people, were no longer respected – and they didn’t seem to have the right answers for living life. The young in The 1960’s, from their teens to their thirties, had to hurry and escape the past. New values and customs were demanded. Escape to see the world was the answer! They lived it up like The 1920’s was back – but they did not do the work.

Psychologically, boredom is hard to live with. The human mind, when left to itself, needs to have purpose and value. That is why Solomon, as he aged and having had everything he wanted, asked what had he gained? He purposely did everything a human could desire to do. His conclusion was that human life, in itself, was vanity. “*Vanity, vanity,*” he said, “*all is vanity* (or useless).” Human life, when left to itself, has no purpose – and so boredom sets in with its final outcome – living a *depressed* life. At the end of *The Book of Ecclesiastes* Solomon declared, “*Here is the conclusion of all human existence. Fear God and keep His Commandments.*” The summary of *The Ten Command-*

ments is to fulfill The Golden Rule. In *The Old Testament* it is *the shema*, which states for you *to love God with all your life, body and spirit.* Jesus completed it by also including the words: *to love your neighbor as yourself.* The moral law of The Golden Rule leads to a full, prosperous and joyful existence. Replacing a moral purposeful life with escape and pleasure is vanity and uselessness. Every form of Depression is on the horizon, including fiscal and psychological loss. Escape is the supposed answer – by placing blame upon others. Elders were no longer honored. Being over 30 was too old.

Woodstock achieved celebrity status in The 1960's. It was the ultimate escape. *Delusion* became popular. It was The Age of Aquarius. “*What The World Needs Now Is Love.*” This love wasn't based upon not harming any one but seeking pleasure and escape. It was a time for drugs, alcohol and free sex. Music changed. Frank Sinatra discerned this, because at the apex of his popularity, he would sing songs about *real life* experiences. When he sang “*Young At Heart,*” people felt *young at heart.* These melodies were substantive and expounded real life. Now for the new generation, music became more abstract and finally ended up with rap, which blames the boredom of human life upon society with valueless *values.* So this type of music gained prominence. No one would take the blame. It was everyone else's fault. From the moral value of causing harm to no one, the new political correctness was determined to take anyone and everyone to court for restitution. It was because others caused their problems. But then, restitution of loss was not enough. Lawyers now could sue for damages which could never be earned in a lifetime due to the *loss of the good life.* Harming others

became *legal by law*. Lawyers no longer protected the innocent but now their main job was to exploit everyone. They became a business, which was self-serving and only for self-profit.

The New Delusion

Everyone needs a vacation, a rest and a change. Many productive individuals can't stand just playing around. When on vacation, most, who are productive, can't wait to get back to work. This is like running a race to *nowhere* without purpose, and it does not solve the human dilemma. *Woodstock* added an element that those of The 1920's did not seek in any abundant way. It was *drugs*. When life had no purpose in The Flapper Era, the people were forever blowing bubbles in The Speakeasies. Life was a ball because they were drunk. At Woodstock, that wasn't good enough. Now one had to replace productivity with delusion by getting *high*. After all, alcohol was more damaging than many drugs like pot. It should be legal, they felt. The real answer to life's problem was to be *out of one's mind*.

When having a *high*, all inhibitions disappear and everyone just loves or has sex (the ultimate display of love). The author recalls a class in Confrontational Therapy in his Graduate Counseling Program. About 12 people were in the class. The question asked each person was, "*Do you feel lonely?*" Everyone in class including The Doctor moderating the session was a generation or two younger than I was. As each person was confronted, so that they would pour out their feelings of loneliness, there wasn't one exception. All of them, including the teacher, had ex-

perienced loneliness and finally admitted it. When I was asked I could not recall having a period of time in my life when I was depressed by loneliness. They kept confronting me but I couldn't recall any such time. They all felt I needed therapy. However, they couldn't realize that I was too busy living life, surviving and developing a profession to feel lonely or depressed.

So there was an obvious difference in generations. There was no divorce in my family, even during The Depression. The family was too busy trying to survive and, then after that, everyone was trying to help win the war. The 1950's was a great time to be productive. Life was great. Everyone was happy to be alive. Realize that everyone is a by-product of their genes and environment. Generations do not repeat themselves, but rather it is the experience of *time* which changes a person. Over generations, as absolute as they are at times, *morals* are ignored or even despised by following a new political correctness. The 1960's Baby Boomers sought completely different *new values*. They used the faults of past generations as an excuse. Humans are not perfect, nor can they be. But to throw out the baby with the bath water is foolish. All *previous generational values* were lost – and now *uselessness and delusional pleasure seeking* was the thing to do. Drug use, divorce, crime and financial lawful ponzi schemes exploded. Certainly, God had no place in their lives.

Animals And Humans

The one outstanding difference between humanity and the animal kingdom is the ability to pass on *abstract thinking*. Animals do not have the same mental capacity to invent

technology, or have a life purpose. What separates humans from animals is the ability to study and pass on useful information. In every other way, individuals are of the animal kingdom and vary by animalistic types. Animals and humans innately struggle to survive, but when humanity is no longer willing to learn from their elders (past generations), they are doomed to follow their animalistic tendencies. In the study of Sociology, which is *knowledge of human society*, you are about to discover some vital absolute data or facts about past generations – and how they functioned. Thirty to fifty years ago, The Harvard Business School published a chart showing the psychological process of what was called *self-actualization*. The study relates that at the beginning or bottom of the process, humans are motivated first and foremost by survival. As life improves when survival, security and freedom are no longer an issue, then humans tend to self-actualize. That is, they seek to optimize their talents to be useful to society. Some grow more attentive in their pursuit of God.

Biblically, it is known as spiritual growth or maturation. One grows from animalistic tendencies toward a true life purpose. It is called *The Gospel* or good news of God's kingdom. Whether *biblically* or *psychologically*, this urge is innate within the human family. You are about to discover by factual data, collected by government agencies and academic organizations, how generations change – and do not necessarily repeat each other. You will find it is not only *startling* but *factual*. This knowledge impacts the entire economic system, yet, no one seems to take any of the blame.

CHAPTER 9

BABY BOOMER FACTS

Over the last several decades, institutions from Governments to Academia have compiled factual data which reveals the basic behavior of the different generations. Many believe that history repeats itself – but in what way? It isn't a straight line of thinking, but rather it is complex. There is confusion because of human reality and human nature. How will this impact economics and the road to prosperity?

Psychology And Economics

The basis of all prosperity is inherent within the individual. Whenever humans are given liberty and the pursuit for happiness, you will find the struggle for survival is first and foremost (as The Harvard Study substantiates). Human beings also have the intellectual capacity for abstract ideas and to transfer these conclusions to future generations (unlike animals). This capability for survival is paramount to human life when it is challenged by necessity. But ultimately, it is inherent in all humans to actualize their potential. To be entrepreneurial is born within everyone. This is the engine and foundation for a prosperous society. There is no other way the good life can happen. If a society or the world gets to the point to where the individual's right over what they own or la-

bored to produce is taken away by a Government or any other entity (stealing), then productivity ends. Liberty and the right to life and happiness must, by all means, be sustained in order to have a successful nation. God loves to share what He created with all His children. That is why *The Bible* states, “*God is love*” (I John 4:8). God loves His property and His people. Human nature, being both good and evil, when left to itself, will choose to survive in either honorable or dishonorable ways. By observing the passing of generations, you will find how people vary in behavior – according to the environment they have experienced. That is the difference between the generation of The 1920’s and The 1930’s. They thankfully did not repeat themselves. Their life realities deeply affected each generation and their relative behavior. In The 1930’s there were two societies, one was honorable and the other was dishonorable. The honorable basically obeyed The Golden Rule of morality – which is: “*do to others what you want done to you.*” Their works or labor harmed no one else. Others chose to do harm by plundering those who worked. At the same time those who felt society has not given them a fair shake (rights), believe they can steal or cause harm to others. These people are so determined to capture their liberty and pursuit of happiness – they even steal from those who did not deprive them of anything. It is all an excuse. Since they do not know the real culprit, they generalize and place everyone in the same bag as those who committed the crime. The result is, in their perception, anyone, therefore, who succeeds is a criminal. This is called “*justified jealousy*.”

In schools, the popular students, in many cases, are looked down upon by those who are not popular. It is

called jealousy because it also is generalized and discriminatory. This is human nature, combining *good* and *evil*. There are three ways for human nature to respond to this behavior. First, one can ignore it and be honorable by assuming responsibility for oneself. The children of immigrants formerly would sing-song a saying during The Great Depression, “*Sticks and stones may break my bones, but names will never hurt me.*” This was especially true in metropolitan areas where neighborhoods were divided by race and nationality. Others were respected – but assumed life responsibilities, individually. These were *the honorable*. Cultural differences were respected, though in some cases, discriminated against. But all were finally generalized. Jealousy, however, was evident by some, when separating the successful from the unsuccessful. Gangs formed, not for the right of a culture, but to be *dishonorable*. They generalized all people who are *successful as criminals*. The mafia is a good example who, on their own, felt compelled to steal and become criminals. In The 1930’s, The Blacks were not the only ones who felt left out. The Irish also were ostracized. It may be why The Kennedy Family believed to make money by bootlegging (though illegal) was acceptable. In those days, Catholics were disdained because The Protestants were in the majority. That is why those of Anglo-Saxon birth were held in high esteem. Being of Slavic background was also looked down upon. This was the society in The U.S.A. during The 1920’s and 1930’s.

Governmental Duties

Any World Government, regardless of its form, is either honorable or dishonorable. It must not and cannot dis-

criminate – as every individual of the world chooses to be honorable or not honorable. To govern is to restrict or limit its citizens through Laws. A Government can produce honorable or dishonorable Laws. Every person must be respected for their individual rights. Liberty and the pursuit of happiness must be given to everyone – except those who steal, murder or dishonor others. Government Laws, in order for them to be just, fair and equitable, must treat everyone exactly the same (except its criminals).

Laws are only needed to protect the innocent from the criminals. Any government discrimination divides a nation. Christ said, “*a nation [kingdom] divided against itself cannot stand.*” This is the road America is now on. Illegal immigrants are those who have not been proven as honorable. They first must do so by complying with The Laws of a nation. If they are unwilling to do so, it proves they are unlawful – and have no right to be part of a nation’s prosperity. How simple is The Golden Rule? It is Government which destroys nations and no one else. If a Government is prejudicial towards anyone except those who do not obey its laws, then that Government will destroy itself and a revolution will follow. Amazingly, any corporation which does the same will also fail and go into bankruptcy. This can apply to families, education, religion, business or Government. To harm anyone except the unrighteous criminals, then that society is doomed. This is the basic cause of a recession and then finally a Depression.

Value Of Money

Money is only a promissory note which claims to have equal value when exchanged for productive labor (Gross National

Product). In order for any Government to be honorable, it must only pass Laws which keep its value in a fair trade. That is what money or currency for *worldwide fair trade* is all about. Any nation or economic union that devalues its money by manipulative methods is a ponzi scheme. It is stealing. If the true Gross National Product *has* some debt so that low risk is maintained, then that money can still be safe. When a GNP is at 5% debt, other cuts can be made safely to keep jobs at a high level. Hence that organization can continue to be successful and prosper. To level out a society's debt is to make a small percentage charge which is spread out equally – so no one pays more than their fair share. The most stable Government is one which has no debt – but rather has a surplus of capital that can be loaned to others. That is moral. To give or lend one's money when GNP is twenty or twenty five percent, is nothing but folly. One in four units of every currency no longer has any value. Risk has been increased by falsifying \$1.00 to be equal to \$10.00, \$100.00, or \$1,000.00. A country or world which depends upon debt without any value, is destined for slavery. This is because there is no asset value remaining except a person's personal labor. At that time, individuals sell themselves as slaves. There is no other way around this truth (fact). An organization which is expanding its jobs by debt has only one outcome – and that outcome is death.

Those who already have devalued their money to where its use is rapidly declining, can no longer be in control of their society. Either a revolution will take place, or, even worse, it will be conquered. Its days are numbered. Governments' last chance is to steal from those remaining who still produce or have value in society. The trade of

goods and services can continue until even the productive people have no more value remaining. Slavery and death are then imminent. Obviously, by simple logic, any sensible person can conclude only a prosperous society can avoid a Recession and a Depression by being an honorable society and doing harm to no one. *The Bible's* entire story of *The Gospel* or *The Good News* about Paradise claims this moral Golden Rule. The Golden Rule (real love) directs no one should cause harm to anyone else. It is the only answer for a healthy and prosperous world. World Governments who only pass Laws that protect each individual's liberty to be happy and secure are the only ones who will last and not go bankrupt. All who do not follow these laws are criminal. They must be exiled or imprisoned for the good of humanity. Legal immigrants must keep a nation's laws or else they are not legal. It doesn't matter if they are productive or not. Following a nation's laws is what determines whether or not they are honorable and patriotic citizens.

Now to examine The Baby Boomer Generation as a whole, and determine what went wrong to cause The Recession in 2008. Instead of blaming each other and therefore becoming victims who deserve restitution, let the facts stand for themselves. It is the loss of values, of lessons learned the hard way and their replacement by new values, which were unknown by unproven ideologies. The 1960's was the dawn of a new age. But what *age* did it bring?

CHAPTER 10

THE KEEPING OF FACTS

Creating jobs and a prosperous society requires a deep knowledge of scientific psychology, religion and economics. *True religion* provides the proper path to morality. Psychology develops the understanding. Economics, like any science, investigates the truth or facts by experimentation and experience. All three disciplines are required for sound and fair justice and judgment. Any ideology (that is ideas by emotions) causes jealousy, injustice and poor governmental laws. Morals have true value in a society, but they are not what is politically correct in this day and age.

What Is Wrong With Political Correctness?

“*Political correctness*” can be defined as “*politics*” or “*a false Government*.” It is not necessarily founded upon facts – but on people’s ideologies or personal ideas of right and wrong. It is emotionally founded! Political correctness can become the customs of a generation or even the whole world. These notions are predicated upon great generalities – which sound good and make sense.

But they are not based upon fact or absolute truth. They are arguable because there are many other options that have not been explored. These become customs which

are very debatable. That is the difference. Morals cause harm to no one except criminals. Political correctness, when followed as customs, can fool societies. These are the customs of a people which change over time. They are not based upon facts – but on feelings.

Looking At Factual Charts

Gathering facts in The United States is rather a late reality performed by The Government. The FBI, CIA and other institutions were started in The 1930's because of The Great Depression. These agencies found that the moral behavior of its citizens gave helpful facts relating to crime. Amazingly, these truths affect prosperity and economics, as well. The following charts substantiate that generations do not repeat themselves and are highly affected by the customs of their own time. A generation's values differ from one period to another. Some of the following charts range from The 1920's to this present time. Others begin in The 1950's. But all are radically motivated by generational customs. These charts vary from imprisonment, divorces, pregnancies of single women, to crime rates.

The data is collected from 1920 to 2006. It goes from less than a half a million cases in 1920 to almost two and a half million by 2006. Population growth cannot be a major factor since the growth of those imprisoned is far too great when compared to populational growth. The ratio per person escalates starting in The 1960's with The Baby Boomers. There are more people imprisoned from The 1960's to 2006 than in any other generation. What is the cause?

Chart #1

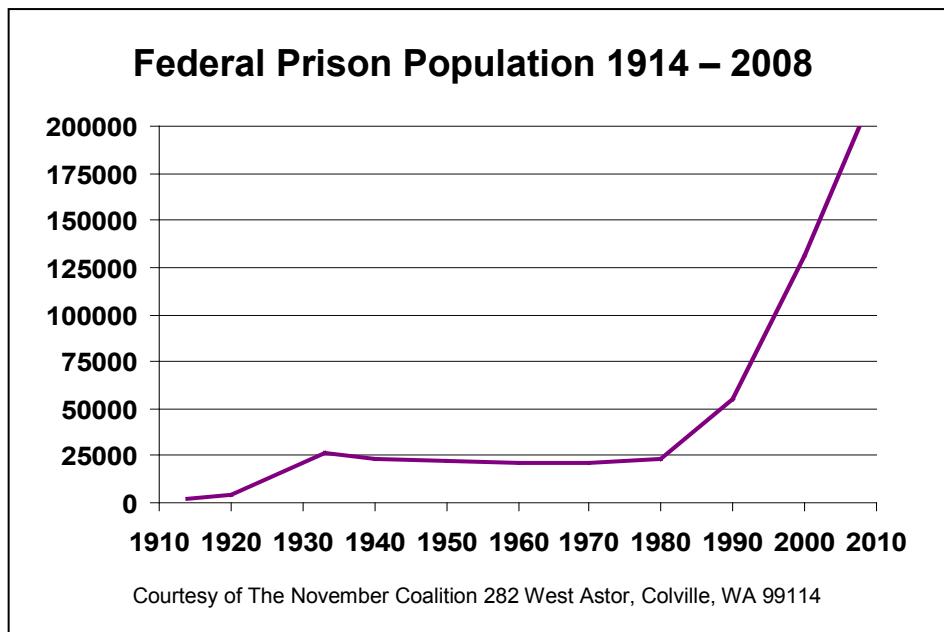


Chart #2

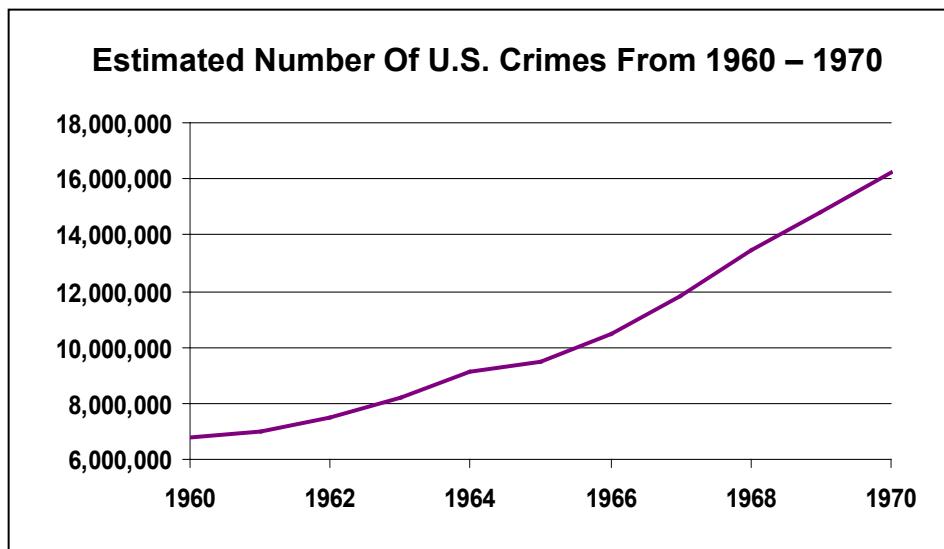


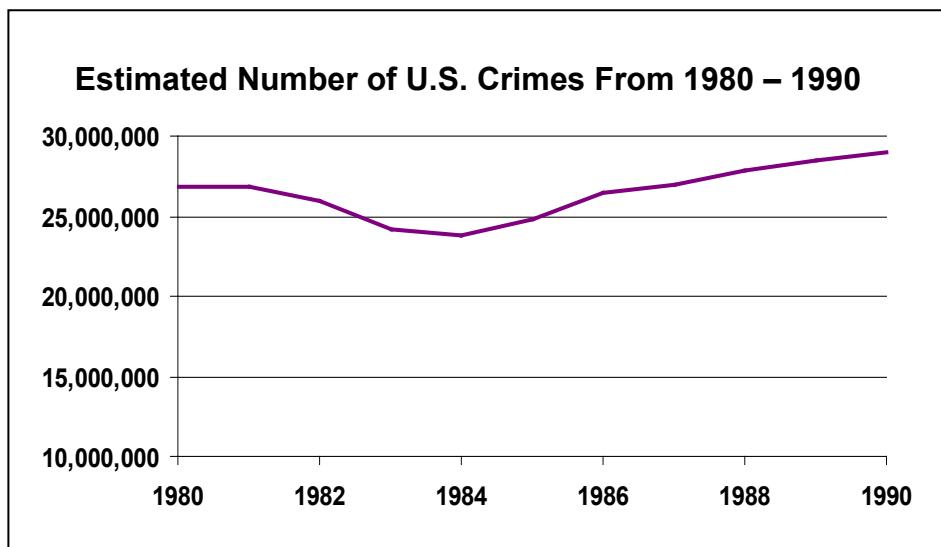
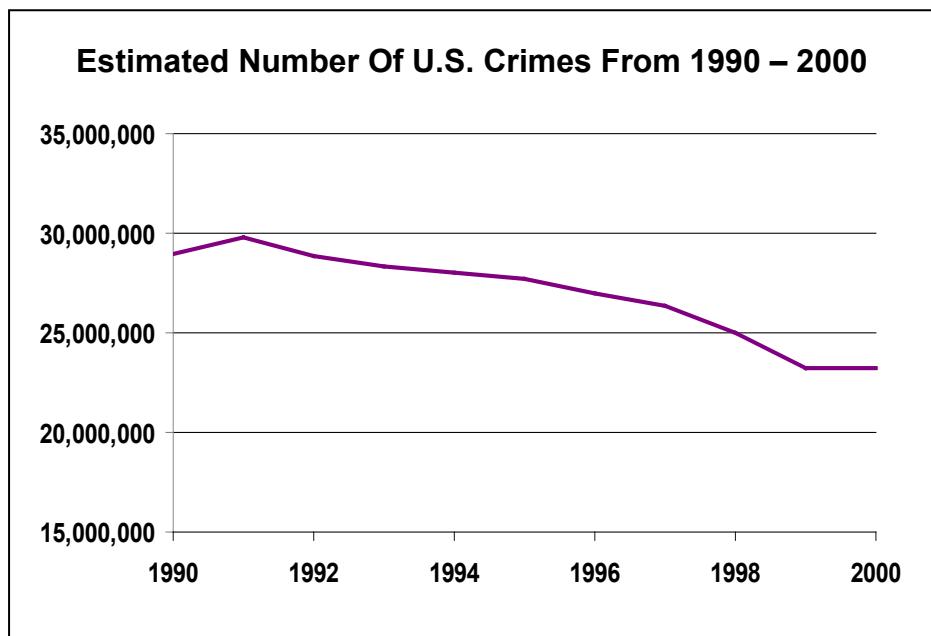
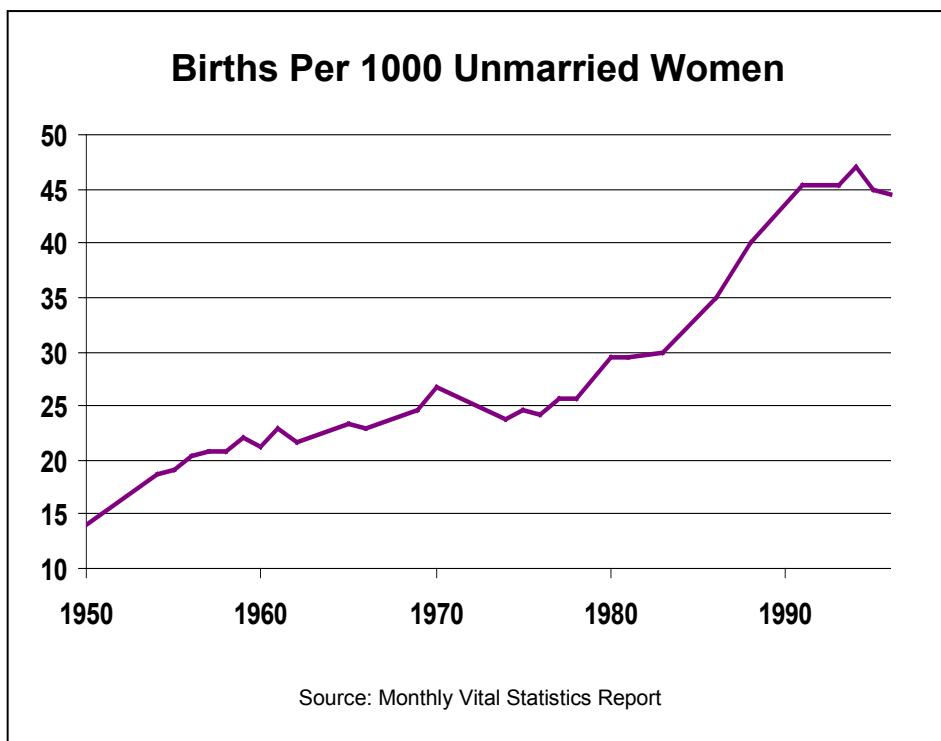
Chart #3**Chart #4**

Chart #2 reveals a massive jump in crime from The 1960's to The 1970's. The crime rate continues upward until 1972 and then levels off in 1980 when a new generation came along. Chart #3 shows that crime actually leveled off from 1980 to 1990 even with population growth. In fact, Chart #4 actually reveals a down-trend by 2000.

Chart #5

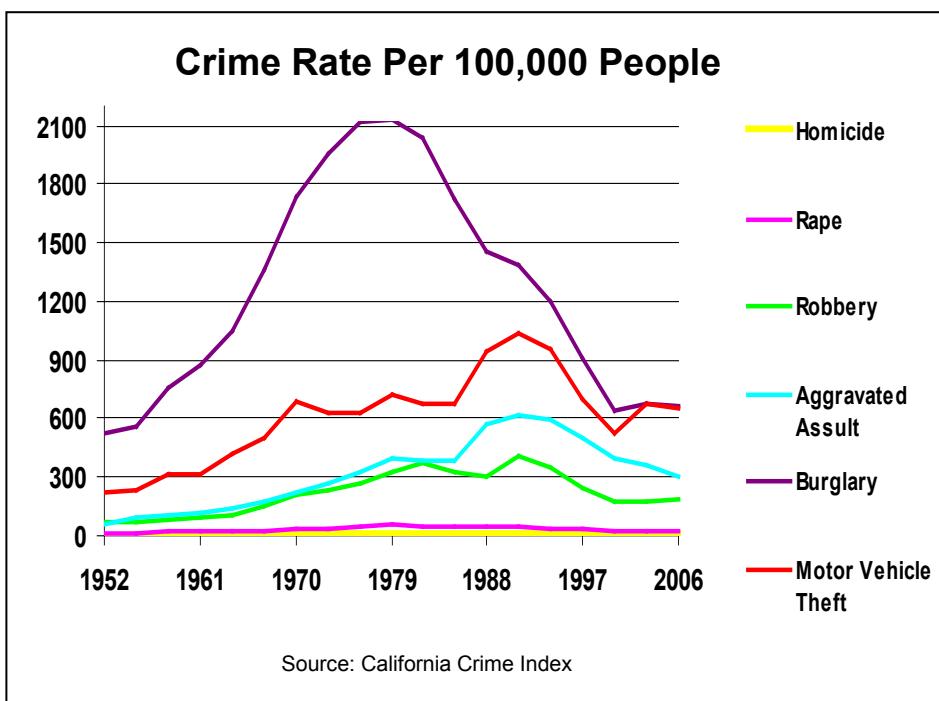


Fertility Rates

Look at the data on pregnancies of unmarried women from 1950 to 2000. Starting in 1960 until 2000, the rate of increase by far out passes the population growth. These figures are predicated upon every 1,000 pregnant unwed

mothers. So population growth doesn't apply. Poverty doesn't count either since this includes the entire country. Something took place in The Baby Boomer Generation that was different. The California crime index divides crimes by types and again Chart #6 manifests an unusual rise in crime from 1960 to 1980. Then it actually declines.

Chart #6

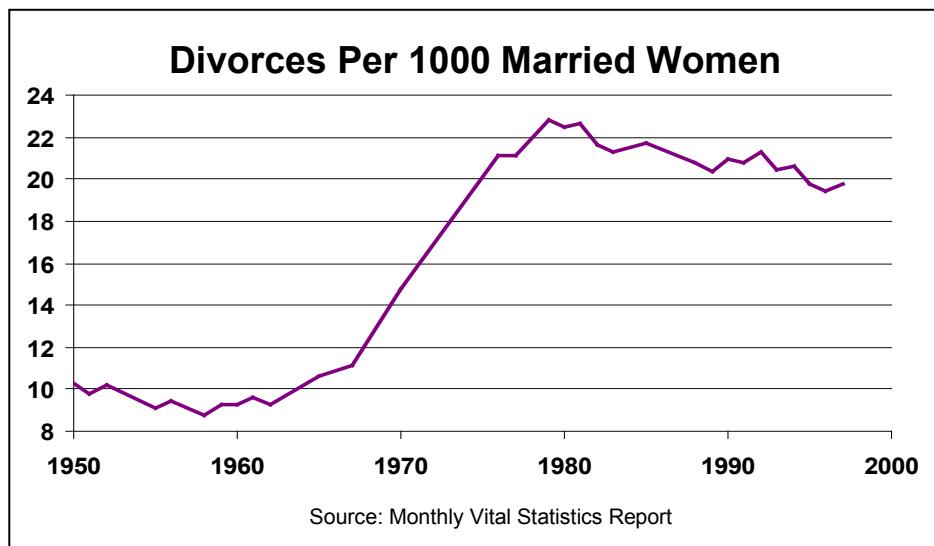


Divorce Rates

Between 1950 and 1960 divorce rates fell, but from 1960 to 1980 the divorce rates exploded until a new generation came along in 1980 when the rates declined. The Baby Boomer Generation stands out and is different from The

1920's, 1930's, 1940's, 1950's, 1980's to this present day.
What happened?

Chart #7



The Baby Boomers (1960's and 1970's) represent a complete change of American values which also infected a good part of the world. Progressivism now proclaimed *there is no God* and saw liberty from a completely different view. Liberty no longer meant a right to pursue happiness and prosperity; but whatever gave instant pleasure instead. Religion and God, especially in The Universities, didn't exist. Government got involved in religion which The Constitution does not allow. True freedom from any rules of restraint was politically correct. A radical change in *mores* (mawr-eyz) took place. Even churches in some areas preached a different concept than Christ's admonition that real Christianity harms no one. The U.S. Government was bribed by large international corporations

to pass more Laws in order to develop wealth and pleasure at any cost.

Lobbying

“To lobby” started when Congress met with representatives of large corporations in the lobby of the hotel close to their offices. They lobbied or tried to influence their congressmen and women to make Laws favorable to their companies. In time, more and more favors and bribes were given. In fact, Golden Parachutes and future high paying careers as lobbyists, were promised if they voted in their favor. Even The Presidency was corrupted by bribes from companies (small donations), and one could pay thousands of dollars to sleep in Lincoln’s bedroom. They are all bribes and nothing but bribes. They are all legal by current Laws.

Drug Laws were weakened, crime penalties were reduced and marriage, as an institution, was no longer necessary. The term “*whore*” became a “*no, no*” politically. But, two individuals could live together to see if marriage worked. Even childbirth out of wedlock was acceptable. Are you getting the point? It was The Government’s obsession with legalizing new values that were totally foreign since the beginning of The United States until The 1960’s. Values completely changed from former generations. The family, the anchor of productivity for GDP, was in jeopardy. Even large wealthy international corporations (through bribery) bought the institution of laws that favored easy profits. They were excessively risky and lowered the values of currency worldwide. Crime increased under this politically correct venue and everyone wondered why the

nation was falling into recession. The answer was that the national psychology, religion and logical economics were under attack.

Humans React Only Under Loss

A society acting as a majority tends to leave things alone, just as long as they don't alter their lifestyles too much. Loss or overt stress awakens the world. The 1960's Generation fell asleep because of boredom which led to Depression. Depression can occur when life no longer makes sense, psychologically, religiously or economically. The Baby Boomers had no problems with their existence. Times were quite good by the mid-1950's. The world was in restoration. Economic prosperity was on its way. The Vietnam War appeared just after The Korean problem seemed to have been settled. This new war was a hindrance to this new generation. After all, it wasn't America's problem. But now young men were getting killed over it. To understand its worldwide effect wasn't important, because the new generation felt that it was caused by the older generation. Anyone over thirty didn't know what they were talking about. Baby Boomers knew what the world needed now was *love*.

As mentioned before, Woodstock was a kindling point for change. Self-interest, pleasure and free love was the new way. Do what you want and, if you are still depressed, use drugs and get high. Government began passing Laws to hopefully attain equality for every one which would resolve everything. These were the new Laws that must be passed.

Wealthy international corporations kept lobbying and bribing Congress and The President. Other massive groups like unions, charities and agriculture kept pressure upon The Government for subsidies. They all wanted Laws to allow them to collect money without doing any work. Votes to be reelected were at stake. Large sums of money were garnered for guaranteed future elections. So nothing really changed politically. The Presidency and Congress with its Laws, made politicians *wealthy* and many became super-rich.

Progressivism was the carrot that was held out to entice others. Republicans and Democrats were in some way – *believers*. After all, the poor must be given equality of education, job opportunities and assistance which continued to be the trumpet of the major media. Even Hollywood dramatically changed from true national patriotism to ideological trends that were politically correct. In fact, from The 1960's forward, all aspects of human life moved toward *progressivism* in one way or another.

Universities, such as Harvard and Yale, began as religious institutions. But then ultimately they became ultra-liberal and finally taught that there is no God. Science was *the new god* almost worldwide.

Only Islam, world Christianity, Judaism and some minor religions resisted. Schools no longer taught their students how to learn – but rather ideology infiltrated the classes with subjects like science, sociology and civil rights. These became the prevalent modes of education. Even kindergarten teachers preached *new progressivism* for the good of all. “*How to learn*” wasn’t the goal but rather “*what to*

learn" was spreading worldwide.

All *the old ways* became *evil* in their sight. Being politically correct totally changed the landscape of education. Now the world became full of so-called victims because of the past evils that were to blame. It doesn't take much logic or common sense to realize this type of political correctness leads to division. A world or nation divided against itself cannot stand. The 1960's ushered in this philosophy, and it finally spread worldwide.

CHAPTER 11

Do HARM To No ONE

If any society continues to pass Laws which do no harm to anyone (except criminals), it will never be divided. A country that is mostly united and continues to seek truth, as long as liberty is given to all, can then pursue happiness. That is an underlying truth – which is a real moral value.

What The Data Proves

Generations do not repeat themselves. Each generation is deeply affected by its own life experience and what their customs are. What is politically correct at the time makes a huge difference upon each generation. As you review the data shown, you will notice the divergence between each generation, beginning from The 1920's (or earlier) to this present time. Amazingly, all generations, except the one from The Flapper Era, down to the present, show a continual rise in harmful human behavior that occurs at a slow rising rate.

The Baby Boomers were born in the 1940's and 1950's. With the rise of The Baby Boomers, the charts suddenly take an inordinate sharp rise in all categories. Whether it be crime, imprisonment, divorce or unwed mothers, the relative numbers sharply increase. The other generations, according to population growth, only rose modestly.

Something took place with The Baby Boomer Generation that was different from all the previous generations. Then, *radical value changes* took place. A generation with seemingly nothing to do had become bored. They were only seeking pleasure – no matter what the cost. Things were too good (enjoying themselves) in society and nothing was expected of them. Parents and grandparents desired to save them from the hard lessons of life which they, themselves, had experienced.

This spoiled generation believed that they owed *nothing to anyone* as they pursued life. The quest was to become purposeful. If they did not achieve this purpose, then alcohol, drugs and free sex made them forget. In fact they could delude themselves by getting high on drugs. It felt great to be delusional. If normal life had no purpose, they reasoned, then why not get *high*?

Government And Schemes

Governments (politicians and officials) that naturally desire to remain in office are bound to the demands of the voters. The poor, already feeling deprived, were sold on these new values as well.

Music completely changed from melodies of true life experience and right living to themes that convey blame upon those who they thought had caused their misery. They reasoned that the police couldn't be trusted and most family life was too restrictive. The war, especially, interfered with personal pursuits. These were the faults and hindrances of real living. The belief shared among the youth was that no one over 30 years of age could be trusted. “*Rap*” pre-

tended to be “*music*” and it allowed those who believed they had been abused by the old values of morality to vent their emotions. Life styles of living had changed drastically. Even fashion became *laissez-faire*. Class was out. Sloppiness was cool. The Baby Boomers dramatically altered their life-styles in all aspects of life.

Not only was business affected but Government was as well. Laws had to be changed. A permissiveness arose because of the new needs of society which had to be met or else those in Government would be voted out of office. Political pressures were intense, because *the have nots* became victims of *the haves*. Responsibility for the individual was soon lost, and so now a new age of victims became prevalent. At least, the people from The 1920’s still had immigrants in their families who would teach their children personal responsibility – even though times were good and seeking pleasure was the “*in*” thing to do.

The 1960’s altered everything that the world had believed in since the nations began. In wealthier nations, such as The United States, the change was worse. Drugs were marketed to The United States because they had the money. Hence, America was the world center for delusion. It was said that: “*There seems to be nothing wrong with drugs.*” Americans are a free people and feel they can decide for themselves. Being high and not having a logical mind was fine with them. So the pressure upon Government was intense.

To receive money for re-election, or to be voted in to office, required compliance with these new values – or else the politicians weren’t reelected. Laws had to be changed

to be more compassionate. Society was now on the road toward a so-called “*new political correctness.*” The changing values caused The Government to comply with the trends. This created an atmosphere where *hate* toward anyone in word or deed became illegal. Also, Freedom of Speech was mitigated even toward those who were guilty of harming society financially. Destruction of family life prevailed. Upon reaching 18 years of age, a young person had to leave home or he was considered to be immature. He couldn’t be a mama’s or daddy’s boy or girl. They wanted to act *mature*. Up to this time, the family was fiscally *a haven for family security*. It did not impose the problem upon Government. The young girls could have stayed at home, and some would not have gotten pregnant. They, also, could have saved their money for the future.

Charities grew exponentially because of family independence. Now, instead of the most economical system, family life as a mainstay was dwindling. Charities created careers for many, They eventually became a necessity. It didn’t matter that they were far more costly to administer. In fact, it became so bad that The Government had to step in with new Laws to take care of *the new poor*. This was because of the loss of past generational values. Escalation of the numbers of single mothers with children to support and no husband to help – had dramatically increased. Divorce or the breaking up of families kept growing. In too many cases, divorced husbands felt, their child support payments were excessive.

Single mothers on their own, who couldn’t handle finances, were constantly in court trying to get more money from their former husbands. Only the lawyers were win-

ning – as the costs of divorced life escalated, and Government was forced to step in and become the replacement fathers, mothers and grandparents. This was by default. Now everyone had to pay. The Government was replacing family responsibility. Government could even take your children away from you. It all seemed *so right*, but it was something that you'd expect to find in a horror film. Those citizens who had nothing to do with the destruction of family life, now, had to pay more taxes in order to offset that destruction.

This is only one example of the value changes caused by The 1960's. This same formula applied to every changed value system in American life. The systems instituted by individuals and society over centuries, had been lost. The foundation that the whole world was formerly built upon, was now lost. With no need for God, then anything goes – with *no values* of right or wrong. Only the pursuit of pleasures prevailed.

Government (politicians and officials) complied with all of this in order to be voted back into office. The propaganda was based upon a supposed compassion to those holding their hands out. Now it became legally and politically correct for everyone to step in and pay for *the wrong actions* of others. Consequently, many in the world became victims and no longer considered themselves to be the cause of the problem. This life-style increased *fiscal* and *economic* instability for the nation. It will also cause future economic bubbles. These disasters were all approved by The Government (legally). This will cause a further problem to explode on the scene sometime in the future.

CHAPTER 12

SECURITIZATION AND ITS FOLLY

How to protect society against excessive economic risk is the question. The human mind when left to itself, can conjure up every possible system to make money using Other People's Money. Margin buying which caused The Bubble to explode and resulted in The Great Depression is one example. The Government was approving more and more legal ways to take money from genuine fiscal investors.

What Is Securitization?

Any new Law passed by Congress and signed by The President isn't so much what it does say – but rather, what it doesn't say. That is why lawyers are needed. Besides testing the legality of any new law, the question is what are they hiding that is not in The Law that can be used legally and will harm the investor? Securitization is the process of investing in new ways for losing investors' money. Transparency is the only way to secure an investment *honorably*. The problem is that there are various types of transparency.

Most investors rely on their brokers or money managers to pick the best type of investment. They work for some financial company that pays people to keep abreast

of the financial world. The trouble is most Governments legalize too many ways for them to make money by using Other People's Money. The only moral way for an investment to be honorable is to have only the investors benefit – by making a return on their money. Coming up with *margin buying, derivatives, arbitrage* and other schemes *should be illegal*. The Government's false concept of using disclosure to make these ponzi schemes legal, doesn't work correctly. It will never securitize the investment. Warning people of a high risk does little to stop greed. Take a look at Las Vegas where most know they are going to lose. They still continue to think that they can control themselves.

Arguments are made in favor of this conduct, because of the large bonuses which are paid to those who expertly manipulate these systems successfully. This is ridiculous. The debate should not be about how much money they can make. The honorable reaction is to not allow those schemes to be legalized in the first place. It is The Government's fault and responsibility, because they decide what is legal or not. If Laws forbid these ways of making money, then you could have true transparency. Of course, the financial investment community earns so much money the lobbyists would never stop attacking Congress with all kinds of threats to gain *monetarily*.

Gambling

Worldwide, the financial system employs those schemes cited earlier. It is like any other gambling casino which rigs the house to win and, very rarely, loses. The risks of gambling are not only excessive – but these rigged legal

laws favor the casinos (the house) to win. One can never understand a system for making a living in any company that is being paid to be a failure in that very business. What a raw deal! The broker makes money whether he wins in making an investment or loses it. Lawyers get paid whether they win or lose. That is like hiring someone to cut your grass – but instead of cutting the grass he plows your entire lawn (investment) and still wants to be paid. There are a few other careers which make their money in the same way.

Honorable corporations, who succeed or fail by the product or service they offer, must be profitable or they go bankrupt. They go out of business. Only ponzi schemes that are legalized by The Government in the investment field can continue and end up producing *nothing*.

Capitalism isn't *the culprit* but rather it is the *dishonorable people* within these institutions who profit from failure. Government allows them to exist by means of Laws that legalize their systems. Really, this gives them a right to steal from investors. The freer the country, the more *the dishonorable* come up with schemes to steal from the productive individuals. In time, there are so many laws passed that the nation ends up in slavery. Just warning the public investor that certain investments are subject to high risks doesn't protect the investor. Once they sign an approval to risk their money, they are not aware that in the long run, The House always wins. The investor finally loses.

“Bubbles” in an economy naturally build because Government Laws set the stage for ultimate failure. It isn’t

capitalism that is guilty but a dishonorable Government which legally permits systems that steal from the investor. The investor actually produced the money by hard work. They controlled their *spending appetites* with a budget. Investing by buying bonds or equity (stocks) in a company is honorable as long as Government does not pass Laws which allow financial institutions to invent new ways to steal an investor's money. Putting one's money in a bank is fine, as long as you are aware that the bank is in reality an investment system just like any other investment concern. It is legal under different laws which help to protect depositors from loss.

Types of Securitization

Insurance companies form with individuals who share the same risk. Each one pays a small premium of what their total risk may be in case of a loss. In this way, they secure their large investment against a loss. There is nothing greedy with this system – even with denying people who are determined to be a high risk. The people buying the insurance are merely those who risk their money and are not responsible for those who have not paid anything.

As purchasers pay premiums and they have minimal or no losses, those small payments accumulate and become a large financial total. These monies are switched, supposedly, into financial investment firms. As increased profits are made – the premiums may be reduced. This form of security diminishes the possibility of loss and reduces the risk. When people have a loss, there is plenty of capital to pay the claim, so that no one in the group suffers. Consequently, no one is harmed.

Securitization can be formed by insurance for many risks. The FDIC (The Federal Deposit Insurance Corporation) protects bank depositors against bank failure. The bank becomes part of this group by paying their premiums to The FDIC. These insurance *forms of security* are quite sound and honorable, as long as outsiders (who are not depositors) do not receive compensation for their losses. Also, if tax money is used from people who are not involved in the group, then it should be classified as a crime. Those individuals should go to jail.

The problem is that money is mandated by Government, which means that it is from people who do not suffer any loss. This is giving out Other People's Money (taken from innocent people), which ends up causing loss (in taxes). Government insurance corporations such as Fannie Mae and Freddie Mac do exactly that, and penalize tax payers who are not involved in the organization. This is what caused the latest Mortgage Bubble to burst. Who is at fault? The Government is at fault. Period.

There is no mathematical way this type of securitization can work. Taking tax money from innocent people who have nothing at risk to cover individuals who are *high risk*, will always fail – and ultimately it will go bankrupt. These fiscal schemes will certainly create the biggest financial bubbles that are sure to burst. If Government allows the number and size of these mortgages to increase, then they will fail. A point will be reached where stealing money from innocent people eventually runs out – and then a Recession will lead to a Depression. It is The Old Adage, “*If you rob Peter to pay Paul, there is no other outcome than for both to go broke.*” That is when a currency

is allowed to be devalued to a point no one will accept it. National and worldwide ruin can follow, in due course, if the world plays the same ponzi game. Coming up with new fiscal security schemes just puts off the inevitable day of retribution. There is no honorable or moral way to allow people to risk their assets when they aren't even involved with the risk. That does great harm to the innocent. It finally destroys everyone. The key to helping the disadvantaged is by teaching them to fish and not giving them all the fish you catch, until there are no fish left. Recession, and finally, Depression are a certainty.

There does not need to be financial cycles when Laws are passed by Government which doesn't harm anyone. The money of a nation is, then, always valuable because The Gross National Product is never depleted or finally comes to a halt. The Government's *money* must always be kept solvent.

Helping the needy can only be accomplished by instilling personal responsibility into each citizen. They need to stand on their own and therefore have complete liberty to pursue happiness. Spending a nation's wealth in order to take care of the irresponsible ones will ruin the nation. *Greening laws* are a hoax and a delusion that is bent on fooling the universe. Honest Science would, and should, be allowed to hear the findings of all scientists, thereby providing the basis for making an honest decision. It is like going to court and your lawyer chooses his psychologist to prove that you are insane. But he doesn't choose to hear from psychologists who disagree with that conclusion. Honesty demands all *scientists* should be heard – and not only those who agree with an ideology.

The only welfare to be given, should be to those who cannot physically produce. In a nation, that is a minor group overall. The United States proved that by passing new welfare laws – it would considerably reduce unemployment. It was The 1980's Generation that became better. New welfare Laws for everyone's *good* actually reduced welfare. When people have a Government where money is redistributed to *the irresponsible* or to *the lazy*, then it will finally go broke. When productive people see others who do not work, and yet are benefited, then their productivity is guaranteed to drop to (perhaps) nothing.

Every citizen must have liberty so that each can honorably be productive for their own and their family's benefit. When loss is suffered, it should be *the family unit* which steps in to restore the family member back to productivity. This system of securitization keeps the loss to a very small level, while the nation and its Government will experience no substantial loss. Then, any loss is small and can easily be helped by Government. This is the lesson learned in The Great Depression era. It is the real answer to charity. Prosperous people posses high productivity, and they have very little debt to lose. This nation is comprised of many who are honorable and moral. Divorce is a *fiscally destructive force*, which not only scares adults but children as well. Destroy the family unit, and you have a nation in financial trouble. Children are damaged the most. They grow up not knowing what to do. They are not sure who they really are. It becomes quite evident that using band-aids to solve fiscal problems is merely prolonging the problem, with the final result of disaster. How did this happen to America? The answer lies ahead.

CHAPTER 13

THE PROGRESSIVE MOVEMENT

When good intentions, regarding money, are mishandled the result is *fiscal disaster*. *Progressivism* began thousands of years ago. For this reason, you must analyze its beginning in The U.S.A., and use it as an example for the world.

Good Intentions

Of course, since human nature is a mixture of good and evil, America did go through a period of slavery which included Whites, Asians, Hispanics and Blacks. America had the conception at its birth of *true liberty*. There were hardly any Laws to inhibit criminal action. The nation grew with both honorable and dishonorable citizens. When productive, the people were very prosperous. The *good* ones labored honorably building a great nation. But the ones who always wanted handouts were beginning to ruin America. They felt justified because they were discriminated against. They were looked down upon just like many who came to America. What did Christ say? *Love your enemies*. That is morality.

When liberty is granted to everyone without restraint, then, *the dishonorable* can prosper through robbing, stealing and developing con schemes. But all will fail. Those who went further West, settled and established their own

Laws. The slogan was, “*Go West young man.*” This was a familiar motto in the early days. In time, The East flourished and a small number became the super-rich. With few restrictions upon the wealthy, they offered jobs under harsh conditions. Young children were hired to do the labor of an adult. People worked twelve-hour days. Dangerous conditions existed in the coal mines. The oil industry, as well, expected no less of its laborers. Railroads required the dangerous labor of laying tracks – especially when cutting through the mountains, and the possibility of falling off cliffs.

Owners of these industries resided in The Eastern Cities like Boston, New York, Philadelphia and Washington, D.C. Having close connections with The Government, they placed great pressure on Congress through their lobbying. They wanted laws passed that were favorable to their individual industries. Average laborers had no choice. Jobs under these severe, harsh and dangerous situations prevailed. It was either that, or else there was no work. Criminalization began to creep in, and finally workers formed into Unions. As Unions fought these giant corporations, great pressure was being applied by this new force.

In 1812 Theodore Roosevelt (a loved President), who was a Republican and a naturalist, loved the wilds of The West. He felt that industry had gone too far. Abusive labor and land destruction motivated Teddy, as he was known. He was given this name because he killed a huge bear while hunting. This was *the birth* of calling him a Teddy Bear. This “naturalist – bear” felt compassion, not only for the bear he killed, but also for those who were abused by the

unfair labor practices. Resembling a bear himself, he acted by becoming one of the very first greenies in The Government. This President also had concern for the common man. During his presidency, he created the first *preservation of national parks* and clamped down upon large wealthy corporations. Something had to be done to protect the citizens from treacherous and abusive jobs. Besides starting the national preservation of U.S. Land Laws, he attempted to bring relief to *the labor force*.

Children, under certain ages, were not allowed to work. Also, the type of jobs they could perform had to be monitored. Work hours were cut, and Laws were passed to make safe conditions for working groups. Unions grew in size and strength. All these Laws were passed to stop harming U.S. citizens. Money corrupts, and a lot of money absolutely corrupts! Infiltration of Unions by *criminals* was inevitable. Now, *rich* Unions became wealthy and corrupt. Other People's Money was free to be taken from hard working Union members, where, ultimately, The Mafia and other corrupt individuals would take over.

Good intentional people, as well as The Government, protected Unions and allowed them to go too far (urged by union leaders). In their demonstrations, they caused harm to the very companies who gave them jobs so they could survive. The same problems exist today where The Government is funding some organizations to skirt The Laws. Any excessively large corporation like The Unions are loaded with cash that has been supplied by its members. Abuse is inevitable. In the end, the Union members lose out – but not The Union Leaders. Whenever any country permits groups to become *mobs of destruction*,

tion, that nation is headed for disaster. Insidious systems are *created* to break nations' Laws by proclaiming great generalized propaganda which corrupts Unions or other social enterprises. They call them *charities*. When well-meaning people permit its leadership to become rather wealthy (not by being productive for society's good) but by altruistic purposes on the surface, and yet they exploit their own group, it is deplorable. The various organizations, whether Unions or charitable groups, then become ponzi schemes just like any other criminal venture. There are some *charities* that keep 85% for themselves (salaries, rent, cars, office furniture, lunches, spas and trips) and only use 15% for its stated non-profit purpose.

Since a good chunk of this money is spread among its leadership, they become more harmful to a nation than productive corporations that may not have been honorable. However, the charities do add to the country's Gross National Product and create jobs for those who want to work. All Governments should pass Laws against such *charities* and *Unions* whose leadership become well off – on the backs of its members. Some ministers can also be accused of this practice. Immoral use of Other People's Money corrupts absolutely. A nation's Government workers should never benefit more than the labor force that pays the taxes for their salaries.

As long as benefits are derived because of the efforts of these wealthy leaders, then the membership remains docile and allow the abuses to continue. On top of it all, since the leaders of these organizations, on the surface, are "careful not to take too much" – they will write in *added benefits* as expenses. These expenses, in many cases, are higher than

their incomes. So they go undercover by pretending that they are non-profit, therefore, no taxes are paid. What a deal. This can, also, apply to religions. Many pastors live better than those who pay their way.

Well intended goals are corrupted. Institutions that aid social reform become worse than other dishonorable institutions (which produce real products and services).

Charities started when wealthy people saw a need and funded those needs with their own money. Since then, anyone, without a job, can create a non-profit organization to ask others to give money for their livelihood. It ends with only 15% going to the ones who need the help. True charities are those where the leadership does not benefit from its social purposes. Too many Unions, community programs and charities are protected by Government as a means to obtain their votes. What was well intended became criminal.

True Social Concern

The whole family unit is the best charity source for national survival and prosperity. They do not suck a nation of its resources and assets, but the family unites together, in most cases, to relieve a nation from excessive spending and corrupted practices. *Progressive action*, once known as Communism and Dictatorship (as history has proven) is worse than what had existed before. These leaders personally produce nothing, but rather use Other People's Money. Redistribution of Other People's Money leads to those who are given free money (have no risk) being exploited without knowing it.

Progressivism, which is allowed to slowly creep into a society little-by-little, takes the productive money of labor and entrepreneurship, which finally ends in fiscal ruin. This is exactly what occurs in Capitalistic nations when Recessions and Depressions are on the horizon. They blame CAPITALISM as the culprit. Capital is wealth or the productivity of a nation – and is not the problem. In truth, it is Government which has removed from the citizens, *its right of liberty for free enterprise and the pursuit of happiness*. By doing so, it is dividing a nation by means of harmful Laws.

These Laws will ruin The Nation. Things will end in slavery for everyone. *Slavery* is inevitable when instigating new Laws (purposed) for social good. But in the end, a small elite group will begin to take over *the free society*. It can be an insidious slow process, but its completion ruins a free society. Finally, a nation's productivity fails from all the abuses – plus financial distribution. It then heads for disaster. Real Government Law, to truly benefit the entire nation and the world, should be willing to die while protecting the rights of its citizens – to have liberty and the pursuit of happiness. Citizens should own their private property which they labored to produce. This will ultimately benefit everyone. Bubbles, Recessions and Depressions can be avoided when Laws *protect its productive people*. Those who cause damage to a nation should be dealt with as the culprits they are.

Government must be forced to respect the value of its money with honest *Laws*. No one should doubt that the currency has real value – so that it can continue in honorable growth. All Governments should never allow anyone

to abuse other individuals or their hard-earned money. That is true social justice for all. The Constitution of The United States started with that purpose which was declared by The Founders. Insidious *Laws* should be stopped by The Government which only erodes The Constitution by *little amendment games*. The Constitution, in reality, is not much of a Constitution at all. A great original Constitution, through harmful false amendments, protects the ponzi schemes that steal from honorable productive citizens. It leads to fiscal and social disaster.

CHAPTER 14

THE 1980'S TO THE PRESENT

Generations do change. From The 1920's to The 1980's, each generation was affected by their *environmental experience* – which caused those reactions to become *life experiences*. The 1980's to the present created a divided people. In fact, going back to the beginning of civilization, not one group has discovered peace or prosperity. Every era was confronted with some sort of a dilemma. Who has the answer? What is the answer?

God Or No God

Human nature, being what it is, causes each person to believe they are right in what they think and do. Those people, without purpose and struggling to survive, are socially desolate. Even worse, they don't believe in God, who has *purpose* and Paradise? All individuals find is temporal pleasures at best. They are like Solomon who with his wisdom had lived *the good life* – and yet, in the end, he found that everything was worthless and all was vanity. Life has no meaning without God. All look for a savior of some kind. Who has some of the answers?

The world, being bent toward secularism, merely seeks survival with any type of peace or prosperity. That seems to be all there is. Today, the media searches past genera-

tions for answers to current problems. Television broadcasts about many ancient civilizations and find that they all predicted an End of Days or a World Catastrophe. They even seek past *seers* like Nostradamus for answers.

The three major religions of the world, Judaism, Islam and Christianity, claim they have the answers. Each predict a Messiah is to come and deliver everyone. What a state, what confusion, what Babylon. No wonder this present generation is so divided. Because everyone is right (in their own eyes), you find a *competition of ideology* prevails.

The educational systems, the religions, the ideologies and most Governments are all diverse. What is realized by most is that the alternatives can only lead to war and disaster. All the nations of the world need each other. Globalization or a unity of the nations is becoming more obvious, otherwise there will be chaos ahead – just as predicted by the ancient civilizations. Only a One World Government by God is the answer and not anything that humans can devise.

A few people in their philosophies of life believe they are so right in their way of thinking that they want to force it upon everyone in the world. There are two basic categories who think this way. 1) The first group consists of terrorists and are those who believe their solution must be forced upon others. 2) The other group is more discreet and even *insidious*. They are perceived as being *the elite*. Rather than causing war, they believe in subtle infiltration into every aspect of human life. Whether business, education, religion or Government, they silently, over the

generations, emerge as the so-called saviors of the world. They feel *their way* (Socialism and Communism) alone will save the world from ruin. The 1980's Generation to this present day find themselves in this dilemma. They emerge as young adults who are divided in all the spectrums of life. The elite have been allowed to slowly penetrate the world as *saviors* – to come. The answer to world prosperity and peace is to finally cause change that works. But, they believe they are the only ones who know how to do it. Governments pass *bribed Laws with compassionate intentions* that herald a better life for everyone. But what is lost is liberty and the pursuit for every individual's happiness. The world can only go in this direction when they have no belief in God. Humanity must find the answers through so-called Science, the basis of any peace and prosperity. Political correctness has now been instituted as *the mores* (mawr-eyz) of the world. Morals no longer stand for anything.

The Tower Of Babel

After thousands of years, the world is back at The Tower of Babel. *The beginning* has become *the end*. At The Tower of Babel there was globalization, one religion, and one united world. Today, through world communications, leading nations have worldwide military power in their hands and are the *so-called united* – as with The United Nations. What has been lost is morality (The Golden Rule) which is: do no harm to any human and give liberty and free choice. Only in this way can everyone pursue individual happiness. If not, then all is lost. That is the basis of The United States Constitution. The problem is competition – where every other nation wants what is the best

for their citizens also. The prophecy in *Daniel 2* is holding to be true. The desire to unite the world has a foundation of its feet partly of iron (militarily) and of clay (competitive). (Write for the free book, *What's It All About?* to study world history). Today, world leaders are considering a *one-world currency* and a *one-world language*. A World Court is on the horizon which will dictate Laws that will apply to all nations. National sovereignty will no longer exist. Furthermore, Daniel's prophecies tell you about *ten world leaders* that will be The Dictators.

Secularization

Secularization is a big word. It merely means "*there is no need for a God to solve the problem of the human quest for self-survival with peace and prosperity.*" The question you should ask is, "*Can it?*" At The Tower of Babel *polytheism*, or many gods, was worshipped! The One True Almighty God was believed to have gone to heaven and no longer dwelt in The Garden of Eden. The Summerians (an ancient civilization) historically called this One God, "*the sky god.*" It was thought that He departed for heaven. Even though The One God created everything, *polytheism* still made its way into all the world's religions. Each worshipped their own *gods*, which were trees, mountains, rivers, animals and their leaders were saviors. Today, nations seem to worship their human governments (without God).

Each followed the religion of their choice. The same thing is happening today. Freedom of religion prevailed in the world during ancient times because there was only a One World Government that had been installed. All gods were

respected. Therefore, God had to stop this action of Babylon. Everyone chose their own religion which created *a competitive world* – so God stopped this human effort before it got worse. He divided the languages so human society could not, ultimately, self-destruct with its competitive nature.

Why is a book about Economics so important at this present time-frame? It is simply because everything, today, is exactly the same as it was at The Tower of Babel. A continuing prosperity without *Recessions* and *Depressions* involves more than an astute knowledge of finance. There will always be financial corruption and cycles of *bubbles* – including Recessions and Depressions. This is because of the way humans behave along with their Government's response. Passing Laws that only temporarily put off the inevitable, which devalues currencies through political schemes, won't work in the long run (as honest individuals will admit).

In The U.S.A. and other nations, the question must always be "*what can you buy for \$1.00 today as opposed to all the tomorrows?*" This is the question asked in the beginning of this book. A falling currency of any nation determines its Gross National Product.

The answer to prosperity is *every nation* must maintain its currency values. That Government's promissory note is of real value and should be backed by its GNP. A promissory note needs to be actual and true if other nations can accept it. Otherwise, it must be backed by some useful commodity. When gold, or any other commodity, such as real estate, backs a currency, then, that Government

is only allowed to pass Laws showing the real value of its money. It is a natural moral Law restricting Governments to be honest. No ponzi schemes can be made into Law. That currency must not be a lie.

When Government Laws no longer protects the value of its money, then, the total value of the labor of its people will be held as its real value (Gross National Product). It is the total that entrepreneurs and individuals as citizens can produce.

A Government having Laws which do not protect the true value of its money actually sells its citizens into slavery. It is why Whites, Asians and Blacks were sold as slaves in the founding of The United States. The last true value of any country is what its citizens can produce. When that is exhausted then only the people themselves remain to be sold. The United States has already sold the total GNP of its people. Now, because of more debt than can be handled, they are selling the future productivity of your children, grandchildren and great-grandchildren. Your future liberties will be gone. All this was to be guaranteed by The United States Constitution. No wonder the present generation from The 1980's is divided and doesn't know what to do.

The Fall Of Rome

Read *The Decline and Fall of The Roman Empire* by Edward Gibbon. The U.S. is an image of Rome. By the time Rome had weakened its empire, it had nearly two thirds of its people on welfare. Many of its former slaves became heirs of their master's estates and finally became Senators in

its Legislature. New Laws were passed giving welfare without demanding labor – and it grew until finally there weren't enough workers to support the debt load. The Gross National Product declined to where *inflation or bubbles* arose, and the entire economy suffered. Does this sound familiar? Rome fell. Is The U.S. next?

The question becomes, "*how long will the world accept a currency with no value?*" It can only lead to slavery and lost liberty. That is the final result of mounting debt. The United States and the world fiscally collapsed in 2008 because of all these reasons. Other nations like China and Russia see the financial horizon ahead for The U.S.A. That is why they discuss a world currency. They are trying to save their investments like any other wise investors.

China, with continued productivity, is already switching its investments worldwide and is reducing its investment in America. They are buying assets in other parts of the world. They are gradually selling off their risky American investments, as well. They do not want to be left holding the bag by being invested in a nation whose currency has no true value. They are wisely thinking ahead. The U.S.A. is at a crossroads and it is very divided. Which path should be chosen? The end will come when the world will refuse to accept *monopoly money*. So, to get to the truth – follow the money.

The U.S. military power will weaken. The world always looked to The U.S. for protection, which is the only value it has left. When U.S. military *might* falters, there will be no reason to accept a useless currency. Slavery may be America's end.

CHAPTER 15

THE GLOBAL FUTURE

Self-preservation is the number one motivator. The Harvard Business Study has attested to this reality. All false *idols* or the desires of people disappear when *survival* is at stake. With World Globalization getting closer to fulfillment, who or what Government will rule the world?

Who will be the winners of Globalization? Biblically, there will be Ten World Rulers who are prophesied to govern all nations (Book of Daniel). The question becomes who will bring world prosperity and security? The nations will need to have a currency with real value – which creates prosperity by productive people (including great military might). The leaders of The Ten will truly be seen as saviors. The world will have to shout “*peace, peace at last.*” The human ladder of life will escalate toward self-actualization as long as it follows the control of its savior. This system of *world-controlled* Government will be idolized or worshipped as it produces what people want – prosperity and peace. Self-survival will be abated, and pleasurable human desires will be achieved.

World Worship

How is the word “*worship*” defined? Its root in Hebrew and Greek carries “*the picture of humans prostrating*

themselves on the ground." It is an act of giving total respect, honor and adoration for what they do. They become one's savior or Messiah. Historically, the world has always looked to many things in the universe as *a god or savior*. One merely has to discover any culture or nation which rescued another for its survival. Governments can supersede all other gods of the world – if it produces security and prosperity. That leader becomes the world's savior. If a nation worships a mountain region that creates security and survival, then that mountain becomes *holy*, and is viewed as a god. *Trees* are worshipped when they provide shelter, protection or heat. Governments can also be worshipped as false idols.

Ancestors, whose ways have permeated a culture of survival and peace, are also worshipped. Any method that promotes the common welfare and survival becomes a savior and is therefore considered to be worthy of worship as a god. *When only the elite* have the answer to life and prosperity and the people allow them to be masters over them, it is a big problem. Liberty and the pursuit of happiness can only be actual if one follows every aspect of human existence. If a person or a group decides that both animals and humans must have equal Laws, then they become *the elite* – as deciders for others. The scientists, along with *the greenies* who agree in their ideologies, believe they are right. Therefore, they become *the elite*. On and on it goes.

Compassion, fairness and justice have been mandated as society's way of life. Yet, no one defines compassion, fairness or justice. The truth is that the world contains a plethora of definitions for those words. Believing that one

is always right is self-righteousness. Even the man in *The Bible* named Job, who was a righteous man, wanted to go to court with God and prove that he was, indeed, self-right. Who knows true fairness, justice, and equality? Is it some person or group – or is it The Government? Even that sounds foolish. How can one elite group know better than anyone else? Only The Golden Rule of harming *no one* is logical and makes good sense. Blaming others and excusing yourselves as victims can only have one conclusion. It is division which causes war and death! Other peoples' rights in a society must not only be respected but heard and discussed openly. That is what *freedom of speech* is all about. That is *honest transparency*.

Real Transparency

A Government that hides Laws about what they say, or *do not say*, is denying free speech. Political corruptness that favors only a few and is not open to honest open discussion by a Government is called The Mark of The Beast in *The Bible*. It is an animal-like behavior of survival of the fittest and does not correspond to The Government protecting all the rights of its citizens and doing no harm to anyone. Transparency by only proclaiming one's view point is not transparency.

Transparency should be evident in education, religion, business and Government. If not, then it restricts free speech and becomes The Law of political correctness. Hence it is criminal. A Government which is honest, only passes Laws to protect a nation or the world against harm. Proper Laws are intended to secure a nation or world's rights of having liberty for free speech.

Who Is Right?

What is the true solution to achieving a free prosperous society? What human, group or ideology whether religious or not (secularism) is thought to be right? Until The True One God, or Messiah, comes and teaches God's righteousness, then no one can decide right from wrong. Without God, whether atheist, agnostic or a religious believer – *transparency* must be a Law which is passed by all Governments. For a true safe and prosperous society to exist for hundreds of years, a Government should only pass Laws with true transparency and freedom of speech. Business, education, labor, religion and all elements of human life must (by Law) not be the only ones knowing what is *right*. Arguing one's personal stand, regardless of any ideology of perfection, cannot and must not become Law.

Evolution and creation, along with every other option or variable, should be taught. History, true history, does not trade ideology or one's philosophy. No one's personal propaganda should be forced on a society.

Over fifty years ago a college education meant teaching young adults how to think, because they do not have life's experience. Universities were supposed to supply all of history's human experience so each student was free to decide for themselves what is right and wrong – and no harm was done. Laws are only for criminals who seize the free rights of others, or cause harm. To take *only one point of view*, as vegetarianism, greenies, cap and trade laws or any other limited stand, would prove wiser if *only* there were honest systems of education, business, religion and government.

The World has become filled with ideas of fairness, justice and equality, with no true transparency. Propaganda covers this world. The Golden Rule does not seem to exist anywhere. *Mores* (mawr-eyz) becomes morals. Values differ by groups, and one of two choices become available. A small, elite group forces The World to follow their prejudicial ideology. They think they can bring peace and prosperity just as Rome did.

The second choice is to have Laws for people which protect individual rights (like free speech) in every part of human life. They must have the right to own private property, land, business, money or any human asset. Laws are only intended to protect these inherent rights – and not to force some elite personal ideas on the citizens. No one is a victim except when those rights are abrogated. Laws by Governments must protect these rights and imprison criminals who steal human rights that were originally granted for liberty and happiness. Blaming others is more than criminal. There are two choices you can make.

CHAPTER 16

MORALITY IS ECONOMICS

Debt and hidden Laws always lead to inflation, bubbles, recessions and, finally, to a Depression. What is the cause? Immorality is the enemy. When Governments pass Laws to legalize specific ideologies and keep hidden those personal schemes through amendments, then it distorts the original purpose of The Law. It is *an immoral act*. Laws, which become politically correct, and infiltrate a society are wrong. In time they become the custom of a generation. Instead of *morality* dictating Government *behavior* by Laws fulfilling The Golden Rule, this country has become a divided generation.

Who Is The Blame?

Politicians are to blame when they pass Laws which do not motivate *patriotism*. Unity can only be obtained when the politicians have a moral direction. The one gross mistake is when an elite group passes Laws according to their own personal ideology. When they do so in secrecy (without transparency) then that Government fuels propaganda. This type of Government ignores *the rights* and *the will* of the majority of their citizens. They rule under a false premise. The Generations from The 1980's to the present are divided. The election of a Government that blames the

previous one and refuses to be voted in for *specific solutions*, but rather for broad generalities, is headed toward failure. The result becomes obvious. *A confused country is a divided country.* Governing by blaming others instead of facing problematic realities as a united nation, is a process that is headed toward guaranteed *financial cycles*. *Cycles* in finance come about because of improper Laws by Government. Any Law destroying liberty and the pursuit of happiness for all its citizens is immoral. Morality is economics. Remove *moral* Laws and national division is the outcome. Presently, according to polls, 60% disagree with the new Laws being proposed for The United States. Only 40% of the people are in agreement. That creates a divided country.

The World's Present Reality

The United Nations has not brought about peace or prosperity for The World. It can't. Why not? It is because, as with The United States, they are divided. World peace and prosperity is not the goal of The United Nations. But like America, *personal ideologies* persist – and the latest United Nations session has become *the blame game*. Like in The United States, the world is full of victims, and those victims never take the blame. *Morals* demand *self-blame* and then this brings about each person's repentance. This is the accepting of personal fault and striving to stop harm or blame to anyone else. That is The Golden Rule.

Laws And Immorality

It all comes down to what Laws govern a nation in its education, business, religion, charities and all of life's

economic entities. This determines its outcome. Unless a Government passes Laws which demand *transparency*, there is no *prosperity*. If not, *peace* and *prosperity* are not possible. Open education, with its real purpose, is vital for future generations.

Personal agendas only project a future of divided citizens and chaos – financially and otherwise. Humans, who only think they are right, are like Job and are very foolish. Who made any of you a god? When *business* is allowed to legally hide gimmicks for dealing with Other People's Money, like margin, arbitrage and derivatives, then it is stealing and raising investment risk excessively. Most individuals only buy *company stock* or *bonds*. Unless stock and bond holders are not aware of the extreme corporate risk, then they are being lied to and must be stopped (by Law). Divorce or degeneracy in a family unit, especially with no-fault divorce, undermines the future of a nation. Russia under Communism allowed no-fault divorce by merely going to The Post Office and filling out a form. That's all it took to obtain a divorce. They learned the hard way and stopped this practice.

The problem with no-fault divorce is everyone is a victim – which guarantees an extreme increase in a nation's future welfare. Now, the innocent must pay for the divorce in tax increases for The Welfare Agency. Welfare has to pay single mothers, and as they increase in number, The Government Agency will have to hire more people. That means even more tax money will be taken from innocent people. Even the innocent are harmed by social laws. There is no end. Whose fault is it? Government, and Government alone, with its political correctness to be fair

and equitable, is the guilty party. The trouble is that Government, alone, decides what is just. Citizens, instead, should be defining what is just, fair or equitable.

The Probable Outcome

There are two choices. A Government which passes Laws that continue to permit people to be victims and penalizing those who are honorable, hard workers is destructive. Then, there are entrepreneurs who are blessed with producing many jobs. Even one person, who hires one other person, is an entrepreneur. The outcome of the former is easy to discern. It doesn't take *rocket science* to figure out who is at fault. Whenever lawmakers legally permit the hiding of high risk schemes, the nation or the world will always lose its value. It's called inflation – but in reality it is caused by Government's non-transparency of using productive laborers money and purposely hiding Laws that are too complicated to keep. It is no different than having a friend who constantly tells lies, and you can never know what is true or not. Likewise, who can ever know what is going on with a country's investments? The only proof The Government is on a wrong path, is when its money continually loses value!

Sooner or later, The Gross National Product of that nation will be expended, and that nation's money will become valueless. Its currency has depleted all the value of their assets because of overwhelming debt. Bankruptcy is the outcome. The truth is that the nation's money is all based upon a lie. Its Government, by its Laws, has produced the end result. This book has covered all the legalized ways to devalue – psychologically, sociologi-

cally and economically. A Government can fool itself, its citizens and The World for a time. How can honorable people, who choose to work be productive, attempt to protect themselves?

Follow The Money

When a country or world prospers by actual productivity, their money is sound and has real value. The Government's *responsibility* is to keep that money in 100% direct ratio to the total value of its Gross National Product. Whenever a Government permits its money to be devalued, that Government will go bankrupt.

When a Government can't budget its national expenses to have a surplus, then that Government must be replaced or have a *limit* on spending (by Law). A moral person or nation lends to others. In such cases, in order for a commodity to have value, it should have gold, silver, copper, oil or real estate behind it. This, then, by Law controls excessive Government spending. Always follow the money. If it loses value, that nation has the wrong people running its Government. It's that simple.

My wife told me her father told her that there were two times in life when one has money problems. Being an immigrant, he knew what being poor was and said, "*When you're poor and have no money; or when you have money and others try to steal it.*" Always follow the money. Any good detective knows this theory when they are trying to solve a crime. It is the same with any Government. Only The Government has the authority to make its currency sound or not. Passing the buck to others is folly.

A new administration needs to concentrate its full effort on making Laws that strengthen the value of its currency. Mistakes of the past cannot be changed. Once the horse is out of the barn, it doesn't matter who let the horse out. Knowing this doesn't bring the horse back. If you waste your time with the past, it only ends up costing more money. No one can really be blamed because inflation (lost value) makes the bubble burst, thus causing a recession. This can lead to a Depression, and it is cyclical. It takes decades to devalue a wealthy nation's assets – which finally goes broke. It is the same with a person or family. Poor fiscal behavior is disastrous.

One administration is never at fault. If a Recession occurs, it is only the bad luck of that Government to be the administrator when the economic bubble bursts. It takes years for an economy to go wrong. That is why it becomes a cycle. No administration really fixes the real cause. They only apply band-aids, but offer no antiseptic to clean the wound so that it can heal. Adjusting interest rates by The Fed is a temporary fix. Going into debt is a temporary fix. Trying to play a balancing act by government "fixes" will finally fail. Always follow the money. If money inflates with too many Social Laws like abortion, easy divorces, free school breakfasts and lunches, or extended free handouts, then it will cost the tax-payers (and provide nothing of value). Allowing Laws which do not produce any real products will doom a nation.

Well-meaning *intentions* that are sound decisions should become Law. In this way, a world's currency would be 100% stable and have real value. Money, after all, is only a promissory note to guarantee value to those who accept

it, and that by using it, they will receive its true and total value. Money is *a debt* by Government to pass Laws so that it can pay real value to its users. Anything less is stealing. Taking taxes from people who did not create that debt (inflated money) is pure greed and is the cause of what guarantees unstable fiscal cycles and inflation. These *bubbles* lead to Recessions and then to a Depression. When those individuals being taxed are depleted, then of course, there is no more Gross National Product – and its citizens become vulnerable to slavery. The hard labor which humans produce is the only value left. Government Laws that legally create excessive risk (with Other People's Money) without their knowledge, whether for social or financial benefits, are nothing more than Government *ponzi schemes*.

Gift Of Morality

The solution to reduce or eliminate the wild financial destabilizing cycles of inflation would be to enact Laws that mandate The Golden Rule – “*do no harm to anyone.*” No one is a victim and no one is guilty except criminals. However, these criminals are the greedy businessmen and The Government who break these moral Laws.

Morals And Economics

The Apostle Paul clarified The Golden Rule, “*Render therefore to all their dues* [cheat no one]: *tribute to whom tribute is due* [pay taxes]; *custom to whom custom* [mores-mawr-eyz]; *fear to whom fear* [those in power]; *honour to whom honour*. *Owe no man any thing, but to love one another: for he that loves another has fulfilled the law*”

(Romans 13:7-8). It can't be any clearer, and it can't be any simpler. This is real Christianity and not a religion. Christianity is a way or path to life and not an ideology or religion. Everyone should be like Christ!

First and foremost, in order to have peace and prosperity, a Government must be honorable. They should pass Laws that harm no one whether in their country or the nations with which they do business. Laws must only be passed to guarantee that these moral Laws are according to The Constitution. Only criminals who are immoral should go to jail to pay their penalty. Laws must be passed (in all nations) to guarantee that these moral Laws are The World's Constitution. Only *repeat criminals* go to jail and they should stay there.

To have a nation at peace, or to have world peace and prosperity, *morality must be a way of life*. Any artificial human efforts are merely delays of future *financial disasters*. If not, God will bring it to pass. *Morality* dictates *Economics* and *Economics* dictates *Morality*. When those who have very little money or are government workers have a chance to increase their station in life, they are prone to selling their souls to the devil (so to speak). However, when you add up the plus column and the minus column, a rational person will know there is really only one way – God's Way