



## OCCUPY WALL STREET LESSONS IN GREED

By Albert James Dager

**A**s the Occupy Wall Street protests in New York and in other cities throughout the United States (and in other Western countries) continue through their third month, nerves on both sides of the dispute between protestors and police agencies are becoming more strained. Protestors attribute the current economic crisis created largely by the meltdown of numerous financial institutions to corporation greed. The disparity between the wealthy and the poor in the United States

has been widening for the past several years. And while the number of millionaires has increased, the ranks of the unemployed and those living near or under the poverty line have also increased. At the same time, the middle class is shrinking at an alarming rate. Might the protestors, who claim to represent 99% of the nation's population in opposition to the 1% comprised of the most wealthy, have a valid case? Are they justified in pointing the finger at banks

and other financial institutions for the nation's financial woes?

There is no doubt that mismanagement of such huge and important financial institutions as Fannie Mae and Freddie Mac have exacerbated an already serious recession. But what seems to bother the protestors most is what they perceive as unconscionable profiteering on the part of financial institutions that have handed out multi-million dollar bonuses to their top management even after receiving taxpayer money in stimulus and bailouts from the federal government. Those are legitimate concerns. But those concerns have protestors calling not only for the destruction of certain financial institutions, but of the entire free enterprise system.

Not all protestors are anti-capitalism, and there are some perceptive enough to recognize that corporate welfare is a problem, although not so much for domestic corporations as for multi-national corporations that do hold sway over government

policies. But even those who say they aren't anti-capitalism have been willing to lock arms with professed communists, socialists, and anarchists to make their voices heard. And although most of the protestors have conducted themselves in a peaceful manner, the emotionally-charged atmosphere of large crowds of protestors has steadily been escalating toward physical confrontation with police saddled with the responsibility of keeping order in the streets and public spaces. Joined by unions and

encouraged by leftist politicians, including Barack Obama, the protestors' resolve has been greatly bolstered. Some are even being paid by unions to engage in the protests. And the oncoming inclement weather doesn't seem to be of concern to them. They will just pitch their tents and hope for handouts to be increased so they can maintain their vigilance.

Are the protestors right? Is the free enterprise system really to blame for the current financial crisis? Or might there be

other factors at play? And what about the charges of "greed" leveled against corporation officers? Is that where the problem lies? Would things be better if, in deference to a large segment of the protestors, there were a redistribution of wealth from the rich to the poor?

As much as the socialistically-inclined politicians and activists continue to insist that the leftist agenda is the answer to the disparate financial conditions that exist between the wealthiest and the poorest, history has demonstrated unequivocally that wherever socialism has been attempted, the lot of the citizenry at large has suffered greatly. Some may point to a few small countries as examples of socialism's success, but those small countries are not the benchmark for socialism. Rather, one must look at the late Soviet Union, Nazi Germany, Cuba, China, and virtually all the poverty-stricken nations of the world to see the real impact of socialism.



Western nations that are called “socialistic” are not fully so; they still rely on the free market to give them any semblance of a good scale of living. Even China had to throw in the towel and embrace capitalism, not only to thrive, but merely to survive. After receiving Hong Kong from the British in 1997, the communist leaders of China realized soon enough that Hong Kong’s free enterprise establishment would be a financial boon to the nation as a whole. The prosperity of Hong Kong would not be tampered with. On the contrary, it would serve as a template for expansion of China’s wealth through the free market. The problem is that the communist leaders would be the ones to engage in “exploitation of the masses,” rather than granting to the citizenry at large the opportunities that would arise. The wealthy Communist Party members have enhanced their already elite positions by being the ones to run the new economy while continuing to rule the rest of the citizenry with an iron hand and cheap wages. So much for the Marxist idealism that still, inexplicably, stunts the intellectual capacity of the left in non-socialist countries like the United States of America.

No, the experimental laboratory called “history” has proven what generates the best scale of living, and what engenders the greatest amount of poverty. Capitalism wins over socialism hands-down.

I’ve always been reticent to address political issues that do not at least indirectly impact the spiritual aspects of people’s lives. In this case, the various elements of the leftist agenda pushed by the current administration, though perhaps well-intentioned (or not), are almost all inherently spiritual in their nature. One need only look at the many organizations that have thrown their support into the Occupy movement: Marxist organizations; communists; socialists; homosexual rights groups; feminist organizations; free thought groups; leftist-controlled unions. There are no moderate, let alone conservative or right-wing, organizations. The reason is that the basis for the leftist agenda is atheistic Marxism which views man as nothing more than a highly evolved animal; and animals care about nothing but their own appetites.

Marxism is designed to render all mankind (or as many as possible) dependent upon government for their physical, emotional, psychological (and thus, spiritual) well-being. And government, by its nature as an instrument of the world system, is Satanic; with few exceptions throughout history, government has existed for its own benefit—that is, for the benefit of the powers in control—above that of the people.

Now, we understand that government is sanctioned by God, and that according to His Word its purpose is to be a terror to the lawless and a protection for the law abiding. But with the exception of a few righteous kings of Judah and perhaps the founders of the United States, the welfare of the people has almost always taken a back seat to the welfare of those who govern. This is true at every level of government.

One may point to the civil rights movement as an example of how the left has benefited the downtrodden, and we can agree that were it not for civil-rights activism blacks might still be kept at the back of the bus. But don’t think for a moment that the

power elite that has pushed for minority rights has been altruistic in its designs. The good that came out of the movement merely masks the class warfare underlying the powers behind it. This is true for every aspect of welfare statism.

The welfare state does not really help the masses develop into spiritually mature, selfless individuals. On the contrary, it generates class-warfare predicated upon envy on the part of the have-nots toward the haves. This is because there is really no such thing as a classless society, contrary to the impractical musings of Karl Marx and those who worship him. Every attempt at establishing a classless society has resulted in unimaginable human suffering and the sacrificing of the individual to the welfare of the state. The state, in turn, is always controlled by a minority of elite members of a ruling class who have gained ascendancy to their posts through intrigue, assassination, lies, deceit, and every ungodly practice conjured by the human imagination. The poor dupes among the masses who believe the government can provide a good scale of living for everyone don’t know the first thing about human nature, let alone about economics and politics. Every revolution that has promised to give “power to the people” has been well-financed by a power elite that control the means to propagandize large segments of the population to fight for the elite’s agenda of absolute control.

No revolution is without leaders. Does anyone of right mind really believe the Occupy Wall Street movement was generated by grassroots individuals who just happened to show up at the right place and the right time to get it started? Do they really believe the movement spread worldwide within a few days through people texting one another on the spur of the moment? Anyone who believes that, please call me; I’ve got some great bargains in world landmarks I’d like to sell you.

Many of the Occupy protestors continue to goad police into acting against them so they can cry “Police brutality!” They’ve thrown objects at the police and push against them. They are the ones inciting violence, even to the dismay of their peaceful cohorts. It takes only a small contingency of dedicated radicals to touch off violence that could escalate into full-blown revolution. How long before the Molotov cocktails start flying? Don’t think that can’t happen. These are lawless people.

The Occupy movement is a power play designed to create an atmosphere of revolution that could drive the United States further into global governance on its way to possibly melding into the last-days anti-Christ’s economy. And contrary to its claim to represent the 99% of the population, the movement is mainly comprised of socially disenfranchised, bitter, envious dupes of the globalist elite. They don’t even understand the basics of what it takes for a society to function. If they somehow manage to tear down the banks, they will end up destroying the welfare of millions of pensioners who depend upon the corporations’ survival. Major corporations are publicly traded companies invested in by retirement pension programs. The wealth of the nation is, for better or for worse, in the hands of the financial institutions these people wish to destroy.

Considering the history of banking throughout the world, apart from the international banking monstrosities that have

taken over the national currencies of nations (e.g., the privately-owned Federal Reserve Bank in the U.S.), most banks and lending institutions have engaged in upstanding and honest business practices. There have been some bad apples, but the egregious acts of a few are outweighed by the overall performance of the many.

The reality is that the banks and other financial institutions, though guilty of many things, are not guilty of hindering the economy; that is the sole responsibility of the governments that have sought for decades to control their nation's economy through the leftist agenda of meddling in the financial affairs of the nations.

To be sure, banking and finance are part of the world system, just as is government. But if I'm to suffer abuse by one or the other, I'd choose to be abused by even a dishonest private sector business than by a despotic government. I could recover from loss to the former; I'd be hard-pressed to survive the latter. The Occupy movement appears to be a push by the power elite to nationalize the banks. Then where would we be?

Before seeking more control by government (really, the globalist power elite) those protesting what they think is widespread corruption in the financial industry should learn from history.

That doesn't mean there haven't been abuses and that greed hasn't played a part in capitalism's successes. There was a time when unions were necessary to bring about a fair standard of living for workers. Child labor laws helped free small children from terrible working conditions that threatened their health and lives. And in spite of labor laws that threatened in some minds to hinder free enterprise, the prosperity that a somewhat curtailed capitalism bestowed upon the citizens at large in the 20<sup>th</sup> century was without parallel in world history.

So what happened? Well, one major cause, if not THE major cause of the current financial crisis has been the meltdown of the mortgage market. And it is there that we find the government to be the major culprit.

At the beginning of the recession a huge portion of the financial structure of the United States rested on the mortgage market. If that failed, it would impact virtually all the major banks and lending institutions. They would have to curtail lending, not only for homes, but for businesses and personal spending. Every business in America would be affected by the failure. And sure enough, that failure came. But the vast majority of citizens have been propagandized to think that greediness on the part of the banks and lending institutions themselves were primarily to blame, when, in truth, it was a socialist-minded government upon which the blame must be placed.

Prior to the presidency of Jimmy Carter, lending institutions were called "greedy" because they were perceived as stingy in their lending policies, particularly when it came to financing home purchases. Only people who had good-to-excellent credit ratings and sufficient down payments were granted mortgages on the purchases and refinancing of their homes. Decrying the idea that people with poor credit and/or low wages could not buy homes, the federal government, under Jimmy Carter, devised the Community Reinvestment Act (CRA), Title VIII of the

Housing and Community Development Act of 1977. The CRA was implemented to encourage commercial banks and savings-and-loan institutions to provide low- and moderate-income wage earners, as well as poor credit risks, the opportunity to purchase homes. The Act was designed to reduce what the government considered "discriminatory credit practices" against low-income neighborhoods and persons.

What followed were federally-approved, "creative" financing terms that allowed people to qualify for mortgages destined to fail. It became so easy for people to buy houses that a joke circulated in the mortgage industry, to wit, as long as someone could breathe, he could qualify for a mortgage.

In order to encourage lenders to approve these nonsensical loans, the federally-backed Fannie Mae and Freddie Mac purchased a majority of loan types that were modified for high-risk borrowers. Every president since Jimmy Carter has enhanced the terms of the CRA, ever trying to patch holes and make it all the easier for low-income and poor-credit borrowers to get into the housing market. The most unfavorable were allowed to purchase homes with nothing down, some even allowing financing up to 110% of the home's value.

Option-arm loans were created to allow otherwise untrustworthy borrowers to decide for themselves what their payments would be for the first several years. They could pay a minimal amount that would allow for what appeared to be a good debt-to-income ratio, which was really a negative amortization plan that increased their principle over time; or they could make interest-only payments, leaving their principle to remain the same; or they could make a fully-amortized payment similar to a normal mortgage; or they could make payments in excess of their fully-amortized amount. At the end of the qualification period their payment would increase to the fully-amortized amount. They were told that this increase would happen; they were advised to make as large a payment as they could afford; they were told they would have to improve their financial standing by the time the payments would increase by as much as thousands of dollars a month. But which payment do you suppose those borrowers made during the initial term? That's right: the minimum amount allowed for the qualifying term. Then, when they were notified that their payment would increase by anywhere from \$500 to \$1,500 or more per month, they screamed that the lenders had bilked them. They called them "greedy" for insisting that the borrowers honor the terms of their mortgages. The default of sub-prime borrowers caused the value of homes owned by prime borrowers to tank, leaving many under water, thus contributing further to the collapse of the market.

The sanctimonious government agencies that oversaw those loans pointed their fingers at the lenders and blamed them for the ensuing financial meltdown of the mortgage market which, subsequently, affected the entire economy. In some states they began to implement strict rules and regulations against mortgage brokers and lenders, imposing fees and exorbitant fines for things as innocent as clerical errors on non-binding Good Faith Estimates. Ongoing-education has been mandated in some states, requiring brokers and lenders to relearn their trades every year

at their own expense. These overbearing tactics have driven honest mortgage personnel out of the industry.

But the government bureaucrats and politicians responsible for the mess continue to draw their exorbitant salaries and high pensions with impunity. And guess what? The same nonsensical loans that contributed so greatly to the destruction of the mortgage market are still available under the federal government's guidelines. What has been made more difficult is for previously qualified home buyers to get prime-rate mortgages. More people are now dumped into the sub-prime market.

The Occupy Wall Street protestors are targeting the wrong people. And they are calling for the same level of government oversight of the economy that created the mess in the first place. And just as the protestors are ignorant of these truths, they are inarticulate and contradictory in their approach. On one hand they complain that there aren't enough jobs. On the other hand they stage protests against "consumerism." Well, what are jobs about but to provide goods and services to be consumed? The more consumption is curtailed, the fewer jobs there will be. There isn't much intelligence among the intelligentsia backing these protests. And were their railing against capitalism to bear fruit, the worse things will get for everyone. It is the socialist ideal of Jimmy Carter, followed by George H.W. Bush, Bill Clinton, George W. Bush, and Barack Obama that has kept the lid on the truth and created the anti-free market mentality that is growing. No one in government today is willing to point the finger at their own institution for its part in the financial crisis. Instead they want us to believe they have solutions that, surprise, surprise, involve even more government oversight and interference in the free market. They've destroyed the housing market and the financial market; now they want to destroy the medical and insurance markets.

We've heard often the definition of insanity: doing the same thing over and over, and expecting different results. The inmates are running the asylum.

This isn't a polemic against government, nor am I advocating disrespect of government. The truth is the truth, and it must not be ignored, particularly when it affects the spiritual and mental state of people who don't understand the forces at play.

Ever since the United States of America became an independent nation, there have been European elements at work to destroy its legacy of freedom and prosperity granted by the grace of God to a people largely Christian and biblical in their ethical standards.

The enemy has been working within and without to bring this nation down to the level of other nations whose gods have kept them from the blessings that come only through YHWH, the God of the Bible. The ultimate goal is the establishment of a socialist global society.

Today, the populace has succumbed in large part to the ungodly elements within its midst. We have lauded the most profane people who work to destroy us, both in government and in the private sector. Like ancient Israel, we have thrown off the restraints of God's Word and have gone whoring after false gods, both living and inanimate. Even the churches have largely abandoned the truth of God's Word and have embraced the

false wisdom of man's philosophies, psychology, religion, and every demonic lie of Satan that comes in the name of Jesus.

And for this reason God shall send them strong delusion so that they would believe a lie in order that they all might be damned who did not believe the truth, but had pleasure in unrighteousness. (2 Thess. 2:11-12)

Marxism and capitalism are amoral by nature. Both are elements of the world system and thus are part of Satan's domain. If there is any virtue in either, it must be granted to capitalism on this basis: Scripture allows for a person to own property and conduct business for profit, yet within the parameters of godliness; Marxism and every form of socialism is unsanctioned in Scripture, and is godless in its origins. While greed can and does enter into the equation of capitalism, greed is the foundation of socialism (the desire to take from those who work and give it to those who don't or won't work).

So-called "Christian socialists" point to the first-century believers in Jerusalem having all things in common as an example of socialism melding with faith in Christ. But no one was coerced into holding everything in common. Nor was it a government policy. Under persecution many believers were deprived of their everyday necessities. There was an unusual circumstance that called for sharing with one another on the basis of a common love. That can work only within the context of godliness in the character of the people; it cannot work among the unregenerate. Again, history has proven this over and over again.

The Occupy Wall Street protestors have believed a lie on the emotional and intellectual level by thinking that the free enterprise system should be abolished in favor of some form of godless Marxism. But worse, they have believed the spiritual lie that greed is the exclusive vice of the wealthy.

Yes, it is a vice of many wealthy. But many wealthy also have shared their wealth through philanthropic endeavors. Many poor have been blessed by the largesse of the wealthy who contribute untold billions of dollars in charitable giving, the building of hospitals and other social institutions, and the like. However, that truth is not to be considered by the blindly enraged who think the world owes them a living.

No sin is exclusive to any group of people, certainly not based on their economic status. Most of the wealthy have gotten there through diligence in their work ethic. Can that be said about the majority of the Occupy protestors?

Those who cry for redistribution of wealth are among the greediest of all. They want the benefits of another person's labor without working for it; they want the government to take from the average wage earner and give it to them in the form of welfare, food stamps, social programs, transportation, and any other means they can conjure.

Politicians stuff their pockets with excessive wages and lifetime pensions, health benefits, and other perks, while meddling in the affairs of the truly productive citizens and encouraging anarchy of the insanely jealous.

Greed is a trait of all; it must be tempered with instruction in godliness. One need not be a believer in Christ to eschew

greediness, but one must believe in the virtues that God has instilled within every man's conscience and, most particularly, has conveyed to man through His written Word.

The current recession has affected almost everyone; and there are those who are truly homeless for good reasons beyond their control. Some have lost jobs and homes that they wished to keep. But sociological studies have demonstrated that a large segment of the homeless are so, not because of circumstances beyond their control, but because of poor life choices—laziness, the abuse of drugs and/or alcohol, poor work ethics that cost them their jobs, hatred of “conformity” to the rules of society, etc.

These types make up a large portion of the Occupy protests. It is obvious that many don't have jobs or homes to go to; otherwise they wouldn't be camping out in parks for months on end. It appears as if they've found the perfect ruse to pitch their tents without too much interference. As merely homeless, they were subject to more stringent rules on where they could camp. As protestors entitled to “free speech,” they can claim violation of their civil rights if they are forced to move on. Under the guise of “free speech,” no public place can be denied them unless, like community parks, there are already in-place statutes to prohibit overnight camping.

In Seattle, Washington, for example, the protestors have been allowed to squat on the campus of Seattle Central Community College (SCCC) on the basis that it is a public college and, therefore, must be made available for demonstrations of free speech. Now, however, even SCCC has found just how repulsive these people are. Students have increasingly reported instances of sexual and other types of harassment from squatters; unsanitary conditions and the presence of human waste has proliferated; trash has piled up; rats have infested the camp which sits on the edge of a child day-care site. Because of all these problems the day care site has had to be closed while the protestors continue to squat.

Many of the protestors are unemployed, not because they can't get a job, but because they don't want to work. There are still low-wage jobs available that would at least allow them to take care of the basic necessities of life and retain some human dignity.

And it's not just the homeless who seek handouts. How many of those who say they can't afford to live without the support of others—who don't feed their children but rely on school breakfast, lunch, and even dinner programs—own flat-screen television sets (often more than one), smart phones, gaming consoles, and other luxuries, often bought with welfare checks? And how many waste their income, whether from welfare or earned wages, on alcohol, drugs, and junk food?

Yes, there are people who need assistance, and they should be given that assistance. But, generally, such assistance should be made available first and foremost to those mentally incapable of taking care of themselves. Even many physically handicapped people are resourceful enough to provide for themselves.

Those who seek public assistance should be required to prove they need it and are not prone to self-destruction. Drug tests for those who want to live off of society are not unreasonable. Those who are physically or mentally incapable of helping themselves

should be provided for by the government. But truthfully, the number of such is far, far fewer than the parasites that engorge themselves at the expense of others.

So who, really, are the greedy ones? The answer is everybody, regardless of one's financial or social standing, who wants what others have. The greed of the haves is revealed in their wanting, to the point of self-destruction or the destruction of others, more than they could ever possibly use; the greed of the have-nots is revealed in their wanting what the haves have. The heart is deceitful above all things, and desperately wicked. It harbors the same sins of which it accuses those it envies.

The Occupy Wall Street protestors are no less greedy than those they accuse. They rail against the haves because of envy.

It is incumbent upon believers in Jesus to heed His words:

“Therefore, do not think about saying, ‘What will we eat?’ or, ‘What will we drink?’ or, ‘How will we be clothed?’ (for the Gentiles seek after all these things) for your heavenly Father knows that you have need of all these things. But you seek first the Kingdom of God and His righteousness; and all these things shall be added to you. Therefore, do not think about tomorrow, for tomorrow will think about its own things. Each day's trouble is sufficient.” (Matthew 6:31-34)

For those caught up in these scuffles for egalitarianism, I advise: look into your own hearts and see if you are not guilty of the same greed of which you accuse others.

For the wealthy who do take advantage of others unfairly, examine yourselves to see if you are not guilty as charged.

For the politicians who take either side in the dispute, look inward and see if you are not guilty of greed and other sins while you deceive the masses into thinking you or your political party offer any genuine solutions to the human condition. Are you as greedy as the private sector businessmen you accuse?

For those of us in the Body of Christ, let us look within as well, and examine our motives for either supporting or opposing movements like this.

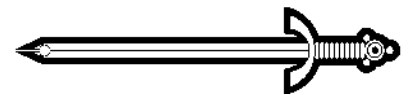
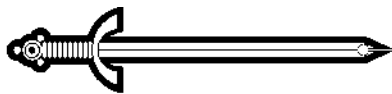
Greed is not limited to money. The desire for power through spiritual and/or temporal means has at its roots a different, but even stronger form of greed. It is said that money is power, and that's true. But there are those who seek to exercise power even while identifying themselves with the poor. Or does that strike too close to home for the Occupy Wall Street leaders and the politicians who promote the welfare state? Perhaps it strikes close to home for religious leaders as well.

We must all guard our hearts to see if we are living for ourselves or for the Lord who bought us at the price of His life. ❖

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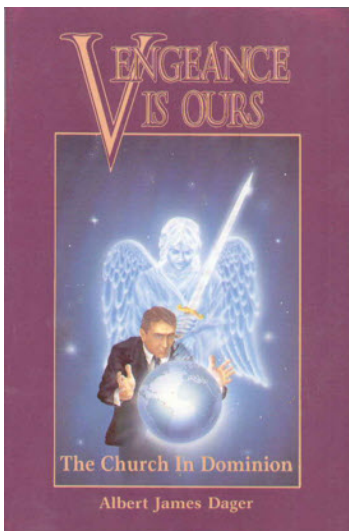


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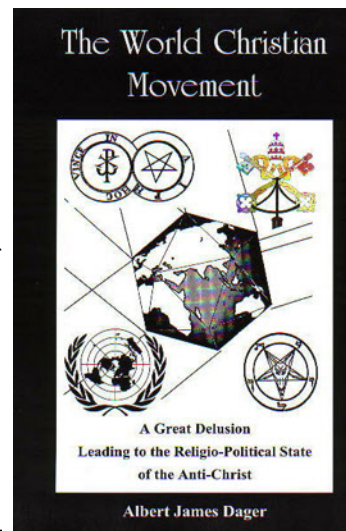
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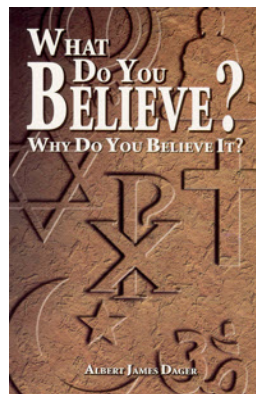
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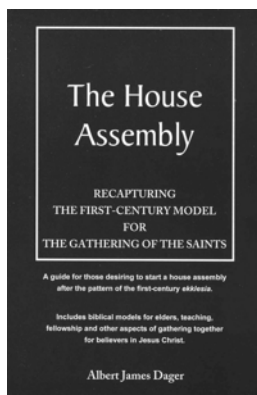
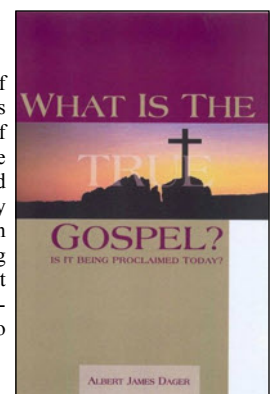


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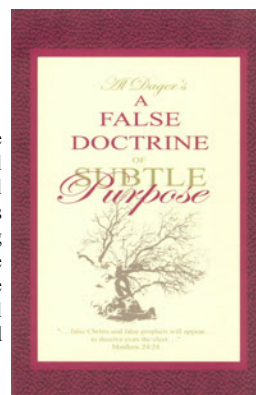
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