

Ecclesiastes 1:9

What has been will be again,

what has been done will be done again;

there is nothing new under the sun.

Can we all agree on this? 😊 Much love.....

This is a famous quote (above) that could help to clear up the emotionally charged hook in the mouth frenzy the political media feeds the population.

Revelations 12:10 “The accuser of the brethren” which is evil, tries to distract the people when God is trying to move...the spirit is invisible, invincible and eternal, so why all the commotion...as we said distraction, and money is the greatest way to create emotional conflicts away from love...

Ephesians 3:17 (God) may dwell in your hearts through faith—that you, being rooted and grounded in love,

**How do we have a perspective on who is who in the political chaos?**

**Here is a quote from the famous economist Friedman:**

**“Narrow preoccupation with the economic market has led to a narrow interpretation of “self interest” as myopic selfishness, as exclusive concern with immediate material rewards. Economics has been berated for allegedly drawing far reaching conclusions from a wholly unrealistic “economic man” who is little more than a calculating machine, responding only to monetary stimuli. That is a great mistake. Self interest is not myopic selfishness” (Friedman, Free To Choose, page 27)**

**As the world hears all the time, all over the airwaves**

**....”get the money...yo....yo....get the money...”...a lot of rappers studied the very wealthy, and look what we found out...no, Mr. Friedman, with all due respect...it’s all about the money...that’s naiveté thinking that there are other motives in**

**the “for profit” sector...but God bless...and to our comrades out there in the industry, we know you try, but your life experience is your own, just remember we are over here trying to survive, and with a smile...much love...peace😊**

- 1) Market Physics (charts, economic theory)**
- 2) History, which is there to teach us....(yes, really! Please lets remember that news stations) 😊**
- 3) Political Quotes for a perspective that we are the same...**
- 4) Scripture...it all goes back to that...**

**O.k. so here’s this one...readers with compassion, enjoy this if you would like...those who lack compassion (yes, lack), go straight to the scripture at the end, or have some love for yourself, try the self help section...(maybe Osteen’s, It’s Your Time)...yeah, yeah, we know, not everyone is of faith...but ancient history says God exists many times over, so let’s not try to re-invent the wheel, the media news stations do enough of that...😊**

**Great, so Chafe from Wheats....let start with a quick moment on how markets relate to humans. Everyone knows about buying something, and selling it for more than they bought it for, for a profit. That’s the game. Well, that directly relates to how the economy booms and busts. Like the housing bubble, some made lots of profit on the high**

value rise of the housing market (few) and the rise of the stocks that were created based on the loans attached to all the houses....and most dealt with the after effects of the downturn that followed all the “over valuation” of the housing related market...So few “took profit”, and most took the loss. K.I.S.S. Keep it sweet and simple.

The “nice guys” who sit on their businesses through recessions and keep providing jobs are sitting in the dust of the market “profit takers” long gone...and with no apologies, because that’s how the game works...any gripes, and the “profit taker” will say, “well, next time watch the charts buddy”...and it goes on and on...

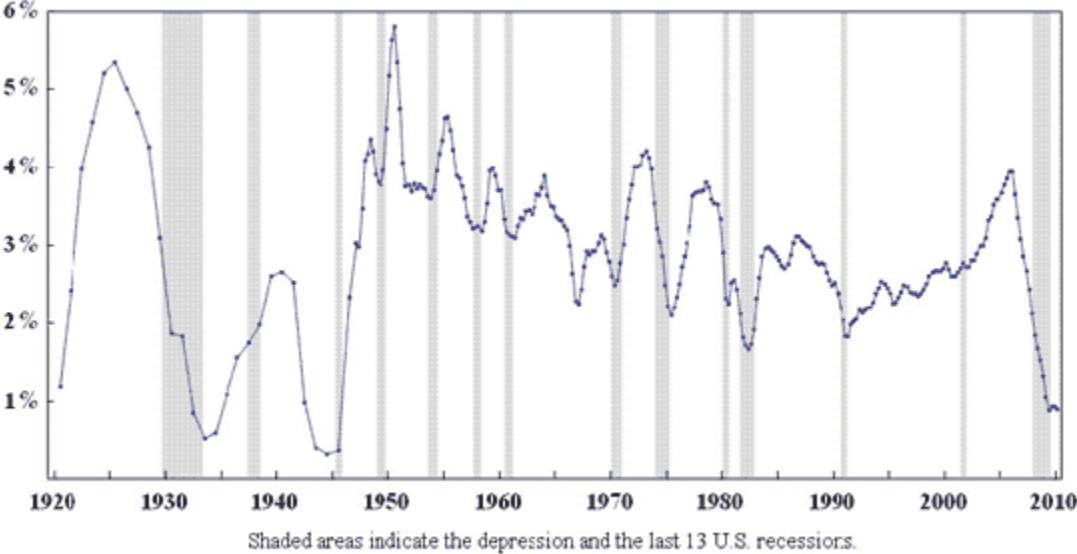


Figure 1: Expenditure on new single-family and multi-family housing units as a percentage of GDP.

**It's all simple supply and demand....note on the chart (above) that where the last downturn started was near the top of where the previous downturns started...(knowing the market turning points is the key...but, it takes lots of time to follow though folks and the "Accuser" loves to create the race track win/loss anxiety...so be careful with your spirit...)**

**Even if this data broke through the upper areas of the past, all of the previous data indicates that a downturn is imminent....so why shroud the general population in denial, and finger pointing, when the "profit takers" knew the game before it happened...because there's a lot of money to be made...Well, WE still care, and so do a lot of people...thank God for that 😊**

**So, just to start...Is this "rape and pillage" market behavior acceptable to the majority of the people who actually drive the economy in the first place? Nope. Consumers are approximately 70% of the Gross Domestic Product. (GDP is the value of all goods and services)**

**When politics people say, "well, it's just tough economic times"**

**Yup, and the "profit takers" are getting ready to "take profit" on the next one...that's what happened and it has been happening ever since man existed...that's how human nature is....so wait a minute...have any governments tried to "stabilize" the effects that extreme market**

**cycles have on the general population? Who will protect the consumers and households...?**

**What caused all the trouble they say....all the debt...when the debt overpowers the GDP (productivity), then the economy cannot sustain...that's how it happened recently....and a few people "took profit" on the over-valuation of the "debt based 'stocks'" that were created by our "great business" grads from the top schools....just grrrrreat....no not grrrrrrrrreat! ☺**

**Yes, well lets have a bit of history on England and the U.S....This goes on for a bit, so if you want, take it in pieces, or just go straight to the scriptures .... :-)**

***Between 1980 and 2000. The dollar became the world's dominant currency...***

***Which was actually "smoke and mirrors" because it was all debt fueled.***

***Now debt is increasing with the dollar experiencing less purchasing power.....***

***The massive money printing that has occurred has added to currency devaluation.***

***Leaders borrow so they don't have to raise taxes and create money, which increases the supply and decreases the value of the currency.***

***Rome is a good example of how the poor were stuck with worthless copper currencies because business owners hoarded their coins of gold and silver...***

***Diocletian blamed greedy merchants for inflation. In 410 Rome felt the Visigoths.***

***As far as Social Security.....the worker to recipient ratio is 4:1....it will be 2:1 in the future as a result of lower birth rates and an aging population. Thus less financial strength in the Social Security system...Let us pray.... ?***

***(1995-2001) U.S. companies acquired \$3.5 trillion dollars in new liabilities (debt)...also in the past 10 years....derivatives (security/stock...value is based on the underlying asset...ex: mortgage loan security)....derivatives market went from \$10 trillion dollars to \$200 trillion dollars...if the global economy is experiencing challenges, then asset values all over the world are decreasing?....So now it's time to LET GO AND LET GOD...GOD IS LOVE.....KEEP PLANTING THOSE SEEDS OF HOPE...?***

***In the 1980s, the Debt: GDP ratio was 3:1 and 1990s...5:1....GDP is a measure of productivity....***

***The US is the world's number one debtor nation. U.S. trade deficits with China, Japan and the European Union and companies are outsourcing to save money, which is continuing to reduce productivity. The general lifestyle of US consumers puts a strain on finances, and is now***



***subject to great amounts of debt. Commercial consciousness feeds on this entertainment-based lifestyle. KEEP HOPE ALIVE....PURSUE KNOWLEDGE AS FUN....YIPEE!!! ☒***

***In Europe....The Maastricht Treaty (EURO) introduced the Euro which also said that no country could have a debt:GDP (Debt to GDP) deficit exceeding 3%...Unfortunately this was not the case....The treaty did not specify, however, how such fiscal strength would occur.....Well...the unified currency was supposed to lead to productivity.....but humans will be humans.....like Diocletian said..."Hey, whose hoarding all the gold man?"...Lots of love..... ☒***

***"Sound money" involves an asset that's value fluctuations tend to even out over time. Gold is a scarce resource as opposed to dollars which are not weighed as gold or silver is....Dollars for a long time were supposed to be "pegged" to gold....in order to achieve some sort of economic stability in the***

***world....Traditionally, the amount of gold in the central bank established the amount of money that could be in supply...as we will discuss.....wars have wrecked havoc on things....because money gets printed to pay for all the nonsense..... ?***

***One love...***

***Why has gold been so valuable all this time.....many uses...and has been regarded as money since 600 BC in Turkey...(then Greeks, Persians and Romans)...***

***Our human belief in gold as money is what perpetuates this condition...hmm...?. Gold is in limited supply and not controlled by the government. (In China and various times in the U.S. gold was not allowed to be held by citizens...maybe to protect against what Diocletian was upset about...Times they are a changin' ?)?...anyway....***

***Lots of love...***

***In the 1500's, Cortez/Pizarro- destroyed cultures seeking treasures of gold (scarce resource)...GOD wants us to seeks treasures in heaven....righteous things....fruits of***

***the spirit...kindness to others...patience...love does not push others....love is kind....Take care....***

***1690's – The Bank of England (thought gold/silver coins were too clunky) and issued paper notes instead ...IOU's'...once again authorities printed too much paper...geez....***

***...humans... what can ya do? 🤔***

***1699 – Sir Isaac Newton was named director of the mint...and thus the famous classic “gold standard” was born...Linking gold to currency.***

***The Spanish dollar was the unofficial dollar of the colonies...to make change it was cut into pieces...thus...”pieces of eight” and “two bits”...***

***Sir Isaac Newton knew the risks of money substitutes...as well as the framers of the Constitution.***

***1828 – “The Free Banking Era” – Banks began issuing their own paper currency against precious metals....dozens of private currencies....the further from the banks territories...the more fluctuating values...the civil war ended free banking...***

***1861 – Lincoln began issuing paper currency (was not in Constitutional power)***

***“Greenback” – not pegged to gold or silver stored in the vaults...the Civil War used up the precious metals and the Greenback value dropped.***

***1863 – National Banking Act – National banking system creating a single currency....10% tax for private bank currencies...***

***Post U.S. Civil War – “bimetallic standard” – gold measured in terms of silver.***

***Then the Comstock lode in Nevada – silver supply surged.***

***Silver's purchasing power declined...***

***Sherman Silver Purchase Act and repeal (for Government to buy silver)***

***1900 – “Monometallic” – classical Gold Standard – as Britain, Germany and others***

***(This was the most successful system so far)***

***Deficit – when a country is buying more than the other (from each other)***

***With the Gold Standard – deficits between countries meant gold would transfer from one country to another....thus reduction of money supply and credit in the deficit holding country (currency peg to central bank***

***gold reserve). The world also hoped that the surplus trading countries would be buying more foreign goods when deficits occur, but as we know....huge trade deficits and surpluses continue....we are all human...and should help each other...."clunck" ....hangin' up the phone on that one....***

***The business cycle existed still because of the fractional reserve system.***

***"Boom and bust" still occurs wherever humans are at, because businesses grow***

***And prosper, and other businesses bust....it depends on what's going on in the market...***

***It could be any market....supply and demand is the essence of any market....the grocery store business or financial markets....for example...if a particular currency is being bought by a central bank....price will go up....this would mean that the market is on the demand side of things... ☐ God bless..... ☐ Let's keep planting those seeds of hope... ☐***

## ***A bit of history on banking ?***

***100% reserve banking...the customer would leave the gold...and the bank would leave a fee for holding it. Supply grows slowly, as productivity increases.***

***-Prices are expected to fall – “deflation – called a “sound money lens”***

***If no war, things can be steady. Slow n steady. But if war occurs, it brings chaos to financial systems...because leaders tend to print money...the over supply decreases the value of the currency.***

***1600's – Italian and English goldsmiths found they could lend gold for a profit.***

***(Since only a few customers wanted their gold back)***

***The goldsmiths were able to pay depositors interest on their gold.***

***1800's – fractional reserve – “flexible money supply”***

***Good times – credit grows faster.***

***1890 to 1912 - most of the trading world has joined the gold standard.***

***Similar to the US, approximately 40% of British investments were directed towards other countries.***

***Currencies were experiencing deflation, low interest rates close to 2% to 3%***

***(“Sound money”.)***

***As economies were growing, so did global efficiency and productivity.***

***Various government ambitions to grow were harnessed due to the gold standard, and this caused ongoing***



***adjustments according to how much gold reserve in central bank vaults existed.***

***By the 1800s, many pressures existed in world governments.***

***In 1883 Otto von Bismarck, the German Chancellor introduced Social Security as did New Zealand, Austria-Hungary Norway Sweden Italy and the UK. (Not the US, however, which created the Federal Reserve system in 1913 to get control of the banking sector.)***

***In 1914, the gold standard was still going steady, until conflict erupted in the world. As a result, lots of currency was printed and inflation began.***

***In 1925 after the Great War, Britain decided to return to their semi-gold standard, however, and there was trouble due to the great amount of paper money that was circulating. The decision was to set the pound to***

***the prewar value of per ounce of gold, and this created an imbalance, because lots of currency was printed and put into the economic system due to the war. The story is that people were making money by converting their pounds into gold. Gold was equal to the same amount of currency as before the war. For most though, more money supply and inflation meant greater difficulty to repay debt (less purchasing power of the currency).***

***In the US (with the fractional reserve system---currency reserve maintained in bank set the amount of money able to lend). Credit expansion occurred which eventually led to the 1929 crash. A good way to view this is that people living beyond their means (excessive economic activity), and people were bailing out when things went wrong in the economy.***

***In the US.... Leaders have tried to cut taxes and encourage consumer spending, however, since the 80s. .... and too much productivity has been debt fueled. Thus many consumers have taken on debt, and this is***

***how the economy was growing. So the productivity in the GDP was smoke and mirrors. (not really productivity...because of all the debt that existed).***

***According to the author, inflation and debasement are very different terms.***

***Inflation is when there's an oversupply of money, and debasement is when the currency loses its intrinsic value.***

***An interesting way of understanding the value of currency, is remembering that the value of a printed coin reduces when the precious metal is reduced, and similarly the currency values reduce when the gold reserve is reduced.***

***So, the amount of gold in the central vaults of a government has an effect on the value of the country's currency.***

***Gold and silver were America's first form of currency. The Constitution specifically states that it exists to help limit the government's ability to manipulate money.... the framers of the Constitution knew about the troubles that existed with currencies, having been oppressed by the former government, and wanted the people to have sound money. Sound money at this time was gold and silver. It helps to remember that the framers of the Constitution knew their history, and probably knew what happened in Rome with all of the copper coins being chopped up, and in addition, the value of the Spanish dollar value fluctuations (in the colonies) that were known as pieces of eight and two bits.***

***1930s - in Britain and the US, people were taking their money and converting it back into gold. Many banks could not stay in business. As a result, prices fell, and again debts were difficult to pay off. FDR decided to try to reduce "gold hoarding", by prohibiting people from hoarding gold and ordered the gold to banks in the Federal Reserve System. This sounds a bit like maybe***

***what Diocletian in Rome should've done. (With all the merchants hoarding the gold and silver coins.)***

***Once the gold started to make its way back into the Federal Reserve System. Gold was valued at \$20.67 an ounce. After this the gold exchange rate was raised to \$35 an ounce.***

***After World War II***

***U.S. and Europe leaders chose the gold standard again.***

***(Bretton Woods, New Jersey)***

***At this time, many countries linked their currency to the dollar, which eventually was a problem because the US government began printing lots of currency because of the wars in Korea and Vietnam (Cold war era).***

***In early 1970's people were trying to convert dollars to gold, and eventually Nixon took dollar off the gold standard (1973).***

***The dollar was devalued further as the price of gold increased.***

***As it still is today, gold and the Swiss franc were precious.***

***Anytime pressures on liberty occur in the world, economies become less of a focus.***

***Interesting thought about Gold as an investment...the world demand for gold is 4,000 tons, and mines yield approximately 2,500 tons)...1,500 tons less than needed....thus gold will remain a solid investment...***

**What caused all the trouble they say....all the debt...when the debt overpowers the GDP (productivity), then the economy cannot sustain...that's how it happened recently....**

**Scriptures.....**

**James 1:2**

**My brethren, count it all joy when ye fall into temptations  
Knowing this, that the trying of your faith worketh  
patience.**

**James 1:10**

**But the rich, in that he is made low: because as the flower of the grass  
he shall pass away.**

**Proverbs 14:31**

**He that oppreseth the poor insults his Maker: but he that honoureth him hath mercy on the poor.**

**Proverbs 15:3**

**The ear that heareth the reproof of life abideth among the wise.  
(listen to wisdom with discernment yet open heart)**

**Matthew 1:23**

**Behold, a virgin shall be with child, and shall bring forth a son, and they shall call his name Emmanuel, which being interpreted is, God with us.**

**Luke 12:22**

**And he said unto his disciples, Therefore I say unto you, Take no thought for your life, what ye shall eat; neither for the body, what ye shall put on. (in a sense, just chill, one day at a time, be not anxious)**



**Man cannot live by bread alone...fruits of the spirit...not religious nuts...ha..ha...**

**Colossians 1:16**

**For by him were all things created, that are in heaven, and that are in earth, visible and invisible, whether [they be] thrones, or dominions, or principalities, or powers: all things were created by him, and for him:**

**John 15:2 (Vine and the vine dresser)**

**Every branch in me that beareth not fruit he taketh away: and every [branch] that beareth fruit, he purgeth it, that it may bring forth more fruit. (God prunes us)**

**Corinthians 1:31**

**That, according as it is written, He that glorieth, let him glory in the Lord. (Give God the glory)**

**Galatians 3:28**

**There is neither Jew nor Greek, there is neither bond nor free, there is neither male nor female: for ye are all one in Christ Jesus. (so the word was no longer exclusive)**

**Jeremiah 13:16**

**Give glory to the LORD your God, before he cause darkness, and before your feet stumble upon the dark mountains, and, while ye look for light, he turn it into the shadow of death, [and] make [it] gross darkness. (Give it up to God or he'll humble us)**

**James 1:19**

**Wherefore, my beloved brethren, let every man be swift to hear, slow to speak, slow to wrath: (quick ta her, n slow ta speak)**

**Philippians 1:15**

**Some indeed preach Christ even of envy and strife; and some also of good will: (goodwill or rivalry motives....love yer brother n sisters...and there's less cause for stumbling)**

## **Phillipians 4:6**

**Be anxious for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God. And the peace of God, which surpasses all understanding, shall keep your hearts and minds through Christ Jesus. (To all faiths...same thing)**

## **Mark 4:22**

**For there is nothing hid, which shall not be manifested; neither was any thing kept secret, but that it should come abroad.**

**(everything comes to light....focus on the good)**

## **1<sup>st</sup> John 2:10**

**He that loveth his brother abideth in the light, and there is less cause for stumbling...onelove brotha...ha..ha..**

## **Ephesians 1:19**

**And what [is] the exceeding greatness of his power to us-ward who believe, according to the working of his mighty power, (exceeding and abundant blessings through discipline, maintenance and faith...immeasurable power...ancient wisdom...dare to believe...peace)**

**Ephesians 3:20**

**Now unto him that is able to do exceeding abundantly above all that we ask or think, according to the power that worketh in us,**

**Peter 2:17**

**Love the brotherhood. Fear God. (Love yourself first, like they say to put the oxygen mask on the plane first then help others, and discernment, maintain...there's a lot of monks, so gotta motivate)**

**Peter 3:15**

**But sanctify the Lord God in your hearts: and [be] ready always to [give] an answer to every man that asketh you a reason of the hope that is in you with meekness and fear: (Guard your hope in the word)**

**Peter 5:5**

**Likewise, ye younger, submit yourselves unto the elder. Yea, all [of you] be subject one to another, and be clothed with humility: for God resisteth the proud, and giveth grace to the humble. (but elders can be wrong too, so use discernment...love and an attitude of gratitude are basic keys to life and happiness)**

**2<sup>nd</sup> Timothy 2:16**

**But shun profane [and] vain babblings: for they will increase unto more ungodliness. (Godless chatter eats away like Gangrene...)**

**2<sup>nd</sup> Timothy 1:7**

**For God hath not given us the spirit of fear; but of power, and of love, and of self control.**

**2<sup>nd</sup> Timothy 2:23**

**But foolish and unlearned questions avoid, knowing that they do gender strifes. (Don't get involved in senseless controversies)**

**John 15:11**

**These things have I spoken unto you, that my joy might remain in you, and [that] your joy might be full. (The word of Faith, Hope and Love helps us be Joyfull....focus on the simple good things..)**

**James 3:4**

**Behold also the ships, which though [they be] so great, and [are] driven of fierce winds, yet are they turned about with a very small helm, whithersoever the governor listeth. (where is your rudder, the mind in living...take care of it...love yourself...what you do....we don't mind ourselves...how we smell, look, sound...we don't mind you either buddy...take care...)**

## **Isaiah 29:19**

**The meek shall have “fresh joy in the Lord” (because with the word...we have a life of spiritual richness...that’s living rich...ask some of our Chinese and Japanese senior friends...well, all kinds of senior friends...African American, Pilipino, Caucasian, Indian, Middle Eastern, Russian...and all of our skins, shapes sizes, and loving attitudes...they know what’s up 😊)**

## **2<sup>nd</sup> Corinthians**

**Examine yourselves, whether ye be in the faith; prove your own selves. Know ye not your own selves, (Check yer faith)**

## **Jeremiah 51:7**

**Flee out of the midst of Babylon, and deliver every man his soul: be not cut off in her iniquity; for this [is] the time of the LORD'S vengeance; he will render unto her a recompence. (Don’t envy Babylon, but maintain and take care, gratitude...peace)**

