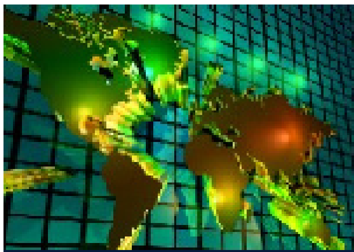


Forcing Change

May 2010

In This Issue

Carl Teichrib, Chief Editor

Where Should I Go? "Unrest in the Land of Opportunity"

By Carl Teichrib **(www.forcingchange.org.)**

Note: Note: I typically don't write articles exclusively focused on the Untied States. However, after spending time in the US this spring, I felt compelled to pen this piece: "Where should I go?"

Earlier this spring I traveled through parts of the US-Midwest, and I was surprised by the amount of times the question popped up; "Where should I go? What country should I move to?"

This wasn't asked by "people on the run," the Hollywood-pictured convict who makes his escape to a tropical paradise, but by ordinary Americans concerned that their country is making a turn for the worst. Neither age nor occupation mattered; I had teenagers and long-time careerists ask, and the retired. Although the question had some variance, the theme was the same: The US is tanking, things are turning sour, where do I go?

Part of the question stems from the fact that Americans *are leaving*. Countries such as Panama, New Zealand, Chile, Australia, Costa Rica, and yes, even my own nation,

Canada – have witnessed an influx of American expats. In Argentina's beautiful Salta region is the expat community of La Estancia de Cafayate. Although it's an internationally diverse development, it remains that Cafayate is a premier choice for affluent Americans who hold to a more libertarian perspective. Other enclaves exist, catering to US citizens seeking asset protection and living space. Some people even take a "multi-flag" approach: "having citizenship of one country, tax residence in another, and spending time/owning property in another."[1]

While it's true that the numbers leaving the US due to national concerns are small relative to overall population, the fact remains that an exit of American-born citizens is occurring.

Another interesting factor is that a sizeable percentage of expats living in the US are looking to leave. In the *HSBC Bank International Expat Explorer Survey, 2009*, it was noted that "23% of expats in the US are considering returning home, compared with only 15% of expats overall."[2] It was also explained that 74% of US-based expats found that the "credit crunch had changed their attitude to spending." Russia and Japan were the other two locations most affected.

Doug Hornig of *Casey Research* uses the HSBC report to ask the question, "Where's the Land of Opportunity These Days?"

"Instead of American jobs going to lower-paid foreign workers, foreign workers are leaving America for better jobs. It's happening, increasingly, among professionals who expatriated to the U.S. in search of the good life and have begun seeing better prospects back in their countries of origin…

…This may seem strange to residents of the traditional land of opportunity. We're much more accustomed to foreign graduates of American colleges doing whatever it takes to get that green card…

…People who came here from India and China, even as recently as a decade ago, are well aware of the explosion in opportunity that's transpired way back east. As a consequence of all this, Harvard researcher Vivek Wadhwa predicts, more than 100,000 expats will repatriate to India in the next five years. He cites reports from human-resource directors in India and China, showing a recent tenfold increase in the number of résumés from the U.S.

And why shouldn't they be thinking of packing it in? Among the 26 countries included in the HSBC study, America ranked a dismal 17th overall, based on four criteria: annual income, disposable income, ability to save, and ownership of luxury items.

Heading the list of negatives here is that wages have not kept pace with the domestic cost of living (a discrepancy American citizens also are painfully aware of). Just 39% of expats report being able to save more money since moving to the U.S."[3]

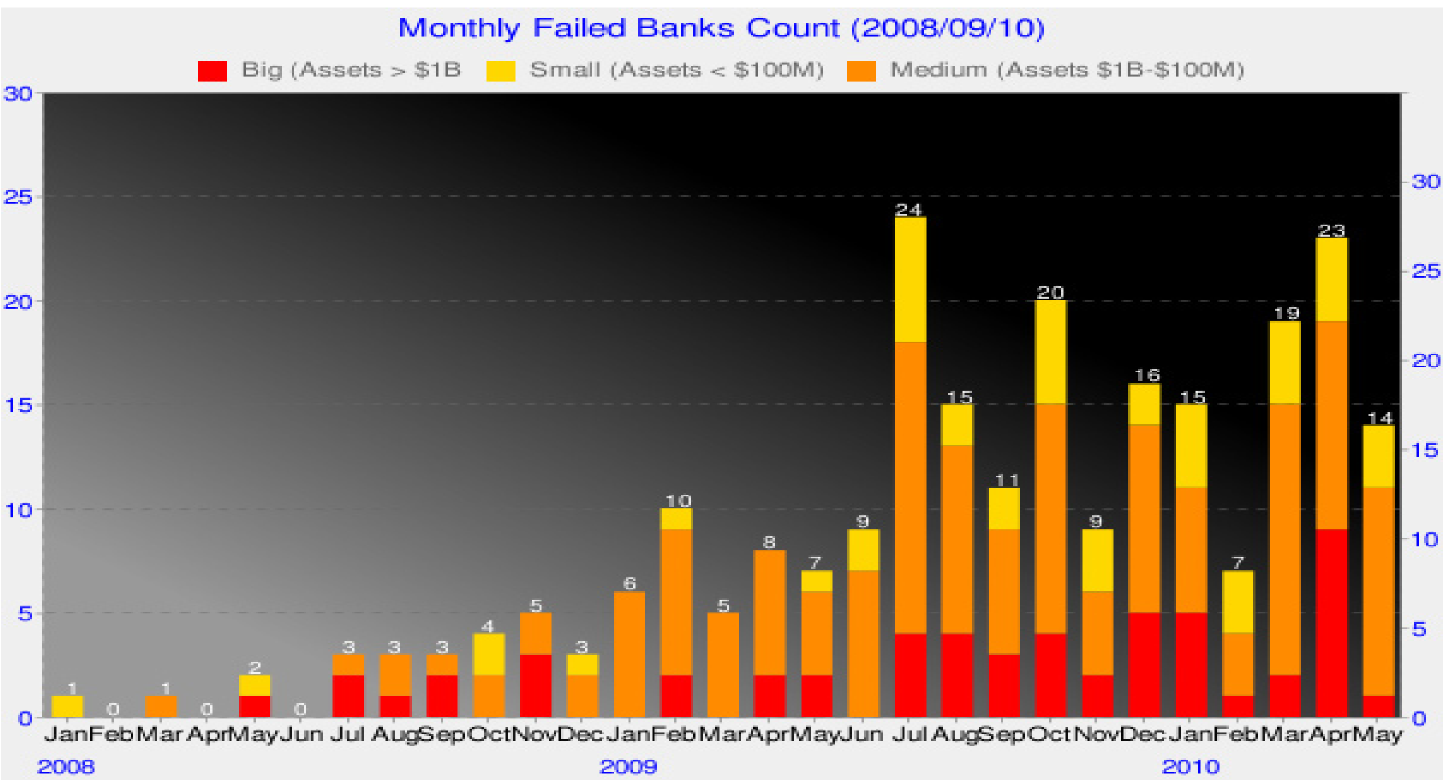
For those unfamiliar with the term, an expat or expatriate is a person who resides in a country different then his/her citizenship. This is a very loose definition that could technically include illegal aliens. However, the common usage refers to someone who is *legally engaged*. This includes professionals, corporate employees, national officials, students and those involved in cultural exchange programs, missionaries, development workers, retirees, and investors. In other words, *documented individuals who contribute to the wellbeing of their host nation.*

At one time I, along with my family, were expats: Canadians legally living and working in the United States. It was a great experience, one that blessed us with lasting friendships and new perspectives.

So what's the importance of nationals and expats leaving the "land of opportunity"? It's a *social gauge*.

It's true that people have always moved, lived, and worked abroad. Within first-world countries

and stable nations, such movement has typically been associated with employment or educational opportunities, as in the case of Canadians moving to the US. However, when citizens and expats in an advanced nation express interest in leaving as a response to the larger societal changes – including economic and political factors – it's like a *canary in the mine*. It's a cultural indicator pointing to a deteriorating national condition. This is especially true when talk turns to action, as in the present situation.



To be fair, America isn't the only place experiencing a quiet exodus. Britain too is going through a similar situation, as well as other parts of Europe. Of course, immigration numbers may offset this outflow, but we need to remember that those leaving are predominantly native born; they usually have family, property, and community ties.

Other indicators of a sliding national condition are visible – the financial field being one of them. Watch this year as the US banking industry takes some real hits; in fact, as of the time of this writing 78 banks have failed, compared to last year this time when 36 closed their doors. Of these 78, 42 are medium sized, representing assets from $100 million to $1 billion per bank. Another 18 are large institutions with individual assets in excess of $1 billion. In 2009 the year-end total for failed banks was 140, but at the rate of attrition 2010 will likely exceed this number.[4] This doesn't mean all the assets are lost. Usually the defaulted bank enters into a "purchase and assumption" agreement with another institution. Presently, almost 800 banks are on the Federal Deposit Insurance Corporation "problem list" – this equals ten percent of American banks.[5]

Unemployment too is on the rise in the United States. Government statistics indicate unemployment levels at 10%. However, John Williams of *ShadowStats* points out that when adjustments are made for the long-term unemployed, the percentage is considerably more.[6] Higher unemployment isn't necessarily a cause of social unrest, but when linked to worsening economic conditions, unemployment can become a trigger.

Of course, the unemployment issue is often seen as dovetailing with the illegal immigration situation. What makes this particularly concerning is the "race" card: Be mindful of this switch – one that moves the issue from "legality" and "economics" to "race" and "social justice." There are Marxists elements leveraging this brooding problem, as evident in the latest California, May Day riots.

Finally, the political environment in the US is dour. After a little over one year in office, the country is facing a grassroots reaction in opposition to the current administration. In April, the Pew Research Center reported on this dissatisfaction, calling it "a perfect storm of conditions associated with distrust of government – a dismal economy, an unhappy public, bitter partisan-based backlash, and epic discontent with Congress and elected officials."[7]

The report also noted that, "a larger minority of the public also has come to view the federal government as a major threat to their personal freedom – 30% feel this way, up from 18% in a 2003 ABC News/Washington Post survey."

Pew further added,

"Public opinion about elected officials in Washington is relentlessly negative. Favorable ratings for the Democratic Party have fallen by 21 points – from 59% to 38% – over the past year and now stand at their lowest point in Pew Research surveys. The Republican Party's ratings, which increased from 40% last August to 46% in February, have fallen back to 37%.

When asked about a series of criticisms of elected officials in Washington – that they care only about their careers, are influenced by special interests, are unwilling to compromise, and are profligate and out-of-touch – large majorities (no fewer than 76%) agree with each of the statements…

… The size and power of the federal government also engender considerable concern… 52% say it is a major problem that the government is too big and powerful, while 58% say that the federal government is interfering too much in state and local matters." (see footnote #6)

Discontent was expressed over other institutions, such as large banks and corporations. The national news media, the entertainment industry, and labor unions were also castigated.

All of this raises the question: Will social unrest come to America?

It already has – *for the most part* at a passive level, such as the "stop paying mortgage" movement; people who are leveraging the legal system in order to stay in their homes without paying on their mortgage.[8] The Tea Party movement is another example, protesting against big government, high taxes, and the curtailing of liberties. At this point it's largely a simmering destabilization, one that plays out in attitudes and mindsets. Even the question "Where do I go?" represents an underlying social unrest.

The first couple of times I heard this "where to" question it was couched in terms of "asset protection." I stopped and thought for a while. History is replete with examples of people and entire groups leaving a nation for political, religious, and *economic* reasons. Often times these three elements have been combined, representing a societal shake-up that enticed an exodus. *My family roots are bound in such exodus*, with generational moves from Germany to Russia, then North America. If a person in the Western world is in the process of packing-the-bags due to national trends, then some heavy soul searching has occurred – economics no doubt will play a role, but other factors are involved. To leave a person's homeland is no small thing.

However, most people who asked about "leaving America" are not going to exit. Rather, it's an expression of discontent, and a recognition that a national decline is occurring. Does this mean living in fear? No. It means living with the proper attitude, and keeping your eyes open and acting accordingly.

How then do we live? This is an important question *regardless where a person resides*, or how far a culture slides. While each individual's situation is unique, there are basics – especially for the Christian – that underscore the question.

1) Know your local situation and the larger context it fits into. It's true that *with knowledge comes sorrow* (Ecclesiastes 1:18). Yet knowledge is far more constructive than ignorance.

2) Make a positive impact in the lives of others. Get to know your neighbors and help those around you. Let your reputation be one of trustworthiness, integrity, and willingness to engage in a meaningful way.

3) Use discernment and discretion. Ecclesiastes 3:1 tells us, "To everything there is a season, a time for every purpose under heaven." The text then goes on to list a series of divergent positions; "…A time to gain, and a time to lose; A time to keep, and a time to throw away; A time to tear, and a time to sew; A time to keep silence, and a time to speak…" (3:6-7). Discernment and discretion are elements of wisdom, so let Wisdom be your guide. "*When wisdom enters you heart, and knowledge is pleasant to your soul, discretion will preserve you, understanding will keep you…*" (Proverbs 2:10-11).

4) Be prudent. Proverbs 22:3 says, "a prudent man foresees evil and hides himself, but the simple pass on and are punished." Prudence implies being farsighted, practical, cautious, and discreet. The action of prudence is straightforward; trouble is coming – as opposed to already being at the door – so you take *sensible* steps to mitigate the danger. What are the basics you need in case of an emergency? And how can you help neighbors in times of distress? This isn't about hoarding or building a bunker. Far from it! It's about practical preparations to meet the needs of your household or business.

5) Place your trust in God. For the Christian, our trust isn't in money or strength or power. Proverbs 3:5-6 tells us, "Trust in the Lord with all your heart, and lean not on your own understanding; In all your ways acknowledge Him, and He shall direct your paths." Right now I'm reading *The Hiding Place* to my children. It's the story of Corrie ten Boom, a Dutch woman who protected Jews during the Nazi occupation of Holland. The lessons are dramatic. One that immediately jumped out: Do what's right – in other words, take constructive action – and place your confidence and life in the hands of Jesus Christ.

So where should you live? I can't answer that question. The world is a big place, with more opportunities then you can begin to explore. What I can tell you is this; learn to be content in whatever the situation (Philippians 4:10-13), redeeming the time you have been given (Ephesians 5:16), and stand equipped with the full armor of God (Ephesians 6:10-20). FC

Endnotes:

[1] Simon Black, "Questions: The Job Postings, Tax Implications, Asian Banking, Switzerland, Belize" *Sovereign Man* online, April 30, 2010.

[2] *HSBC Bank International Expat Explorer Survey, 2009*, p.5. See box comments at bottom of page.

[3] Doug Hornig, "Where's the Land of Opportunity These Days?" *Casey Research*, 2010.

[4] Portal Seven is a website that monitors failed bank numbers [http://portalseven.com].

[5] Michael R. Crittenden, "FDIC: 'Problem' Banks at 775," *Wall Street Journal*, May 21, 2010, online edition.

[6] See, www.shadowstats.com/alternate_data/unemployment-charts.

[7] *Distrust, Discontent, Anger and Partisan Rancor: The People and Their Government*, April 18, 2010 (Pew Research Center), quote from the "Overview."

[8] David Streitfeld, "Some homeowners just stop paying mortgages," *The New York Times*, online edition.

[9] The following resources *are not* Christian-based, and may have material that is questionable. I'm including these sources as examples-of-interest; resources that focus on the questions, challenges, and opportunities that comes with expat living. Furthermore, these publications will often provide a "heads-up" regarding national and international trends. EFAM – *Escape From America Magazine* is an online publication where expats and word travelers share stories and experiences (www.escapefromamerica.com). Another like-minded online source is *Escape Artist*, which includes links to maps, business services, and other reference materials (www.escapeartist.com). Finally, there's *Sovereign Man*, the blog site of "Simon Black" (a pseudonym), who travels the world with no fixed address. The site has become a type of community for expats and those considering relocation (www.sovereignman.com).

Apology Notice:

The February 2010 guest article by Dr. David Noebel quotes J.P. Moreland as a Christian philosopher and theologian. It has come to the attention of Forcing Change by observant readers that some of J.P. Moreland's positions are highly questionable and problematic. Forcing Change works hard to do due diligence, however, this particular situation was missed. I apologize for any confusion or trouble this may have caused. – Carl Teichrib, Editor.

Editor's Note: Past articles of *Forcing Change* have recommended certain steps to safeguard a person's economic household. Besides personal debt alleviation, FC has recommended acquiring precious metals as a hedge and as a generational store of value (Vol. 2, Iss.6; Vol.3, Iss.9). In fact, when these recommendations were published, gold was a steal compared to now. While gold is presently beyond what many can afford, silver is still a deal – for now.

The following article, penned by Jason Hommel, is a listing of ten topics that pertain to silver and the economics of precious metals. It's a short, but timely educational piece.

Jason Hommel is a long-time silver investor. His *Silver Stock Report* gives price quotes plus articles on silver investing and financial trends – from a Christian perspective. Jason is also one of the top bullion dealers in the United States, and is the owner of the California-based JH Mint.

You can sign up for the *Silver Stock Report* by going to www.silverstockreport.com. To discuss acquiring silver, you can reach the JH Mint by calling 530-273-8175.

Please note: *Forcing Change* does not receive a commission or kickback from silver purchased through Jason's organization. FC is simply providing you with a contact to a respected dealer, one known for integrity. Unfortunately, for those of us living outside the US, dealer selection may be more limited. However, readers in the United States can order from JH Mint, Monday-Friday, 10am-5pm, PST.

Ten Topics on Silver: Each in exactly 101 Words!

By Jason Hommel

Usury.

Lending at interest (usury) is the bane of our era, the highest crime of the ages, condemned by prophets, regulated by God, and ignored by modern man. God said no usury, unless you loan to other nations, but every seventh year is supposed to be a time of debt forgiveness, thus, it's a plan to teach the nations about God, yet abused instead to enslave people into perpetual bondage. Usurers want the whole earth, plus 6%! Lending is not so much a problem as is the interest! When gold is money, gold grows more valuable over time, so "increase" is built in!

The Big Picture for Silver.

No nation on earth uses silver or gold as a circulating medium of exchange, or common currency. This trend to not use silver started over 150 years ago, and has come to an end. If monetary demand for silver changes, it can only go up. Money is also a store of value, and people are recognizing that more and more. About 65 years ago, at the end of WWII, the world entered the age of electronics, and the demand for silver in electrical contacts soared tenfold. This has consumed more than half of all the silver ever mined since the beginning of time.

Supply and Demand for Silver.

The world annual mine output for silver is about 600 million oz., with about another 200 million oz. from recycling, and another 100 million oz. from selling from other sources. Industrial consumption is about 45%, jewelry consumes about 25%, photography is down to about 15%, leaving about 15% for investor demand. Investors buy about 100 to 150 million oz. of silver per year, which is barely $2 billion. Yet the BIS* estimates that most all of the worlds' banks have $200 billion in "other precious metal" (or silver) notional value worth of derivatives on the books, indicating that all paper silver is all fraud. Paper money, un-backed by silver, is fraud, too. (*Bank for International Settlements)

Eternal Properties of Silver.

Silver is rare, dense, fungible, divisible, transportable, non perishable. These qualities unique to both silver and gold make them both an excellent store of value, unit of account, and medium of exchange. Silver is the best reflector, and the best electrical conductor in the world, and is a great germ killer, too. These qualities make silver valuable in tiny quantities to industry. Gold conducts less well than silver, does not kill germs, is too expensive to consume, and is not a viable alternative. Neither is paper. Gold coins smaller than 1/10 of an oz. are not practical, making silver essential as money.

Exchange Traded Silver Funds.

JP Morgan is the custodian of the silver for the silver ETF, SLV.* JP Morgan is also the largest trader of derivatives on the earth, and the holder of the large excessive and concentrated short position in silver on the COMEX, and is being investigated by both the CFTC and the US Justice Department. The proof is not on me to prove they don't have the silver. Proof should be on them to prove that they are an honest custodian. SLV's silver is not able to be audited, and you can't take delivery. Silver is payment in full, not a promise. (*ETF – "Exchange-traded fund")

Futures Contracts.

Many people are deceived by greed, thinking they can earn more money if they buy silver on leverage, putting only part of the money down as payment, to enable them to "control" more silver. But if they don't take delivery of silver, then they are not buying silver, and not controlling any silver, but only get a phantom promise of silver from entities who could not possibly have enough silver to make full delivery. It's like the fraud of fractional reserve banking, but business as usual today. I believe it is a moral failure to be deceived by these con games.
Silver Certificates.

Certificates and storage programs are a worse con. Pay full price to be conned with storage of silver that does not exist! Canadian banks and Morgan Stanley have both been caught selling non existent silver to clients in the past ten years, and their defense is that it is business as usual; that everybody does it. Sending brokerage statements showing silver amounts, when no silver exists, should be one count of mail fraud for every customer! It amazes me that many people do not have the courage and responsibility that is required to guard their silver. No work equals no results.

Collector Coins.

Many investors are lured into the precious metals market by dealers such as Goldline who is advertised on Glenn Beck. They mark up "collector" coins anywhere up to 30-100% over spot. There is no crime in charging a high price, but the scheme is borderline criminal. By selling older coins as "non-confiscable," they confiscate nearly half of an investor's money right off the top! By selling those same coins through a leverage program, they don't even have to deliver if the customer does not come up with all the money, and thus, may be selling collector coins that do not exist.

Silver Stocks.

I was guilty of talking up silver stocks, as a way to gain leverage to the rising price of silver. What the market gave, it took away. Even my extremely profitable newsletter that showed a look at my portfolio is now in the dustbin, a relic of internet history. But new internet investors have popped up, claiming great gains as they bought on the dip in 2008. Too late to chase such gains now. Stocks are subject to capital gains, nationalization risk, mismanagement risk, debt risk, funding risk, futures market hedging risk, mine collapse risk, strike risk, tax risk. Why risk it?

Bullion Items

When you buy physical silver, it comes in the form of actual shapes, which we call products. Popular forms of 99.9% pure silver are 100 oz. bars, 10 oz. bars, 1 oz. rounds, 1 troy oz. silver Eagles. There is also 90% silver coinage dated from 1964 and earlier. Occasionally, we get odd weight silver bars, 5 oz. silver bars, 1 oz. silver bars or other odd shaped silver pieces. And there are also the 1000 oz. COMEX bars, each one varies by weight up to 10%, with the exact weight stamped on the bar. Ten oz. bars are popular; they used to be the most expensive form, but now, the cheapest.

I strongly advise you to get real gold and silver, at anywhere near today's prices, *while you still can*. **FC**

Jason Hommel's JH Mint is located in Grass Valley, California (www.jhmint.com).

Cry, Our Beloved America: Sliding Down the Communitarian Slope

Editor's Note: This short article by my good friend Berit reflects the social and political diretion that the United States finds itself in. As you watch the news in the coming months, be aware of the subtle messages coming from political and social spokesmen. Furthermore, pray for Christian leaders in America, and indeed the entire Western world, that they would stand firm in these times of change – that they would proclaim the truth of God's word in a culture increasingly hostile to the Gospel.

Berit Kjos is the author of *Brave New Schools* and *A Twist of Faith*.

By Berit Kjos (www.crossroad.to)

It's not quite **Communism**.

It's certainly not American **Capitalism**!

It is (blow the trumpets) **Communitarianism! The Third Way**! And it changes everything, just as our president promised.

Daniel Henninger illustrates this governing structure well in his recent *Wall Street Journal* article titled 'Obama's Business Buyout.'

"It made perfect sense for President Obama to speak yesterday to the Business Roundtable. Businesses big and small could use a pep talk just now… But instead of giving a speech about reviving business confidence in the economy, Mr. Obama gave a speech about reviving business confidence in him.

The evening before this speech, Mr. Obama held a small White House dinner for some CEOs from household-name corporations, such as AT&T, Xerox, State Farm, Verizon, PepsiCo and GE. The reason for a linen-tablecloth dinner followed by a big speech to really big business is the White

Forcing Change

is a monthly online publication dedicated to documenting and analyzing the socio-religious transformations now sweeping our world.

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House has concluded it is wrongly seen as anti-business.

I agree. This White House is pro-business. In fact, it's so pro-business it's proposing a virtual merger with the private sector. Ladies and gentlemen of the business community, **meet your new partner—Uncle Sam.**

Under the terms of the proposed deal, the White House will drive the locomotive of the American economy and U.S. business will ride in the passenger cars. You're being told to get over it."[1]

No longer will American freedom, initiative, incentive and common sense inspire new ideas, build new companies, multiply jobs and reward hard work. As President Obama (an Alinsky disciple and a former member of the Marxist "New Party") explained,

"For the better part of three decades, a disproportionate share of the nation's wealth has been accumulated by the wealthy. Technological advances and growing global competition, while transforming whole industries – and **birthing new ones** – has accentuated the trend toward rising inequality."

"I take this to mean," wrote Mr. Henninger, "that **while the tax and economic policies of the past four presidencies worked for the economy – birthing whole industries – it was bad for society** as Mr. Obama understands it." [See footnote #1]

That's extremely troubling. While Mr. Obama assured his listeners that this new policy is not a "government takeover," he has something even worse in mind. It could even "work" in a twisted sort of way. The government may own GM, but it won't own *everything*. Instead, it will control, tax and *manipulate everything*. That means it can crush or strengthen any company at will. It's far easier to give the commands when it's free from the responsibilities of actual ownership.

The Crushing Hand of Communitarianism

If you doubt the reality of this spreading agenda, please read our series on *Reinventing the World* (at www.crossroad.to). It shows the three main elements of the Communitarian structure:

Part 1: The Seamless Communitarian SYSTEM: Conforming schools, communities, corporations, nations and churches to the global agenda that rules out Biblical truth and Christian lifestyles.

Part 2: The Mind-Changing Dialectic PROCESS: Training the masses to think collectively and to serve a Greater Whole.

Part 3: The Rising Wall of Global STANDARDS: Managing the masses through Global Standards and Continual Assessments.

Those standards are already outlined in major UN treaties, initiatives and declarations. To understand their restrictions on freedom, read these four articles located at the Crossroad.to website.

1. "Trading U.S. Rights for UN Rules"
2. "The UN Seizure of Parental Rights"
3. "Local Agenda 21: The U.N. Plan for Your Community"
4. "The U.N. Plan For Global Control: The Habitat II Agenda"

The tentacles of this controlling web are spreading around the world. The corrupt United Nations with its regional branches (European Union, African Union, etc.) provides the governing framework. Like a wolf in sheep's clothing, it speaks kindly, but has sharp teeth. It exists largely for power-hungry elite leaders with few qualms about mass murder. In fact, its "peace-keeping forces" are better known for killing and raping than for achieving peace.

Back in 2003, Thomas Sowell wrote this wise warning, which our administration largely ignores:

"When you see a four-year-old bossing a two-year-old, you are seeing the fundamental problem of the human race – and the reason so many idealistic political movements for a better world have ended in mass-murdering dictatorships. **Giving leaders enough power to create 'social justice' is giving them enough power to destroy all justice, all freedom, and all human dignity.** Most people who read 'The Communist Manifesto' probably have no idea that it was written by a couple of young men who had never worked a day in their lives, and who nevertheless spoke boldly in the name of 'the workers.' [Actually, Marx had little sympathy for "the workers"] Similar offspring of inherited wealth have repeatedly provided the leadership of radical movements, with similar pretenses of speaking for 'the people'."[2]

Hope in the midst of Tyranny

Like my little classmates in Norway, I once memorized a popular poem called "Flugten til America" (Fleeing to America.) It's a funny story about a little boy who has a bad day and decides to run away, follow his utopian dream and head for America. He packs his favorite things and starts his journey. Before long, his tummy gnaws and his legs are tired. So he abandons his dream and returns home to live with reality.

Today's global "dream" is fast becoming a tragic reality. And there's no simple way back to the America that brought genuine hope and freedom to people around the world for more than two hundred years. But don't say we weren't warned. God told us in His Word:

"…when you have eaten and are full, and have built beautiful houses and dwell in them… your heart is lifted up and you forget the Lord your God… you say in your heart, 'My power and the might of my hand have gained me this wealth.'
…if you by any means forget the Lord your God, and follow other gods… you shall surely perish. As the nations which the Lord destroys before you, so you shall perish, because you would not be obedient to the voice of the Lord your God."
– Deuteronomy 8:10-20

Many claim to know God, including President Obama. Yet, few seem to really know the Biblical God who speaks to us through His Word. Obama illustrates this confusion well:

"I am a Christian… I believe that there are **many paths to the same place**… I am a great admirer of our founding charter… and its resolve to **prevent** disruptive strains of **fundamentalism** from taking root in this country... I think **Gandhi** is a great example of a profoundly spiritual man who... never slipped into intolerance or dogma."[3]

Such unwelcome "dogma" would probably include God's Word. That's sad, since it alone offers us genuine hope and guidelines. It tells us that if God's people would truly "**humble themselves** and pray,"[4] discarding the corrupting idols of our times, He will surely have mercy on us and grant us a reprieve from the judgment we deserve. But is our thrill-addicted nation willing to repent and return to His Truth? "When the Son of Man comes, will He really find faith on the earth?" (Luke 18:7-8)

In these amoral times, even churches that proclaim faith in God are twisting the truth to accommodate popular culture, just as He warned long ago:

"The coming of the lawless one is according to the working of Satan, with all power, signs, and lying wonders, and with all unrighteous deception among those who perish, because they did not receive the love of the truth, that they might be saved. And for this reason God will send them strong delusion, that they should **believe the lie**, that they all may be condemned who did not believe the truth but **had pleasure in unrighteousness**." – 2 Thessalonians 2: 9-12

"For the time will come when they will not endure sound doctrine, but according to their own desires, because they have itching ears... they will turn their ears **away from the truth**, and be turned aside to fables." – 2 Timothy 4:3-4

"...false christs and false prophets will rise and show great signs and wonders to **deceive**, if possible, even the elect." – Matthew 24:25

Yet, through the coming darkness, the Light of God and His eternity will surely shine ever brighter for those who delight in His Word and "seek His face." Just as the night sky lights up when we leave our well-lit cities, so will we treasure His unwavering promises all the more when the world's bright illusions fade away. In the face of dangers, persecution and loss, His peace and provision become all the more precious!

"...in all these things we are more than conquerors through Him who loved us. For I am persuaded that neither death nor life, nor angels nor principalities nor powers, nor things present nor things to come, nor height nor depth, nor any other created thing, shall be able to separate us from the love of God which is in Christ Jesus our Lord." – Romans 8:37-39

Note: This article's title is a reminder of *Cry, The Beloved Country*, a bestselling book by Alan Paton, a white, Christian South African schoolmaster, who loved his country deeply and grieved over its racial divisions. When he died in 1985, millions of copies had sold in over 20 languages around the world. He didn't live to see the end of apartheid, but in the years that followed Mandela's election, his beloved country didn't get 'better.' Instead it faced rising violence and lawlessness under its new socialist/Marxist leaders. In 1998, having faced repeated burglaries, assaults and terror, his widow, Anne Paton, moved to England.

Two memorable statements from the book:

"I have one great fear in my heart, that one day when they are turned to loving, they will find we are turned to hating."

"The truth is, our civilization is not Christian; it is a tragic compound of great ideal and fearful practice, of loving charity and fearful clutching of possessions."

Berit Kjos' website is www.crossroad.to. It contains a wealth of articles and book excerpts.

Endnotes:

[1] Daniel Henninger, "Obama's Business Buyout," *Wall Street Journal*, 2-25-10.

[2] Thomas Sowell, "Random Thoughts," Townhall, 11-27-03.

[3] Cathleen Falsani, Interview with State Sen. Barack Obama, March 27, 2004. http://blog.beliefnet.com/stevenwaldman/2008/11/obamas-interview-with-cathleen.html.

[4] 2 Chronicles 7:14

The Year of Debt

If you read the January 2010 edition of *Forcing Change*, you would have realized that this year would see a rise in world debt distress. *Forcing Change* also called the debt crisis in Greece, months before it hit the mainstream media. Therefore, it's important to touch on this very important subject: Sovereign Debt.

The global debt situation is graver than what most people realize, hence this collage of items has been pulled together to help you better grasp this vital topic.

My Big Fat Greek Debt

The debt debacle in Greece, and the country's interaction with the European Union/European Central Bank, is a recent news highlight. For readers of *Forcing Change* this situation shouldn't have been a surprise, as back in January, I wrote that the European Central Bank (ECB) would likely keep Greece in play. This happened, essentially by the ECB tapping the economic strength of Germany and other northern euro nations. But make no mistake: challenges will mount in respect to Europe's debt levels. It's even possible that some nations may flirt with pulling out of the euro. However, I can see the European system – and the ECB in particular – leveraging the crisis in favor of strengthening itself. This may be through the assimilation of country budgets into the EU/ECB framework, thereby knocking national independence down another notch.

Responding to the crisis, Germany's Angela Merkel made it clear on May 14 that the euro's stability is directly linked to "a convergence of financial policies in Europe." (Reuters, May 14, 2010). Deeper integration will be touted as the solution to the ongoing debt and currency crisis.

Addicts on the Titanic

So there's this politician, central banker, and economist…

Sounds like the beginning of a bad joke, doesn't

it? But it's no laughing matter. All three have contributed to the global debt crisis. Granted, corporations and individuals have also added to the problem. And in many respects it could be said that the politician, banker, and economist have simply given us what we want – a never ending infusion of the debt drug, the "liquidity" of choice for luxury and never-ending growth.

Now, in 2010, the general population is awakening to the fact that this world debt bubble is increasingly unstable. It's a serious matter indeed.

One analyst and writer, Tim Iacono of Iacono Research, explains the situation using an accurate metaphor.

"For today's policymakers, the fact that trillions of dollars in debt have been transferred from the private sector to the public sector seems to be but a footnote to the history that is now being written and, while there is mounting concern about who's

going to bail out the central banks who bailed out the governments who bailed out the private sector, there's far too little serious consideration of the possibility that all this amounts to simply rearranging the deck chairs on the Titanic.

There is far too little admission of the basic problem here.

The entire West has become a group of debt addicts – governments, corporations, and individuals – and, instead of trying to have an intervention, we're just giving lip service to the idea that we've spent too much money that we didn't have and that we can't continue to do so.

Like a true addict in desperate need of an intervention, current thinking is that, after being nursed back to health from what was a *very nasty* hangover – the worst yet – we'll kick this habit for good, but, doing so now would just be too much to bear.

Unfortunately, we've heard that all before when the hangovers were far less extreme and, at this point in the discussion, perhaps the loss of brain cells due to excess consumption of alcohol is a more appropriate metaphor…

The current path is clearly unsustainable.

Why doesn't someone just stand up and say, *"Let's just have a miserable next five years and clean up this mess rather than relegating the entire developed world to a lost decade … or two?"*

Why?

Because the path back to a more reasonable lifestyle – where income better matches up with outlays and printing presses need not be run so often – is believed to be too hard.

Politicians have made promises that they can't keep but they keep getting reelected because a lot of people in the world *really* believe that *there is* such a thing as a free lunch." (Tim Iacono, "In a Word, the Problem is DEBT," *The Market Oracle*, May 26, 2010)

Sovereign What?

The term "Sovereign Debt" has made its way into the lexicon of the news media. For most individuals, however, the phrase is new. The following short explanation by Arnold Bock, a freelance researcher and writer on financial issues, gives us some context – including debt to GDP ratios.

"What is 'Sovereign' Debt?

In its simplest form, 'sovereign' debt means 'government' debt, the financial debt of a country. It usually means the accumulated debts of government sub-entities such as states, provinces, municipalities, agencies, boards and commissions for which the senior government is ultimately responsible.

While existing government debt is the problem for today, contingent liabilities for promises of future services to its citizens dramatically complicates the current debt problem. Unfunded future liabilities are obligations which represent the one ton gorilla peering through the front window of many nations.

What does Debt 'Default' Mean?

'Default' is a word similar to the word 'bankrupt' when referring to the inability of a private individual, business or institution to meet its financial obligations. When debt is unable to be repaid, a formal declaration of this fact triggers a bankruptcy in a court of law. In the case of government, the inability to pay its accumulated debt from past spending, because it can't raise adequate taxes or borrow additional funds, means that the government has become insolvent forcing a formal default on its debt.

Which Countries are Most Likely to Default?

"…According to the Bank for International Settlements the number-one offender globally in 2011 is projected to be Japan at 204% gross debt as a % of GDP followed by Greece and Italy at 130%; the U.S. at 100%; France at 99%; Portugal at 97%; the U.K. at 94%; Ireland at 93%; Germany at 85%; the Netherlands at 82% and Spain at 74%. Interestingly, the U.S. level of 100% is actually greater than all but one of the much ballyhooed countries of Portugal, Ireland, Greece and Spain (the PIGS). On average the EU had a gross debt to GDP ratio of only 72.6% in 2009 (albeit up from only 61.5% in 2008) but this is expected to reach 83.7% in 2011 (88.2% in the euro area) as compared to 41% for Asia, only 35% for Latin America and just 29% for central Europe." (Arnold Bock, "Sovereign Debt Defaults Equals Social Unrest Plus Much Higher Gold Prices," The Market Oracle, May 29, 2010).

We are living in sobering yet interesting times. Watch how nations deal with the Sovereign Debt crisis, and be prudent in your financial responsibilities. If you can, do what countries are incapable of doing: Get out of debt, especially at the personal level. FC

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