

The Cascade Commentary
An Occasional Paper

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Cascade Knowledge
Resources

Part One

Wealth, Wisdom and a
Common Sense Legacy

An Essay Exposing
the Deliberately Orchestrated
Social, Cultural and Economic Decline
in the United States of America

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Dedication

This work is dedicated to our wise and responsible adult children:

Daniel George Meyers
Steven Kent Meyers
Jennifer Lynette Meyers Rice

Purpose

This document is written to inform and motivate our 13 grandchildren (ages 28 to 11) about political and economic waves of change in the USA. This is part of our Family Heritage as an enduring legacy of progressive and continuing lifelong learning – learning to think for ourselves.

Appreciation

A special recognition of gratitude is given to my endearing and enduring wife, Janet. Since 1956 she has partnered with me in the grace of life, international work, study and continuing pursuit of faith, truth and historical, cultural and economic understanding.

Together we have walked the ivy-clad walkways of academia and down hallways of Scripture-engraved words of wisdom, generously giving of our time and strength to the military, our family and the communities where we have lived and served in the U.S. and abroad. Janet is truly a full partner in this venture.

Warning

By reading this paper, regardless of your race, political views or economic status you will be informed in a factual manner of realities taking place in the USA today. All is true, but you may not want to believe that these things are real. You may want to think that they will not affect you.

Once you have read this, please continue to seek, read, evaluate and pray for discernment. Study both sides of the political divide and then decide for yourself. Do not be taken captive by the liberal, state-controlled media that is creating a mindless population of lemmings blindly running for the raging sea!

Don't let the liberal media decide for you! Think for yourself and find truth. "You shall know the truth and the truth will set you free."

Disclaimer

There are numerous references cited in this document. Those comments not credited to others are a result of reviewing information on Wikipedia, primarily. All Scriptures are from the New King James Version of the Bible. The remarks made are the opinions and results of the research of the author and no other person or organization has contributed to it unless specifically noted.

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other politicians, local public school teachers and administrators and other people of honor and influence.

About the Author

Dr. Meyers and his wife, Janet, have been married for 54 years and have three married children and 13 grandchildren. Their home state is Oregon and they have maintained a home in Jacksonville, Florida, since 1993.

Dr. George Meyers, with a wealth of international experience as an agricultural and community transformation advisor, has traveled in 62 countries for over 35 years. He was raised on an Oregon dairy farm and completed Bachelors and Masters degrees in Animal Science at Oregon State University where he also served on the faculty for five years. He holds the Ph.D. degree in Business Administration.

Dr. Meyers served from 1954 to 1990 in the Army National Guard and U.S. Army Reserve, attaining the rank of Lieutenant Colonel of Infantry. He is a graduate of several military schools including the War College. He and Janet have successfully formed and managed several small companies, primarily real estate related. Their latest venture is as Independent Business Owners with the Qivana Corporation, an international company of top shelf nutrition products and a weight management system.

As an active businessman and advisor for the work of the Great Commission on a global scale, Dr. Meyers has written books and manuscripts on family finance and international transformation disciplines.

Executive Summary

Wealth, Wisdom and a Common Sense Legacy combines wise sayings from the Holy Bible and common economic sense to build and protect wealth in today's turbulent environment.

We are observing the deliberate destruction of American prestige, culture and capital through a Socialist-leaning economic-political philosophy based on failed European economic strategies.

It is an overview of how America, once the bulwark of financial strength, is depleting its capital at rocket speed into the reality of being already the biggest debtor nation – with no improvement in sight.

The high price of dependency is explained throughout with the reasons for its destructive development explained. To correct this a “born again” individualism is required.

The national debt is discussed with tables showing its growth and how this will lead to the demise of the U.S. and Western world economies if the course is not changed. These projections show that the U.S. National Debt will consume 100 percent of Gross Domestic Product (GDP) as early as 2012 and certainly by 2015. By 2020, the US. could be locked into a perpetual cost of 100 percent of GDP to finance the Federal government alone – plus another 20 percent cost for state, county and local governments.

Predictions of the General Accounting Office (GAO) are reviewed and the GAO figures are discussed showing the terrifying prognostications of the destruction that is systematically being carried out by the Obama Administration.

The rising specter of inflation is discussed as well as the risk and consequences of default on debt owned by Japan, China and others.

Hot spots of Fundamentalist Islam are seen as potential ongoing problems including the **Islamic** strategy to put the U.S. under Sharia law.

The success of the Grameen (Village) bank system is introduced as a recent trend for economic participation and individual financial responsibility. The **practice of thrift and wealth creation** is the way out of poverty – **not wealth redistribution!**

Respect for private property is the bedrock for long-term fiscal discipline, multiplying wealth and asset protection.

If generous living is not practiced by the poor, they will always be poor.

The effect of the Fiat money system of the Federal Reserve is discussed. The cycle of civilizations and philosophies of Toynbee and others are discussed, shedding light on where the U.S. is in the downward cycle, how we got to this place and the way out.

The paper concludes with some remarks about finding our way back to responsible financial management at the Federal level and wresting power to destroy from the Socialist liberal majority that is controlling our government today.

This is a wakeup call meant to shock the readers out of apathy into understanding and aggressive action.

“It is better to have a little, honestly earned than to have a large income, dishonestly gained.” Proverbs 16:8

The Lord wants weights and measures to be honest and every sale to be fair.

“It is better – much better – to have wisdom and knowledge than gold and silver.” Proverbs 16:16

A king will remain in power as long as his rule is: **honest, just and fair.**

Thirty wise sayings are found in Proverbs – Chapters 22, 23, 24 and 25.

Winston Churchill and others have said: **“Socialism works until you run out of someone else’s money.”**

Dr. Nasir Siddiki in his “Wisdom Series” teaches biblical business principles including God’s instruction to simply be: right, just and fair.

Lana Turner stated, “A successful man is one that can make more money than a wife can spend. A successful woman is one who can find such a man!”

Background

So many people find themselves economically underwater in their personal finances and even upside down in their home in these topsy-turvy times. Someone has said that “too many of us are spending money we haven’t earned to buy things that we don’t need to impress people that we do not even like! (Author unknown)

Another has said, “If you want to know what a man is really like, take notice of how he acts when he loses his money! And yet another has said, Money may not buy happiness, but it sure makes misery easier to live with.”

“Some people pretend to be rich, but have nothing. Others pretend to be poor but own a fortune. The rich have to use their money to save their lives (hostages), but no one threatens the poor.” Prov. 13:7-8

Discussion

America’s Systematic Wealth Self-Destruction Strategy

“Taking from the rich and redistributing it among the poor never works. Eventually everyone will be poor.” Abraham Lincoln

“All we want to do with wealth is to spread it around a little bit.” Barack Obama, 2008

Someone has said, “The fastest way to double your money is to fold it in half and put it back in your wallet!

As Europe drifts further into the Socialism abyss, the U.S. is loping along trying to catch up with Europe’s pace of failure. The once proud, globe encircling British Empire has been systematically cannibalized. Its Tory (Conservative) investment class has been financially neutered; and rarely are they seen as in their former strength in the wealth multiplying exchange houses of the world.

The U.S. seems to really feel proud to engage in Europe’s massive social and economic failures. The result is our massive unfunded Federal government Social Security, food security, social welfare and socialized medicine programs.

European economic, cultural and economic decline is happening equal to the pace of Islamic Sharia law multiplying alarmingly in the leadership vacuum there. And yes, the same is beginning to happen here. To see it happening, note the more than 1200 mosques now in the U.S and simply travel to Dearborn or Detroit, Michigan where Islamic enclaves are thriving in total freedom.

American business leaders also are losing their way – seeking governmental bailouts and handouts as their independence is eroding away. They are increasingly being shackled to and by the burgeoning Federal wealth confiscation and power grab or concentration schemes.

The Result

How far have we fallen and oh, so fast – engaged in wars that we are reluctant to win and receiving insults from our national neighbors that we should never tolerate.

We, the once proud “lender to all and borrower from none” have become the largest debtor nation in the history of the world! And the Federal government has been the only significant growth industry of our economy since 2008.

Some of the Things that got us to Where we Are

There was a time when the American church was an influential powerhouse. When our builder generation entered high school in 1951-52 and earlier, we were fiscally and militarily strong and a balanced budget was common!

The church was powerful, influential and relevant. However, the Evangelicals had begun to multiply and promote a growing sacred – secular divide. Pastors and youth leaders promoted the concept of “fulltime Christian service” – those are the people who became the “sacred” class!

We were discouraged from becoming lawyers, politicians, bankers and business people because there were just “too many dishonest people among those groups.” We were told that business was corrupt. Good boys become pastors and the good girls become their wives!

The next wave appeared twenty years later as the much-needed renewal movements gained momentum. In that era it was the five-fold ministries that wooed the brightest best and most spiritually gifted of our young people! Higher education was often not actively promoted by the leaders of this era. They tended to withdraw from the mainstream, convinced that the Second Coming was just around the corner.

Still, little priority was given to education and preparation for life influenced by the churches. This hindered development of the next generation of our politicians, judges, statesmen, military generals and business leaders. Educators were often trained in the most left-leaning, Socialistic university environments and then later spewed out their Socialist beliefs in the schools of the nation where they taught. Evangelicals and the new Charismatics pulled increasingly away from public education.

There were exceptions, such as the newly formed Oral Roberts University, Regent and Liberty universities. Other Bible colleges were carried along in the new wave of equipping career people with the MBA program. This program not only saved many of these colleges from financial collapse, but also enlightened them toward a more holistic model of education, to serve the communities more in line with the intent of Luther’s Reformation.

Another positive virtue of this era was rapid multiplication of Christian schools at elementary and high school levels.

Can we find our way back?

Yes we can! Jacksonville, Florida is an example of a community where there are clear successes that other communities can follow.

- Senior citizens mentoring public school students.
- Duval County's Blueprint for Prosperity.
- Potter's House (Normandy Mall rehabilitation of a failed community by a church).
- A host of voluntary organizations reaching out to communities.
- Successful charter and private schools in large numbers.
- Adopt-a-Street prayer initiative.
- A declining crime rate.
- Effective City/County government.
- The Better Jacksonville initiative.
- The Christian influenced business community.
- Over 1,000 active churches in the city.
- Successful program that helps absorb large numbers of legal immigrants – helping insure that “no race is left behind.”
- Strong support of our military and national services.
- Strong international business through the ports.

Systematic Destruction of the Nuclear Family

There is a growing awareness of how Federally funded and administered social welfare programs since 1960 have led to the systematic destruction of the nuclear family. There is no greater cause of poverty of spirit, soul and even body than the destruction of the family unit in a significant part of our society.

What was meant by President Lyndon Johnson to be **The Great Society** has not turned out quite that way. Rather it has become the “politicized dependent society.” We cannot deal with poverty without improving and fortifying the strength of the American nuclear family.

The Role of the Transforming Church in Alleviating Systemic Poverty

Developing financial liberty requires several platforms of action:

- The nuclear family.
- The life of Christ in community.
- Vibrant private enterprise.
- Limited government.
- Low tax burden so free enterprise flourishes.
- Safety of investment capital.
- Development priorities placed on advocating, stimulating, incubating and facilitating reborn and newly born small businesses.
- Effective principle-based public and private education.
- A spirit of independence from governmentally controlled programs.

Education systems need to reduce training in Socialism and actually promote the virtue of a self-sufficient small businesses environment.

Nothing works, but work itself!

During the presidential election campaign of 2008, vice presidential candidate Joseph Biden stated that it was a privilege to pay Federal tax and the wealthy should pay more.

On May 28, 2010, Mrs. Hillary Clinton, Secretary of State, stated that it is necessary and right that the wealthy should pay an even higher proportion of Federal tax than the current levels!

In May 2010, the Polaris Corporation concluded their arrangements to move their manufacturing company to Mexico. This leaves the small Wisconsin town with 500 fewer jobs. Polaris, like a host of other companies, has recently been very profitable, but they have encountered increasing bureaucratic restrictions to effective business for their U.S. based enterprises.

Most importantly, the Polaris Company has lost confidence that they will be able to operate profitably in the U.S. and with the U.S. labor system, thus pulling out while they still have the capital to do so! The taxes and laws are simply too oppressive.

Business executives have simply lost hope with American Socialism and the future of the U.S. welfare state.

A company CEO has the responsibility of providing dividend returns to the stockholders. They don't exist solely to pay tax to the IRS that uses the funds to pay for failed Socialist-spawned welfare programs. These programs unfortunately too often create dependency and lock multiple generations in systemic poverty.

**Be willing to pay taxes and fees that are fair,
but flee when social welfare gets the
majority vote and democracy destroys capital
as Federalism is neglected.**

Business is a Long-term Solution – There are things that can be done

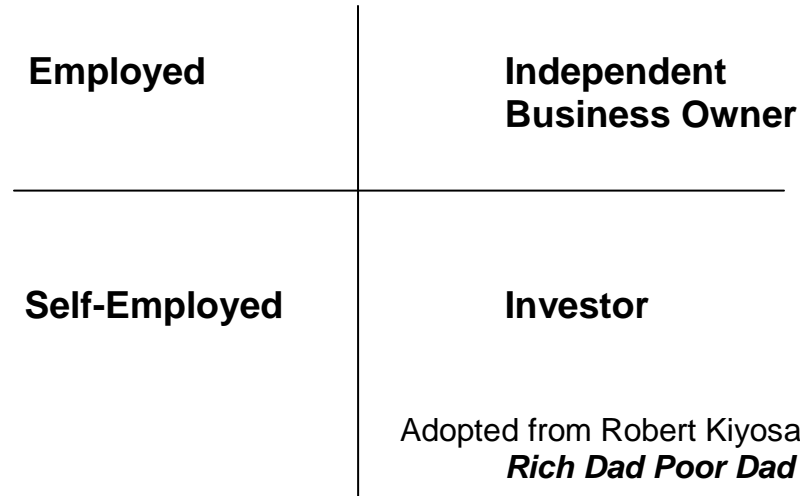
The small merchant banking and finance system prioritizes providing capital to small businesses.

Become aware of the power and low capital requirement of becoming an Individual Business Owner in the relationship marketing industry. This industry is rapidly increasing as traditional capital intensive corporations are retreating, shrinking or moving abroad.

The advantage of the relationship distribution system is to reduce the number of employees and multiply individual business ownership, i.e. IBO (Independent

Business Owner) as the marketing style. Over 100,000 millionaires have been created in this industry since it first began in 1944.

Train youth in the Robert Kiyosaki system of the use of the Quadrant. This moves them from thinking only as a worker to envisioning themselves as an investor.



Born Again Individualism

Driving through our rural communities and viewing the development of 100 years ago, one is amazed at the wealth that was present. From New England, on to reconstructing the South, the Prairie States and even on to the Western agricultural and grazing zone, the history of private wealth has left its indelible landmarks.

Remember, this was all achieved before the Federal Reserve System, Social Security, Health and Human Services, agricultural subsidies, unemployment payments, Workmen's Compensation and before Health Insurance. Can you imagine life without the IRS? How much better off would you be? What kind of a house would you live in? How many children would you be able to raise?

Each intrusion of governmental intervention into the affairs of man has progressively destroyed personal self-sufficiency and strengthened governmental control and confiscation of private wealth.

Dependency on government begins slowly and moves like a tsunami, sweeping up everything in its path, resulting in ever increasing Federal and State intervention in the lives of disintegrating families.

Those of us raised on the Western Frontier actually know that there is really nothing much that we need out of the nation's capital except for national defense, immigration laws and defense of the Constitution against tyranny from within and enemies from without that would destroy our liberty and steal our destiny!

Just don't mess with my guns – they ultimately are the last resort for protecting families and communities against the growing specter of governmental tyranny.

Banks that Build Community

Possibly the most effective example of effective local banking (for the benefit of families in community and the cause of freedom from government) is the Grameen Bank of Bangladesh. The bank has loaned \$7.8 billion (by 2008) to rural poor through 2100 village banks. These banks recognize:

- The value of women in commerce.
- The poor have sets of skills and economic power.
- The village as a group of individuals can be a concentration of success.
- Wealth can be created at the village level.
- Wealth should be retained at the village level to lift a community of families.
- Microfinance loans to smallholders have an excellent payback rate.

The Grameen (Village) System is now operating in over forty countries. **It is a bank of the people, by the people and for the people.**

This is a much better record of results than the International Monetary Fund (IMF) and the corrupted Western banking system creating fiat currency out of the air to finance governmental, Socialistic-leaning schemes failing at rates heretofore never experienced.

What we need today is an entirely new type of bank that is not corrupted by the fractional Federal banking system.

This is what certain community banks set out to do and some of them are really honest. May they prosper and multiply! Politicians demanded liberal lending programs to unqualified homebuyers as pressure mounted for banks to make risky mortgage loans. This was the root of the current housing crash.

Individual Financial Responsibility

The financial status of many people in the U.S. could improve if certain mindset changes were made. Some of these methods are shown in the book, ***Granddad's Money Camp*** published in 2007. This is a learner's guide for facilitators to use to help family members and others to understand wealth creation basics. It is available at www.granddadsmoney.com.

It is essential for each person, regardless of financial status, to take responsibility for their own financial future.

The biblical principle is that the rich get richer! This too is the principle of wealth creation through the power of capital. Consider this:

“Whoever has will be given more; whoever does not have, even what he has will be taken from him.” Mark 4:25

Since that is true, then the way out of poverty is to practice thrift, to tithe and practice generous living.

- Save a little – even \$1 at a time.
- Guard it well.
- Invest it for interest.
- Permit it to compound.
- Hold it long-term like a treasure.
- Don’t eat your seed.
- Tithe on the increase.
- Watch your wealth grow.

Larry Edelson, who writes an Investor’s newsletter, has listed the following golden rules for investors:

Golden Rule #1

Making money in the markets has almost nothing to do with how often you win, but everything to do with how you manage your risk.

Golden Rule #2

Never risk more than 2% of your account equity on any one investment, trade or recommendation.

Golden Rule #3

Always use protective stops.

Golden Rule #4

How you exit a trade is as important as how you entered it, maybe more important.

Golden Rule #5

Ignore the news!

Meanwhile, in the once prosperous U.S., rapid growth of the Socialist welfare state has business owners and investors sitting on the edge of their seat in anticipation of another round of tax increases to fund damaging governmental programs pushed down upon the States.

Most American youth are educated in public schools, taught by teachers trained in Socialistic-dominated education departments and liberal arts universities -- liberal meaning being very liberal in spending other people’s money and without a realistic grasp on fiscal responsibility, in addition to philosophical and political persuasions.

The Socialists simply do not understand money and that **money flows to where it is treated the best.**

Today's Robin Hood in the White House will not be able to solve the problems, but will leave behind a string of broken promises and unfulfilled expectations.

There are two areas where personal responsibility is essential:
Personal Financial/Wealth Management
Personal Health Maintenance

**If one waits for some governmental program
to fix their ills or pay their bills,
one will die sick and broke!**

The Role of the Church in Family Financial Freedom

It is very rewarding to see some churches affording their people the opportunity to learn how to manage their finances. It is even more rewarding to see them offer learning opportunities on how to begin a business and earn a profit.

The role of the church is more than training people to tithe and give, but also training them how to earn in such a way that they can provide for their own families.

We educate students in public and private schools, but even after twelve years of schooling they often lack the basics of earning through business, living to give, avoiding dependency and multiplying wealth multi-generationally.

Creating and Multiplying Wealth

Contrary to popular belief, wealth can be created. This is not taught in many of our public schools.

Scott B. Rae wrote an article on December 27, 2004 on views of wealth. He showed how debtors became tenant farmers or less and how they were exploited or else depended on charity. The rich may have exploited the poor as they became more poor and the rich more rich. This is a zero sum game – a fixed pool of wealth where one group gains only at the expense of the others.

In the real market it is different. In the modern industrial nations, **actual wealth is being created**. When a profit is gained, wealth grows and the **size of the pie grows larger**. In this environment the **wealth of the poor increases** and so does the wealth of the rich (albeit at a higher rate)

Just because Buffett and Gates increase their wealth does not mean that Liu and Kaposi have less.

One's purpose in life and view of the purpose of money reflects the condition of his/her heart. This has not changed from the time of the ancients. Some money should be set aside to be generous to those in need, regardless of one's level of wealth.

**If generous living is not practiced
by the poor, they will always be dependent and
poor. For the rich to maintain their level of
wealth, they must also be generous.**

We all, rich and poor alike, must be staunch defenders of the property rights of all.

In rural areas, real estate is the most predominant family asset. As migration to cities occurs, land is lost and the means for a man to produce food for his family is forever gone. This then develops the landless class of the poor, those that cannot even grow their own food. This is the worst case of all!

The Effect of Taxation

The greatest destroyer of American capital is the power to tax. This, when enacted under the influence of a majority welfare promoting populace, has the destructive force of a pyroplastic volcano. It trembles first, spews a little smoke next and finally blows up with an earth-shaking explosion.

The second greatest destroyer is when the Federal Reserve System places its “steadying” hand on the financial volcano preparing to blow off – in hopes of taming it for a season!

The third and greatest destroyer is when too many of the voting population believe that it is a good thing to pay taxes to pay for tax-supported public welfare, food subsistence, free medical care, free college education, etc. etc. unending. Sadly, the people who receive those entitlements usually don’t pay taxes, yet they can vote for them to be increased. When this takes place the end of liberty is near.

History Predicts Certain Future Events

We are in the cycle of historically predictable change as has been studied for generations. The ancient Greeks had some good ideas, the Romans also, the culture of the Renaissance, the Byzantine Christian era and the Islamic era of enlightenment. The modern colonizing nations brought peoples out of the Dark Ages and even the American experiment of the last 225 years.

This cycle is shown by several writers in various expressions similar to the sequence below. Study this and remember it well. Lust for money is greed and so is lust for power. Today’s hollow greed echoing in the halls of the White House is the lust for change! The appeal and promise is really the political manipulation of public opinion to gain **power**.

The lust for money when fulfilled transforms into a predictable quest for power – in which one never gets enough power to be satisfied.

The Obama Administration obligated the squandering of more of the hard-earned capital of the people in the first 100 days of their “regime” than **the combined total of all debt created by every presidency since the founding of the nation more than 225 years ago.**

Now you can understand the following pattern.

Chart of The Cycle of Civilizations

1. From Bondage to Spiritual Faith
2. Faith to courage
3. Liberty
4. Courage
5. Abundance
6. Complacency
7. Apathy
8. Dependency
9. Back to Bondage

One of the authors of Cycles of Civilization is Arnold J. Toynbee (1889-1975), a Christian history author and former professor of Greek and Byzantine History at the University of London. He worked for the Political Intelligence Department for the British Foreign Office. He also served the Royal Institute for International Affairs.

Toynbee was highly respected in the U.S. because of his staunch biblical knowledge and beliefs.

Toynbee, an expert on the biblical issues of history cited Cycles of Civilization in his writings which he called: ***Rise, Flowerings and Decline.***

In 1917, Toynbee published an historical memorandum while at the foreign office supporting exclusive Jewish rights in Palestine. Many readers admire his advice that the decline of Western Society can only be stopped by some form of return to Catholicism (Universal Christian faith). Of the 26 civilizations that he identified, 16 were dead by 1940 and nine others were already broken down! Only Western civilization was left standing at the conclusion of the ten volume study in 1954.

Toynbee believed that cultures would not inevitably decline, but that they would survive or fail according to an effective or ineffective response of their “actions on the challenges they face.” Conversely, Spangler wrote that cultures had a predictable 1,000 year lifespan.

Part Two of this paper will come to you in November, 2010.

Questions for Discussion

1. What is the cause of systemic poverty?
2. Who is behind the confiscatory wealth redistribution policy of the U.S. government? Why is this policy being practiced?
3. Name one long-enduring highly successful Socialist State.
4. What brought about the collapse of Soviet Russia in 1990 after 70 years of consolidating power?
5. What can we learn from that example?
6. Is the U.S. heading down the same Socialistic or Communistic pathway of failure that Russia followed?