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# Breaking the System: The Obama Team's Strategy for Changing America

"We are five days away from fundamentally transforming the United States of America."

-Barack Obama, election eve, 2008

The burden of the national debt has become so great that even Barack Obama's Secretary of State Hillary Clinton describes it as a national security threat. "I think that our rising debt level poses a national security threat and it poses anational security threat in two ways: It undermines our capacity to act in our own interests and it does constrain us where constraint may be undesirable. And it also sends a message of weakness, internationally." According to the Congressional Budget Office, in the first twenty months of Obama's presidency, the national debt increased by \$2.5260 trillion<sup>2</sup>. The National Debt is a higher percentage of the Gross National Product now than at any time since World War II. Yet Secretary of State Clinton did not ask

why the president she serves has spent the savings of present and future generations so prodigally. Perhaps because the answer would have been too discomforting.

It is true that on taking office the Obama Administration was faced with a dangerous financial crisis, and that the massive government intervention to prevent a meltdown (known as "TARP") was proposed by the previous Republican regime. But the subsequent explosion of sovereign debt under Obama's rule was neither inevitable nor unavoidable, nor the result of forces beyond his administration's control. The decision to spend more than a trillion dollars following the initial intervention and to load on massive government programs incurring many trillions in future debt was both avoidable and deliberate. This government expansion can only be understood as a calculated strategy to promote long-held leftwing ambitions. White House Chief of Staff, Rahm Emanuel gave a flippant endorsement to these designs when he said of the country's deepening financial woes in 2009, "You never want a serious crisis to go to waste."

This progressive version of "crisis management"

has allowed the White House to use America's economic troubles as an excuse to shackle the government with financial burdens while encumbering the private sector with new government controls. "Bailouts" and "stimulus packages" become an excuse to stage takeovers in private industry; high insurance premiums become an excuse to move America closer to a socialized medical system. National bankruptcy becomes a way to bind future generations to government dependency and to weaken "imperial" America in the world at large.

# Origins of the Strategy

Using economic and social crises to engineer radical changes that would otherwise be politically unacceptable is not something that Barak Obama and his advisers thought up when they arrived in Washington. It is the implementation of a strategy that the radical left devised forty years ago and has been consciously developing ever since. The goal of this strategy as articulated by its leftwing authors is to dismantle America's private enterprise system and implement a socialist redistribution of wealth.

The strategy was first proposed in 1966 by two Marxist professors at Columbia University named Richard Cloward and Frances Fox Piven.<sup>3</sup> Their initial idea was to recruit enough people to the welfare rolls in New York City to bankrupt the welfare system, thus eliminating the safety net and precipitating a social and financial crisis, which could be exploited to propose radical change. Their larger goal was to take this strategy national with the idea of weakening the capitalist system they were bent on destroying.

Cloward and Piven published their plan in the *Nation* magazine, a leftwing publication with a long history of supporting Communist causes. Their manifesto quickly galvanized the left, which understood immediately that it had a sharp new device in its tool kit.<sup>4</sup> They called their new idea the "crisis strategy" and, alternatively, the "flood-therolls, bankrupt-the-cities" plan. Over the next four decades their proposal became the go-to maneuver in the playbook for radicals working for "regime change."

The Cloward-Piven plan called for "cadres of aggressive organizers" to create street actions by the poor that would create "a climate of militancy."

Fearful of the prospect of racial violence just then beginning to set America's inner cities on fire, politicians would desperately embrace the idea of a federally guaranteed "living income" for nonworking people.

Following up on their article, Cloward and Piven recruited a radical organizer named George Wiley to lead their newly formed "National Welfare Rights Movement." By 1969, the National Welfare Rights Movement claimed a dues-paying membership of 22,500 families, with 523 chapters across the nation.6 The Cloward-Piven strategy was vindicated when, by 1974, the number of single-parent households on welfare soared from 4.3 million to 10.8 million in relatively good economic times.<sup>7</sup> Their greatest success was in New York. Newly elected liberal Mayor John Lindsay capitulated to every Wiley demand. New York's welfare rolls were soon growing at the unsustainable rate of 50 percent annually. "By the early 1970s, one person was on the welfare rolls in New York City for every two working in the city's private economy," Sol Stern wrote in the City Journal<sup>8</sup>

In 1975, as a direct result of its reckless welfare spending, New York City - the financial capital of the world - was forced to declare bankruptcy. The entire state of New York nearly went down with it. The Cloward-Piven strategy was now a proven success, and a signal to radical community organizers everywhere that this was a path to the fundamental changes in American society they had so long desired.

### From Welfare Rights to ACORN

The National Welfare Rights Organization was generously funded by federal War on Poverty funds. But after Richard Nixon was elected in 1968, these funds began to dry up and the organization itself began to falter. Wiley resigned in 1971 and the organization disintegrated to be replaced by a new community organizing force founded by one of Wiley's disciples, Wade Rathke. 10 It was called the Association of Community Organizations for Reform Now, or ACORN, and was the vehicle for the rise of Barack Obama who became its general counsel in the 1980s. 11 ACORN spread to over 100 U.S. cities and acquired 400,000 duespaying members. An avowedly "anti-capitalist"

organization, it focused on fighting for a so-called "living wage" which was a minimum wage set at a higher level than the national standard.

Partisans of the Cloward-Piven idea soon found a new area to apply the strategy and founded a second movement in tandem with ACORN to take up "the unfinished work" of the Voting Rights Act of 1965. The new "voting rights" movement, which was launched in 1982, was spear-headed by Project Vote, an ACORN front group, and Human SERVE, created by Cloward and Piven themselves.<sup>12</sup>

All three of these organizations – ACORN, Project Vote and Human SERVE – set to work lobbying for the so-called Motor-Voter law, which would allow people to register to vote when they received their drivers licenses, and against laws which would require proof of citizenship at the polls. Just as they swamped America's welfare offices in the 1960s, the Cloward-Piven organizers now sought to overwhelm the nation's understaffed and poorly policed voting system. When President Clinton signed the National Voter Registration Act on May 20, 1993, Cloward and Piven stood behind him, in places of honor, at the ceremony.

ACORN and its front group Project Vote set to work flooding the polls with phony ballots and bogus registrations. Election officials who dared to complain were intimidated with lawsuits and cries of "racism." The law quickly led to what John Fund of *The Wall Street Journal* called, "an explosion of phantom voters," swamping the voters' rolls with dead or non- existent people with names such as Mickey Mouse and calling the integrity of the electoral system into question.<sup>14</sup>

## The Community Reinvestment Act

But the greatest impact of the Cloward-Piven bankrupt-the-system-strategy was made through the 1977 Community Reinvestment Act, which, under the rubric of increasing "racial equality," required banks to extend credit to high-risk borrowers in low income, mostly minority areas.

Madeline Talbott, a Chicago ACORN leader, openly boasted of using her organization's clout to force the city's banks into loans to house buyers who lacked the ability to pay them. She also hired a young Barack Obama to train her staff. Obama solidified his ties with ACORN as he moved up the political ladder in the city, funneling money to the

group through the Woods Fund and the Chicago Annenberg Challenge, as a member of those boards. He also defended ACORN members when they became the target of federal election fraud investigations.<sup>16</sup>

The Community Reinvestment Act also became a wedge to loosen the credit requirements for mortgages at all levels. Any bank wishing to expand or to merge with another was required to first demonstrate that it had complied with the new loosened standards. Final approval for bank expansions or mergers could be held up or derailed entirely by complaints -however frivolous or unfounded - when groups like ACORN accused a bank of being "racist" and having failed to follow the loose lending standards required by the Community Reinvestment Act.<sup>17</sup>

As their campaign progressed, the ACORN organizers found that banks would tell them they could only reduce their credit standards by a little since Fannie Mae and Freddie Mac, the federal mortgage giants, refused to buy up the risky loans for sale on the 'secondary market.' Unless Fannie and Freddie were willing to relax their credit standards as well, local banks would never make

home loans to customers with bad credit histories or with too little money for a down-payment. So ACORN's Democratic friends in Congress moved to force Fannie Mae and Freddie Mac to follow suit and also dispense with normal credit standards.<sup>19</sup>

Despite their 1994 takeover of Congress, Republicans continued to fund ACORN and their efforts to cut back the Community Reinvestment Act were consistently stymied when ACORN representatives came to Congress to lobby against revising the Community Reinvestment Act as "racist." They also lobbied to expand the reach of quota-based lending to Fannie, Freddie and the rest of the financial system.<sup>20</sup> In June 1995 the Clinton administration announced a comprehensive strategy to push homeownership in America to new heights. Fannie and Freddie were assigned massive subprime lending quotas, which would rise to about half of their total business by the end of the decade."21At the time, the ACORN lobby was represented by a young attorney named Barack Obama.22

Democrat politicians took payoffs from Fannie and Freddie in the form of large campaign contributions in return for turning a blind eye to the mortgage giants' risky behavior, and for expanding "affordable housing mandates." Daniel Mudd, CEO of Fannie Mae from 2005-2008, publicly referred to Barack Obama and the Democrat Congressional Black Caucus as the "family" and "conscience" of Fannie Mae when describing their "partnership." Not surprisingly, the top recipients of Fannie and Freddie's campaign contributions were Democrats. In just two years as a U.S. Senator, Barack Obama received \$126,349 in campaign contributions from Fannie and Freddie. During his Presidential campaign Obama's advisors included former Fannie Mae CEO Frank Raines and Jim Johnson. These two individuals played central roles in creating the problem that led to the economic collapse. 26

### Obama

As a young community organizer in 1992, Barak Obama served as a lead organizer for Project Vote,<sup>27</sup> ACORN's voter mobilization subsidiary, which employed the Cloward-Piven Strategy to overwhelm, paralyze and discredit the voting system through fraud, protests, propaganda and litigation. As a young attorney, Obama successfully represented ACORN in a 1994 redlining suit against

Citibank, helping ACORN to expand Community Reinvestment Act (CRA) authority.<sup>28</sup> In 1995, he represented ACORN in a suit forcing the state of Illinois to implement the federal "motor voter" bill. As a Senator, in 2006, Obama voted "present" when a bill was put on the floor that would have stopped Fannie and Freddie from accepting more toxic loans.<sup>29</sup>

As a presidential candidate, Obama paid Citizens Services, Inc., an offshoot of ACORN, over \$800,000 for "Get-Out-The-Vote" projects during the Democrat primaries, denied any association with the group and minimized their activities to the FEC as limited to "polling, advance work, and staging major events." He would go on to deny the FEC access to his list of political donors who had contributed the maximum legal amount to his campaign, and hand over the list to ACORN with the aim of collecting additional political donations through ACORN for use in his Presidential campaign.<sup>30</sup>

In June 2008 Democrat Senator Chuck Schumer leaked a memo questioning the solvency of the IndyMac bank triggering a deposit run on IndyMac that led to its failure.<sup>31</sup> This

was followed by the collapse of large financial institutions and a gathering storm in the markets until September 15th when, in a matter of hours, a colossal drawdown of money market accounts in the U.S. caused the disappearance of \$550 billion from the American banking system.<sup>32</sup> To avert a general financial meltdown, the Bush Administration sponsored a \$700 billion Troubled Asset Relief Program (TARP) bill to bailout endangered companies.<sup>33</sup>

As president, Obama used these TARP bailout funds to finance government takeovers of GMAC, Fannie Mae, Freddie Mac, and AIG, and to acquire a large share of Citigroup and hand controlling interest of Chrysler to the United Auto Workers Union. By July 2010, U.S. taxpayer support for the financial system had grown to around \$3.7 trillion, a 23% increase over 2009.34 The expenditure was due largely to the government's pledge to supply capital to Fannie Mae and Freddie Mac, and to guarantee more mortgages to support the housing market. The Treasury Department provided \$145 billion of capital to Fannie Mae and Freddie Mac, and hundreds of billions more in potential liability, until the cost of fixing the mortgage companies has grown to an estimated \$1 trillion. 35 It was the

"Mother-of-all-Bailouts" and transpired without congressional action, oversight, or public scrutiny.

As though he had learned nothing from the economic crisis, President Obama announced reforms to the Community Reinvestment Act, which provided for an expansion of the same irresponsible lending practices that led to the collapse of the mortgage industry. The Obama reform gave enforcement of compliance rights to community activists, i.e., to ACORN and its allies.<sup>36</sup>

During the foreclosure crisis, Francis Fox Piven, currently honorary chair of the Democratic Socialists of America, advocated civil disobedience by home owners facing foreclosure as a way to leverage the crisis to their benefit, "If millions of people, a couple of million, refuse to go along with foreclosure proceedings, and refuse to pay off those mortgages that are underwater, that will be enormous pressure on the banks. And if they do it in the form of a social movement, if they do it with pride and audacity, if they do it with a sense of self-righteousness, the political leaders of this nation will not be able to ram them up."<sup>37</sup> ACORN immediately established a nationwide

"Home Defenders" campaign in which it organized homeowners to refuse to move out of foreclosed homes, or in some cases, move back in.<sup>38</sup>

When the federal government seized control of the bankrupt Fannie and Freddie in September 2008 under a legal process called "conservatorship," the government was permitted to amend the TARP agreements through the end of 2009 without the consent of Congress. Not willing to let the opportunity go to waste, President Obama signed an Executive Order on Christmas Eve authorizing unlimited access to TARP funds for the next three years to cover Fannie and Freddie's financial There is no limit on taxpayer exposure from continued risk-taking by the publicly funded lenders, furthering the chance of damage caused by the mortgage giants and threatening more destabilization to the housing, mortgage banking industries. Citing Fannie and Freddie's 'conservatorship' status, the Obama Administration defiantly refuses to inform Congress or the people how the endless funds given to the mortgage giants are spent.

The timing of President Obama's Executive Order on Labor Day Weekend was not incidental.

It was part of an effort to hide the unlimited slush fund from taxpayer visibility by announcing it over the national holiday. In conjunction with the President's Executive Order, Fannie Mae and Freddie Mac announced they would pay up to \$42 million in executive compensation to their officers for 2009.<sup>39</sup> The payments were made in cash, not the type of stock-deferred payment recommended for other bailed-out institutions. In spite of the administration's demand for the regulation of executive compensation in private industry and institutions receiving TARP funds, Obama's Pay Czar, Kenneth R. Feinberg defended Fannie and Freddie's extravagant cash bonuses for work poorly done. <sup>40</sup>

### Breaking The System

Under the Cloward-Piven strategy, the first step in fundamentally changing America is to dramatically weaken the system by undermining its economic supports. Using numerous bailouts, stimulus packages, and perpetual massive government spending, Obama has more than tripled the national deficit since 2008, from \$455 billion to a projected \$1.6 trillion in 2010, a figure that does not include unfunded liabilities for Medicare,

Social Security, Fannie Mae and Freddie Mac, or the government's unfunded budget for 2010.<sup>41</sup> The President's own forecasts project the National Debt will reach \$20 trillion by the end of the current decade, yet the total U.S. economy is just over \$14 trillion.<sup>42</sup> The government is currently borrowing \$0.41 of every dollar it spends.<sup>43</sup>

When a government is faced with a debt it cannot pay, it has four choices: borrow, tax, print or default. Obama's excessive Spending has limited the U.S. government's ability to borrow; administration's response to America's mounting debt is to print ever-greater quantities of money inflating the money supply. 44 As the money supply increases, the currency devalues leading to inflation, the decline in the purchasing power of money or increase in the level of consumer prices. When the bill comes due to repay Obama's trillions in borrowed debt, the government will have to either raise taxes to devastating levels or promote inflation by printing money. The radicals around Obama know what their priority is. Former Obama "Green" Czar Van Jones recently called for Washington to stop worrying about deficits and take more money from businesses. "This is a rich country....There's plenty of money out there; don't

fall into the trap of this whole deficit argument. The only question is how to spend it."<sup>45</sup>

Despite the breathless pace of his legislative agendas, the president recently complained, "Change has not come fast enough." To overcome the popular opposition to his agendas, Obama is aggressively pressing to "maximize the vote" by granting amnesty to upwards of 30 million illegal immigrants. Hundreds of thousands of illegal immigrants have been fraudulently registered as voters under the Motor Voter bill, but granting blanket amnesty ensures a flood of millions more as they cross the borders to sign up for the government entitlements that come with American citizenship.

In 2010, Representative Barney Frank and Senator Chuck Schumer unveiled legislation mandating 'universal voter registration' under which any person whose name is on any federal roll at all - be it a list of welfare recipients, food stamp recipients, unemployment compensation recipients, licensed drivers, convicted felons, property owners, etc. - would automatically be registered to vote in political elections.<sup>47</sup> Deputy Assistant Attorney General Julie Fernandez, a political appointee, instructed DOJ attorneys that

the administration has no interest in enforcing the provision of the law requiring dead, duplicate and ineligible registrations to be removed from the voter rolls.<sup>48</sup>

ACORN and its affiliates are an integral part of the Democratic push. ACORN was under investigation in at least 14 states for voter registration fraud during the 2008 presidential election 49 but the Obama administration amended the \$140 million Mortgage Reform and Anti-Predatory Lending Act to allow ACORN to receive federal funds while under investigation for corruption charges. <sup>50</sup>After Republicans in Congress pressed for a ban on ACORN's federal funding due to their financial misrepresentation and videotaped evidence of members advising possible partners to hide illegal activity, the Obama administration quietly restored the group's funding while Americans were distracted by the congressional healthcare vote.51Obama and the Democrats included \$100 million for ACORN in the original \$700 billion TARP bailout package, and an additional \$5.2 billion in taxpayer funds in the Stimulus package for leftist community organizing groups, including ACORN. 52

Barack Obama is a lifetime student and practitioner of the Cloward-Piven strategy. The toxic bailouts, stimulus packages, and entitlement programs enacted by his administration are generating an increasingly unsustainable debt. His expansion of entitlement programs means increased entitlement benefits and an exponential growth in the number of beneficiaries so that an already burdened government is loaded with additional obligations and unfunded mandates. Permanently high levels of unemployment are further straining the system by increasing dependency on big government and the Obama administration's decision to extend benefits to two years.

President Obama and the leftists in his administration are fully aware of the effects of their actions, yet they are determined to stay the course they have set for themselves. It is no wonder that some political observers have begun to speculate that President Obama is not really concerned with a second term in office. The Cloward-Piven Strategy is his means to achieve the maximum amount of "change" in the minimum amount of time, even if it means a single term in office. The question is: what does it mean for the rest of us if the course he has set is not reversed?

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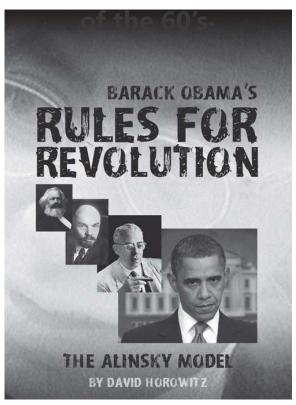
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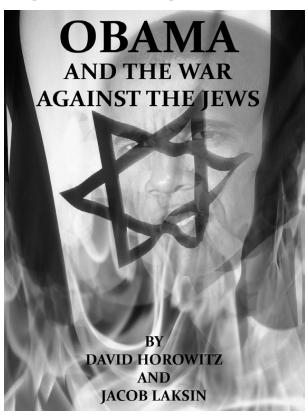
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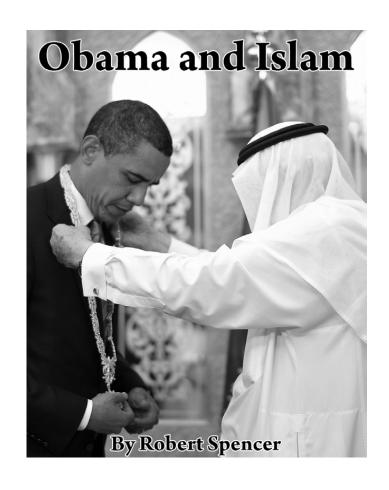
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