



# CSA News

The Creation Science Association for Mid-America

"It is better to trust in the Lord than to put confidence in man" Psalm 118:8

Volume 25 (6) Nov - Dec, 2008

## The End of the World How Evolution Was Involved

By Tom Willis

- Dow Jones Industrials, October 11th, 2007: 14,198.
- October 11, 2008: 8451, down 40% in 12 months.
- Sept 3, 1929: 381 --> June, 1932: 34, down 91% in 3 yrs.

Many books and articles have purported to explain these events. But, virtually everyone knows that the "margin" rules (think "how much money can I borrow to buy stocks") in 1929 allowed a person with \$100 to buy \$1000 in stocks. If the stock went from \$10 to \$11, they made \$100, 100% on a 10% rise. But, if it went down 10%, from \$10 to \$9, they lost \$100, 100% of their money. If the stocks went down 20%, they lost twice what they had invested. Since the market went down 90%, it was possible to lose 9 times as much as you had, in three years. People did jump out of tall buildings. In the 1920's the government was not able to sternly regulate "free enterprise." It was and is difficult to predetermine fraudulent practice. But, regulation changed after the crash of 1929. During the "great depression" the government forced the market and banks to be more conservative. "Margin" rules tightened dramatically, severely reducing stocks bought on borrowed money.

The market crash of 2008 has different causes. Example: When I was a kid, my dad did not build a house until he could pay for one. But, he could have borrowed the money if he put 20% down. Later, with pressure and "federal loan guarantees," this went to 10%. Eventually, the government "helped the poor buy a house even if they had no money, i.e., nothing down.

They did not "force" the banks, just pressured them and encouraged them by "guaranteeing the loans," thus removing the risk from the bankers in loaning to unqualified buyers. The government created "private" companies, Fannie Mae and Freddie Mac which bought the mortgages from the banks or "guaranteed" them. The banks became largely the sales force for these paper "companies." In 1929, we had "stock inflation," enabled by lax government rules. After the 1970's we had "housing inflation" enabled by a government that pushed banks into making "sub-prime" ("bad") loans that the government then "guaranteed."

The venture became so profitable that many banks would not even foreclose after a default. The loan remained profitable as long as the "value" of the house went up faster than the unpaid balance of the loan. Furthermore, the government "guaranteed" the loans, so what was the hurry to foreclose? As in 1929, the market (for houses this time) took a downturn. The houses would not sell for their loan value, so the "owner" merely defaulted, out no more than had he simply rented the house. Note the blatantly criminal aspect here. This "owner" was given a chance to own a house with NO RISK, by merely renting it. The taxpayers took the risk. The value is now down, so the banks cannot get their money out of the house. One or two houses? No big deal. Hundreds of houses in one bank? And consider this: "As of 2008, Fannie Mae and Freddie Mac owned or guaranteed about half of the US's \$12



2008

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September 27 (Sat) - 9AM-4:00PM - Fossils & Rocks of KC  
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December 6 (Sat) - 9:00AM - 4:00PM - Squaw Creek Game Refuge - Eagle Day

More 2008 Creation Safaris were summarized on page 2 of the Mar-Apr, 2008 CSA News. Safari highlights and the Creation Safari Detail Booklet are on the Creation Safaris page at [www.csama.org](http://www.csama.org), or, call or write: CSA, 22509 State Line Road, Cleveland, MO, 64734. (816) 618-3610, or [csahq@juno.com](mailto:csahq@juno.com).

**trillion mortgage market.** Twelve trillion dollars in home loans that are not worth the loan balance? **Big deal!!** Thus, in the most sweeping socialist move in American history, Fannie Mae and Freddie Mac are now in conservatorship of the FHFA (Federal Housing Finance Agency). In short, the US Government now owns half the mortgages in the United States. But, these mortgages are not worth their face value, and the federal government has no money, it is the biggest debtor in the world.

So, taxpayers must pay for these bad mortgages. Of course, there is no real way provided for us to profit from them if the value turns around. There are 300 million of us who now "own" \$6 trillion in mortgages. But, only taxpayers will pay, so each real taxpayer, well less than half the population, and (typically) only one adult per family of four, is actually responsible... say 35 million of us. Thus, we each owe for around \$1,600,000 in mortgages we will likely never profit from.

Will it be taken out of our pockets? No. It will be paid for in Federal Debt, which will increase the money supply, which will reduce the value of the dollar. Thus, those of us with money in the bank will pay in a deflated value of the money. Some will be in taxes, some in inflation, raising the cost of what you buy. How much will it affect you? Dramatically, but the "beauty" of socialist crime is that you cannot put your finger on the booty, or point at a man or men and say, "These are the men who stole the money and this is the amount of money they stole."

Who is responsible for this mess? If you study the history, Hoover actually started it, Democrat politicians pushed it greatly, but Republicans, especially George Bush pushed it on an

enormous scale. It is also honest to say that far more Republicans than Democrats opposed it. Thus, we might say, "Socialist politicians (world wide, check the Internet for what is happening in other countries) are the cause of the Great Crash of 2008," which may yet be bigger than 1929. They used and were abetted by bankers, **but not all bankers!** There are quite a few banks that refused to participate, and are sound today.

Unlike 1929, Global Socialism will ensure that most bankers and politicians responsible for the crash actually will profit from it. Taxpaying citizens will pay for it, directly. And all citizens will pay for the horrendous inflation to follow. Honest bankers may not even profit as much as the criminals.

In the last few weeks we have observed the culmination of the greatest theft in the history of the world, by the agency that is supposed to prevent theft. Government stole hundreds of billions of dollars from people who had them and gave them to political cronies and "poor people" a disproportionate number of whom were black (I'm not implying anything but an obvious grab for votes). The motive for the theft seems to me to have been little more than to elect politicians to office, though many of them also profited mightily by stealing huge sums themselves, and by huge campaign contributions.

The consummation of the theft is, of course, not quite complete. Those of us from whom it was stolen appear to have not lost anything unless we owned stocks. That is the grandest of deceptions. In addition to stocks, the value of every dollar you own will be greatly reduced by the staggering debt the government will incur, and the havens in which you might invest it to reduce or reverse the loss have been largely destroyed.

### **What Is The Ultimate Cause?**

I am going to suggest a theory far different from any you will see or hear elsewhere. As evolution was at the core of Nazi Germany and Communism, and provided "logic" to eradicate morality, allowing the wanton slaughter of millions and untold theft, so evolution has played a substantial role as a root cause, or foundation under this staggering financial swindle.

"Far out," you say. Hang in there. Evolutionism provides "a scientific case" against the Historical Truth of the Bible. An Earth that evolved from an explosion and a people who evolved from worms cannot rationally discuss a basis for or authoritative source of morality. Thus, evolution is a very useful framework for immoral behavior. This view also puts the lie to the entire Church Growth movement, because an "evolutionist church" **has no authoritative source for morality!**

While some "Christian" authors pretend to accommodate evolutionism into Christianity, they have really accommodated Christianity into evolutionism. They disposed of Christian Origins to enlarge their revenue base, eliminating Christian Truth, destroying any basis for Christian morality.

Therefore, during the rise of evolutionism as the official origins myth of the US, all 50 states and virtually all other nations, *christianity* has provided virtually no opposition to the total elimination of morality in the world (with the possible exception of abortion) because the vast majority of "Christian Churches" actively endorse evolutionism, which has effectively destroyed Christianity as even a viable alternative to materialism. Many people still cannot stand materialism, so they sit around in *christian churches* that provide no salt or light. Christianity is no longer a factor in morality, largely because there is very little Christianity. It is all *christianity*,

roughly equivalent to a Lion's Club, or Rotary Club, with stories. They meet, eat and talk about a fable with some high-sounding ideas, that nobody believes are really True. And the *church* is the reason the members do not believe, either Christianity, or *christianity*, is true. One fascinating aspect of the mess is that many in the *church* believe they believe, when they actually only believe version 372.

Thus, politics are completely and "happily" divorced from the *church*. And *christianity* is completely and proudly divorced from all public issues. Thus, the *church* is never salt or light. "No man can serve two masters" Matt 6:24. Therefore, the church is not even a factor in public life.

Why? It is focused on "Church Growth," not Jesus. The Church lives in constant violation of the mandate to be salt and light. Those who actually believe they are teaching other parts of the Bible, are engaged in self-deception. Everyone knows full well that the Bible does not mean what it obviously says. Why on earth would a sane person reject Moses, but believe Paul or Luke?

I am convinced that books on theology and sermons are all designed to fit *churches* which are concerned only about their own size, and profitability. The Church is nowhere near living, much less fulfilling the command to be salt and light! Everywhere Jesus or his apostles went, they were at constant risk of death. The only risk taken by the contemporary church is the risk of not paying the "pastors" enough, or not being able to build as big a building as they want. There is little chance they will be attacked, even verbally, by the law or the culture, because they do not stand for anything that affects the culture.

Many in the Church do not directly preach evolution, neither do they teach Creation. Like various cults, rather than salt, they preach words, a few from the Bible, most from opinion or "psychology" to convey a message they have been taught will result in church growth. For thirty years I have taken and kept sermon notes, and can show you how the Scripture is routinely bent to fit a human agenda rather than the one plainly presented by God.

### **So, what about "The End of the World?"**

Well, the weather is hardly unremarkable, ask Al Gore. And the "Crash of 2008" may destroy the economies of the World. There will be unrest everywhere. The churches, very busy growing, will remain totally disengaged. Why? The Roman Church and the Liberal Protestant Church don't believe the Bible is true. Now much of the Evangelical Church (or, the rest of Protestantism) believes a Bible and a *christianity* they don't really believe. Thousands of their leaders, with those of the first two groups, were easily recruited into the "Church Growth Movement," most of which will become "The Great Harlot." There may be others, but I would think these three groups will dominate, and they are too busy "growing" (in numbers, not in Christians), to be engaged with the culture.

And yes, "The End of the World" was intended as a catchy title for the article, but it also suggests that, like 1929, more may well unfold over the next three years. How about a little more weather, and a lunatic or diabolical, rising political star who wants to make the US a socialist nation, added to the present mix? How about the crash finishing more like 1932, than like it appears today, with Bush "saving the economy" with a trillion or so of taxpayer's money?

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By Tom Willis

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**The Creation Science Association  
for Mid-America**

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**CSA Monthly Meeting Location: Westbrooke Church 9898 West 95th, Overland Park, KS**

Four blocks East of 69 Highway (or Switzer) on North side of 95th Street

**Fellowship & Book Table: 6:15PM - Meeting: 7:00PM Nursery Available: \$2.50 per child** (Reservations required for nursery)

**CSA Meeting - Tuesday, Nov 11, 2008**

**The Origin of Caves & Cave Formations  
Millions or Hundreds of Years?**

*By: Tom Willis*

Every sign (about cave age), posted in or near a cave by the US Government (or a state), makes the blunt assertion that the cave required some enormous amount of time to form. But, laboratory and field observations, and sound reasoning all demonstrate that, in the right conditions, every cave could have formed in a few hundred years. If it truly took millions of years, no one was there to observe it, or observe the conditions. What conditions are required, and does the evidence indicate they were present to form all these caves quickly? The evidence, in many cases, is right in the caves. The reason it is missing today from some caves is also clear. It is our position that there is no sound reason to think it took much time to form any of the caves on planet Earth.

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**CSA Meeting - Tuesday, Dec 2, 2008**

**Darwinian Roots of Racism**

*By: Bob Farwell*

Racism before Darwin was generally unrelated to the features discussed today, like skin color. Rather it tended to be related to national rivalries, etc. Post Darwin, things changed. If evolution is true, then the notion of difference in human people groups seems virtually certain. Various studies, e.g., of genetic Punnett Squares, show that mutations and natural selection are not resulting in increased information. Therefore, the notion of racial superiority due to evolution is nonsense, because evolution is nonsense. There are, always have been, and will be, individuals and groups manifesting superiority in some ways. This may be due to lifestyle or genetics, but does not mean evolution is true.

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