

A message to the "Occupy Wall Street Protesters"

The protests across the country and in some parts of the world now has everyone's attention. It is now time for a leader to emerge and define what you are protesting against, along with the proposed action we can take to effect change.



Carlucci's Corner

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Our country was founded to be "for the people, by the people, and of the people". Somewhere from that time to now it changed to ..Me, Me, Me. To be elected into politics was like winning the lottery for your career and the culture and norm on Wall Street became "kill or be killed" it seems. As Americans we love our independence. But when something threatens that independence we rise and resist. For too long Big business and politics have held the American public hostage for their own wants and needs. We all knew it, we all know it now. What is the difference now? Too many of us are hurting financially due to the critical mass of their greed. When you and your family hurt financially, you hurt in many other ways. You argue with loved ones, divorce rates

rise, feelings are hurt and we look for the cause. The greed has gotten so bad that in 2008 we almost ruined our great financial system. One of the main causes was that legislators and regulators gave the four biggest investment banks on Wall Street the right to increase leverage on mortgage backed securities 4-5 fold. What sparked this move was default credit swaps etc. In a word "Greed". We don't see on the news the families that have been torn apart because their home was foreclosed and taken from them. Mortgage brokers and banks lent insane amounts of money with extremely low ratios of loan to value on homes. Yes, history does repeat itself. The stock market crash actually was a direct result of leverage. Investors were allowed to borrow 90% more on a stock position. That means you could buy stocks for a 10% deposit...that's it! When stocks fell, margin calls came in (lenders wanted their money) and a house of cards crumbled values and put our great country through the Great Depression. Credit default swaps today was the leverage that brought down the major firms which then rippled through our financial system and almost destroyed it. Homes that were allowed to have leverage of 90% loan-to-value(sound familiar?) were crushed in value as a mass supply of homes went on the market for sale. Banks(lenders) wanted their money.....foreclosures etc. etc.

So what do we do now? The Occupy Wall Street movement has made a significant move. They are letting the country, and the world, know they are fed up with the way things have become in Big Business and in politics. However, many of their points have not been made clear. The American public needs to hear definitive messages. They will join the fight if they know what you are fighting for. They will take action if the action is presented. We all know things must change. But how?

I have some ideas on how you can get your message out and an action that will ring the Liberty bell so loud our forefathers will hear it. I believe one of your major points is that Big business lobbies politicians and pay huge amounts of money toward their campaign. Of course, that Senator or Congressman or President is indebted to that group. Of course, that group will get their way when it comes to necessary legislation or policy or budget to fuel their business interests. We all know it!!! Why would business give these large amounts of money if they weren't going to get an exponential benefit from it. On the same token, why would politicians raise 10's of millions of dollars for a job that pays \$100k? They take care of Big business, Big business takes care of them. We all know it!!! This can no longer be legal. Although there has been some changes when it comes to funding, there are simple ways around it. For example, committees are allowed to form to get someone elected. supposedly the politician is not directly involved. The committee says we want this politician to be elected, the politician says " Hey, if they like me they like me". Absurd! Elections should have caps on the amount of money that can be spent on a campaign. States should oversee the Television air time and radio time. The ads in magazines, newspapers etc. If these committees want to invest in their candidate, they can donate only up to a maximum cap. Television and newspaper and radio companies must report to the state how much they are spending on each ad until the cap is met. These media centers will face stiff fines if they go over. We need to allow these Big business companies to fund equal air time so we, the people, the ones this country was formed for, can understand our candidates views and policies. We should not allow negative advertising. In contrast, the entire political and business history including record of votes , issues

etc should be available on a central website, so we can examine a candidate ourselves and see if we feel he or she is worthy of office. Large business entities can no longer be the puppeteers of our government policy makers.

The next piece of advice to the movement is to remove the notion that if you are wealthy you are bad. The 1% wealthiest folks in this country are mostly great hardworking Americans that conduct their careers and business in a socially responsible way. Remember that just as America is the land of the free, Capitalism is our core driving force that keeps us leading the world in innovation etc. The beauty and art of Capitalism is that anyone, from anywhere can become wealthy. Anyone can become a hero and famous. This possibility drives us to discover new inventions, new technology, hard work, more schooling and fuels our economy of which we all, 100%, have enjoyed the benefits of. Freedom is the main benefit let us not forget. I believe it is 1% of the 1% that are violating our country's faith by going way beyond the boundaries of excessive greed. By saying the rich are bad and segregating 99% from the 1% , in my opinion, goes against the very fabric of our nation and sends a poor message. I would make it more clear who you are talking about. Politicians and lobbyists of Big business is a good start.

Okay, here is the way we flex our power given to us by our forefathers, and the blood of our citizens and troops. The power to vote! The only way to change the policies in our government is to exercise our collective right to vote. My message is to rally everyone to vote out the incumbents that have more than 2 terms, or all incumbents for that matter. By removing those powerful Senators and Congressmen, we will take back our country and show those still in

office, and those freshly elected, that we will not stand for the same old policies etc.etc. After the embarrassing deadlock that our government had a few months ago that almost brought us to default and caused a downgrade from the rating agencies was reason enough to fire them all.

Our nation has been taken from us, the people. Big business are running things for their own purposes through heavy campaign donations. Our nation's debt is completely out of control. If a corporation had this much debt with continued spending the stock would be worthless and the stockholders would vote out the management. Our citizens need jobs so they can enjoy this great nation and provide for their families and feel proud. Take action by getting some of your leaders take the podium. "Vote out the incumbents" is a simple and understandable message that people will do in November. We are listening, but no one is talking. Let's take back our nation to its founding principles. Step up folks!

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