



Point of View

Dear Marketplace Friend,

Depression. When you say that to a Boomer - or, to their kids - their minds go to an emotional condition that makes life miserable. Pills - or, psychology - are the regular treatments for depression...

Say **Depression** to the Greatest Generation - the folks born 100 years ago, who experienced World War II - and their minds go to a financial condition that made life miserable. Government works programs and hard social conditions were all they had to treat it from Black Tuesday - October 28, 1929 - until it gave-way to the start of World War II. The 1930's were a decade worth missing, if you had somewhere else to be...

The best red flag waved by the President and members of Congress last week was the specter of **Depression II: or, The Wrath of Sub-Prime.** Exorbitant home appreciation; exotic mortgage programs; the chance to "make (assumed) money" through taking unrealized appreciated equity out of your home and use it to buy depreciating consumer goods, exciting vacations, and extraordinary life styles; America has been living large for the recent past...

Senators and Representatives who thought they had the rest of the month "off" were kept after class last week to arm-wrestle "across the (party) aisle" until they had



agreement on a federal response. The *Atomic Bomb* ended the *War in the Pacific*; they're hoping the *Bailout Bomb* ends the *War on Wall Street*. The magic number seems to be 700; that's how many billion dollars the Administration will have as their credit line for the American Express Card given to them by the Congress.

We'll know this week; well, we'll know whether or not they "pass" the permission. Will it work? Watch the markets this week - and, through November 4th - and we'll find out. Could someone say, "House of Cards?" What would happen if America - that's *America*, as in "*Washington*" - had to declare bankruptcy?

About 2700 years ago, the city of Nineveh - a key city of Assyria, built on the Tigris River across from modern-day Mosul, Iraq - was in its prime. Things were really hummin' along... and everyone was feeling pretty

bulletproof when an out-of-towner - a Jewish mystic named Jonah - came into the city and started hollering into the crowded marketplace as he walked through town. "Forty more days, and Nineveh will be overturned," was his headline (*Jonah 3:4*). He didn't get prime-time speech coverage; he was using viral marketing to get his word out. God gave him insight about what was about to happen, unless something changed in the way the people of the city went about their lives...

"The Ninevites believed God. They declared a fast..." (vs. 5) When word reached the King, he followed the people's lead, joined their fast, and made a proclamation: *"... Let everyone call urgently on God. Let them give up their evil ways and their violence. Who knows? God may yet relent and with compassion turn from his fierce anger so that we will not perish." When God saw what they did and how they turned from their evil ways, he had compassion and did not bring upon them the destruction..." (Jonah 3:8-10).*

What would happen if people - grassroots first, followed by our leaders - were willing to act like the Ninevites did... and ask God for solutions for the problems that are bigger than we are?

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