



# **Infiltrated: How to Stop the Insiders and Activists Who Are Exploiting the Financial Crisis to Control Our Lives and Our Fortunes: How to Stop the Insiders ... Crisis to Control Our Lives and Our Fortunes**

*Jay W. Richards*

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**What Every American Needs to Know About the War on Free Enterprise--and Freedom Itself**

**America: be warned.**

A new wave of financial reformers has infiltrated our public institutions at both the state and national levels. A growing army of self-proclaimed activists, philanthropists, and politicians has infiltrated not only the Consumer Financial Protection Bureau, but the FDIC, the Treasury, and other regulatory agencies. This explosive new book from *New York Times* bestselling author Jay W. Richards reveals the shocking truth about:

- The latest financial regulations—what every consumer and businessperson needs to know
- The Dodd-Frank Reform Act—how it targets the wrong people and problems
- Elizabeth Warren and the Consumer Financial Protection Bureau—what they’re really up to
- Consumer credit and debt—why we need to stop blaming the banks
- The war against free enterprise—what you can do to fight back

This startling account walks you through America’s government and financial industry from the inside out—exposing the surprising history, the colorful characters, and the earthshaking events that got us where we are today.

You’ll meet the political ideologues and extremists whose good intentions paved the road to financial hell. You’ll witness the “blame game” in action, as politicians and the media use the 2008 meltdown as an excuse to further their own agendas. You’ll learn about the terrible consequences that sweeping government reforms have on small businesses and other industries that had nothing to do with the financial crisis.

Finally, you’ll find a special resource section of positive actions and ideas to help you stand up and speak out for your rights.

America is at a crossroads. It is time for us to choose between stricter government control that limits our freedom or a more open free market that is the key to prosperity. This book could make all the difference.

**FREE ENTERPRISE IS UNDER ATTACK. THIS BOOK IS AMERICA’S WAKE-UP CALL.**

“Big government statists have created a destructive myth that deregulation and greed caused the financial crisis. Richards demonstrates that altruistic government policies supported by crony socialists were the primary cause of the crisis. It is important to debunk the statist myth, because it has been the justification for extremely harmful public policies.”

**John Allison, President and CEO, Cato Institute, and *New York Times* bestselling author of *The Financial Crisis and the Free Market Cure***

“*Infiltrated* strips the pretense of compassion from ‘community action’ and rips away the patina of idealism from housing ‘fairness’ hustles. . . . While naming the names and crimes of housing ‘charity’ scammers, Richards expounds an inspiring liberation philosophy of true economic compassion and win-win economic growth for all.”

**George Gilder, author of *Knowledge and Power***

“Fearless and brilliant. Dr. Richards boldly addresses important consumer lending issues in a detailed and exhaustive manner. You may not like his conclusions, but to detractors I say prove him wrong. The absolute best book of its kind.”

**Harold A. Black, PhD, Smith Professor of Finance (Emeritus), University of Tennessee**

“If you want to know why the popular wisdom about the causes and effects of the financial crisis is mostly wrong, and how such myths will help facilitate similar crises in the future, Jay Richards’s *Infiltrated* is an eye-opener.”

**Samuel Gregg, author of *Becoming Europe***

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The book *Infiltrated: How to Stop the Insiders and Activists Who Are Exploiting the Financial Crisis to Control Our Lives and Our Fortunes: How to Stop the Insiders ... Crisis to Control Our Lives and Our Fortunes* has a lot of information on it. So when you read this book you can get a lot of gain. The book was authored by the very famous author. Tom makes some research previous to write this book. This book is very easy to read; you may get the point easily after perusing this book.

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