

MORTGAGE REFINANCE RATES:

A Simple Guide
for Homeowners



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A Simple Guide
for Homeowners



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Hidden Barriers In The Set Up Sam Oputa,2016-07-31 What therefore is the incentive to create poor people and legislate a means to keep them down Did I hear you say capitalism You are right The status quo must be maintained Some may not see hypocrisy in this But let us think about this rationally If non blacks were to empathize for lack of a better word with white folks what will be a reason to discriminate against others and institutionalize racism Let s look at a few angles 1 Hatred Hatred or hate is a deep emotional and extreme dislike Such hatred can be directed against certain individuals or groups To say hatred is the reason to keep non whites poor will be far fetched Even when non whites were slaves they had cherished

values of live and let live Disdain May be but definitely not hatred 2 Fear Fear is a phobia Phobia is the extreme aversion embedded deep in our psyches activated when we come face to face with that which we fear Some people mostly non blacks are afraid of black people Is it a fear based on facts or a belief that the black man is inherently bad or is it a fear of repercussion emanating from what our grandfathers did to the black man This angle is worth pursuing but then it is just a very lethal phobia 3 Greed This is more like it Greed is good for those at the top Greed is good for the few landowners represented by corporations now The rich have a need to create an imaginary enemy They do not want to be seen as the enemy just like the corporations don t want you to know that they manage the world s resources for a select few They hand out some minute resources here and there to the operators managers of the corporations who are the middle class Thus the middle class thinks they are buddy buddy with the landowners The landowners must provide an incentive so as to maintain a grip at their corporations so the design is to make the middle class believe that the lower class is at that level because they are lazy and seeking handouts Were black people lazy during slavery Did black folks seek handouts during slavery Of course they received handouts in shapes of chit lings pig feet and cow feet How all of a sudden blacks became lazy as soon as slavery was over Can you begin to see the design now 4 By design It is a design in plain sight Many people cannot see it Those who see it are incapable to do anything about it because by design the whole plot has been legislated into law Just like apartheid the various governments and departments at many levels justified the discrimination through laws the oppressed cannot surmount It was so then and it is so today with little or no legislative modification in sight Have you ever imagined why the 44th president of United States is having so much problems with the Congress You think the Congress populated by mostly old white men are giving the black president a tough time because of race Or you think they hate the first black president of the union If you answered yes to any of these questions you are yet to understand the workings of a country some have christened God s own Country The fear of a black president undoing four hundred years of discriminative laws the phobia of taking down the protections of the rich landowners and the enforcers of that protection led to a section of a congress to proclaim from day 1 of the black president s inauguration if Obama wants it we reject it right off the bat This simply means an opposition to President Obama s policies on all fronts Some were not hiding their enthusiasm for an Obama failure they worked for it They feared an Obama presidency that might implement programs that would invite non whites to participate thus engaging in capitalism Slogans like take our country back were dusted up for re use It was strategic They were all noises meant to drown some of Obama s signature programs like the affordable care act popularly known as Obamacare It has always been by design

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