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

Jay W. Richards

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"Richards brings a sharp analytical mind and a passion for justice to bear on the financial crisis and its aftermath." —ARTHUR C. BROOKS, President, American Enterprise Institute

HOW TO STOP THE INSIDERS AND ACTIVISTS  
WHO ARE EXPLOITING THE FINANCIAL CRISIS  
TO CONTROL OUR LIVES AND OUR FORTUNES



# INFILTRATED

JAY W. RICHARDS  
COAUTHOR OF THE *NEW YORK TIMES* BESTSELLER *INDIVISIBLE*

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Jay W. Richards : Infiltrated: How to Stop the Insiders and Activists Who Are Exploiting the Financial Crisis to Control Our Lives and Our Fortunes before purchasing it in order to gauge whether or not it would be worth my time, and all praised Infiltrated: How to Stop the Insiders and Activists Who Are Exploiting the Financial Crisis to Control Our Lives and Our Fortunes:

5 of 5 people found the following review helpful. Easy to read, but really interestingBy Jc123I've always felt that the line about "greed" causing the financial meltdown in 2008 was a useless answer. It would be like seeing a huge spike in crime rates and explaining it by saying "evil" caused it. Not helpful. So I really liked this book `cuz it gave fascinating background stories to the people, the policies, and the perfect storm that was created for a financial disaster just waiting to happen. Good book!(Also, I wonder if the author Jay Richards has written anything about the awful state of student loans right now--that to me looks a lot like the real estate market house of cards before 2008.)5 of 5 people found the following review helpful. Held accountableBy Luis AyalaJW Richards is on point, when addressing the real people responsible for the housing meltdown. These folks should be in jail and not being promoted to these high positions in our government. You wonder, why so many people have lost their trust in our government, except those that depend on a hand out. I look for the day that people are held accountable for their decisions, that effect the lives of millions of our citizens.21 of 23 people found the following review helpful. Important Book!By ABBThis book is sure to become an important part of the national conversation! I expect we'll see this author arguing his perspective on major television shows very soon, and I look forward to it. Jay Richards easy style and intense research makes this book perfect for leading us through the morass of issues surrounding the financial crisis. The intriguing stories right from the beginning make it a pleasure to read. And least we be fooled, Richards makes sure we understand that the cause of this catastrophe is still alive and well and hiding in plain sight.This is an important book for all who want to see a brighter future.

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 statisticians 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 actions; and rips away the patina of idealism from housing fairness; hustles. . . . While naming the names and crimes of housing charities; 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*

About the AuthorJay W. Richards, Ph.D., is coauthor of the New York Times bestseller *Indivisible* and author of *Money, Greed, and God*, which won a 2010 Templeton Enterprise Award. He is the Distinguished Fellow at the Institute for Faith, Work, Economics and a Senior Fellow at the Discovery Institute.