

The Rabbi Daniel Lapin Podcast

Episode: *Why Do Powerful Elites Want to See You As a Renter, Not As a Homeowner?*

Date: 06/25/2021 **Length:** 1:11:54

SUMMARY KEYWORDS

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TRANSCRIPT

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00:01

Welcome, happy warriors to the Rabbi Daniel Lapin show, you know, I really ought to say welcome you happy warrior, I should really do it in the singular you know, because I am speaking to you. Now, obviously, there is a very large number of people, each on their own schedule, each in their own location in their own home in their own cities in their own countries. So a lot of people are going to be listening. But to me, I am speaking to you to one happy warrior with a huge and humble heart. And I may not know your name, although I actually have encountered the names of many listeners already who've written but I do know certain things about you. And after know that if you have listened more than once, if you've come back for more, then you are a happy warrior. Because only happy warriors with their huge and humble hearts are capable of absorbing some of that toughness that gets delivered on this show. Because you'll remember that listeners to this show. Happy warriors who listen to the rabbi Daniel Lapin show are not tennis balls floating down the gutter of life. Listeners to this show are not supine and lethargic lumps of passive protoplasm just waiting to be massaged with ads, right warm butter. No listeners to the show our happy warriors. This is the show are eager to be actors on the stage of life, not merely to be acted upon. Listeners to this show are those who move the world. They're not victims. And so I do have a pretty good idea of who you are. When I say welcome to the Rabbi Daniel Lapin show where your Rabbi reveals how the world really works. That's right. I know to whom I'm speaking, because what unifies us is not that we are all black or white, or BIPOCs. People of color. Indigenous know, what unites us is not the fact that we're all men, or all women. What unites us is not that we are all rich with loads of money, or that we are all struggling to rub two pennies together. No, my friends, we are not unified by materialistic things like skin color, height, weight, gender, class race. No, we are unified by beliefs and values. That's what it is. We are unified by values. We're unified by beliefs. Maybe we're unified by intellectual openness, and unified by a willingness to hear things that go contrary to what you always assumed to be the truth. But then if I only reaffirmed for you the things you already believe to be the truth.

03:54

That's the very best definition of a massage with warm butter, isn't it? Now before I carry on with how the world really works, I want to thank you for a couple of things. Well, first of all, as always, I want to thank you for how effectively so many of you are helping to spread the word on this show. The more people that listen, the more fun it is for me. And the more excitement I generate and the more preparation I put into it. So it's a win all around. And I thank you very much. I don't know exactly who's doing what but many of you are doing some effective things because the rate at which the show grows

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in terms of downloads is is really very, very significant. We are on the map on iTunes, and on Spotify and on a few other platforms. We're actually on the map in a number of different countries, I do get reports every week. also want to thank you for letters, got some, really a whole bunch of lovely letters this past week. And some of them were in response to a question I posed recently, towards the end of the show. I asked, you know, do people listen all the way through? Well, obviously, people who don't want to even have heard the questions. To that extent, it did tilt the answer. But it was so nice hearing from so many of you, who speak about listening all the way through to the end of the show, not necessarily in one go, which is one of the wonderful advantages of a podcast. You don't have to listen all at once, but I was really happy to hear that.

05:49

And particularly since sometimes, I don't really get to the supreme significant essence of the show, till the last 1/3 of the show. And so good to know that also, I got a number of legacy in the last show a week ago, the last show, I was fooling around, I said, the show puts out no carbon emissions. And we use no fossil fuel in the production of this shown and I'm just taking the Mickey out of out of the pious, sanctimonious, self righteous statements from every different organization imaginable about you're not adding to, or, or I should say we sell carbon offsets. But that's for another time. What I did say was and what our electricity is produced by women pedaling away on exercise bikes that unbeknownst to them, are all hooked up to generators, small 12 volt generators that charge a big 12 volt battery, that's rent, then run through an inverter to produce 110 volts that runs our whole studio and our broadcast and our lights and everything. Well, I'm sorry to say that your Rabbi lied to you on this one. That's all there is to it. There's no way to sugarcoat that that was a totally made up story. I I kind of assumed people would know that I was just making it up as I went along. But now I got several letters discussing that. For instance, I said, I wonder if I should tell the women that their exercise is not only trimming off the inches, but adding power to the rabbi Daniel Lapin message. Some people thought I should tell him some people didn't some question the morality altogether of generating electricity of people's exercise. Some question Why are mated women only which I did explain last week. But at any rate, I It is my sad duty to reluctantly have to inform you that none of that is true. We plug into 110 volt mains, and we draw quite a few amps of current constantly in order to keep the show going. Not as many answers we'd be drawing if we were mining Bitcoin, but that takes us back a month or two to an earlier show. But for now, I do have to tell you that that was not for real. Okay. So now, finally, on to how the world really works. There's two ways of living in terms of where you live. One of them is as an owner, and the other is as a renter.

08:42

And there are significant differences. It's also significant in many other respects. For instance, there are a number of applications, job applications, loan file, credit applications, all kinds of things that have a question, Do you own your home? Or are you a renter, you own if you own a home? What's your mortgage payment? If you pay rent, what's your rent? And, and people want to know because it is significant. So which is superior? If somebody would come to me or to you and say, you know, I can't decide, should I buy a house or an apartment or condo? Or should I just rent? What would you say?

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09:34

Well, if you're wise, you'd say nothing until you knew far more about that situation. Or you might limit yourself to doing no more than giving the pros and cons. So let's try that. If you like you know you if you wanted to. You could stop listening right now and make up a list of the advantages of owning your own house, and the advantages of renting.

10:06

And you could give those to the person who asked your advice. So maybe you've done this now, maybe you've made a list of advantages of owning and advantages of renting. So let's just, let's just look at a few sherry advantages of owning, well, you feel secure, right, you can't be evicted. And unless your mortgage loan was a variable interest, basically, your monthly payments are no and they don't change, they cannot be changed on you. You're much more in control. So there is a feeling of security, you gain from a rise in equity. That, of course, depends on increasing numbers of people. And I've spoken before about how critically important it is, for a viable and successful society, to have fertility to have children. So the numbers the population grows. But on the other hand, somebody that President Biden in the United States has just tapped as of June 2021, has just tapped to be in charge of all of the federal lands owned by the federal government more heavily on the west side of the country than the east side. But again, it's millions of acres is somebody who has gone on record saying that the biggest threat is overpopulation, we've got to limit the number of people. So on the one hand, you've got some people even in government saying this is terrible. fertility rates are down to 1.64 per woman 1.6. For children that's below replacement level, this is very, very bad for the society and for the nation. And then you got this woman who says, Oh, we got too many people. Well, depending on who wins that argument will decide on for the most part over the long term, whether the value of the house you own goes up or not. Now, if you rent, then it's irrelevant to you if the value goes up, because it doesn't come to you.

12:21

Here's a good one, I think, and that is you have the freedom to modify and renovate, you want to paint the wall of your living room purple, you can do it if you're a renter, you can't. And you want to build on a room, you want to remodel a bathroom, you can do whatever you like if it's your house.

12:40

Another advantage, something you own gives you rootedness and family memories, you know this, this was our house, this was our place. And and you feel you know you even if you go outside and you plant a flower, you feel good. You're you're connected to the earth in which your house stands, it's yours.

13:07

You also feel more connected to the neighborhood, right? Because you have a stake in the neighborhood, you're not just going to end your lease and pick up and move somewhere else. That's where you are. So you care about the neighborhood. what goes on in the neighborhood matters to you. That's an advantage. Again, you're more connected, you're more likely to know your neighbors. If you live in an area where people own their properties. Then if you live in a place where people rent, you

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often read about and I know people who live in large high rises in Florida and in New York, where they literally have lived there for years and don't know more than two or three people in the entire building. But generally speaking and neighborhoods suburbs where people own their homes, you generally do end up knowing the people at least the people on your block, maybe even more.

14:04

There's a pride of ownership. Right? You you're interested in how your house looks, it's yours. You're interested in your garden. And I would argue that driving through a town or a neighborhood I would argue that with a little bit of alert attention, you would be able to tell which houses are owned and occupied by their owners and which houses are rented just the the way people look after a rented property. Just think about how you drove or looked after the last time you rented a car right? You didn't look after the way you look after your car. Yeah, that's normal unnatural.

14:50

Here's another one. If you know unless you are unfortunate enough to live in your own house which happens to be in a development which has Homeowners Association, which is not a good situation to have, then you don't have imposed rules and regulations. And so there's a certain feeling of freedom that you have when you live in your own house. Advantages of renting, well, I can't think of more than just a few. Number one, you're free to move almost on a whim. You know, even if you have a year rental, okay, you know, month to month really means you can pick up and move anytime. But needless to say, it also means that you have no security, you're the owner of your rental property could decide not to renew your lease, you don't have that security. Here's another big one, no maintenance costs. Whenever something needs to be repaired, you call your owner, the person who owns your property, that's what you do. So that's an advantage. The next one is would be seen as an advantage. But deep down when you really think about it, it isn't. And that is you have no obligations to the neighborhood. You couldn't care less about the neighborhood, can you? Yeah, because you're not there for the long term. It's not yours. So you know, who cares?

16:19

In general, renting can be less expensive than owning, very often, you can rent a house, for surprisingly less, a lot less than the equivalent costs of buying it. So renting can be less expensive.

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No, you know, partially no maintenance expenses. And your your expenses are fixed, you know exactly what they are. It's exactly that rental. On the other hand, of course, there's no rise in equity. As I mentioned, one of the advantages of owning your own house is that over time, the value of the house goes up and that becomes that's a positive, that's very helpful. And so, on an apartment, there is no benefit to you in the rise in equity. And but on the other hand, it can be less expensive. Now, that you know, those are basically the most of the advantages I can think of, of both owning and renting. Yeah, there may be others you can write and tell me. You know how to write and tell me, it's easy. You go to Rabbi Daniel Lapin.com on the on the internet, [www Rabbi Daniel Lapin.com](http://www.RabbiDanielLapin.com), and you go to where it says about us, and they and the drop down, there's a contact us. And I receive letters that come to me

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that way. Very simple. And you also might want to be taking a look at some of the available resources we, we'd like you to be aware of because if you can benefit from those, then we benefit as well. And so that's good for everybody. And you'll find that in the store at Rabbi Daniel Lapin.com.

18:15

So after we've looked at the benefits for you, how about the benefits or disadvantages or drawbacks for the neighborhood? What's best for the neighborhood? What's better best for your town? What's best for society? Right? And the answer there is very simple indeed. It may not necessarily be one you intuitively agree with. But after all, I am sharing with you ancient Jewish wisdom. I'm sharing with you the set of permanent principles and timeless truths about how the world really works. And so I have no hesitation in assuring you that what's best for the neighborhood and for the town and for society is for people to own their houses, not renting. Much better.

19:26

Think about it. Your lifestyle is better if you live in a neighborhood of homeowners than renters. First of all, everyone feels connected to the neighborhood. People have a stake in the neighborhood. They care about what's going on in the neighborhood. And that's good for you as an owner of property in the neighborhood. People will be friendlier because seeing as they think of themselves more long term. Well, they connect with their neighbors and that's you and owners tend to think more long term than renters. And so the way they vote is probably going to be more similar to how you vote than the way that renters would instinctively tend to vote.

20:15

Let's imagine voters have an issue of rent control, well, you probably would vote against rent control, but most of your renters in your neighborhood would vote in favor of rent control. Well, that means that the owners of those properties that are now occupied by your neighbors who are renters are going to defer maintenance, which means the place is going to start becoming a little rundown. So all in all, in every possible way, it is much better to live in a neighborhood of long term thinking people tending to be owners, rather than renters. And that is it something that produces stability for a neighborhood for a town, and also for a society. That's one of the reasons that early on in the history of the United States of America, there was talk about allowing only people who owned their own land to vote. And there's something to be said for that. It's what's to be said for it is that people who own their homes are much more likely to vote in the long term interest than the short term interest. Right? rent control is just one example. There are many others. But the more people that own their homes, the better it is. And that's one of the reasons that for many years, starting in the 1950s, the government us in the United States used to boast about how many homeowners they are. And whenever those numbers went up, it was better and it was wonderful. And, and seen as a very, very good and positive thing. It is. And so in the United States, there are about 80 million owner occupied homes, population of Americans, about 330 million people. So that gives you an idea of sort of, on average, a little more than three people to a household, and 80 million owner occupied homes. 80 million, that means homes live in by the people that own those homes. There are about 12 million houses single family rentals.

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So it's quite a lot, right. And that number is going up, it's going up quite a lot. The number of people who own their homes is going down the number of people who rent is climbing. How does that working? Well, there are very large investment firms. One of them is called Black Rock. One of them is called Blackstone. And and then there are other slightly smaller, but still very large companies, called One is called invitation homes. And these companies Another one is called home partners of America. How important is of America owns about 17,000 houses.

23:26

And it's really it's important sort of get an idea of those numbers. Now, you know, as I said 80 million owner occupied homes, about 12 million. renter occupied. And that's, that's, you know, those, those are the numbers. The invitation homes, by the way, just give you an idea owns about 85,000 houses. Another company is called American homes for rent. They own more than 50,000 single family homes. And then there are another bunch of smaller investment companies that own about 40,000. So you used to think that if you were going to rent a house, then it probably belongs to a mom and pop you know belongs to an individual or an individual couple, who for one reason or another want to rent it rather than sell it. But more and more if you go and rent a house today, more and more, you're likely to be renting it from a large company that that owns 10s of 1000s of houses around the country.

24:50

This started with the with the crisis a number of years ago. You might Remember, there was a, what had happened was the government had tried to get more houses at owned by bipoc people to use the government's term, right? Black indigenous people of color, their their rate of home ownership was lower. So the government forced lenders to issue mortgages to people, regardless of credit rating, they literally forced them to do that. Well, not shockingly, a very large number of people with poor credit, who had received government assistance to acquire their own homes, defaulted and, and lost those homes. And so large numbers of those homes very large numbers of those homes went and were bought by investment groups rather than by individuals. You know, that's, that's how that thing played out. And and so little by little, these companies saw that they can raise rents, they can cut back on, on maintenance, and that there really was a good return for them for their investors to buy large packages of single family homes, and operate them as rentals in this fashion. And so that's how Blackstone and BlackRock and, and invitation homes and all these other companies got involved. And so many, many, many of the 12 million single family rentals are now owned by institutional investment companies. Now, with them buying these homes, that has helped to drive up the cost, because very often, they are bidding against you and me looking to buy a house. And they are bidding up because you're they're buying huge packages, they're buying hundreds and hundreds of houses at a time. And they're buying for the long term. And so they're looking at the return, they're not looking, you know, we're going to be living here and building our home and our family here. And so they can afford to go higher on the price, which they do. And so houses have been in the United States of America. Now I know. And I'm thinking of you happy warrior in another country. You could be listening now in so many different countries where there are now pins in my world map.

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And you say to yourself, Well, you know, what do I care about this? And the answer is that, first of all, very often what happens in America is what a year or two later begins to happen in other countries. And number two, I'm going to be talking about fundamental principles, I'm going to be talking about the real life human realities that drive some of these phenomena that we're talking about. So we, we look at the rise in cost. And it's getting to the point now, where many people who were thinking or in normal circumstances, would have bought a house are now saying, you know what, we may have no option but to rent. And so more and more people are renting. Now, it's not only that, there is a shortage of houses, that is largely because of extremely intrusive and aggressive governmental zoning laws. And also because of building regulations. They're incredibly, you know, they're places that force house builders to put on solar panels. It's very expensive. There are all kinds of reasons why governmental interference has driven up the cost of housing, but it has, and there's something else happening as well, which is that this is something that was started under the Obama administration, right from 2008 to 2016. And, and that was that they wanted to essentially, they didn't like suburbia. suburbia was if you'll pardon me to white in both color and values. And so they began to develop a program called Affirmatively Furthering fair housing. It's known as a f f h. Affirmatively Furthering Fair Housing. And it was started by HUD- Obama's Department of Housing and Urban Development. And then it was added onto afterwards.

30:12

And then what happened was that the that Biden has sort of a very aggressively added impetus to the AFFH, which is intended to Well, let me read you exactly what they access. It requires significant actions to overcome historic patterns of segregation, achieve truly balanced and integrated living systems, and foster inclusive communities that are free from discrimination. By the way, this, this governmental intrusion assumes that we all discriminate that that's what we're taken for granted.

30:58

Essentially, the AFFH has become a national zoning board. You know, you think that if you wanted to add on a room, you just needed to go to your local neighborhood zoning board, but now, there's going to be a federal zoning board. And that federal zoning board and the F f h, would choose what should be built, where it should be built, and who will pay for it all designed to make your neighborhood look more like they really wanted to they being government.

31:32

I'll tell you also, section eight is an important part of this plan. section eight is the federal program that pays for housing for so called poor people. And HCD Housing and Urban Development gives the money to local public housing authorities, which then pay it to landlords. And one of the things that a journalist I think her name was Hannah rosin, very courageously did and that is she watched how crime was moving into the suburbs in many major American cities. And she matched it with a 2d section eight programs. And she saw that wherever section eight, housing was dumped down in the middle of suburbia, you had a new epicenter of crime. You see, my friends. The problem is that government

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thinks that middle class housing creates middle class values, but it doesn't. It's middle class values that create middle class housing.

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In other words, you can put a group of people with the right value system and the right belief system and put them in slum housing. And within a few months, the place is going to be spruced up, there'll be paint the gardens will get attention, middle class values, that's what we're talking about. Middle Class values is just a euphemistic way of speaking about the beliefs and values that flowed from the Bible. And we say middle class, because for 150 years or more, they were what America's middle class took to be their values. And so yes, you can put middle class people in slum housing, and it'll look terrific. But then you can put people with slum values in middle class housing, and guess what it'll look like in a short period of time. Because it's values that shape the neighborhood, it's never the neighborhood that shapes the values.

33:44

So that's an example of something that applies and is true. Absolutely. Any way in the world, that doesn't matter. So, so there we have a situation where in the United States of America, more and more people are moving towards renting some because they prefer it because of some of the advantages I enumerated earlier. And some because they have no option. single family homes have been priced out of reach for everybody. And so, all of a sudden, you're finding that in your neighborhood, where you thought you were living in owner occupied homes, you were living in a neighborhood where people own their homes little by little more and more of the homes in the neighborhood become renters. And there's a change in your neighborhood. Have you heard of Airbnb, right? It's an amazing company that lets you rent your home short term. But there have also been huge problems. And the Airbnb company spends a lot of money smoothing out these problems. You know what the problems are If somebody is renting a house for a year, they don't look after it as nicely as somebody who owns the house. What do you think happens when people are renting something for four days?

35:12

And so you're right. neighbors have been complaining that when their neighbor has started renting out their house on Airbnb, there's noise, there's racket, there's, there's distraction. There's basically horrible things going on right next door. And you say, hey, this isn't what I bargained for. I thought I was living next door neighbor, who's an owner of his home. But I'm living next door to a neighbor, who not only doesn't own the home, and not only isn't renting it for a period of time, he's renting it for three days, or five days or a week. And so he really doesn't care about the neighbors. And I'm one of those neighbors he really doesn't care about. So people are saying to their neighbors, hey, please don't put your house on Airbnb. Because you leave us having to deal with your Airbnb tenants. It's really problematic. You see, tenants, renters are not as good for a neighborhood as home owners off? Well, it's, it's it's really not a very good situation at all.

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Particularly since I noticed this week, that the World Economic Forum, the W e. f, the World Economic Forum, it calls itself I quote, a non governmental organization that helps organize some of the most powerful and influential people in politics, economics, entertainment, and the culture in pursuit of common goals.

36:57

So they issued a video that is I saw it on YouTube recently, and you can find it, you just look up World Economic Forum, or WEF. And it's a list of World Economic Forum's predictions for the next few years ahead. And so they predict that we're going to have to modify our attitudes towards refugees, we're gonna have to learn to welcome refugees, you know why? Because there are going to be unprecedented numbers of climate change refugees, people whom climate change have driven out of their homes, and they're having to move to cooler parts of the country or parts of the country further away from the rising sea level. This is all garbage. But that's what the World Economic Forum says. They also say, you're going to get used to eating a lot less meat. Very rarely, why, again, for environmental and climate factors, you wouldn't want to eat meat.

37:56

And then the most important one, the one that I really care about, says you own nothing, and you'll be happy. It doesn't that sound like Big Brother, bossing, you will own nothing, and you'll be happy. You will eat strawberries and cream and you're like it.

38:17

Come on really, will own nothing. And like it. You know, what they're saying is your your rent, everything you need, you won't own a car, you will use Uber or Lyft you won't Own your house, your rent, and so on and so forth. And, and this is the brave new world. This is the happy future that the World Economic Forum assures us we can look forward to. But it's worse than that, as I'm going to explain, and this is where it gets to be really important. And, and that is that Bloomberg. Now Bloomberg, you will remember is the company started by the man who ran for president happily unsuccessfully. And his organization is a news organization. And they ran a big story lately, talking about how wonderful it is that we're becoming a nation of renter's. And this is this is all very good news. So yeah, look, it's very strange. It's called units under Bloomberg opinion. And here's what they say.

39:31

Rising real estate prices are stoking fears, that home ownership long considered at core component of the American Dream is slipping out of reach for low and moderate income Americans. That may be so but a nation of renter's is nothing to fear. In fact, it's the opposite. It's good for us to become a nation of renter's. Now you know, I never asked you to believe me, I merely present a Judeo Christian viewpoint. You may come from many backgrounds, you might be atheist, you're you could be from any background at all. But I'm not trying to convert you or to change your way of thinking, I just want to present information. And what I asked you to do, is not rejected out of hand when I say something you don't like hearing, but to simply take it under advisement, take it under consideration. So I am telling you that a nation of renter's is a really, really, really bad thing. You don't have to believe that. But just

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bear in mind that when you hear from the official voice, and when I say the official voice, today in the United States of America, and in many other countries, media and government have become one thing. And this is how it used to be in the Soviet Union, the news organization was called Pravda. And by the way, that means truth. You know, how cynical is that? But prophet wrote exactly what the government wanted them to write and withheld everything they haven't wanted them to withhold. I'm sure that those of you who follow media in the United States of America have noticed that the exact same thing is now true in the United States, media, mainstream media, if you like, I think Rush Limbaugh coined that term. Mainstream media is an arm of government.

41:43

Journalists, schools, and universities have trained all the people who now staff and populate news media, that their job is no longer just to report on news. Their job is to be part of it, and to help bring about the necessary changes in society. And so that's why a mainstream media fights President Trump, but adores President Biden, because they're all trying for the same thing, and move towards socialism. Now,

42:23

I'm I mentioned that not owning your own probably knows him, a lot of people don't own their property, this is not a good thing for our country. So I asked you to consider this fact. Or maybe I won't even presented as a fact, I'll ask you. Public Housing, right? every significant sized city in the United States of America has welfare programs, government housing programs, and you can apply and you can say you're low income, and then you will get some government housing, where you may get it for free, you may pay a very small amount of rent, whatever it is, I want you to notice that public housing, I feel like putting that word in quotation marks that phrase, public housing.

43:18

You know, whenever I find the word public in front of anything, and frightens me, and whenever I hear the word social in front of anything, it really frightens me, social studies, what happened to history and geography, social studies, really, social welfare or social justice, that one really terrifies me. Word socially in front of anything really does scare me. But you'll notice that all these government housing programs, right throughout the 20th, and into the 21st century, all of them work on rented housing. None of them say, hey, you poor person, we want to help you get your own house. Why is it you suppose that governments have never said, you know, instead of having to constantly pay rent for this person, for having to take care of this person in a rental house? Wouldn't we rather help him get into his own house that he owns? And then after a period of time, he won't have to pay rent anymore? He'll own it outright, then we really will have helped that person. Why is it that governments don't do that?

44:29

Well, there was one exception, and they hated us. One of the reasons they fought so hard to get rid of her, and that was the United Kingdom's Donald Trump. Her name was Margaret Thatcher. And she tried very hard. And for a while she was successful. And it kind of worked, because at that point, stole less than less than today. The British underclass, were essentially working people. They were not

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sitting around. They were not living on welfare. They were - They just were low income. And so she worked on getting them their own homes, and the her swamp, her, her unholy alliance of government bureaucrats, and entrenched government, and media, they all fought against her, really tooth and claw, until they were finally able to rid themselves of her. And they were very happy about that. less happy, where some of the people who were helped to move into their own homes, but in the United States, housing policy for the poor is always to get you into rental, subsidized rental housing, but never to help you get into your own house. Well, that should tell you something, no, doesn't it?

45:57

You see, as long as people are rentals, they remain forever dependent on government. It's much harder for a government to exert control over people who own their own homes. And so since socialism is based on infinitely sized government, anything that gives people independence is an enemy of that government. By the way, family is first and foremost. The most formidable obstacle to government control of my life is my family. Really.

46:38

And after that, it's my home that I own. And after that, it's my savings account, or my investments or whatever, all of those things, so naturally, government opposes that, and socialist government opposes it strenuously. Do you know what Karl Marx Karl Marx wrote in the Communist Manifesto? I quote precisely, the theory of communists may be summed up in the single sentence, abolition of private property. Well, that's pretty clear. Karl Marx writes very clearly, in the Communist Manifesto, the most important principle of communism may be summed up as abolition of private property. Yeah. Well, don't be surprised. If wherever you live, your government seems to have a bias towards eliminating private property, don't be surprised to discover that your government prefers to see you renting rather than owning.

47:46

Don't be surprised if wherever you live, the tax structure is designed to make it increasingly more difficult to own and easier to rent. In the United States, because a long time ago, up until about the early 60s, as you know, things were very different. And there was a strong move to try and get as many people as possible to own their own homes. And so the tax code was written to make it possible for people to deduct from tax their mortgage payments, and they were all kinds of wonderful incentives for people to buy their own home. Well, one by one, those are being eroded away. And you should expect that erosion to continue.

48:33

One of the newspapers that I read, specifically in order to save you, the pain and the time of having to read it, and specifically, in order to give me a heads up an early warning system, of where socialist and where our leaders are thinking and taking us

48:56

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in March 2017, right, just over four years ago, appeared a story with this headline, the western idea of private property is flawed. Indigenous people had it right. Get it? indigenous people, whether you look at the natives of Papua New Guinea, or whether you look at the American Indians, or whether you look at tribesmen in Africa, indigenous people everywhere, do not know about ownership of real estate. In general, it doesn't exist. And one of the rare formations that a Peruvian economist bright man called Hernando DeSoto, has tried to get third world nations to introduce his allowing their population to own the property they're in because he realizes that for many of the reasons we've discussed When you own your property, you are more likely to build a better nation.

50:07

Your neighborhood will be better by extension, your town, your state your country, everything will be better if and if more and more people in the population own their property. And in spite of the fact that Peruvian economist Hernando DeSoto explained very nicely, that by allowing people to own their property, you will advance your country, your country will stop being a third world hellhole, and we will start becoming part of the modern world.

50:36

And they won't do it. Because a tyrannical government wants its people to be renters, not home owners. That's so important to understand. And so that is why the Guardian ran an article headlined, the western idea of private property is flawed. By the way, Karl Marx would agree with the guardian. And then the indigenous people have it right. Shouldn't own your own property. It's not right.

51:08

And it's I mean, I think everybody knows the, it's quite a famous story of when the pilgrims arrived in Plymouth in the early 1600s. They had various experiments, or agricultural experiments, some didn't go well. And they started off with people not owning their own property, and many people died of starvation. So they eventually moved to owning and they tried to buy the land from the local American Indians. And the American Indians went home to their families and laughed about it. Because it's so preposterous to own land. And if you think about it, it is a bizarre thing. It's not part of the natural world. Right? Many animals in the wild have a territorial imperative. Right? And so the leopard in his 10 square miles of African savanna, once no other leopard families moving in, he doesn't mean he doesn't mind deer or elephants or zebra moving in. But no, no one of his, this is his land. Birds are like that birds are territorial, but they're mainly territorial with respect to their own species, not birds of other species.

52:34

A human being, if I see a bird fly onto my property, I don't care. I'll tell you the truth. If I even see a puppy, or a dog, or a cat taking a shortcut across my lawn, I don't care. I really don't.

52:49

If I see a dog bearing a bone on my lawn, I probably would have some minor annoyance. And I will make a note to mention it to the gardener when he comes on Tuesday. to please fill it in and reap

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replant the grass over there. How about if I look out my window and I see a human being digging a hole in my lawn person I've never seen before.

53:12

Yeah, I run out with my baseball bat, don't I? What are you Who do you think you are? What are you doing? We are territorial with respect to our own species. And that's true.

53:27

But no animals on the African savanna think in terms of owning their land. Right. In other words, they want to keep out the leopard wants to keep out other leopards. But he doesn't mind elephants coming in and knocking over trees. He doesn't mind giraffes coming in and eating the leaves on the top of trees. No, because he doesn't own that land.

53:52

It's the it's his area. And he's territorial about it. It's important to understand the distinction between territorial and ownership. Animals don't have the idea of ownership. And anthropologists show us that isolated cultures also never had the idea of ownership. It's bizarre that I own this piece of the earth surface. You know, if anything, a poet might think the earth owns you, you know, after all, where are you going to end up you're going to end up in a little piece of earth. And maybe that's the only Earth you'll ever own. You know, all that sort of stuff. But the idea that in his lifetime, a human being should actually joyfully own real estate own property. This is unnatural. And that's the whole point. Marxism communism, progressivism, socialism, modern secular liberalism, all focuses on the idea and derives ultimately I'm not saying everybody thinks about it.

55:00

On this level, but ultimately derives its philosophical legitimacy from the fact that we are nothing but animals. That's how they see it.

55:11

And the only other alternative to that is that God created us in His image and put us here, in which case, we're not just evolved animals were another species. So it won't shock you to hear that the whole concept of land ownership, as alien as it is to natural man. And as strange as it is. Now, remember, because of your background, and how you were raised and where you live and your cultural input, you assume that ownership of land is perfectly natural and perfectly normal. But it is not. It's weird.

55:50

And it's only to the the child of Western civilization, and Western civilization derives from the Bible. But it's only a child of Western civilization, who says, Yes, I should own this property. Now, something I don't know about, and I sure would be interested. And I, if any of you know the answer, please write and tell me. Did land ownership exist in ancient Greece? I think it did in Rome, I'm pretty sure it did in Rome. But did it exist in Greece? I'm not sure about that. I wouldn't be at all surprised to hear that, for all their wonders. The ancient Greeks knew nothing about ownership of land.

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56:38

So it's really valuable, I think, to understand these connections about land ownership. I said to you before that the concept of land ownership comes from the Bible. Well, it does. Absolutely it does. And in spite of the fact that that as the United States of America has become more and more secularized process that began in about 1962. Not surprisingly, it is also becoming more and more hostile to private property to the ownership of land.

57:21

Bible. Sure. The Bible doesn't talk about, you know, every man sitting under his vine. And excuse me, it doesn't know about every man sitting under a vine in the shade of a fig tree. It emphasizes not once not twice, but three times his fig tree, his vine, each man shall sit under his fig tree and under his vine. Yeah, three times in the book of Micah, chapter four, verse four, Book of Kings for 24, Chapter 425. In the book of Zechariah, chapter three, verse 10, the phrasing is each man will live under his fig tree, and under his vine, and they will fear nobody.

58:07

So fundamental. When you're a renter, you are right to live in fear, maybe the owner of the property is going to throw you out. When you live under your own fig tree and under your own vine. That's what's being spoken about there. I'm just gonna throw a number of examples in you because I just want you to know that this is not just my opinion, but this is ancient Jewish wisdom, you can see it for yourself, you will, you will be hard pushed to find references in the Bible. In the I'm going to speak about the turn of the section I know best, which is the Hebrew section, you will be very hard pushed to find discussions about and when you are a renter, you should look after the property. And if you are renting to a renter, then you should charge your rent fairly, not very little of that. As an ideal circumstance. The Bible takes it as a given that you own your own house. Deuteronomy 22 verse eight speaks about when you build a new house for yourself. You must be sure to put a parapet on there if your house has a flat roof, put a parapet around the roof so nobody can fall off and it'll be your your fault on your house. In the next verse, your vineyard, here's what you should do with your vineyard. We're speaking about the right of poor people to collect when you're harvesting your field. You must leave the edges in the corners for poor people. It's your field, not the field, your field and the in Leviticus 26 your property will expand your house will be good everything will be good for your property. chap Genesis chapter 23. Abraham wants to bury Sara, he wants to cemetery, the people they say, hey, go ahead. Heidi, have you ever wondered what happened to dead American Indians like what happened to them?

1:00:10

They buried them were any old place. It's not as if they're old indian cemeteries, because in many cases, they were nomadic, they moved around, they buried, you don't own a cemetery you just bury. And that's exactly what f Ron said to Abraham in chapter 23. Yeah, hey, we don't understand what you're talking about this buying of land just bury her. Abraham insists and educates them on what buying land is. And, and so it is Deuteronomy 1115, Leviticus 25, three,

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Judah, again, and again. And again. Deuteronomy, chapter 28, verse 11, The Lord will give you a bounding prosperity in your children, and your soil, your land, your the your land, will produce, and so on and so forth. So there it is, this basic idea that everybody should own his own land. Now, this goes hand in hand with the idea of abolishing the feudal system. And this is where it gets interesting. And this is where we're wrapping up. And as, as again, you know, I should hope you're listening to the end. I mean, obviously, if you didn't, then you're not going to hear me say this. But I hope you're listening in till now. Cuz this is kind of where I try and wrap the whole thing up and bring it together, and put a nice bow on it all, you know, and that is that, you know, Christianity took more than 1000 years, add to get rid of the feudal system, you know, the Magna Carta, is only about seven or eight or 800 years ago, a little more than 800 years ago.

1:02:00

Up till then, it was taken for granted that, you know, the majority of people were serfs, they worked on feudal land. And all of a sudden, along comes Christianity, and teaches the biblical idea. And this accelerated, and after the 15th century, for obvious reasons. And, and Christianity teaches the idea that it's not one feudal lord, and everybody else has to suffer under his heel. That's not how it works. You know, that's only one step up from slavery. And that was how the majority of Europe lived that alone the rest of the world.

1:02:43

And the biblical principle starts spreading, that people should own their own land. And this changes everything for what we call Western civilization. And so if you want to contrast the West, with the rest, one of the places to look, is everybody owning their or as many people as possible, owning their own homes, owning their own land? And think about this, if you would, you know, my thought experiment, put a baby boy and a baby girl on an island, a remote isolated island, install clandestine surveillance equipment, so we can watch them for a century after century. And, you know, let's stipulate that they're not going to grow into a tribe that will kill each other off with barbarism. Let's for the moment say that they survive. It's a very benign Island, things grow beautifully. The weather is is balmy, look, it's my thought experiment. Okay, I can lay it out just the way I like. Okay. So I think you agree with me that they will discover reproduction. We don't have to worry about that. And are they likely to discover marriage? Probably not. Are they likely to discover land ownership? Well, that's my point. You see, what is most likely to happen as time goes by, is for somebody, or maybe a small group of people to emerge as the bosses, the leaders, the rulers, and everybody else to be under them. And this is emerged that way in parts of Arabia, it's emerged that way in parts of in most of Africa, actually. And it would be perfectly natural and perfectly normal. And that is why it is that for the longest time, Europe was divided into the rulers, the feudal lords, the barons, the bosses, the kings, the princes, the emperors, the bishops, and everybody else, and they were under them. And all the land used to be owned, you know, if you read about 1450, 16th, 17th century Poland, and I read a book by a book called Poland by mitchener. And it was fascinating for me again, because it gave me an insight again into what life used to be like in Europe. And if you are not born into the aristocracy and very few were, then you didn't own your own land, you did have no security, and life was very rough. So the novel idea

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that you may not have spent a lot of time thinking about, but that's why you listen to the rabbi Daniel Lapin show, right?

1:05:45

The idea you may not have thought about a lot is that the natural and default condition for people is not to own their property. The natural default condition is for most people to be tenant farmers or slaves or renters. That's the natural condition. And along comes a Bible based civilization that introduces to the world, not only a system that is far more moral, and just but a system that is more effective. It's once again, again, from my perspective, I would say, this is the good Lord saying, hey, do it my way, life will be better for you don't go this route of of tenants go this route of everyone owning their own land, you'll end up with a better society and a better country and a more successful society. Everything will work better for you. It's a huge secret. It's not well known. The natural default condition of humanity is not everybody sitting under his fig tree and under his vine, this was a huge breakthrough that Bible based Christianity brought to the world.

1:06:59

I mean, obviously, Judaism preceded it. And and that's how we are where we are today. So please be, please be very suspicious of all attempts to keep people in rental accommodation. To make it hard for people to own property. be extremely skeptical when you read or hear people saying or writing. Oh, it's good for a country to be a country of renter's? No, it is not.

1:07:37

So what about you? Should you rent? Should you try to own?

1:07:46

That obviously all depends on your specific circumstances. I hope that I have given you enough information to at least help you make a wise choice. Should you sell your house and move into rented property? Should you stop renting and struggle to do everything you can to move into your own property? Look, in overall terms, it's better to own than to rent. But that doesn't mean that at certain stages of your life, under certain circumstances, it doesn't make sense to rent it may well do. But you should do so in the knowledge of what it really means and what it involves.

1:08:29

A fully developed human being is somebody who does own does ownership come with its own responsibilities and challenges and and problems? Of course it does. You're a happy warrior, you knew that. But that's a good thing. Look down to ever yearn to have no challenges, and no problems and no work. And no worries. Because another definition of having no challenges and no problems, and no work and no worries is being dead. So don't yearn for that. revel in the challenges, find joy in your work. And if part of that is working to have your own piece of land, and working to maintain it and look after it and develop it and make the best of it. That's good. Now now may not be exactly the right time to do it.

1:09:32

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But at least you are aware of the advantages and the disadvantages. You are aware of the benefits and the drawbacks of both renting and owning. And you also understand why it is that those who would have power over you want to see you renting and not owning and that perhaps is one of the most important things to understand ownership of land is a gift of God to his children. It's something he wants us to do. We can't necessarily all do it all the time. But at least we should be aware that that is part of the ideal plan, ownership of land.

1:10:22

Money in general is very much part of that story, the idea that you can mortgage your property, you can take a loan against it, you have capital, you have equity, all of these things are part of understanding money. And you know, it's really not possible for anybody who is clueless about money to think is ever going to be able to make any, it's not possible, you really have to understand how this all works. And we do this by taking a look at a resource called the financial prosperity collection, which you will find that Rabbi Daniel lapin.com, look over at the store section and search for an online course, called the financial prosperity collection. And while you're there, you want to also make sure that you have already downloaded the free book called the holistic you and they're in you will gain greater understanding into how every separate dimension of your life interacts with every other dimension. Friends, thank you for being with me. And thank you for helping to promote the show. I'm Rabbi Daniel Lapin, and I wish you a week of good times, with your family and with your fitness, with your friendships, and with your family and your finances and your faith. I'm Rabbi Daniel Lapin. God bless