



# ETERNAL VALUE REVIEW

## MONEY MONITOR & GLOBAL TRENDS REPORT

Issue 2, Volume 14

"For thinking Christians seeking to understand the times."

APRIL 2011

## FEATURE REPORT

### Newly Revealed: Bible Leaks

A widely covered event of late 2010 was the public release of thousands of secret diplomatic communications by WikiLeaks. Due to the nature of the content and its sheer volume, it sparked both praise and criticism from around the world.

Just who or what is WikiLeaks? It is an international "virtual" organization, founded in 2006, allegedly comprised of dissidents, computer hackers, and anti-authoritarian technical experts. Its purpose is to gather information from informants and other anonymous new sources and publish it on the Internet. Its chief spokesman, Julian Assange, is an Australian, who initially gained repute as a formidable computer hacker.

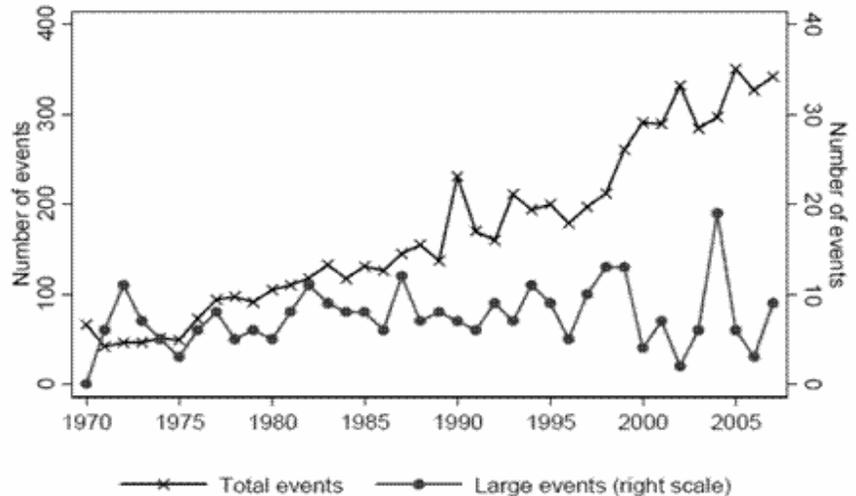
WikiLeaks claims that its objective is to make public—namely, to leak—information that is classified, secret or private. On its website, it states:

"Our primary interest is in exposing oppressive regimes [...] but we also expect to be of assistance to people of all regions who wish to reveal unethical behavior in their governments and corporations. We aim for maximum political impact. [...] We have received over 1.2 million documents so far from dissident communities and anonymous sources."<sup>1</sup>

In 2010, several major information "exposés" were made by WikiLeaks. First, in April, a compilation of 76,900 documents about the war in Afghanistan was released for public scrutiny. Later, in October, the organization released over 400,000 documents relating to the Iraqi war. Then, as of November, it began

... continued on page 4

### Earthquakes, Tsunamis: Are They Increasing? Increasing Prevalence of Natural Disasters: 1970—2007



Source: RGE, EM-DAT

*"You [...] joyfully accepted the confiscation of your property, because you knew that you yourselves had better and lasting possessions. So do not throw away your confidence; it will be richly rewarded."*

—Heb 10:35-36

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## WORLD MONEY UPDATE

### Sucker Two-Punch: What Next?

More and more economists, policymakers and investors are becoming ever more certain that the good times are here again. Not even the crises in Japan, the Middle East, Europe and China can quell the prevailing mood of resolute complacency. Apparently, the effects of the Global Financial Crisis (GFC) are long past. However, this couldn't be further from the truth. The soothsayers are unable to discern cause from effect; artifice from reality; wisdom from folly. Time will judge today's policymakers and opinion leaders.

The stark reality is really this: Conditions are not getting better. Actually, the long-term outlook is becoming darker. The Global Financial Crisis is not over; only shifting and morphing into new forms. An unprecedented mix of factors is playing out at present around the world (geopolitically, socially, economically and financially). Whether these factors may be

... continued on next page

disastrous or not, they surely do not warrant an attitude of complacency.

One key difference is that a “balance sheet depression” is unfolding in America and several other countries ... though admittedly in fits and spats. What is meant by this term is the phenomenon whereby falling asset values (i.e. residential and commercial real estate) and high debt levels collide, causing debt levels to be reduced (either through default or repayment). These are usually long-running adjustments requiring many years to complete at best, provided that governments and monetary authorities do not interfere in this essential process.

Just where do we see debt levels declining today? Actually, policymakers are doing their dastardly best to frustrate responsible debt loads. By slashing interest rates to near-zero levels they frustrate savers, making debt even cheaper (provided lenders are willing to lend and that the borrower’s credit rating qualifies). Secondly, governments have turned to massive and unprecedented borrowing, so to counteract the decline in consumer confidence and spending. All in all, seen in the aggregate, debt levels are not declining. Overall debt levels are still rising as increases in government and corporate borrowing are out-running the debt decline in the household sector. This is what is playing out in many nations (certainly the U.S., the UK and perhaps soon such nations as Spain and others).

In the meantime, the average household continues to be squeezed. Income growth remains low, unemployment extremely high, house prices are still falling, and the cost of living rising. After adjusting for the effects of inflation—this including the impact of rising food and energy prices—the average American household is now experiencing negative “real” income

growth. And, even as property prices have declined by a third since 2006, property taxes have risen by 27%. Yet, Wall Street economists are more confident than ever since the GFC struck, that a “solid” recovery is underway. Financial markets have again become frothy, as financial speculation is being encouraged by policymakers who believe that a “wealth effect” will help to get economies rolling again.

The strangest spectre to observe—tempting rational people to apoplexy—is that apparently very few policymakers and economists seem to have learned any lessons over the past several years. The very same conditions that led to the big financial bubble burst in the first place—overpriced houses, mispriced asset-backed paper, speculative financial and commodity markets, carry-trade lending, high borrowing and debt levels ... etc. — are now being promoted in the hope of reigniting the financial good times (i.e. bubble).

Do they really think that these policies will somehow not lead to yet another crisis? It certainly will. Of course, this is known, and therefore reveals the deep corruption at work. The intent is to perpetuate what is unsustainable (this evidencing dishonesty) for a while longer, pushing off the inevitable costs to others in the future. We can indeed expect a much bigger crisis ... and possibly very soon! (No doubt, we will then experience the usual clamour for our books. But unfortunately, much too late!)

All of this folly reminds us of several Bible accounts. The coarsest is found in Proverbs 26:11: “As a dog returns to its vomit, so a fool repeats his folly.” In the Old Testament we read of Jeremiah who had long warned the people of Judah of the dire consequences to their excesses, idol worship, and sinful carousing. They instead chose complacency rather than fearing sin and God’s authority; to live it up and live according to their lusts. Eventually, God did allow the Israelites to be punished. Then the bad times hit. What was the response of the people? It was not remorse. Instead, they pined for what they still regarded as the former “good times.” They chose to blame Isaiah for depriving them of their former hedonism.

*“We will not listen to the message you have spoken to us in the name of the LORD! We will certainly do everything we said we would: We will burn incense to the Queen of Heaven and will pour out drink offerings to her just as we and our fathers, our kings and our officials did in the towns of Judah and in the streets of Jerusalem. At that time we had plenty of food and were well off and suffered no harm. But ever since we stopped burning incense to the Queen of Heaven and pouring out drink offerings to her, we have had nothing and have been perishing by sword and famine” (Jeremiah 44:16-18).*



**ETERNAL VALUE REVIEW**  
MONEY MONITOR & GLOBAL TRENDS REPORT



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According to the New Testament, the same type of response is to be expected again. We conclude that the basic character of human beings has not materially changed these last 3000 years. Despite the many travails that come about in the Tribulation period, on at least three occasions we read in Revelation that mankind still refuses to forfeit their idolatries. For example: *The rest of mankind that were not killed by these plagues still did not repent of the work of their hands; they did not stop worshiping demons, and idols of gold, silver, bronze, stone and wood—idols that cannot see or hear or walk. Nor did they repent of their murders, their magic arts, their sexual immorality or their thefts*” (Revelation 9:20-21).

Loosely interpreted, despite the punishments, people continued to prefer to hold on to their idolatries and lusts (i.e. financial, corrupt monetary systems, and otherwise). Moreover, once the hard times came about (these being a direct consequence of the prior excesses) rather than wanting to change their ways, they instead longed for bacchanalian revelry of former times.

Looking ahead, what is wrong with this picture? Would you need to be a highly-paid economist working on Wall Street to draw a correct conclusion?

- Food stamp usage in America continues to climb (with almost 50% more people qualifying for their use since the Fall of 2008).
- Long-term unemployment is at a record high.
- Sales in low-price stores such as Wal-mart are lagging ... even declining on a same-store basis in some months. However, the sales of high-end retailers such as Saks and Macy’s are growing strongly.
- The U.S. labor market participation rate has declined sharply (by 2 percentage points). Does this normally occur in a recovery period?
- The sales of luxury goods manufacturers such as Louis Vuitton, Burberry ... etc. are strong and the auction prices of rare art never really having suffered a downturn.
- As mentioned, real income growth for the average U.S. household has turned negative in the past few months. The same is now true in the UK.
- Corporate profits are now higher (as a share of national income and partially at the expense of household incomes) than before the GFC began.
- The U.S. banking sector is now more concentrated than before (this being a major complication should

bail-outs ever be required again).

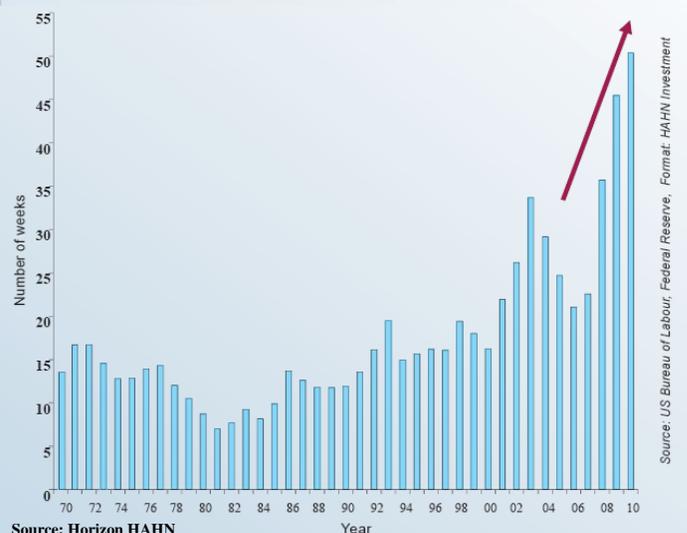
- The FAO (Food and Agricultural Organization, a division of the United Nations) reports that food costs around the world have soared to all-time highs.
- Profits for the entire financial sector have returned to prior highs, and multi-billion dollar bonus payouts are at new highs.
- Many countries, including the U.S, are heading towards plutocracy (that meaning to be ruled and controlled by the rich). The top 1% of households now control over 44% of income ... the highest since prior to the last Great Depression.

From these few facts, what should be the diagnosis? Why, of course, economic conditions are improving! But for whom?

The biggest death knell of all is this: With interest rates having plunged (and still remaining relatively low at this time) the cost of retirement has soared. This is a catastrophe that is rarely discussed in the public arena.

Were one to invest one’s pension in a 5-year treasury bond, you would today need a pension fund that is more than twice the size of 3 years ago to generate the same amount of income. (Please see Figure #1.) “Yes,” say the quantitatively-trained economists who know relatively little about causal economic theories, “but that is not inflation.” Of course it is. For the middle class household, a retirement nest egg (whether a pension or other forms of savings) is the biggest purchase they will make in their lifetime. Now, to a large extent, the future purchasing power of retirement savings has been pillaged. Unfortunately, this fact has not yet sunk in with many people.

**Figure #1**  
 Weeks of Work Required to Buy Equivalent Week of Interest Income  
 Average weekly earnings of production and non-supervisory employees on private nonfarm payrolls, Annual Average Interest Rate on 5-Year US Treasury Bond



The second biggest household purchase is a home. The collapse of home values (combined with a senseless increase in mortgage debt) obliterated the net worth of a large number of households headed by members of the 45 to 64 year cohort. Overall, home net equity has plunged to an all-time low. (Please see Figure #2, this being the most disastrous event for America—and Israel—in our view.) These two wealth devastations for middle class America really amount to a sucker two-punch. What to do next?

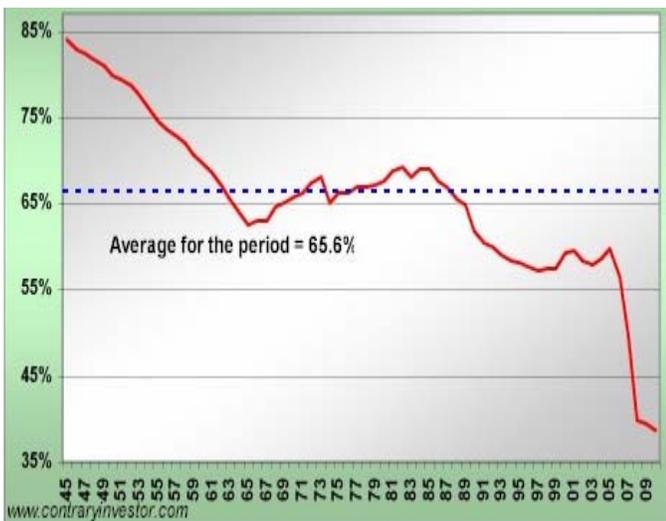
History suggests that there are only a few outcomes possible. Over-indebtedness can be dealt with in one of three ways: 1. Default. 2. Massive inflation, thus shrinking the size of historical debts (though this leading to ultimate bust, as well); 3. Or the hard way—by saving and slowly paying down debts. However, if the situation is also marked by a condition of an extreme wealth distribution imbalance (as it most always is), much more volatile outcomes are likely. Indeed, as mentioned, wealth distribution today in many nations (also the U.S.) is the most extreme since the 1920s, if not at an all-time record. A thought for reflection is this: The bloody French Revolution was instigated by the very same conditions.

Finally, in dealing with these perplexities, we must not forget where to keep our focus.

*“So I tell you this, and insist on it in the Lord, that you must no longer live as the Gentiles do, in the futility of their thinking. They are darkened in their understanding and separated from the life of God because of the ignorance that is in them due to the hardening of their hearts. Having lost all sensitivity, they have given themselves over to sensuality so as to indulge in every kind of impurity, with a continual lust for more” (Ephesians 4:17-19).*

**EVR**

**Figure #2: Owner’s Home Equity/ As % of Market Value of Household Real Estate (3Q 2010)**



releasing thousands of diplomatic cables from the U.S. State Department. Most critically, this triggered a retributive response by the U.S. government, as most of these communications involved the correspondence of its diplomats and government servants. Mr. Assange stayed in hiding, fearing arrest or possible assault. He eventually surfaced in the UK.

Just what is the significance of the WikiLeaks phenomenon? Actually, there are several aspects to ponder, not the least of which are its confirmations of several “Bible leaks.” What we mean by the cryptic “Bible leaks” is simply an acknowledgment of what the Bible already reveals, including prophecy.

**Significance of Leaks Prophetic?**

Julian Assange brags about the significance of the impact of his organization, claiming that world history will now be defined as the eras of pre- and post-WikiLeaks. While he most certainly is overstating the importance of his organization, there are some aspects to this saga that should serve as an alert to Christians.

To begin, it must be realized that it is not yet clear whether Mr. Assange and/or WikiLeaks engaged in any illegal acts. Yet, because of the enraged responses of various governments—even some U.S. politicians calling for Mr. Assange’s assassination—WikiLeaks was attacked on a grand scale. By consensus (rather than through due legal process), the world suddenly decided that WikiLeaks was an enemy to its established order. Following the information releases of November, its bank accounts were frozen and payment organizations VISA and Paypal disabled its accounts. In relatively short order, WikiLeaks, a non-profit organization, was cut off from funding.

Here we witness an instance of world consensus arbitrarily deciding to shut down an organization through financial means. While such a facility has already existed for some time, it nevertheless pointedly reconfirms that world affairs today are controlled by the “horse’s bit” of financial systems. Just as Revelation 13:17 has prophesied for almost two thousand years, the world would someday be controlled where “[...] no one could buy or sell.” After some 1900 years, that prophesied world now exists today.

Please understand that we are not wishing to praise WikiLeaks as a virtuous force. Far from it. Mr. Assange is no angel. Yet, its situation clearly shows the scope and power of the world’s capricious judgments. The systems of mankind’s global community that have decided to shut down WikiLeaks will someday be used against Bible-believing, Spirit-filled Christians.

Today, terrorism is being fought in the same way. In

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## Signs of the Times



### Earthquakes: A False Sign?

One of the signs indicating the “beginning of sorrows” that Jesus Christ outlined (Matthew 24, also called the Olivet Discourse) was “earthquakes in various places” (verse 7). Do recent earthquakes signify that these “beginning” times are already here? If so, is it possible then to better pinpoint our time in terms of Biblical endtime prophecy? Certainly, earthquakes have been front page news this year. The most widely reported include New Zealand (6.3 on the Richter Scale, February 11) and the catastrophic 9.0-scale quake in Japan on March 11.

Two questions beckon: 1. Just when are earthquakes prophesied to increase?; and 2. Has their occurrence accelerated in recent times? Let’s turn our attention to prophecy first and return to Matthew 24. The entire 51 verses of this chapter are prophetic in character. As it happens, the section that we must address (verses 4 to 31) is much debated. However, in our narrow discussion of earthquakes, we are most interested in establishing a timeline and ascertaining any connections between Matthew 24 and Revelation. We conclude significant alignments do exist.

To begin, consider that at the time that Jesus spoke the Olivet prophecies to His disciples, there were yet no Christians (i.e. Spirit-filled converts; certainly very few that were Gentile followers). As such the Olivet Discourse is primarily directed to the Jews, though of course being of great importance to Christians, as well. (Otherwise, why would Matthew have included this account?) Taking this Jewish-centric perspective, we must then align this account with the timeline of the 7-year tribulation period that is the subject of the Chapters 4 to 20 in Revelation. Why? Because this 7-year period is expressly applied to the Jews by the prophets, (most notably by Daniel. See Daniel 9:27), this period being “a time of distress such as has not happened from the beginning of nations until then” (Daniel 12:1).

Events depicted in Matthew 24 are partitioned into three periods 1. Before “the end is yet to come” (verse 6); 2. During the “beginning of birth pains” (verse 8) and 3: Thereafter (from verse 9). A number of scholars have shown the parallels between the events outlined in Matthew 24 and Revelation (for which we lamentably do not have the space to examine in this article). We will look at just one key, this being the term “beginning of birth pains.”

According to Matthew, these are the events that happen before the end of the “beginning of birth pains”: “Watch out that no one deceives you. For many will come in my name, claiming, ‘I am the Christ,’ and will deceive many. You will hear of wars and rumors of wars, but see to it that you are not alarmed. Such things must happen, but the end is still to come. Nation will rise against nation, and kingdom against kingdom. There will be famines and earthquakes in various places. All these are the beginning of birth pains.”

We learn here that earthquakes begin to take place in the period that is the “beginning of birth pains.” After this, the really terrible times of persecution and other catastrophes takes place and not before. As such, these two periods correspond and conform to two stages of the 7-year Tribulation period. The Bible splits it into two halves, each being of 3 1/2 years in duration, the latter period itself named the Great Tribulation. This last half is also referred to as “Jacob’s trouble” (Jeremiah 30:7). As such, the Jews and Jerusalem enjoy a period of relative peace during the first half. Then, the treaty with the Antichrist is broken and severe persecution of the Jews follows. Jerusalem is nearly annihilated and its denizens evacuated.

We conclude then that it is more likely that the world will see a sharp rise in earthquakes in the first half of the Tribulation and not before.

Has the incidence of earthquakes been increasing in recent years and decades? To be scientifically valid—not going beyond what can be ascertained from statistics—the answer is “probably not.” The chart we show on the front page will seem to validate a different conclusion. However, it is not. Why? Today, earthquake reporting is much improved.

Quoting the website of the United States Geological Survey (USG), “In 1931, there were about 350 [seismograph] stations operating in the world; today, there are more than 8,000 stations and the data now comes in rapidly from these stations by electronic mail, internet and satellite.” As such, statistics gathering and reporting has served to increase the earthquake counts as well as the perception of their incidence. In reality, occurrences have not risen, just the reporting of earthquakes of smaller size. This is exactly the phenomenon depicted in the pg.1 graph. Earthquakes of magnitude 7.0 (on the Richter Scale) or greater—the ones that historically were noticeably cataclysmic, and most likely to be reported—have remained fairly constant. In fact, one earthquake per year exceeding 9.0 on the Richter Scale (as was the recent occurrence in Japan) is considered normal.

So what about prophecy? Is it invalidated? Hardly. We must conclude that much greater earthquake activity lies ahead for the world. If our interpretation of Matthew 24 and the corresponding accounts of Revelation are correct, a pronounced increase—conclusively noticeable for all of mankind to recognize—will occur during the first half of the Tribulation period. This also corresponds to the understanding that the Tribulation period is in fact a period of time where God himself intervenes in the physical order of the earth. It is a time of God’s wrath.

Finally, as disastrous and powerful as the recent Japanese earthquake may have been, it will pale in comparison to the worst. The biggest earthquake of all time has yet to occur. As is prophesied in Revelation, one very big one has yet to take place. “No earthquake like it has ever occurred since man has been on earth, so tremendous was the quake” (Revelation 16:8).

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line with the resolutions of the United Nations, worldwide money systems are being controlled in the pursuit of illicit monies that might be supporting terrorism or crime. Most countries today, under the imperatives of Anti Money Laundering (AML) legislation, strictly monitor money flows. Employees of financial institutions are required by law to report any suspicious money transitions or cash deposits.

Most likely, everyone will agree that the control of criminal activity through financial systems is a worthy cause. Nevertheless, it represents a financial infrastructure that can be employed against any and all public enemies. And, someday, people of God may be declared public enemies. As the Bible says, there will come the day where the world will be so twisted morally that it will deny God and persecute His people. Jesus himself warned that “[...] *a time is coming when anyone who kills you will think he is offering a service to God*” (John 16:2).

A second “Bible leak” revealed by the Wikileaks releases of diplomatic correspondence, is the moral character of world geopolitics. While none of the documents that were released were of a top classified nature, they nevertheless revealed a world of “intrigue” ... a world of “lying and stealing.” Geopolitics can be a competitive arena of deception—a global contest for influence, power, wealth and geography. Zechariah’s 5<sup>th</sup> and 6<sup>th</sup> visions (chapter 5) reveal just such an endtime world; a world so corrupted and cursed that its very “timbers and stones” (Zechariah 5:4) would be consumed. What this phrase means is that the entire structural foundation of world conditions will someday completely collapse.

The techniques of lying and stealing today are highly sophisticated. The world that Zechariah saw in his visions was one marked by “thieves” and those who “swear falsely” (Zechariah 5:3). In other words, that endtime world would be characterized by geopolitical conditions dependent upon the endorsed practice of “lying” and “stealing.”

### No New Revelations

The title of this article also refers to things “newly revealed.” Of course, we know that the 66 books of the Bible in their original language have remained virtually unchanged for 2000 years (and, we trust on the testimony of Jesus, even much longer). In that sense, there is nothing “newly revealed.” But for most people, including a large number of Christians, anything from the Bible may just as well be new revelation. Why? Few people today are in the habit of reading the Bible regularly. Many places of congregation that claim to be Christian hardly expound from the Bible, let alone consider its

literal words the immutable communications to mankind from God. In fact, many people wouldn’t recognize a quote from Scripture if they were not told otherwise.

Surveys conclude that many people who call themselves Christians or attend church regularly read the Bible infrequently. One such survey in England established that approximately one-third of regular churchgoers had not read the Bible at all in the previous year.<sup>2</sup> A survey conducted in Australia in 2006, the National Church Life Survey, arrived at similar conclusions.<sup>3</sup> Over 40% of declared Christians read the Bible infrequently or not at all. While evangelicals read the Bible more frequently, on the other hand, 59% of Roman Catholics declared that they rarely consult the Book.

While this may be the sad state of apparent and masquerading Christianity today, the outlook bodes no better. No amount of “Bible leaks” will change the tide of mankind today, according to prophecy. The truth is being rejected ... the nations rage against God. As David prophesied, “*Why do the nations conspire and the peoples plot in vain?*” (Psalm 2:1).

### The Bible’s View on Knowledge

Yet, there is one group of people who will some day respond to a significant “Bible leak.” The Jewish people will again respond to the “knowledge” of the Scriptures. Rather than knowledge of information, the knowledge spoken of in the Bible refers to knowledge of eternal significance. It is the knowledge of God and His purposes.

While an increase in information—trivia, distractions and cares of this world—appears to be in alignment with last day trends and developments, it coincides with a soaring boom in ignorance of what the Bible calls knowledge. The explosion of different kinds of media today, most of it catering to amusement and promoting “non-thinking,” would certainly compete with the quiet time required for Bible reading.

In the book of Daniel, we read: “*But you, Daniel, close up and seal the words of the scroll until the time of the end. Many will go here and there to increase knowledge*” (Daniel 12:4). A popular interpretation of this verse is that not only will knowledge (i.e. information and data) increase in the world, but also travel. While this may not be a harmful interpretation, for a number of reasons, it is not likely that this text refers to such phenomena at all.

As it was, Daniel’s prophecies are concerned with the Jewish people and their future. Just as Hosea 4:6 (“*My people are destroyed from lack of knowledge*”) is expressly spoken to the Jews, so likely is Daniel’s prophecy of an increase of knowledge. The word knowledge here does not refer to technical and scientific

information, but rather to the knowing of God's plan and His laws. The prophets had often castigated the Hebrews for their lack of knowledge. *"Israel's watchmen are blind, they all lack knowledge"* said Isaiah (56:10).

Hosea confirms that the knowledge lacked refers to the ignorance of God and His Laws. *"Because you have rejected knowledge, I also reject you as my priests; because you have ignored the law of your God, I also will ignore your children"* (Hosea 4:6). In Biblical terms, the word "knowledge" is more aptly defined as the "act of knowing." In this sense, it is not knowledge that increases, but rather the knowing of it. For this and other reasons, we are safer to interpret this passage as referring to an increase in understanding of historical prophecy and Scripture, not an increase of information.

During the last days, the Jewish people will again come to an increasing understanding of their destiny and purpose. Finally, at the end of the Great Tribulation, a remnant will receive a full understanding. *"Then I will give you shepherds after my own heart, who will lead you with knowledge and understanding. In those days, when your numbers have increased greatly in the land, declares the LORD [...]"* (Jeremiah 3:15-16). The full content and revelation of the Bible will be "leaked" ... in other words, rediscovered and revealed in the light of truth.

### Thoughts to Ponder

Sadly, all of us living in the super-charged media and commercialized culture of our time, struggle in attaining the type of devotion that Scripture upholds. Apostle Paul was already worried about this type of assault upon the minds of Christians 2000 years ago.

*"But I am afraid that just as Eve was deceived by the serpent's cunning, your minds may somehow be led astray from your sincere and pure devotion to Christ"* (2 Corinthians 11:3). Yes, Paul may not have understood the "somehow." But today, we do recognize the devices and means that are being employed to lead our minds astray from the Bible.

The Bible has the first and last word on knowledge. *"The heavens declare the glory of God; the skies proclaim the work of His hands. Day after day they pour forth speech; night after night they display knowledge. There is no speech or language where their voice is not heard. Their voice goes out into all the earth, their words to the ends of the world"* (Psalm 19:1-4). Here, we clearly see that knowledge is the foundational information that matters for an eternity.

Scriptures allow us no excuse for lacking this type of knowledge. All of creation points to God: *"For since the creation of the world God's invisible qualities—His eternal power and divine nature—have been clearly seen, being understood from what has been made, so that*

*men are without excuse"* (Romans 1:20).

The only thing that has changed is man's understanding, and more importantly, mankind's willingness to understand. And understanding begins with the recognition of God's sovereignty and truth, says the Bible. *"The fear of the LORD is the beginning of knowledge, but fools despise wisdom and discipline"* (Proverbs 1:7).

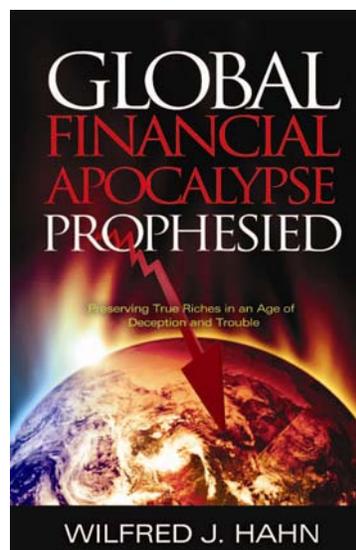
What can we do? We can acknowledge this encouragement: *"Set your minds on things above, not on earthly things. For you died, and your life is now hidden with Christ in God"* (Colossians 3:2-3). But in our time of a massive, coordinated assault upon the functions of people's minds, more than acknowledgement is required. We must also wilfully act to govern and guard our minds.

The Bible provides much counsel on this task. *"Therefore, prepare your minds for action; be self-controlled; set your hope fully on the grace to be given you when Jesus Christ is revealed. As obedient children, do not conform to the evil desires you had when you lived in ignorance. But just as He who called you is holy, so be holy in all you do; for it is written: 'Be holy, because I am holy'"* (I Peter 1:13-16).

### Notes

1. <http://web.archive.org/web/20080314204422/http://www.WikiLeaks.org/wiki/WikiLeaks>About>; Accessed December 27, 2010.
2. <http://www.citw.org.uk/research.htm>; Accessed December 27, 2010.
3. <http://www.digitaljournal.com/article/259865?tp>; Accessed December 27, 2010.

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## Letters to the Editor

**READER:** Thank you for your latest articles which put into words the things that I am feeling and observing as I look at the changing world around. God is perhaps showing me about not hanging on to the things of this world. I live in Britain and find it astounding. [...] As you say, how long will we be deceived; how long will they find ways of patching up the non-existent money, before it is no longer patchable? At some point we will be so dependent on our politicians that the “spider will close in on the web”—something will come up and say: “Now we've got you hooked, do what we say, or else you can't play the game anymore.” This is what goes through my mind. Whether I am over-imaginative I don't know; but it's all these factors closing in on the world. Thanks for clarifying the economic situation through spiritual eyes for all of us to read. (Editor's Note: This letter has been abbreviated).—**M.D., UK**

**EVR:** Thank you for you note ... a long note at that. We appreciated hearing your observations on what is happening in Britain. Indeed, we must be careful not to get side-tracked by vain imaginations or to get caught up in arguing about “myths and endless genealogies. [...]” (1 Timothy 1:4). There is no end to commentaries and blogs which spout unfounded hysteria or conspiracy theories. That said, I believe your observations correctly discern that the world is today chasing its tail and that developments are indeed not upon a sustainable course. “Have nothing to do with godless myths and old wives' tales; rather, train yourself to be godly” (1 Timothy 4:7).

**READER:** Is the stock market evil or not? I have been Born-Again fairly recently and I have a question about the stock market. I subscribe to an e-newsletter called Penny Sleuth. It forecasts potentially “good” stocks that are currently being sold for pennies. One such stock I just read about is for rare earth minerals, particularly uranium, that might be mined in Greenland due to the recent discovery of the B-52 bomber that crashed and landed there years ago. Apparently, Greenland may overturn a 20-year policy they had on banning the mining of uranium given the potential profit it could turn out d/t the massive 'green movement' and China's recent hoarding of rare earth minerals. To make a long story short, these stocks are supposedly being sold right now for \$.60 each, which is apparently very cheap. The young man stated that there is a potential to see a 2,128% increase in the coming weeks. My first thought was, wow, I could buy 200 or 300 dollars worth of these stocks and make donations to various Christian organizations I support (“Jesus” first), then to various veterans associations in memoriam of the soldiers who perished (“Others” second), and finally, use whatever is left to pay off some bills and do some much-needed maintenance around our new “old” house (gutters, re-

wiring, paint job, etc.), 'Yourself' last, equalling “JOY.” Then I thought to myself that this money I'd be making wouldn't be “earned” literally by my hands; it would be made off of others, regardless if their intention was good or not (to help Greenland become independent rather than relying on support from Denmark and Greenland's dying fishing industry), and a red flag went up in my conscience. In your Biblical opinion (I'm really trying to instill in myself that that's the only opinion that matters, God's), is playing/trading/whatever one does w/ the stock market against God's will (even if one is planning on doing righteous things with the money)? I could actually afford some penny stocks and I could see them producing enough supplemental income to help my husband and I get by (I work in Human Services and got a 13.5% pay cut last year, and my husband works as a temp employee with no sick time, no vacation time, no time off, etc., and very minimal health insurance)...this extra money would help us tremendously, but I don't want to do something God doesn't want me to do. I would greatly appreciate it if you would help me with this one; I'm torn and I want to do the right thing by the Lord but I'm not sure if this is a “pennies from Heaven” type of thing that I've been fortunate enough to receive because I'm reading His word daily and seeking Him, or if this is a ploy by Satan to get me to sin. Thank you so much for your assistance. —**K.W., USA**

**EVR:** You are struggling with all the right questions, revealing a righteous spirit and motives. Unfortunately, very few of the questions that you are wrestling with have any pat answers that can apply to all. These are mostly questions that we must work out individually. There is nothing inherently sinful about stewarding assets for retirement, investing in a private or public business ... etc. Most of these issues deal with matters of the heart ... the temptations to our affections. We have numerous articles, pamphlets and booklets, available free from our website that touch on virtually all of the issues that you have raised. I would particularly recommend these three pamphlets: #8. [Money Matters: Eleven Guiding Perspectives](#) ; #3. [Real Wealth: Avoiding False Images](#); #1. [Investing Money Morally: Is It Possible in Our Day?](#).

**READER:** It's a pleasure and a privilege to read each issue of the EVR; I'm afraid that the dire financial and food supply conditions of the world, currently mainly resulting from its principal idol and worship of Mammon, are the prelude to some very serious upheaval. I'm more and more inclined to think that we are indeed approaching the end times and the Day of the Lord as prophesied in so many places in God's Word. It is also pretty alarming that a number of senior financial experts as well as secular trend watchers like Gerald Celente, become very concerned about the vast implications of the GFC and the way it was and is being handled by world governments and mighty bankers. They see the unraveling of a greedy pyramid game with global consequences equal in magnitude as the biggest man-made disasters ever happening on earth. We know it will be even worse! I'm afraid that we will not see

a gradual, organic decline and deterioration of economic, political and financial conditions. I rather expect, as the current events in the Middle East illustrate, that the so-called “recovery” is a meta-stable state of affairs, the proverbial silence before the storm, or the “south wind blowing softly”—Acts 27:3—which will turn into a terrible storm. With the Lord reminding me now almost daily, that His return is imminent (it’s rather amazing to see how many Bible verses call us to focus on the upcoming revelation of the Lord). It is our call to prepare for His return and be vigilant, credible witnesses while we see Bible prophesy unfold in front of our very eyes. God bless you in your work. Your brother in Christ.—**J.P., UK**

**EVR:** Thank you for your considered letter and words of encouragement. I share the same trepidations that you express. That said, we realize that specific predictions are difficult. The “enemy” is very clever, human beings willingly gullible, and greed has many experts. A constant state of wariness is required.

**READER:** (Re: the article Jude: Conditions Revealed for Last-day Christians). This is an excellent, excellent study. I was in 2 Timothy today reviewing the endtimes characteristics. I always thought this would be in unbelievers when we “arrived.” But what I’m finding is that it is the then believers of the endtimes as we hear of Christians shooting their own wounded and following wrong doctrines leading them to blindness of their own sorry state. So sad to see. And worse to experience. It creates confusion and doubt in the body of Christ. It is imperative to be in the Word and knowledgeable of the Word without twisting Scripture or taking it out of context ... which is becoming a really big problem these days.—**V.C.**

**READER:** (Re: Article entitled, God’s Glory, False Gold or Fools’ God?) Uncommon wisdom. I’ve written much the same about the false prophets within evangelicalism for fifteen years ... and been shunned for doing so, of course. My last newsletter for the financial ministry of Willow Creek might also interest you as it is along the same lines of your other feature. I sent your newsletter to friends at major churches, seminaries [...] with the suggestion they share your article about Christian financial experts with everyone they know. As a top securities regulator has said, I’ve seen more money lost in the name of God than any other reason. The odd thing is absolutely no one will hold anyone accountable, though we hold everyone else so.—**G.M., Florida, USA**

**READER:** (Re: Global Financial Apocalypse Prophesied) Dear Wilfred, I want to compliment you on your excellent Godly-inspired book. How true it is. I was so intrigued by it, I couldn’t put it down. I was up until after 2 A.M. this morning, reading it through. My undergraduate degree is in Business Administration [...] my graduate level study was in Industrial Psychology/Relations and my Doctorate is in Law. We are “on the same page” for sure. We are definitely in the last days/end times. I’ve read hundreds and hundreds

of books, but the only one that is infallible—and I mean totally literally true word for word—is the Holy Bible. It says what it means and means what it says. Experientially, to me, everything is a scam nowadays. I personally have “learned the hard way” for the most part; but I wouldn’t “trade a moment of it” as God has used all my tough times to teach me unconditional love and forgiveness. I now live my life in love and forgiveness, tempered by Micah 7:5, Jeremiah 9:4, Matthew 10:36 and John 7:5. Hopefully we may meet someday. I am an evangelist by calling, subsequently ordained [...]. One thing that we can definitely agree on is that Jesus Christ is King of Kings, Lord of Lords, Savior of mankind to all who call upon him; and that “ye must be born again.” Come quickly, Lord Jesus.—**LCB, WA, USA**

**READER:** Thanks for the information. More importantly, thank you, for your newsletters. I find them excellent in content and spiritual direction. May our Lord bless you richly for the work you are doing here and around the world.—**TS, USA**

**READER:** I have read your recent issue of EVR. The only person for a child of God to put their faith in is Christ. We have no idea what the future holds. I believe we are seeing the end of the middle class America. What ever is to be made, it most likely is made in a foreign country. I believe that the normal America Christian is trying to save our style of life for our children. Well, it is not going to happen. As for people putting their hope in gold and silver [these Bible verses should be heeded.] Ezekiel 7:19: “They shall cast their silver in the streets, and their gold shall be removed: their silver and their gold shall not be able to deliver them in the day of the wrath of the LORD: they shall not satisfy their souls, neither fill their bowels: because it is the stumbling block of their iniquity”; Ezekiel 7 (the whole chapter); Zechariah 9:3: “And Tyrus did build herself a strong hold, and heaped up silver as the dust, and fine gold as the mire of the streets.” I have invested in my family. No stocks, bonds, gold or silver. Having been a paraplegic for 48 years, I spent 4 years on welfare, the rest of the years I worked. Had my own business and supported my family and the work of the Lord. I believe I made that decision from reading your message.—**D.D.V., USA**

**READER:** I just read the article from your recent newsletter, “God’s Glory, False Gold or Fools’ God” and I must say, AMEN to everything in it. We are on the verge of the Great Tribulation and it seems as if people are more concerned with accumulating money and things as if they think they will live eternally on earth. Any so called Christian TV network is promoting this all day long, with a few exceptions in programming. I can’t believe how it is so obvious that the “Titanic” is sinking, and people who are born again are getting pulled into this investment and accumulation mentality. Thank you so much for this article. How true of the Laodiceans who were so rich and increased with goods that they didn’t realize their miserable, perilous state. Thank you!!—**H.L., USA**

**EVR**

## Facts & Stats ... Ends & Trends



## TOPICAL QUOTES

A decade ago, China wasn't the top trading partner for even one of the Group of 20 economies. Today, it's the biggest trading partner for six (Australia, Japan, Korea, India, Russia and South Africa), has replaced the US as the top export market for a seventh (Brazil), and risen in importance for the rest.—**The Australian, March 11, 2011**

“The average age of the world's greatest civilization from the beginning history, has been about 200 years. During those 200 years, these nations always progressed through the following sequence: From bondage to spiritual faith; From spiritual faith to great courage; From courage to liberty; From liberty to abundance; From abundance to complacency; From complacency to apathy; From apathy to dependence; From dependence back into bondage.”—**The Examiner, May 13-19, 2004**

“The secrets of unconditional love, one of the most mysterious emotions, are being uncovered by scientists tracing the unique brain activity it creates,” Jonathan Leake writes in The Sunday Times of London. They have found that the emotion, experienced as a desire to care for another person without any thought of reward, emerges from a complex interplay between seven separate areas of the brain. Such brain activity has only limited overlap with the cerebral impulses seen in romantic or sexual love, suggesting it should be seen as an entirely separate emotion. Prof. Mario Beauregard, of [the University of Montreal's] centre for research into neurophysiology and cognition, who led the study, said: ‘unconditional love, extended to others without exception, is considered to be one of the highest expressions of spirituality. However, nothing has been known regarding its neural underpinnings until now.’—**Globe and Mail**

“The top 10 hedge funds made \$28 billion for clients in the second half of last year, \$2 billion more than the net profits of Goldman Sachs, JP Morgan, Citigroup, Morgan Stanley, Barclays and HSBC combined, according to new data. Even the biggest of the hedge funds have only a few hundred employees, while the six banks employ 1 million between them. According to the data, calculated by LCH Investments [...] the top 10 funds have earned a total of \$182 billion for investors since they were founded, with George Soros making \$35 billion for clients – after fees – since he set up his Quantum Fund in 1973. But John Paulson's Paulson & Co is closing in on Soros' fund as the hedge fund to have made most money for investors, after scoring net gains of \$5.8 billion in the second half of 2010.”—**Financial Times, March 2, 2011**

“The G20 foreshadows the planetary governance of the 21st century.”—**President Nicholas Sarkozy of France**

“You could take all the gold that's ever been mined and it would fill a cube 60 feet in each direction. For what that's worth at current gold prices, you could buy all—not some—all of the farmland in the United States. Plus, you could buy 10 Exxon Mobils, plus have \$1 trillion of walking-around money. Or you could have a big cube of metal. Which would you take? Which is going to produce more value?”—**Warren Buffet**

“I hate to sound like a broken record, but since China and the US have seemingly valid and actually quite similar reasons for insisting on policies that are mutually contradictory, and neither can force the other except by accelerating their incompatible currency policies, there is almost no possibility of a happy solution to the trade disputes.”—**Michael Pettis, Nov. 10, 2010**

“All warfare is based on deception.”

— **Sun Tzu, The Art of War**

“It does not require a majority to prevail, but rather an irate, tireless minority keen to set brush fires in people's minds.”

— **Samuel Adams**

“Because things are the way they are, things will not stay the same.”

— **Bertolt Brecht**

“Men, it has been well said, think in herds; it will be seen that they go mad in herds, while they only recover their senses slowly, and one by one.”

— **Charles Mackay, Extraordinary Popular Delusions and the Madness of Crowds**

“Destruction is not profit.”

— **Bastiat, 1850 (That Which is Seen and That Which is Unseen)**

“Bankruptcies of governments have, on the whole, done less harm to mankind than their ability to raise loans.”

— **R. H. Tawney, Religion and the Rise of Capitalism, 1926**

“

(IMF) the government debt of the advance nations of the world is headed to historically unprecedented levels in the decades ahead.

In the Old Testament, we read of the Jubilee Year. This required that every 50 years all obligations of debt were reset to zero and that land was returned to its original clans. As such, possibilities for economic oppression and chronic concentration of wealth were cleansed. Also, debts and obligations of services were reset on a seven year cycle. What we see today, certainly in the case of America, is that this process of debt-building and wealth concentration has been underway for some time. Today, wealth distribution in America is severely skewed ... amongst the most extreme of all countries in the world. In tandem with high indebtedness, a growing array of financial serves, aided by a great idolatry for wealth and gains, has led to a society of over-hyped financialization. The financial industry has become so large it is constricting its host. Its demand for resources and profits is denutriating real-wealth-creating industries and activities. What we observe is financial markets that drive the economy rather than the other way around. Industry has become the servant to the financial industry.

How will this resolve itself? Time will reveal the exact course. The catalysts and the endpoints were different throughout history. Sometimes, popular uprisings occurred such as in the French Revolution. Other times great depressions reset the clock and purged the excesses.

### Debt Forgiveness and the Prophetic Plan

The Lord's Prayer, given to us to pray from Matthew 6:9-13 has the statement, "Forgive us our debts, as we also have forgiven our debtors" (verse 12, KJV). However, Luke provides us a slightly different version of this prayer. He writes: "And forgive us our sins; for we also forgive every one that is indebted to us." (Luke 11:4). Here we note that Matthew refers to "debts" being forgiven while Luke mentions "sins" being forgiven. Two different Greek words are used: "debts" (opheilēma) and "sin" (hamartia), respectively. Are these two accounts therefore inconsistent ... one of them perhaps in error?

No. Both of these similarly involve indebtedness. Sin and debt are very closely related concepts. Also to recognize is that the Lord's prayer embraces the entire cosmology of God's plan for the world. It is therefore also prophetic in character. The statement that "Thy kingdom come. Thy will be done in earth, as it is in heaven" (Matthew 6:10) will not happen until the Millennium at the earliest. Similarly, the full forgiveness of mankind's sins and debts, including that of the Hebrews (Daniel 9:24) will not occur at the earliest until

the beginning of the Millennium. As such, the forgiveness of both debts and sins are in the view of the Lord's prayer.

Daniel was told that "Seventy weeks are determined upon thy people and upon thy holy city, to finish the transgression, and to make an end of sins, and to make reconciliation for iniquity, and to bring in everlasting righteousness, and to seal up the vision and prophecy, and to anoint the most Holy (Daniel 9:24, KJV). All of these things await His return and the Millennium.

Jesus Christ quoted Isaiah's prophecy about Himself (Isaiah 61:1-13) when He said: "The Spirit of the Lord is on me, because He has anointed me to preach good news to the poor. He has sent me to proclaim freedom for the prisoners and recovery of sight for the blind, to release the oppressed, to proclaim the year of the Lord's favor" (Luke 4:18-19). Christ deliberately did not read the rest of Isaiah's prophecy which further reads "[...] and the day of vengeance of our God, to comfort all who mourn, and provide for those who grieve in Zion—to bestow on them a crown of beauty instead of ashes, the oil of gladness instead of mourning, and a garment of praise instead of a spirit of despair" (Isaiah 61:12-13).

Why? Because these were things that would be completed at his Second Coming, signifying the arrival of the "year of the Lord's favor." While our Lord proclaimed "the year of the Lord's favor" during His first coming, it was not to occur until His second. The Lord did not rescue the poor at His first coming, rather the "poor in spirit" (Matthew 5:3 from the Beatitudes). The rescuing of all poor (Luke 6:20, Sermon on the Plain) will be fulfilled in the Millennium.

A "late stage" wealth and debt imbalance exists in America and many other nations today. The wide gap between the rich and poor is a worldwide phenomenon. Everywhere one looks in the world, a cry is heard for "debt cancellation." The world groans for a Jubilee Year. As Apostle Paul says, "We know that the whole creation has been groaning as in the pains of childbirth right up to the present time" (Romans 8:22). Something else is needed to liberate the world, to free the economic captives.

*(Editor's Note: For more perspectives on this article's theme, please see a new 3-part series entitled "Jubileum." The first installment will be published in the April edition of Midnight Call Magazine.)*

**EVR**

### Wilfred's Itinerary: *The Mulberry Ministry*

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## Personal Perspectives

### Tsunami of Debt: A Prophetic Role?

One of the most critical developments of our time is the massive, headlong surge of government debt—in fact, all types of debt—and the widening chasm between the rich and the poor. Yes. Seen from a historical perspective, these are not new trends. Yet, these conditions today are indeed unprecedented in a number of respects.

Down through history, similar wealth dynamics have played out before, almost always ending up with a final traumatic, wealth-redistributing bust. Debts were always rebased in one of three main ways: 1. Through such measures as hard work and increased savings ... i.e. repaying the debts; 2. A massive hyper-inflation, this ultimately ending in a deflationary collapse; and 3. Outright default on debt obligations.

However, whenever speaking of debt, it must always be remembered that it is only one side of a two-fold condition. After all, for every debtor there must also be a creditor; their must be someone that has the monetary capital to lend in the first place, as “for seller as for buyer, for borrower as for lender, for debtor as for creditor” (Isaiah 24:2). (This is the very same duality that this writer believes is portrayed in Zechariah’s fifth vision of the great, flying scroll found in Zechariah 5. The flying scroll had writing on both sides.) Therefore, when indebtedness soars, it is most always associated with a rising imbalance in wealth distribution.

One of the pitfalls of money (this being a reflection of the base nature of human lusts and affections) is its facility to become concentrated in the hands of a few. Anyone who has played the game of Monopoly will recognize this tendency. Eventually one player wins all the money and the time comes to restart the game.

This tendency of “wealth begetting wealth” today is viewed by economists as a “flaw” of capitalism. They observe that over time, the competitive economic arena leads to winners who then become very dominant, in turn having the ability to suppress new competitors. (At times, the U.S. and other governments intervened to break up companies that were thought to have become too large ... i.e. ATT and General Motors). The point we wish to emphasize is that the laws of money, compound interest and relative advantage (everything else being equal) contribute to the tendency that the wealthy get wealthier, and the poor, relatively poorer. However, these very trends over time lead to instability and eventual destruction.

Many philosophers and religious thinkers have

pondered these questions, devising teachings and theories about how to discourage repressive debts and imbalanced wealth distribution. For example, Islamic scholars developed principles that sought to achieve relief for the poor and a sustainable wealth balance. Alone their teaching of “al riba” served this end. This is the doctrine that money is not allowed to earn income through interest. According to Islam, gain is only to be achieved through labor and trading. If money is allowed to earn income, though producing nothing, eventually it would lead to an imbalance of wealth distribution.

Much earlier yet, we read of the practices of the ancient Akkadians. Cancellation of debts became a common royal practice in the old Babylonian period. Hammurabi who was the Babylonian king early in the second millennium BC around 1800 BC ... (dating vary) founded the basic principle of ruler-mandated debt cancellation in the renowned Code of Hammurabi. It is very likely that Abraham, the Biblical patriarch, lived during the very same time as Hammurabi. In fact, some scholars consider that the account of Genesis 14 actually references this same king, though under the different name of Amraphel, King of Shinar. To recall, it was this king along with several others who had captured Lot, the nephew of Abraham. As it was, Abraham himself originally came from Ur, a location which by most accounts is on the southern extremity of Shinar.

Debt cancellation was one of Hammurabi’s first acts when he came into power. As in our time today, overindebtedness was a major problem in Babylonian society. Citizens could easily become enslaved to the creditor class. Anyone falling upon hard times or not able to pay taxes would be forced to borrow. Interest rates were onerous ... commonly as high as 33% over the duration of the loan period.

As we see today, once indebted, people were almost certainly doomed to fall even deeper into debt or slavery. With such usurious interest rates, it would not take long for wealth distribution and concentration of land ownership to become extreme, this potentially also threatening the power of the king. It made sense to periodically decree an amnesty from all personal debts (this not including commercial liabilities in the case of the Babylonian system). This wiping out of debts rejuvenated society and served to maintain a sustainable wealth and power balance.

We can imagine just how different our modern economies would be were this same convention applied. There would be no massive accumulations of debt as we see today. For example, according to recent forecasts of the International Monetary Fund

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