



ETERNAL VALUE REVIEW

MONEY MONITOR & GLOBAL TRENDS REPORT

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"For thinking Christians seeking to understand the times."

APRIL 2013

FEATURE REPORT

Shamans Shamed: A Lost World of Political Economy

Many commentators around the world today decry the results of poorly-regulated financial industries, cronyism, imbalanced wealth distribution and, of course, unbridled greed. Some of this rising criticism is no doubt the result of the ongoing Global Financial Crisis (GFC). We still use this term, although it has virtually disappeared from the media. Why? Everyone wants to believe that the crisis is over...in the past...and that humanity is back in its global ascendancy.

In our view, the GFC continues; it is not over...only changing its spots. The West — namely the countries that have had significant Christian populations in the past, most of which are Roman-offshoot countries — is likely in a steep decline. Based on our view that we are in the very last days, as God's timepiece (Israel) has begun to revive, it is highly likely that all of the economic and financial maelstroms being witnessed in the Western world will drive the geopolitical processes that produce the final "10-king" period of world rulership.

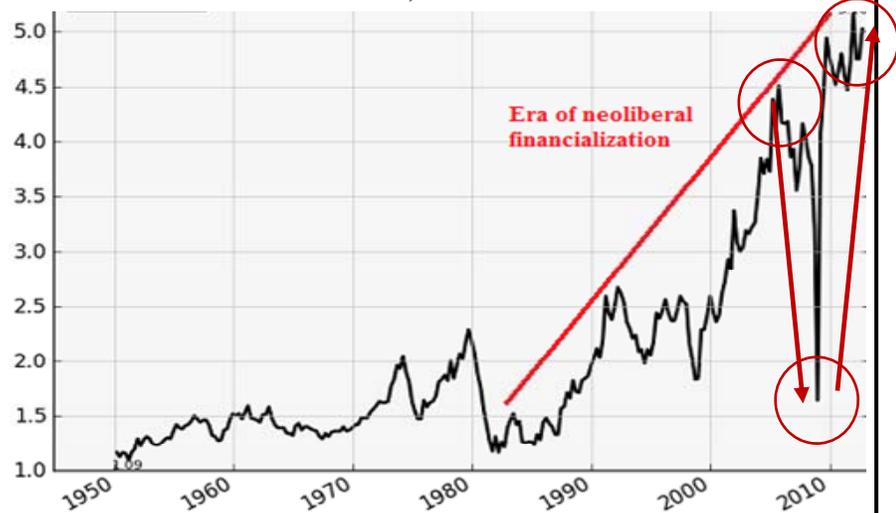
Most observers do not recognize the problems that are now unfolding in Europe as being part of the GFC. They believe that since America has been relatively stable of late (but hardly in solid shape), as compared to the debt and banking crises of Europe, that the GFC is over. Not at all. The reality is that only the beginning chapters of the GFC have ended. Others have yet to play out. America may have been the "ground-zero" and the catalyst to the GFC starting in 2008, setting off contagions that radiated all across the globe, but there are more chapters ahead. The focus will again move back to the U.S. at some point, possibly before year-end.

Yet, where is the real "ground zero" that underlies all these different and rotating crisis

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U.S. Financial Profits: Sow Back to the Mud

% of GDP, 1950—2012



Source: www.OfTwoMindsBlog.com

"Of them the proverbs are true: 'A dog returns to its vomit,' and, 'A sow that is washed returns to her wallowing in the mud.'"

— 2 Peter 2:22

WORLD MONEY UPDATE

Lessons Forgotten So Soon

Four years ago, stock markets in the major developed markets hit their final lows, many having fallen 50% to 70% from their prior highs. Since that point all the policymakers in the world have been huffing and puffing, trying to put things back together again. To date their efforts have not met with sustainable success. If anything, they have been digging themselves into even deeper holes while at the same time dangerously inflating financial assets.

Our perspective has always been that the great spectacular financial crashes at that time were signposts marking the end of an era. The post-WWII period came to its Keynesian endpoint (to use a technical term). That's the point at which the weight of debt finally broke the aging camel's back. Factors such as changing beliefs about families, deepening idolatries, deteriorating morals, heightening corruption, and an extreme stratification of wealth were not supportive of continuing prosperity or a continuation into even greater indebtedness. This remains the case.

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Yet, macro-economists and policymakers continue to think that they can solve these problems and moral issues by manipulating interest rates and printing money. It seems laughable were they not so serious. Such measures do not deal with the underlying causes or even the symptoms. The post-modern world indeed has its shamans. In recent years, the most popular have been the central bankers. A clear indication of this is the Bank of England's (BoE) recent recruitment of the Governor of the Bank of Canada (Mark Carney). He is expected to work magic for the British economy. Just why would they pick him to be the first foreign head of the BoE since its inception over 400 years ago? If anything, confidence games such as these indicate the desperation of our times.

Were any lessons learned over the past five years (since the Global Financial Crisis shook the foundations of the world financial markets and economies)? Economists and scholars have now had plenty of time to glean important lessons that would protect against repeated errors in the future.

Rather not, it seems. The financial sector is back to its old tricks, again parasitically sucking profits out of the real economies. As a renowned professor (Dr. John Kay) recently documented, most financial markets have served no important function other than to reward financial industries themselves. Basing his study on Britain's stock market over the past 20 years, he discovered that it was more a tool for people to cash out than to raise capital for industry. The same conclusions would apply to America according to Dr. Kay.

As the graph on the front cover shows, in the case of the U.S. financial sector, despite the supposedly cataclysmic collapse and following reprimands urging reform over the past half-decade (also necessitating many government bail-outs and mergers), the great leeching by this sector continues worse than ever before. Not only are profits (as a percentage of national income) now bigger than before,

these financial institutions are also even bigger and more concentrated than before! The brazenness of this industry is astounding. (We quote 2 Peter 2:22 referencing swine and dogs on the front page in this connection). Perhaps this must be expected during these times, as it thrives on the utility and metaphysical properties of money, the idolatry of which (love) is said to be the "root of all evil."

While the big worry was that these major financial institutions were "too big to fail" (TBF) they have since also become "too big to rescue." Lately, they have now literally become "too big to govern." How so? Read this recent statement made by Eric Holder, the Attorney General of the United States: "I am concerned that the size of these [financial] institutions becomes so large that it does become difficult for us to prosecute them when we are hit with indications that if you do prosecute, if you do bring a criminal charge, it will have a negative impact on the national economy, perhaps even the world economy."

What he basically said was that the government dare not prosecute any of the banks or other financial players for fear that rocking the boat in this way may risk bringing down the entire economy. That's the state of affairs that we have today. The corruption and crime is so big and deep that to uproot these tares would risk jeopardizing the entire field. This admission of the real state of affairs in America (and other countries), along with the new unorthodox inventiveness of the world's central banks, serves as a signpost of the times and forewarns of a grim future. In the meantime, stock markets have been giving no indication of concern, hitting new all-time highs in the U.S.

Have there been any efforts to restore fairness and integrity to the financial and monetary sectors? No, though there have been lone voices advising otherwise. As we document in this issue's Feature Report, even greater lawlessness and immoral principles are being endorsed by policymakers. We anticipate that in the years ahead, we will witness even greater confiscations and transfers of hard-earned wealth.

The problems have global dimensions. Consider the Eurozone. Is Europe on the mend? Is it overcoming its imbalances and corroding banking sector? The prevailing view is "Yes" because a measure of confidence (induced by the words of Mario Draghi, head of the European Central Bank, last year) has driven down interest rates in the problem euro countries. Yet, in recent times we have seen again how even a small Eurozone member such as Greece (and yet even smaller, such as Cypress), can threaten to bring down the entire European banking system.

Speaking of which, the most recent bail-out of the Cyprian banking system set new precedents, clearly illustrating that no one's deposits and assets (deservedly or not) are beyond the grasp of the state. People forget that it is political economics (there being no such thing as economics without a political framework) that is at work. When it is deemed to be necessary and for the "greater good," assets



ETERNAL VALUE REVIEW
MONEY MONITOR & GLOBAL TRENDS REPORT



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can be so easily confiscated by fiat (even though much if not all is of fiat value to start with.)

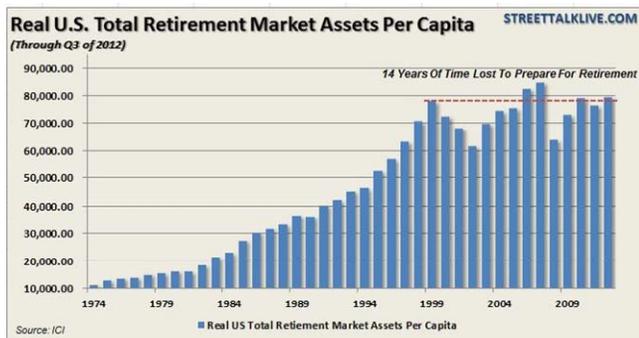
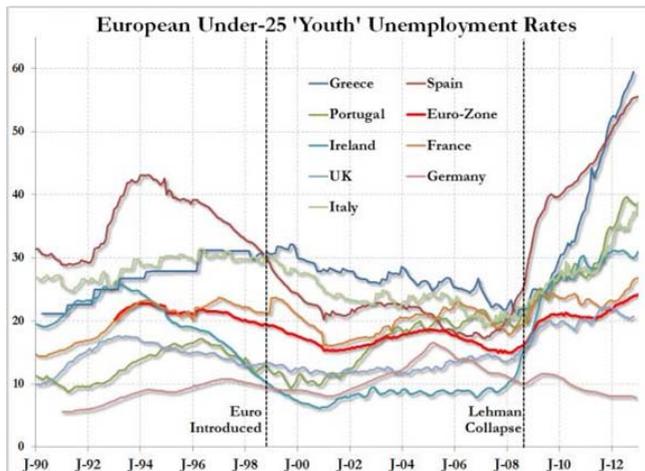
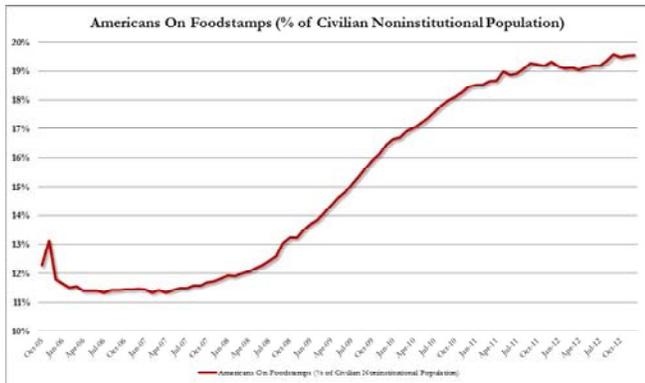
Are any countries on a steadier course? Not really. While it took many decades for the Advance Nations (these being the most wealthy nations) to fall into their current unstable condition, it is remarkable how quickly new entrants to the world of “free-market” economics caught up. We are not referring here to comparative standards of living, but rather financial conditions. Even communist countries such as China wasted no time assuming the bad financial habits of the Western nations. In fact, China boosted its national debt by an equivalent of 40% of GDP in one year (2009) alone, in the belief that this would help generate a rapid economic recovery. It certainly served to provide a short-term boost. But now, it is again falling into a malaise, this time with a much bloated financial system.

Most incredible recently is the growing belief of many prominent economists that the U.S. and global economies

are now improving and on the road back to recovery. This outlook is not certain at all...in fact, unlikely. Only in the financial world is the expression of confidence itself taken as a sign of improvement. It is all a process of the blind leading the blind.

There are many glaring facts that do not fit the picture of ruddy confidence. These are conveniently ignored. Why? Because to do otherwise would undermine precious “confidence”. We show some of these inconvenient facts in chart form on page 3. To name a few: the use of food stamps keeps rising in America; unemployment continues to surge upward around the world; the gold price indeed continues to rise in terms of weakening currencies (i.e. the Japanese yen); and people’s retirement assets have not risen in 15 years.

There is a large array of structural problems around the globe. We cannot mention them all. In the case of Europe we will state that much greater challenges lay ahead. A big clash between Germany and France is almost certain as the latter country (a key heavyweight of the Eurozone) is also rapidly headed to a debt trap. **EVR**



Gold's secret bull market

Yen per ounce of gold, 5 years



Shamans Shamed: A Lost World of Political Economy cont'd from pg. 1

zones in the world? Most policymakers and economists specializing in macro-economic policy and political economics are stumped themselves and have no definitive answers.

It would not be an exaggeration to say that the current gridlock in geopolitics and policy is unprecedented in the annals of mankind. Why unprecedented? The issues that are being debated are not only grave, but are also taking place in a forum that is more globalized than ever before. International transnational groups are meeting more frequently, frantically searching for solutions. The G20 has been meeting as many as 3 times per year. The European Union now has had 18 meetings since the “euro” crisis erupted in 2010.

Despite the well-documented despondency and heightened state of crisis, very few identify the root of the

problem. Why? There are a number of reasons, some of which are as follows:

1. The Bible says that “blindness” is effectively the “consensus view” of the world. The opinion of the majority is taken for truth and there is indoctrination without critical examination. However, spiritual lies have repercussions in the real world. Says Paul: “Having the understanding darkened, being alienated from the life of God through the ignorance that is in them, because of the blindness of their heart” (Ephesians 4:18).

2. Many people are simply too harried, trying to live and survive from day to day. They are hardly inclined to ponder the greater significance of the problems and policies of the world. Perhaps, the cares of this world have consumed them (Matthew 13:22).3. Many

people are given over to indulgence and temporal amusement (Luke 21:34)...the proverbial “couch potatoes” of modern consumer culture. Or, in their narcissism, they simply do not care about anything other than their own fleshly satiation (Luke 8:14).4.

Deliberate misinformation and deception is a societal condition in godless cultures and one that characterizes the entire world in the last days.

5. And finally, the world does not have a Biblical worldview and does not accept the cosmological agenda that is underway. They reject the Lord; therefore, they are without benchmarks and guidelines.

We have put this latter point last, so as to comment on it further. Critically, it should be first in the list. Readers no doubt seek to adopt a Biblical worldview and in so doing can recognize the world’s populist and secular views. Though the Bible and its claim to absolute truth may be increasingly rejected and banned, it remains the only reliable benchmark of both truth and human conduct on earth. Of course, such a view is outright ridiculed today. Moreover, people holding such views are being openly attacked.

But, which perspective will be proven true — the world’s or that of the Bible? There is no other ancient historical document with such documentation, accuracy, consistent causality, and pedigree. While critics search for its flaws and make mountains out of small, irrelevant copyist errors, secular academia remains awed by its historical accuracy like no other ancient document of its scope.

Moreover, while the Bible may not be liked (Why? Because the Lordship of the God of Israel and the Bible is rejected), and though doubts and attacks have been heaped upon it over the millennia, it has never been conclusively disproved. To those who choose to accept its words as they are written and meant — whether they be academics, intellectuals, laypeople or the young — God’s inspired communication to mankind is thoroughly satisfying as Truth. It holds infinite depths that even the most brilliant

humans cannot fully grasp. It is also true that, “The person without the Spirit does not accept the things that come from the Spirit of God but considers them foolishness, and cannot understand them because they are discerned only through the Spirit” (1 Corinthians 2:14).

As far as concerns the future, the Bible has never been shy to position itself contrary to the supposed wisdom of mankind and its elites. It has never suffered self-doubt. It doesn’t need to have all of its prophecies and wisdom validated over the next week or year. Whether over a human lifetime or a millennium, it can wait to prove itself. It has proven true and reliable to date. Impatience and a penchant for immediate fulfillment have always been the vulnerability of mankind, which has wanted to only hear what is pleasing and to have the predictions of its soothsayers come true right away.

Most certainly, a Biblical worldview provides the most truthful information and predictive insights, though not forecasts timed to the hour or the day. Of course, such a statement again will only prompt guffaws from the world’s “wise” and especially so the economics community. This faculty of “fraudulent science” has worked hard to eliminate all admission of morality, concepts of right and wrong, the consequence of human action (i.e. wages of sin), and the basal, sinful nature of the lusts of mankind. Political economists are prime candidates as the modern-day equivalent to the false prophets of Old Testament times. More to the point, though revered as “scientists,” they are really behaving as godless shamans.

Today’s Shamans Defrocked

Economists, who cast themselves in the garb of the “wise men of prosperity” — providing consulting to high governments and institutions — are really the shamans of this age. They hold themselves out as the high priests of the religion of Mammon. After all, “prosperity” is the dominant religion today. It may take many forms; nevertheless, its views are both fraudulent and woefully temporal. How so?

Much macro-economic theory and political economy today, revered as it may be, is wrong. Its disposition is fundamentally godless. Consider these statements:

1. It is a secular field of study subject to the whims of human psychology (which is also not a science).
2. Moreover, today’s economic wisdom makes no reference to morality or the fallen nature of man. This is virtually never admitted.
3. It is fraudulent in that it treats the behavioral choices of mankind as a science and ignores the metaphysical nature of money and human affections.
4. Additionally, it endorses the humanist prescriptions for the “happiness” of man.

Not only is its frame of reference godless, but also the errors and failures of modern-day theories of political

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Signs of the Times



Financial Signs Update—Part III

We continue with the third sign of the financial endtimes — greed and the love of money. There are numerous Biblical indications that the people of the last days will be smitten with enormous, insatiable greed...rampant materialism. The most direct prophecy comes from the Apostle Paul in 2 Timothy 3:2, where he clearly states that in the last days, “People would be [...] lovers of money [...].” There are other indications in the Bible that this will be so. In particular, the account of Babylon the Great found in Revelation 18 indicates just how pervasive the endtime worldwide fixation with trade, wealth and luxury will be.

It is undoubtedly true that the worship of Mammon — materialism in other words — is more unified across the world today than ever before. This belief system probably has more of a common expression and language than at any time in history other than the rise of the Tower of Babel. The worship of the god of Gross Domestic Product (GDP) and the goal of its annual and continuous growth has swept the world. Monetary economics and numbers have become the new common language of this religion; computers and telecommunication systems its megaphones and effective conduits. The knowledge of how to stimulate economic growth and boost output in money terms is considered the new sacred wisdom. Financial markets, investment exchanges and central banks are the new temple sites. This whole belief system is very new...certainly so in the sense that it is embraced by a greater portion of humanity than ever before. It is a materialistic framework that has really only swept the world in the last two hundred years, although its roots may go back to the 17th century. Yet, it is a process that has noticeably accelerated with blinding swiftness since the 1970s. Only in this last sliver of time since the prophetic pronouncement of the Apostle Paul quoted earlier — amounting to less than 2% of the time span since his day — has this monetary materialism taken such deep root around the world.

Today, materialistic doctrines of money and economics are finding a foothold in virtually every society in the world. Many former communistic countries (for example, the nations that were part of the economic union under the United Soviet States of Russia, the USSR) are now worshipping at this altar. The Chinese, too, in the quest for greater prosperity and world significance, have bent their communist beliefs to embrace some of the “free market” principles of modern-day capitalism. Even Islamic and Hindu nations, religions that have been slow to embrace materialistic values, are coming to its table inch by inch. Although some changes have taken place in their religious interpretations in recent years with respect to their financial systems, it remains questionable whether these nations will become full-fledged members of the new global

materialistic order. Nevertheless, the pursuit of GDP growth, liberal trade policies, market economics, and monetarism are all policies finding a bigger global following. In many ways, this convergent path to materialism can be seen as a parallel or handmaiden to the ecumenical movement in world religions.

Many Old Testament Parallels

God detests idolatry of material things. We should not forget God’s responses whenever Judah and Israel became fixated with any manifestation of the material world — greed, worship of wealth, pursuit of the luxuries of foreign nations, or foreign gods of prosperity. In time God punished them severely. The Old Testament is laden with accounts of God’s admonishments upon Israel and Judah spoken through the prophets. Examining these scriptures, one cannot help but conclude that the beliefs and affections of our world are alarmingly similar to these two sister nations just prior to the punishments sent from God.

The more similar the conditions to our day, the more we may gain a sense of the season of our times and the imminence of Christ’s return.

Actually, conditions today may be even worse.

God was very displeased with Israel and Judah, so much so that His wrath followed in the form of a Babylonian conquest. The result was near-total economic destruction. The books of the prophets tell us of the conditions that angered God in that age. When reading through these books, I am struck by how many of Israel and Judah’s sins had to do with commerce, trade and economics.

Israel and Judah were living in heady economic times, in a fraternizing frenzy on the international political stage. They had taken up with strange and morally perverse ideologies, and were totally preoccupied with prosperity and gain in the material world. Godliness and eternity were far from the popular focus of the public arena.

The following verses perfectly capture the mood of the times: “‘When will be the New Moon over that we may sell grain, and the Sabbath be ended that we may market wheat?’ — skimming the measure, boosting the price and cheating with dishonest scales, buying the poor with silver and the needy for a pair of sandals, selling even the sweepings with the wheat” (Hosea 8:5-6). We see that commerce and making money were foremost in the people’s minds. “How to get rich quick!” was a pervasive motive. No doubt, an investment seminar held in the middle of the desert on the topic of how to double one’s money in two weeks or less would have pulled in big crowds in those days.

In the trample for wealth and gain, noble principles were crushed. Cheating and economic oppression were commonplace. The attitudes of business people were downright carnivorous. Applying to Assyria, “You have increased the number of your merchants till they are more than the stars of the sky, but like locusts they strip the land and then fly away” (Nahum 3:16). They would constantly and incessantly push for productivity increases, whether

Facts & Stats ... Ends & Trends



TOPICAL QUOTES

China introduced a policy in 1971 to limit the size of the population, encouraging couples to have fewer children, and then launched its controversial one-child rule at the end of that decade. Since 1971, doctors have performed 336 million abortions, and 196 million sterilization operations on both men and women, the data reveal. They have also inserted 403 million intrauterine devices, a normal birth control procedure in the west but one which local officials often pressure women to choose in China. In comparison, in the US, where the population is 315 million, an estimated 50 million abortions have been performed since 1973, the year of the landmark Roe vs Wade Supreme Court decision that legalized abortion. — **Financial Times, March 15, 2013**

According to Oxfam, land equivalent to eight times the size of Britain was sold or leased worldwide in the last 10 years. In northern Mozambique, a Brazilian-Japanese venture plans to farm more than 54,000 square miles — an area comparable to Pennsylvania and New Jersey combined — for food exports. In 2009, a Libyan firm leased 386 square miles of land from Mali without consulting local communities that had long used it. In the Philippines, the government is so enthusiastic to promote agribusiness that it lets foreigners register partnerships with local investors as domestic corporations. — **The New York Times, February 5, 2013**

On January 18th, the National Bureau of Statistics (NBS) announced that the number of working-age Chinese shrank last year by a total of 3.45 million. In the slow-moving world of demography, that is a big turning point. The mobilization of Chinese labour over the past 35 years has shaken the world. Never before has the global economy benefited from such an addition of extra human exertion. Now the additions are over—and not just in China. — **The Economist, January 26, 2013**

Nearly two-thirds of Americans between the ages of 45 and 60 say they plan to delay retirement, according to a report to be released Friday by the Conference Board. That was a steep jump from just two years earlier, when the group found that 42% of respondents expected to put off retirement. — **www.zerohedge.com, February 1, 2013**

Because of its dismal fertility rate, Japan's population peaked in 2008; it has already

shrunk by a million since then. Last year, for the first time, the Japanese bought more adult diapers than diapers for babies, and more than half the country was categorized as “depopulated marginal land.” At the current fertility rate, by 2100 Japan's population will be less than half what it is now. — **The Wall Street Journal, February 1, 2013**

The world has 50-60 active tax havens, mostly clustered in the Caribbean, parts of the United States (such as Delaware), Europe, South-East Asia and the Indian and Pacific oceans. They serve as domicile for more than 2 million paper companies, thousands of banks, funds and insurers and at least half of all registered ships above 100 tonnes. The amount of money booked in those havens is unknowable and so is the proportion that is illicit. [...] Over 30% of global foreign direct investment is booked through havens. — **The Economist, February 16, 2013**

How long would it have taken someone on the average wage to buy an hour of artificial light to read by at various points in history in the US? In 1800 the answer was six hours. In 1870 it was 15 minutes. In 1950 it was 8 seconds. By 1997 it was a mere half a second. — **Financial Times, March 8, 2013**

In America more than half of all adults are single and roughly one out of seven lives alone. Worldwide, the number of solo dwellers has climbed from 153 million in 1996 to 202 million in 2006—a 33% jump in a decade, according to Euromonitor International, a market analyst. — **The Economist, February 16, 2013**

Greece fell two places to the bottom of a 146-country ranking alongside Montenegro as the countries that gave the least to charity in 2011, the Charities Aid Foundation said today. Australia topped the World Giving Index compiled by the charity, followed by Ireland, Canada, New Zealand and the U.S. The pressure on the household budgets of Greeks was reflected in most other nations, with the aftershocks of the 2008 financial crisis reducing the amount of time and money people were willing to devote to charity. The survey showed 28% of people gave money to charity last year compared with almost 30% in 2007. In Greece, the share of people donating to charity fell to 5% from 7% in 2010. — **Bloomberg, December 19, 2012**

“Consensus is what many people say in chorus but do not believe as individuals.”
— **Abba Eban (Israeli foreign minister from 1966 to 1974)**

“There is nothing as permanent as a temporary government program.” — **Standish, November 2012**

“Only a crisis, real or perceived produces real change” — **Milton Friedman**

“Sovereign is he who decides the state of emergency.” — **Carl Schmit Nazi political theologian**

“Compound interest is the eighth natural wonder of the world and the most powerful thing I have ever encountered.” — **Albert Einstein.**

“A pessimist sees the difficulty in every opportunity; an optimist sees opportunity in every difficulty.” — **Winston Churchill**

“Inflation is the disease of money.” — **Jenns Parsson**

“All nations with a capitalist mode of production are seized periodically by a feverish attempt to make money without the mediation of the process of production.” — **Karl Marx**

EVR

Signs of the Times

... cont'd from page 5

through new technology or deceit. Every scrap was utilized and nothing was left for the poor. Laborers were cheated of their fair wages, weigh scales were tampered with, and labeled consumer products were sold with filler. Of course, all of these practices are evident in today's commerce. For example, hams are artificially impregnated with water to boost their weight; purchasing agents extort the sellers for lower prices. Beef is considered pure as long as it doesn't have more than a certain percentage of filler, and chocolate containing 5% vegetable fat can still be called chocolate. Labor is treated as an inanimate commodity. The point of life is to make a profit, boost stock prices, hoard wealth and stake a secure claim in the material world.

Worship of Material Transcends All Society. A materialistic society by necessity must be a greedy one. "From the least to the greatest, all are greedy for gain; prophets and priests alike, all practice deceit" (Jeremiah 6:13). We see that all of society was infected with burning greed. Gain had become the motive and incentive for all human action. And in the competitive sweepstakes to accrete wealth, gold diggers needed to resort to deceit. After all, if everyone was seeking gain, an advantage was necessary to succeed. One needed to be deceitful in order to win a bigger share of the pie. After a while, deceit became an accepted practice and society was "blessing the greedy." Truth was sacrificed for one shekel more.

Greed was not only limited to the layman or the heathen. The deceitful practices driven by greed found a home in the highest institutions of the land including its priesthood. "With their mouths they express devotion, but their hearts are greedy for unjust gain" (Ezekiel 33:31).

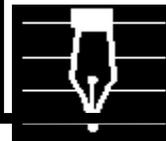
That doesn't sound very different from today. A significant part of the Church is teaching so-called godly principles for no other reason than to achieve greater success in gaining increase and prosperity. Scripture is studied so as to be able to apply biblical principles to get rich as opposed to the purpose of worshipping and honoring God for who He is. Christians who aren't prosperous (wealthy, both in a relative and materialistic sense) apparently don't have enough faith, some seem to suggest. We are to believe that if Christians have been perfected in righteousness, they will accumulate above-average wealth in a world that is governed by an amoral financial system. Of course, that's not to say that Christians can't be wealthy (notwithstanding the fact that it's harder to get into heaven that way). It's just impossible that all can be rich. And, it's even less likely that charitable Christians would be among the majority of that number.

When looking at the magazines displayed on the newsstand, it becomes very obvious that wealth and greed are idolized today. Business magazines such as Forbes, Fortune, Money, and many others tend to dote on the rich and powerful ad nauseum. Those who have accumulated great wealth are profiled for us to envy. They are scrutinized so as to discover their secrets of success. Most of them love

to see themselves quoted, and arrogantly ascribe their success to their acumen, wisdom, and possibly a bit of luck. The implied message is this: Since they're rich, they must be intelligent, noble people. The message? Greed is OK; money is everything.

In conclusion, reviewing these characteristics evident today, we see a world that is accelerating towards a society that loves its money and blesses greed as a beneficial force for the "good" of the globe.

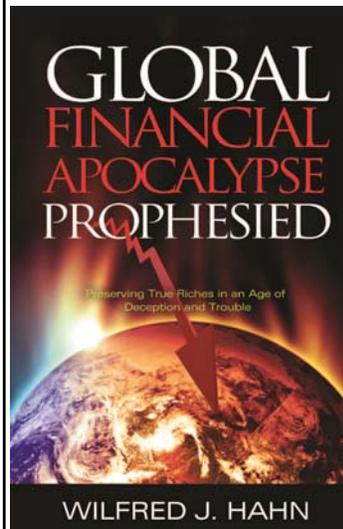
We can reasonably conclude that the endtime condition of greed is already fulfilled today. And, a study of scripture suggests that today's idolatry with materialism may be even more severe and pervasive than it was in Judah and Israel prior to their destruction. Yet, we must also allow that though the world may already be commandeered by "experts in greed" there is no telling how much greedier and rapacious our economic and financial world may yet become. **EVR**



Letters to the Editor

Over the past two months we have received a low volume of letters and emails that were suitable to share with *EVR* readers. The few that were, we will publish next issue when we hopefully will have a more balanced selection. **EVR**

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economy and macroeconomics are both manifold and well documented. The track record of the predictions of establishment economics is abysmal. There is no correlation to correctness whatsoever. This, of course, is no different than would apply to anyone who attempts to prophesy, whether by the reading of chicken entrails or complex econometric models of human behavior.

This allegation also applies to so-called Christians who are prophesying extra-biblical views, or even speculative interpreters of Bible prophecy that go beyond what Scripture actually says. It is only God's prophets who spoke truth and whose pronouncements came to reliable fulfillment. And, moreover, these prophets were never sleeping lapdogs and were hardly ever inclined to pander to people's fleshly appetites.

But, let's get back to today's favorite "false prophets"... the modern-day world's version of lying prosperity merchants. As a profession, economists have been woefully wrong. As John Kenneth Galbraith once quipped: "The only function of economic forecasting is to make astrology look respectable." Their predictions are completely unreliable and often fraudulent and immoral, as we will yet show.

A staggering example of this was the eruption of the Global Financial Crisis (GFC) in 2008. The macroeconomics community did not see it coming; instead, they continued to prophesy prosperity (as some still continue to do today). That said, there is not a small number of economists who are concerned about the complete failure and invalidation of their profession. To date, there is still no consensus among them as to the causes of the GFC and why it was not anticipated, although its roots are plainly seen by anyone with a measure of common sense.

However, the folly continues and worsens. That the financial and systemic problems around the globe remain serious, no doubt has contributed to an environment of urgency and desperation for policymakers seeking solutions. As such, even though macro-economic advisers have been resoundingly defrocked and discredited, they still continue to have the ear of governments and transnational organizations such as the United Nations, the International Monetary Fund and others. Their prescriptions are therefore today even more ridiculous and corrupt, even overlooking the base immorality in the prescriptions of "modern-day political economy."

The Laughable Advice of the False Priests

There were many causes of the Global Financial Crisis, some of these building up over decades. Policymakers had been spitting into the face of obvious consequences for decades. Eventually, this being several years ago, the breaking point arrived. But when we say that the causes are common-sensical — discernible to anyone with common sense and moral fiber — we don't necessarily mean to imply a simplistic analysis.

Did anyone ever really believe that aging populations would not have a serious effect on economic healthfulness? Just who thought up the great lie that financial markets and pension systems would surely absolve societies from low birth rates? Just what basis was there for the belief that heightening debt levels and ever-widening wealth distribution imbalances would have no consequence? Wouldn't supposedly intelligent economists know that the inflating of fictitious financial wealth only provides a false illusion of real wealth? Like a loaf of bread pumped up with yeast to several times its original size, it has not one iota more caloric value than its unleavened version.

The source of all productive wealth (outside physical creation itself and everything else being equal) is human labor. Without humans and without labor, there could be no such thing as wealth. The Bible says "Children are a gift from the LORD; a productive womb, the Lord's reward. As arrows in the hand of a warrior, so also are children born during one's youth. How blessed is the man whose quiver is full of them!" (Psalm 127:3-5). Of course, people are free to make their own choices with respect to the choice of their "treasure." However, in doing so, one also chooses consequences.

In all seriousness (as this may be thought a joke), many economists today continue to argue that more debt is the solution to current economic problems. Without a doubt, soaring indebtedness and its handmaiden — the increasing concentration of wealth — have played a foundational role in setting the stage for the ground-shaking crisis now raging throughout the Western world. Therefore, would more debt and even richer elites be the solution? Actually, yes, say quite a number of economist scribes.

Even more remarkable are policymakers such as Dr. Ben Bernanke (head of the U.S. Central Bank) and Mario Draghi (head of the European Central Bank). These two most powerful central bankers in the world are celebrated today for their actions of massive illicit money printing and contributing to increasing government indebtedness. In this they are considered to be acting lawfully, and moreover are considered geniuses for having supposedly forestalled deeper economic recessions.

However, the cheering section celebrates much too soon. The final and most terrible consequences have yet to come. Observers and commentators confuse the pleasures of sin with the wages of sin. Short-term deferrals only lead to greater consequences over the long-term. The Bible outlines the folly of denying these truths. The world is assured that it will reap what it sows. "Whoever sows to please their flesh, from the flesh will reap destruction" (Galatians 6:8).

Not surprisingly, such views are not to everyone's liking. Public protests are therefore rising around the world. People are rejecting the solutions to past excesses and mistakes. Why? Because such actions are inconvenient and too regimented. Now that the harsh consequences of spendthrift ways and reckless and deceitful policies have

arrived, they blame “austerity” policies for their hardships. If one has borrowed too much, is it then unjust suffering to be required to pay it back? If an individual or government has been a poor steward, living beyond their means, is it unreasonable to reduce one’s spending? Apparently so, according to the popular mores of societies today.

We see this same attitude displayed during the Tribulation period, according to Bible prophecy. Rather than acknowledging that the judgments are due to God’s wrath against their sins and idolatries, they continue to curse God. They do not connect the wrath to their wrongdoings. (See Revelation 16:9 “[...] they cursed the name of God, who had control over these plagues, but they refused to repent and glorify him.” See also verses 11 and 21.)

Ahab, King of Israel, took the same confused perspective, accusing Elijah of being the “troublers of Israel” (1 Kings 18:17). Elijah responded with the truth: “I have not made trouble for Israel...But you and your father’s family have. You have abandoned the Lord’s commands and have followed the Baals” (verse 18). Jeremiah’s warnings to the remnant of Judah who had fled to Egypt were refuted with this same perverse thinking.

“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 ancestors, 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).

In the same way, the world rejects the consequences of liberty misused. To this end, the world finds for itself lying “false high priests” that provide the sanctification and/or justification for their lawless ways. Not only can such distortions be found in any religion, it applies to all human belief systems. “Pleasant” prophecies (i.e. economic forecasts) are sought and correction is rejected. In this sense, we have the lapdogs of Wall Street and its sister industries around the world that provide inventive sophistries to support any optimistic outlook no matter how dire the situation may look. Very few of them will bark when trouble approaches.

Like conditions described for Israel and Judah in the Old Testament: “[...] they did not listen or pay attention; instead, they followed the stubborn inclinations of their evil hearts. They went backward and not forward” (Jeremiah 7:24), we can certainly acknowledge that we are living in a very similar time. “[...] the Lord laughs at him because he sees that his day is coming!” (Psalm 37:13). As in spiritual matters, so in all matters of human wisdom: “Where is the wise person? Where is the teacher of the law? Where is the

philosopher of this age? Has not God made foolish the wisdom of the world?” (1 Corinthians 1:20).

Corrupt and Immoral Foundations

On the basis of Biblical benchmarks of truth and righteousness, we made the statement that for the most part, the prescriptions and advice of the modern-day political economic establishment are corrupt and immoral. Let’s next cite a few simple examples as proof.

It is a virtual consensus today that countries need to have their own currencies if they are to weather the unwanted consequences of their unwise fiscal or monetary policies. Why? So they can better shove the burden of their economic misalignments upon the rest of the world through currency debasement. In a number of ways, this is the same as stealing. It forces losses on foreign creditors and also has the stealthy impact of illicitly transferring wealth. But that would be considered inconsequential. To do so is considered “wise policy,” endorsed by the most revered shamans of prosperity. The morality of such “science” is never questioned.

The question of the day is this: How to rescue a country’s economy without raising debt levels further? Why, you must print new money...literally creating money with a stroke of the pen. This is happening today in many nations. In short, what this means again is that illicit wealth transfers between different members of society and theft must be officially endorsed. The victims may be the retired, the elderly, or the defenseless. Those in the know tend to become wealthier; the unwitting ever poorer.

Another most perverse example we can cite is that, again, the wages of past wrongs are confused as the cause of the problem. In other words, it is not the original “wrong” that is blamed, but rather the actions required to rectify the past wrong. What is the answer to this dilemma today? Stop the fixing! Let’s not pay for the past wrongs. Why? It is unpopular and will not re-elect politicians. Let’s instead repudiate our debts. We will default on our loans. Again, there are plenty of shaman policy economists today who counsel the wisdom of debt default to individual countries. What they fail to recognize is that were all the nations of the world to do so, we would have an utter collapse of global financial systems.

Only a senseless person would make the argument that what made the patient sick should also be prescribed to again make them better. Such medicine would be considered flimflammy. Yet, the political economics establishment has no hesitation to do so. It is validly acknowledged that over-indebtedness has been a major contributor to financial and economic ailments today. Yet, well-known economists seriously recommend that much higher government debt levels are required to boost economies back into recovery mode.

There are other delusions that are being prescribed by political economists today that we could outline.

Nevertheless, policymakers still search out their advice. Suffice it to make the observation that the attitude of the nations is pretty much as it was in the time of Isaiah, “They say to the seers, ‘Don’t see visions,’ and to the prophets, ‘Don’t give us visions of what is right! Instead, tell us welcome things, prophesy illusions’” (Isaiah 30:10).

The only difference today is that this condition applies globally, not to just one or two countries such as was the case in ancient Israel. Though we may think that our era deserves greater awe due to its apparently advanced knowledge and “science,” it is no different than any other in this one respect: Its shamans were always given great respect and credibility, though they were exactly that — shamans.

Mount Carmel Defrocking: The Bible on Economists Today

Today’s desperate chants and ravings of the macroeconomic policymakers mirror the time of Elijah when he challenged the many priests of Baal and Asherah on Mount Carmel (See 1 Kings 18). Their beliefs and chants were totally ineffectual. They could not summon Baal to light their altar, although they would have invoked all of their lofty mantras and supposedly wise theories. Moreover, none of these shamans appeared to acknowledge that the 3-year drought in Samaria at that time had been the very consequence of their heathen policies to begin with. The Bible doesn’t state it exactly as such but the essence is the same. God allowed the drought because Israel had turned to worship pagan gods. These pagan gods had completely different and immoral prescriptions for “prosperity.” “[...] The prophets prophesied by Baal, following worthless idols” (Jeremiah 2:8).

What about the monetary charlatans and economic magicians of prosperity today? Does the Bible have anything to say about them specifically? Very definitely!

The Bible frequently talks of scales (“balances” in the KJV). Honest scales were a command to the Hebrews: “Use honest scales and honest weights, an honest ephah and an honest hin” (Leviticus 19:36). The prophet Ezekiel warned Israel and Judah: “You are to use accurate scales, an accurate ephah and an accurate bath” (Ezekiel 45:10). Also, spoke the Prophet Micah, “Shall I count them pure with the wicked balances, and with the bag of deceitful weights?” (Micah 6:11). The Proverbs writer confirms the gravity of disobeying this command a number of times. God “detests dishonest scales” (Proverbs 11:1; 20:23).

The OT prophets indicate to us how corrupt Israel had become economically: “The merchant uses dishonest scales and loves to defraud” (Hosea 12:7). In fact, this attitude of fraud was imbedded in society. “When will the New Moon be over that we may sell grain, and the Sabbath be ended that we may market wheat?”—skimping on the measure, boosting the price and cheating with dishonest scales [...]” (Amos 8:5). Skimping, boosting, and cheating were standard practices.

In this writer’s opinion, conditions today are similar, yet much, much worse. Our society accepts that fraud, promotion, untrue advertising, exaggerations, product fillers, “white lies,” greed of corporate executives, biased corporate lobbyists, rigged financial markets, manipulations of powerful financial elites, etc. is the normal way to do business. It is the way of modern “free-market” commerce.

Of note is the fact that the words “scales” and “balances” are in the plural form. Today, when we think of scales, we envision electronic or mechanical devices with only one scale. In olden times, a balance of two was used. On one side, one would put the item to be weighed; on the other, the known weights to balance the scale (standardized weights that were carried in a bag...at least this was the case in OT times).

It is these “known” weights that were tampered with. In so doing, they were tampering with God’s truths. It is He that provides the measuring line...the ancient boundary stones. For, “Honest scales and balances belong to the LORD; all the weights in the bag are of his making” (Proverbs 16:11).

God’s truths provide the standard not only for our morality and holiness, but also for the world of commerce and math. To tamper with the “known” weights is a grave dishonesty that the Lord detests. To do so with modern-day monetary systems is the same transgression. The weights are being tampered with on one side of the scale (namely, the liability side of the central bank’s balance sheet). The value of our money and hard-earned savings is being chipped away. Indeed, we see that the Bible indicts the monetary charlatans and economic magicians of today.

Micah Speaks Out Against Theft and Fraud

In Micah 6, the Prophet Micah speaks to the Hebrews. He outlines God’s laws with respect to corrupt “scales.” What would be the ultimate outcome of such corrupt practices? Micah goes on to explain some of the other manifestations of a society with corrupt “scales.” Though spoken directly to the Hebrews, we would not be wrong to draw some broader principles that would apply to all peoples. After all, the Hebrews are God’s people, chosen to be an example and a light to the world.

The retributive consequences of corrupt practices and tampered scales are not necessarily a result of divine intervention. In part, we must also view these as the natural workings of the created physical laws. Just as a person’s skin will blister if exposed to open flame, so corrupt scales tolerated in commerce in time are sure to wreak disastrous effects upon all of society. Indeed, these consequences have played out repeatedly over history.

Does Micah’s following statement fit in with the environment that we see today? Let the reader be the judge.

[...] what does the LORD require of you? To act justly and to love mercy and to walk humbly with your God. Listen! The LORD is calling to the city—and to fear your

name is wisdom—‘Heed the rod and the One who appointed it. Am I still to forget your ill-gotten treasures, you wicked house, and the short ephah, which is accursed? Shall I acquit someone with dishonest scales, with a bag of false weights? Your rich people are violent; your inhabitants are liars and their tongues speak deceitfully. Therefore, I have begun to destroy you, to ruin you because of your sins. You will eat but not be satisfied; your stomach will still be empty. You will store up but save nothing, because what you save I will give to the sword. You will plant but not harvest; you will press olives but not use the oil, you will crush grapes but not drink the wine’ (Micah 6:8-15).

America is not Israel, nor is any other country, save for the namesake. God had a covenant with the Hebrews, not with America or Canada. As such, we cannot apply Micah’s prophecy in its full sense to any nation other than Israel. Nonetheless, we can be sure that the physical and spiritual laws that God has set will work out their consequences upon all nations in similar ways.

Points to Ponder

While we have criticized the alchemy of modern-day “prosperity macroeconomics,” we certainly do not suggest that all economists are either misled or shamans. Far from it. Many are facing up to the facts. We are particularly delighted with the research of the Czech economist Tomas Sedlacek. He openly discusses the morality of “desire” and human insatiability...in other words, greed and uncontrolled consumption. He broaches the issue of what we see as the metaphysical impact of “human affections.” Says Tomas, “An economy without morality is a zombie system: the robots function perfectly, but in the end they leave behind a trail of devastation. We have to return to our origins and talk about the soul of the economy.”¹

Of course, there is no such thing as the “soul of the economy.” However, were all individual human souls truly given over to the lordship of Jesus Christ and motivated by true love in everything that they do, economies would indeed demonstrate virtuous outcomes. They would demonstrate the full outworking of the two Royal Laws:

‘Love the Lord your God with all your heart and with all your soul and with all your mind.’ This is the first and greatest commandment. And the second is like it: ‘Love your neighbor as yourself.’ All the Law and the Prophets hang on these two commandments (Matthew 22:37- 40).

We are persuaded that such conditions will prevail in the Millennium.

However, at present, we are in a completely different age. We live in an era of the biggest accumulation of government debt ever in peacetime. This applies globally. Our modern-day “free-market” philosophies of prosperity draw their fuel from the forces of self-interest and greed. This is the nuclear power source that drives the false, unsustainable prosperity of our modern-day. This is the

world that Zechariah saw in his two visions described in Zechariah 6...one that is defined by lying and stealing. The ultimate result is that it will end up in the complete disruption of society — a process that has already begun, in this writer’s opinion.

Why do we say that self-interest and greed are a nuclear type of power? Because nuclear fuel is extremely unstable and must be continually cooled to control its reaction. As soon as cooling is removed, it becomes critical and will melt down. Similarly, greed must be controlled by civil government and financial regulators. Left to run rampant, greed will cause total economic destruction.

Emile Durkenheim, the influential French sociologist (and son of a long line of rabbis—1858–1917) made this apt comment: “From top to bottom of the ladder, greed is aroused without knowing where to find ultimate foothold. Nothing can calm it, since its goal is far beyond all it can attain. Reality seems valueless by comparison with the dreams of fevered imaginations; reality is therefore abandoned.”

This is exactly the condition that has begun to emerge in Western (all?) nations in recent decades. Greed has been running too hot as corruption at high levels — both institutional and political — has increased.

That greed should find its sponsorship at such high levels is not surprising or new. A recent study made this observation:

[...] the pursuit of self-interest is a more fundamental motive among society’s elite, and the increased want associated with greater wealth and status can promote wrongdoing. Unethical behavior in the service of self-interest that enhances the individual’s wealth and rank may be a self-perpetuating dynamic that further exacerbates economic disparities in society [...].²

As already mentioned, the Bible comments on the conditions similar to today’s that afflicted both Israel and Judah in Old Testament times: “The people of the land practice extortion and commit robbery; they oppress the poor and needy and mistreat the foreigner, denying them justice” (Ezekiel 22:29). There are many similar indictments from the Bible that we could quote.

And with this comes a dire warning: “Woe to those who call evil good and good evil, who put darkness for light and light for darkness, who put bitter for sweet and sweet for bitter” (Isaiah 5:20). These “woes” are already afflicting the world today.

Notes:

¹ “Greed is the Beginning of Everything,” Interview with Tomas Sedlacek, Spiegel Online, March 23, 2012.

² “Higher social class predicts increased unethical behavior,” Paul K. Piff, Daniel M. Stancato, Stephane Cote, Rodolfo Mendoza-Denton, Dacher Keitner: Department of Psychology, University of California, Berkley.



Personal Perspective

God & Good vs. Mammon & Machiavelli

Mr. Robert Kaplan, Chief Geopolitical Analyst for Stratfor recently wrote the following in an article entitled Machiavelli's Virtue:

"What is modernity? Is it skyscrapers, smart phones, wonder drugs, atomic bombs? You're not even close. Modernity, at least in the West, is the journey away from religious virtue toward secular self-interest. Religious virtue is fine for one's family and the world of private morality. But the state — that defining political structure of modern times — requires something colder, more chilling. For the state must organize the lives of millions of strangers and protect their need to selfishly acquire material possessions. [...] The state appeals not to God, but to individual selfishness. Thus, it clears the path for progress."

Mr. Kaplan may just as well have provided an exegesis of various Bible scriptures, as his observations are correct. The Bible clearly does confirm the values upon which worldly affairs would be conducted — self-interest (or vested-interest). What Mr. Kaplan neglects to mention is that the world and its leaders would be "cursed" because of this state of affairs (for example, see Isaiah 24:3-6).

The world in this present state is surely run by self- and vested-interest. That's not to say that there are not people who are other-worldly, to whom the things of this world appear strangely dim, or whose motives are inspired by love. It is just that there are proportionately many less of them. The values of the world, its societies and people, have been roundly turned towards materialism in recent times.

A century of humanistic influences has revised the definitions of human happiness, achievement, and progress. None of these are any longer defined by "eternal values" or from an eternal timeline. Success in these endeavors is defined solely in terms of material wealth, net worth, GDP growth, a rising standard of living or a rising MSCI World All-Country Index (representing the global stock market value).

By necessity, a world that is defined by the "need to selfishly acquire material possessions" and is set apart from "private morals" or conscience and "religious virtue" must be terrifyingly competitive. It would be a world of deceit and theft. And, indeed, such conduct and doctrine is accepted today in the world of geopolitics and political economy.

Not surprisingly, the Bible foreknew such conditions. We find this message most directly in the two visions of the Prophet Zechariah found in chapter 5 of the book of the same name. Here is mentioned the two sins that would define the world of the last days — lying and stealing (verse

3). A two-part study of these two visions can be found on our website. The conclusions are "chilling," to borrow Mr. Kaplan's description of geopolitics today.

Firstly, lying (in other words, swearing falsely in the name of truth) is the glue of our world's economic and geopolitical systems. At the highest levels, it is mirrored in the institution of contract law. Legions of lawyers are required to establish a rigid framework in which world commerce functions. Of course, this wouldn't be required in the first place if there were not so many false promises. Most contracts today are made on the premise of what is legally allowable as opposed to what is right or moral. All that is required to get out of an obligation or a promise is a simple loophole. It is as easy as that for the most part.

The same attitude applies to the world of geopolitics. The "lie" is the most deftly used technique in the pursuit of a nation's interests. Lying and deceit are definitely essential.

What about stealing? In our time, stealing is more prevalent than ever before. Moreover, it has become much more sophisticated. There are numerous types of stealing that are institutionalized into world systems. For example, consider the phenomenon of inflation (the price of goods continually rising in currency terms). Today it is one of the biggest forms of stealing. Yet, every central bank in the world today will argue that some stealing (inflation) is necessary for the smooth and safe functioning of economies and financial systems.

Stealing is endemic — and accepted! — in many other areas. Corporate executives steal from shareholders (like never before) and countries try to steal precious resources from other countries (oil, for example), although such motivations are couched in official policy-speak such as "securing our interests" or "gaining access through free trade." Such techniques are the norm today.

In conclusion, we see that swearing falsely and stealing are at the very root and apex of man's global endtime edifice.

Despite Mr. Kaplan's cogent perspectives on the world's state of affairs, he concludes: "This is not something to lament, however. For in the last analysis, self-interest can lead to peace while rigid moral principles can lead to war. Self-interest informs compromise with other human beings."

He chooses to have faith that Global Man can tame and harness Mammon for the good of mankind by using Machiavellian techniques. He couldn't be more wrong. One day there will be a new order, one diametrically opposite to what we have today. It will not be defined by self-interest or vested-interest. True peace, justice and love will prevail. That will be the 1,000-year kingdom outlined in the Bible.

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