



ETERNAL VALUE REVIEW

MONEY MONITOR & GLOBAL TRENDS REPORT

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"For thinking Christians seeking to understand the times."

JUNE 2016

FEATURE REPORT

Anxiety Merchants & False Prophets: Part II

We continue with Part II. We had concluded that most crisis "fear mongering" forecasts that we see in Christian newsletters, magazines and in pulpit sermons are not endorsed by the Bible. Of course, the teaching of Bible prophecy dealing with the future is promoted. However, the only "crisis-watching" that Christ and the New Testament writers were concerned about was that which affected spiritual conditions, not monetary or material.

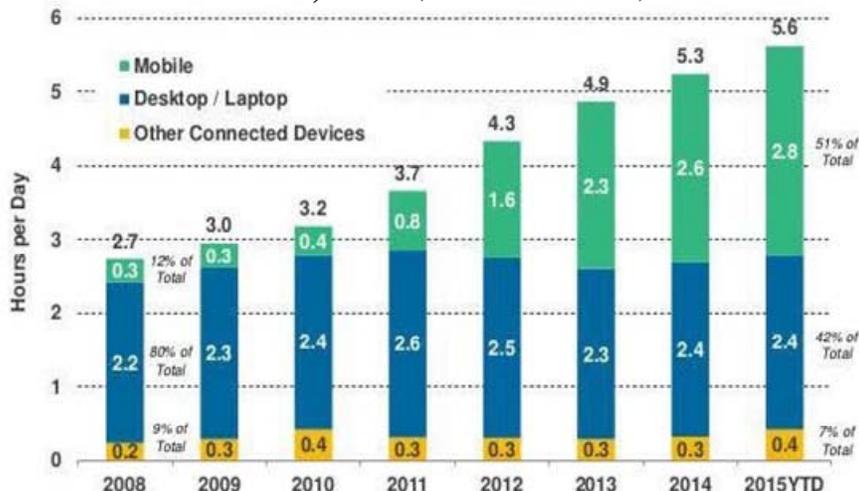
As it was, our examination of the topic of "anxiety merchants" was prompted by the many recent siren calls of forecasters and prophecy speculators (who identified themselves as Christians), predicting near-term crisis of various types affecting the world as well as America specifically. These have included everything from the portent of so-called "blood moons" to total, worldwide economic collapse.

What might be wrong with such forecasting, some may ask? There are indeed many deteriorating trends in the world, whether financial, societal or moral. And, most certainly, we do maintain that Christians should be good stewards (1 Peter 4:10); that they should recognize the "season" of the times (Matthew 16:3); and should pray, plan and provide for their living needs (Luke 14:28). However, we should not be anguished by the taunts and pulls of false prophecies, or the cares and confusion of the world.

It is not uncommon that "anxiety merchants" may attempt to legitimize their prophecies with the claim of have received direct revelation by the Holy Spirit, or on account of their credibility of being a "respected Christian." Yet, while these crisis forecasters raise fears, they nonetheless cannot offer reliable solutions. They are all

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Time Spent per Adult User per Day with Digital Media, USA (2008—2015 YTD)



Source: KPCB

"Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will." —

Romans 12:2-3

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WORLD MONEY UPDATE

Inverted Upside Down Right

Usually, long experience and practice is something of great merit. Presumably, with age comes much knowledge and useful perspective.

That is not necessarily so in today's world of political economics and financial markets.

Today, long experience is more likely to be a hindrance ... a so-called mill stone around the ankle. One is not so free to accept farcical policies and quick-fix solutions.

It appears that the economic "body of knowledge" accumulated in the standard text books over the last 50 to 150 years or so no longer has any application. No need apparently. New enlightenment is all that is needed.

History couldn't possibly offer any cautious lessons to today's tenuous, confidence-inflated virtual realities. History must be ignored and the old boundary stones moved.

As such, libertine theorists are acceptant of virtually any view (everyone is entitled to name their own reality) and are only too eager

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to provide new theories (though they are rubbish) that validate the current imbalanced state of affairs.

What we see today is an upside down world. Consider the following:

Negative interest rates (NIRP) are considered a positive policy — the more negative the interest rates, the more positive the impact upon economic growth (or so the new money alchemists believe).

A perverted by-product of this kind of thinking is that it today becomes more productive to hide one's money in the mattress. Sitting on cash is a productive activity? This is indeed strange.

Black is the new red. What is meant here is that a government deficit is better than being in the "black" (surplus).

Negative economic news, too, is no longer considered to be bad. No. It is a positive factor. How so? Because, the more negative the economic outlook, the more likely central bankers are to further manipulate upwards the value of financial assets.

Yes, but what of the fact that corporate sales growth has been negative for some time? How is that a positive? No need to worry. Corporations can "financially engineer" earnings growth and raise their dividend levels indefinitely. The by-product, however, is higher debt levels. No matter. Some analysts argue that corporations can and should continue these techniques for as long as possible.

A new view that has emerged in recent years is that stock markets are today safer than bond markets. At one level, this holds some logic given that interest rates are as low as they are. This in itself is one of the biggest of the "upside down" factors evident today. The entire world financial system this past 75 years had been anchored on the "foundation" that a high-income country bond is "risk-free." No longer. The fact that government bonds may be considered riskier than stocks is a certain indication that ALL financial assets are in a "bubble."

Some scholars, having studied history, have concluded that a high global debt level was a key catalyst to the Global Financial Crisis (GFC). These same analysts also continue to warn that no enduring recovery has ever taken place without a deleveraging first occurring (a reduction in debt levels). Yet, the consensus recommendation of the dominating policymakers to boost prosperity today is this: More debt.

Here is the capstone of the perverted thinking that passes for insight in today's policy mills. What is the single biggest cause for the world's economic ails today? According to consensus it is this: DDS ... namely, Demand Deficiency Syndrome. Apparently, people are not spending enough. They are saving too much. They are not borrowing enough.

This DDS diagnosis is taken to extreme banality especially in the case of Japan, for instance. Its continuing economic depression is attributed to an aging population which no longer consumes as much. Therefore, getting old is being unpatriotic in terms of contributing to the nation's consumption growth. Japan's old people are a sad lot. When they die, they are guilty of the ultimate DDS. Such vulgar thinking. But such views are only logical in an ultra-materialistic world.

Is it foolhardy to believe that this state of affairs we have described can continue? When does the force of gravity (and truth) re-assert itself? We have no firm idea as to when.

It is only a matter of time most would believe. However, the Age of Heterodoxy (i.e. monetary perversion) can twist and extend longer than most may imagine.

The Bible makes some clear pronouncements on this state of affairs. We quote a few texts (of many) indicating the outcome of manipulation and falsification.

"The LORD detests differing weights, and dishonest scales do not please him" (Proverbs 20:23).

"[...] like those who move boundary stones. I will pour out my wrath on them like a flood of water" (Hosea 5:20). "Cursed is anyone who moves their neighbor's boundary stone" (Deuteronomy 27:17).

"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).

Though this unbalanced and tampered state of affairs exists, nevertheless "[...] He causes his sun to rise on the evil and the good, and sends rain on the righteous and the unrighteous" (Matthew 5:45). The Lord allows humanity to make its choices.

Therefore, "Let the one who does wrong continue to do wrong; let the vile person continue to be vile; let the one who does right continue to do right; and let the holy person continue to be holy" (Revelation 22:11).

When will things right themselves ... when will natural laws reassert themselves? The one simple fact that remains the stumbling stone to today's monetary narcissis is this: There can be no wealth creation when so much of the world's fixed income markets are offering negative real yields at a time when money supply continues to grow. Impossible we think.

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ETERNAL VALUE REVIEW
MONEY MONITOR & GLOBAL TRENDS REPORT



Wilfred J. Hahn, Editor

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false prophets because none of their forecasts are accurate.

How then should Christians respond, us being “[...] aliens and strangers in the world” (1 Peter 2:11)? We continue our series.

Discerning the Differences

With so many crisis prophecies of late, should we prepare for difficult times? And, just what types of crises should we preparing for? According to a recent comment of Jim Bakker, if you are just starting to prepare, “You are awful late.” But, late to prepare for what—the Tribulation, the Rapture, the moral demise of the entire world, spiritual deceit, demonic doctrines, or something related to impending economic troubles?

There are some clear distinctions to be made between these different reasons for preparation. We showed in Part I that the New Testament primarily only warns about spiritual crisis, a falling away, and the doctrines of false prophets. It does not much concern itself with economic crisis. Jesus Christ’s example here is illustrative. Never once did He utter warnings of financial disaster (though, the prophecy of “not one stone here will be left on another”—Matthew 24:2—would have implied a crisis of some type taking place in the future), or how to weather the ups and downs of economies and markets.

As it was, the Roman world of the Mediterranean during the time of Christ was experiencing enormous financial shakings. The final credit collapse of 33 AD during the reign of Emperor Tiberius (according to the accounts of the historian Tacitus), couldn’t be more similar to the global financial crisis (GFC) that seized virtually the entire world in the late 2000s. As such, the GFC was not a new development; rather, a normal occurrence for manmade idol systems and the realm of Mammon.

Consider the significance of the fact that the entire New Testament dedicates not one single word to a major financial crisis occurring in the Roman world at that time. Jesus Christ and His disciples were responding to a completely different urgency—to “proclaim the good news of the kingdom of God” (Luke 4:43).

Two Orbs Never to Meet

The confusions of modern-day prophecies (whether prophetic speculations or fearmongering doomsterism) are mostly attributable to one dispensational misconception. There are two major spheres of actions—those of man and those of God. These realms must be kept separate and treated differently when dealing with prophecies (forecasts).

The sphere of man reflects the choices of mankind which contribute to the long-running agenda of corruption and opposition to God. It leads to and underscores the sentiment of the final age of “kingdoms casting off” their chains (Psalm 2:3). This is the realm of mankind—the era over which Satan and his demon princes have the ability to give kingdoms. The Bible clearly shows that history has

been driven by this Satan-Man collusion.

The Prophet Daniel and Apostle John lay out the timeline of these kingdoms (and their relation to the Hebrews). And, in this respect, from the dawn of recorded history, nothing much is new under the sun. The great tension between the worship of God and Mammon continues unabated, though the latter is increasingly becoming the god of this age.

This is the world that we live in today. There are business cycles, wars, new and broken treaties, droughts, uprisings, conspirators, and lusts of various kinds. Human history is a heaving mass of change. Characteristics of this realm also include booms, busts, financial bubbles, economic collapse, and wealth turnovers. This is the norm.

Financial researchers have long applied themselves to discerning patterns and predictable factors from this seemingly random estate of mankind’s kingdoms and affairs. This is the history of mankind outside the interventions of God. Progressively, mankind achieves globalism and materialistic humanism.

Distinct to this is a separate domain. This exclusively concerns the actions of God. It comprises the things mentioned in Bible prophecy of the future and past that God has decreed (or foreseen) to happen according to the free-will choices of mankind. Secondly, and most crucially, these are the direct actions of God Himself. These are in response to the arrogance and waywardness of mankind. God bares His arm. He acts in wrath upon a disobedient world that has refused to hearken to His many prophets, the various dispensations of grace, and His Son.

Corroborating this view, Isaiah uttered this prophecy: “I will punish the world for its evil, the wicked for their sins. I will put an end to the arrogance of the haughty and will humble the pride of the ruthless. I will make people scarcer than pure gold, more rare than the gold of Ophir. Therefore I will make the heavens tremble; and the earth will shake from its place at the wrath of the Lord Almighty, in the day of his burning anger” (Isaiah 13:11-13).

We must keep these two orbs of affairs apart (though they are not entirely disconnected) with respect to our responses to claimed prophets and forecasters. Short-term predictions about the Man-Satan Conspiracy—the current era of mankind’s economic and financial cycles, geopolitical trends, and existence on earth, etc.—should only be of concern to humanists and those who are engulfed by materialism and not supposed “strangers” in the world (1 Peter 1:1). Christians prophesying about the near-term course of mankind’s state of affairs are on the same footing as everyone else. They have no special forecasting advantage. The fact that they may be Christian offers no certification that they will be correct in their predictions or their recommended solutions.

As such, we don’t need so-called “Christian” prophets consorting with or predicting the course of Mammon, and offering us strategies on how to profit or preserve our wealth in this world. God does not—cannot—have any

interest in helping anyone have success consorting with Mammon. God and Mammon are not compatible. They are the antithesis of each other.

On the other hand, as Christians, we are free to study Bible prophecy and accept it under the authority of the Bible. But, we are not to speculate or to “[...] go beyond what is written” (1 Corinthians 4:6). To do so would be to prophesy ourselves. Rather, we are to watch and to recognize the season of the times. We are free to observe that long-running trends and developments align with the prophecies of the Bible. We can perhaps even identify prophetic stage setting. However, in no case are we to lose sight of our “grace and peace [...] in abundance” (1 Peter 1:2).

We are also called to both proclaim and heed the warnings in the Bible with respect to spiritual falsehoods and deceptions. Above all, we must realize that any insights—i.e. “a lamp in a dark place” (2 Peter 1:19)—that we glean from Bible prophecy afford us NO short-term forecasting abilities in the realm of Mammon or the sphere of mankind. Possibly, knowing what the Bible says about the nature and traits of humankind, we may have insight into the behaviors that drive the actions of mankind. But in this writer’s opinion, this does not offer any decisive forecasting advantage.

No Human Can Reliably See the Future

As an economist and global investment strategist, having managed tens of billions in global markets, I have some experience as to the reliability of people’s divinations of future trends. I have yet to encounter or learn of any one human who can reliably or precisely see the future. Not one. Most certainly not myself. That will be disappointing for many people, because the world chases after voices that claim to see the future.

In reality, economic forecasters (prophets) have an extremely poor track record (including the myriad of so-called Christian financial forecasters). To be sure, while we cannot reliably predict the future course of events, it remains true that we can certainly discern the seasons. In fact, as Christians we are admonished to do so ... to watch the signs of the times.

We can certainly identify the rapid shifts in human values, worldview, and morality. Here we can assuredly sense the accelerating drift toward materialism and humanism both in North America and worldwide. Moreover, we can document the long-running globalization and worldwide convergence of materialistic beliefs.

But back to the many false, modern-day prophets predicting crisis. For example, there are many advisers, preachers, and commentators that have warned or prophesied about a crash of the U.S. dollar at various times. Others have told their congregations to put their faith in gold ... perhaps to buy gold now because the world is coming to an end. Their motives may have been well-meaning. But, what were the results?

How should these prophets be judged? Suppose that one

forecaster may have once foretold that an economic crisis or financial downturn was to occur. How far in advance was their prophecy ... or how near to the actual fulfillment? What fact or measure was taken to be the validation of their prophecy—perhaps the New York Stock Exchange falling 10% ... or 50%?

Exactly what should be the criteria to prove a prophet? The Bible is quite clear on this question: A prophet must be correct all the time, not just once or twice; not off by a few percentage points; and not just over the long-term, but also over the near-term. All prophecies must come to be true (Ezekiel 33:33). Therefore, there are no modern day forecasters that would qualify as a prophet according to the Old Testament tests. After all, “no prophecy of Scripture came about by the prophet’s own interpretation of things” (2 Peter 1:20).

As such, of what use are any forecasts of economic crisis or prosperity? Firstly, one cannot know in advance which forecaster will prove correct; which of their prophecies will fail or not; and when they will change their “interpretations.”

Consider this recent “warning” forecast made by a Christian financial analyst, writing an article entitled, “Four Financial Strategies to Prepare for a Blood Moons Collapse” in *Charisma* magazine: “It is very difficult to predict the precise dates for an economic collapse. However, much of the data suggest we could see this play out in September or October of this year. This doesn’t mean a collapse couldn’t happen sooner or later; it could be months or years away.”

Of what help is this forecast? We are not centering out this individual, but rather want to point out a common trait of these types of forecasts: They are useless. As it was, this “warning” for Christian readers of this magazine was published in September, which provided no lead time at all. There indeed may be financial tremors ... a second-phase outbreak of the Global Financial Crisis. And if so, it would not be a surprise. It is also possible that policymakers may either hasten or delay such an outcome.

The prophecies of the Bible, on the other hand, are authored by God. He “[...] is not human, that he should lie, not a human being, that he should change his mind” (Numbers 23:19). God’s prophecies, therefore, are reliable and true. Thus, if we base our comments about the future upon His Word, we will have spoken “[...] worthy, not worthless, words” (Jeremiah 15:19)—not just anxiety-producing hysteria.

We observe an additional point of unreliability of most crisis-warning forecasters. They will tend to advise “selling out” or buying gold, or some other type of defensive strategy. However, what do these same forecasters advise when a foreseen crisis is over? Would they have recommended to their flock to “buy-in” at the bottom of a financial or real estate downturn, for example? It is one thing to warn of the near-regular financial crises that come along, but what about the recoveries?

As it may be, despite the steep declines in real estate values and financial securities at the onset of the Global Financial Crisis, overall wealth in America has since recovered to new highs (according to the measuring conventions of the U.S. Federal Reserve's Flow of Funds Report). Prophets of doom would then necessarily have had to revise their predictions, would they not? In truth, were we to apply an unbiased set of criteria with which to rate modern-day crisis prophets that focus on materialistic events, we would have to conclude that they all are unreliable—Christian or non-Christian.

Points to Ponder

Surely, there is little harm in some forward planning. The average householder today will normally plan to have sufficient food in the house that anticipates foreseeable needs. Households may also want to lay aside savings for their retirement years. However, if we are looking for refuge in earthly financial markets or other possible stores of value (gold, guns, food, etc.), we will be mostly frustrated. Neither short-term nor intermediate timing of any such buy or sell transaction can be guaranteed to be successful.

Financial advisors who proffer forecasts are all unreliable. Therefore, anyone who searches out these prophets to divine the future for their investments will eventually be disappointed.

Why? There are a number of reasons. As already mentioned, we cannot reliably see the future; and secondly, we humans are inclined to act on emotions of both fear and greed. Human emotions, especially when exciting large crowds to run in the same direction—perhaps to all adopt a new expectation of the future—are almost sure to disappoint.

Predictions from sources such as mentioned are likely to be motivated by conditions that are already very obvious. As such, these “negative” or “positive” views have already had an impact upon the U.S. dollar or the gold price ... or upon what they may have recommended.

Also, crisis forecasting in North America is often based upon perceptions of domestic trends. Therefore, pulpit forecasters can fail to take global perspectives into account. While the economic or financial problems that are cited as proofs for a warning prediction may be real, other countries in the world may face worse conditions. As such, to cite one example, the US dollar will have risen contrary to the consensus “doom” expectations of pulpit prophets over the last five years or so.

The result of all of the above is that pulpit forecasts often lead to catastrophe and hurt many people. The impact of our wrong responses, fear-mongering, and our financial insecurities can be quite damaging.

If one is not a bona fide “anointed” prophet of God, one should not make financial market predictions from the pulpit. The two separate spheres do not mix. Credibility is certain to be lost. Secular analysts are

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Terrible Times: 10 Challenges Facing Christians in the Last Days—Part IV



The Business of Snatching Minds

[Editor's Comment: This article was first published in 2002. Some of the statistics quoted will be out of date. The “social media” revolution has since occurred. Nevertheless, the directional trends and their spiritual implications commented upon 15 years earlier are as valid as ever. The graph on the first page is a recent confirmation of the relentless onslaught, snatching minds of the unwary.]

Anyone working in the business world will be familiar with marketing jargon. Advertisers talk of market share. For example, Coca Cola, the world's largest beverage company, sometimes calculates its sales in terms of share of the total of all the liquids that the entire world consumes. On this basis, they figure that only a small percentage of all liquids drunk by humans is a Coca Cola product. Conclusion? The sky is the limit if everybody can be expected to only drink Coca Cola beverages.

Marketing strategists extend this concept to other measurements — for example “share of wallet.” However, the most far-reaching concept in terms of endtime spiritual phenomena is the concept of “share of mind.” Leading marketing professionals use this concept to great effect. They surely were not the first. We can be sure that Satan himself has mastered this technique. The proof? The “share of mind” that the Lord's truths gets in our time — specifically also in so-called Christian nations — is probably at an all-time low. In fact, the “share of mind” trend that we are discussing here is actually prophesied of the last days. The sad reality is that very few people will ever be conscious of this grave development. Truth and vital facts of eternal significance are being crowded out of mind by the siren lures of trivia that capture most people's attention today.

Why is the mind such an important aspect of Satan's endtime strategies? And, sadly, why has this strategy been so successful?

Why the Mind is an Endtime Target

The human mind is a strategic focus in the cosmic battle for at least three important reasons: First, our faith involves the mind. “Come now, let's reason together, says the Lord” (Isaiah 1:18). Faith, belief and obedience are connected to reasoning. As Apostle Paul admonished, we are urged to use our mind ... to not put our brains on the shelf: “I will pray with my spirit, but I will also pray with my mind; I will sing with my spirit, but I will also sing with my mind” (1 Corinthians 14:15). In contrast, cultic religions try to immobilize and disable the mind ... to circumvent the natural safeguard of the mind. Not so, God. Yes, it is true

that our minds are not able to fully capture His greatness and His ways. But that does not mean we do not accept logic and reason to support our beliefs.

Next, our mind is the place of the spiritual battle ground. Whatever thoughts gain access — whether through eyes, ears or spirit — it is there in the mind that they have their impact upon our hearts and soul. In fact, what the Bible calls the heart is in essence what our mind chooses to believe and pursue. Our thoughts represent reality and rank of eternal importance just as much as our actions. Christ made this point very clear, saying, “But I tell you that anyone who looks at a woman lustfully has already committed adultery with her in his heart” (Matthew 5:28). Here we see that the evil thoughts of the mind, if not repulsed, become an actual sin of the heart whether there has been physical consummation or not.

Lastly, the mind finds its interface in the brain, a fleshly organ that learns and adapts. This grey matter can become habituated to lifestyle, thought patterns and thinking processes. Like an exercised muscle that becomes stronger, so the physical pathways of the brain can be become trained and expert. To the extent that we have allowed our brain to train bad thoughts and behaviors, we need to undo them. Apostle Paul refers to this as renewal. “Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is — his good, pleasing and perfect will” (Romans 12:2).

To conclude, the human mind is the logical point of assault. It is the essence that exercises faith and chooses relationship with God; it is the spiritual war zone; and lastly, through our physical “hard-wired” brain, our mind can entrench behavior and responses that we may have to strain to unlearn.

Jamming the Radar of the Human Mind

Without question, the mind of modern-day mankind is under assault. The attacks and incursions are increasing and coordinated as perhaps never before. Moreover, a global communications machinery is rapidly taking form that plays a pivotal role in enabling the Antichrist and the Beast to deceive the world. Let's review just a few of the developments in this area that are sweeping America and the world in recent decades.

1. Media Concentration. Today, less than 10 firms — all of them global giants — dominate world media whether

radio, television broadcasting, cable, print or the internet. They include world-spanning companies such as Sony, News Corporation, Time Warner, Viacom, Disney, Bertelsmann and others. By some estimates less than 50 companies control the world's media. It is difficult to keep up to date with this fast-moving group. This industry is always changing as media takeover and acquisition activity remains high around the globe. A recent survey of media and financial executives reported a strong desire to continue acquiring media properties.¹ Rupert Murdoch, now arguably the world's most powerful media mogul who built News Corporation, famously predicted earlier this year that the world would have only three large media companies in three years.² He might be right.

What are these firms doing? They are building and consolidating distribution channels to the entry ways of the mind — the eyes and ears of mankind. We can see that a massive and unified information machinery has taken form around the world. Of course, this would be good if they were all disseminating the gospel to the four corners of the world. However, as is well known, media owners and their professional staffs are largely dominated by secular humanist thought. Mostly, the messages carried by the media are being determined by consumer wants and the demands of corporate profitability. All of the large global media firms are public companies who must satisfy their shareholders. High share prices and dividends are what matter to this constituency, not purity and high morals. In one way or another, the interests of commerce drive the message. As the head of Westinghouse once put it (which at the time owned CBS, the television network), “We are here to serve advertisers. That is our *raison d'être*.”³

This global concentration trend has great significance for the world today for a number of reasons. Staying to the main theme of this topic, we can at least conclude that this development is playing a key role in a “mind jamming” strategy of the human mind during these last days. Clearly, it is not accidental that this process has played out over such a short period, having largely occurred in accelerated fashion since the early 1980s. Recently, media concentration has been a top news story in the US as the Federal Communications Commission (FCC) has been contemplating new ownership rules that will further open the doors to yet more concentration. Speaking at a congressional hearing in opposition to the FCC's proposal recently, John McCain who was worried about the possible effects of continuing concentration commented, “At some point, you'll have many voices — and one ventriloquist.” Though he may not have known it, his words line up with prophecy. Indeed, there is only one ventriloquist behind the world's systems. And increasingly, this voice is becoming louder and more coordinated and pervasive than ever before. Already, he has been behind the popular values and humanist philosophies of mass media today.

2. Amusement and Entertainment. Just how much media does the average person consume in North America? According to a number of surveys, the average person is

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Wilfred's Itinerary 2016: *The Mulberry Ministry*

- October 2016: Atlantic Prophecy Congress: Myrtle Beach, SC. Contact Midnight Call Ministries 1-800-845-2420
www.midnightcall.com
- December 5-7, 2016: 25th Annual Pre-Trib Study Group Conference. Irving, TX.
www.pre-trib.org/conference

Facts & Stats ... Ends & Trends



TOPICAL QUOTES

Millennials have frequently been portrayed as a generation that does things differently, particularly when it comes to housing. Yet, part of Millennials' retreat from the housing market comes as they are waiting longer to get married and start families — major life events that influence the willingness to purchase a home. The pushback in the timing of marriage and children is a trend that dates back to the Baby Boomers, suggesting Millennials are not so different than prior generations and that home buying will be delayed, but not entirely forgone. — **Wells Fargo Securities, December 22, 2015**

So far, economists have focused largely on the impending shifts in China's demographic structure. Driven by the one-child policy, the share of China's population under the age of 20 fell from 51% in 1970 to 27% by 2010, while the share of people aged 60 and up rose from 7% to 14%. As a result, the median age increased from about 20 to 35. As retirees increasingly outnumber working-age people, the pressure on today's younger generation will intensify. Indeed, in the coming years, each member of the post-1980s one-child generation will need to support two older people, on average. — **www.project-syndicate.org, January 6, 2016**

The past 40 years have seen an unprecedented increase in the number of obese adults worldwide, climbing to about 640 million from 105 million in 1975. If the current trend continues, about one-fifth of adults will be obese by 2025. The world population's average weight has increased by about 3.3 pounds per decade since 1975, the researchers estimate. — **Redstone, April 4, 2016**

In 2007, about 12 of every 100 kids were on food stamps. Today it's 20 of every 100. — **Alternet, April 13, 2015**

In Syria, the deadliest place in the world for doctors and nurses, more than 700 medical workers have been killed since the start of the conflict in 2011, according to figures produced by Physicians for Human Rights, a New York-based medical NGO. The vast majority — 659 — were killed by Syrian government forces, according to the NGO. In Yemen, nearly 100 medical

facilities have been attacked by the Saudi-led coalition and their Houthi opponents since March 2015, according to the International Committee of the Red Cross. Six volunteers with the Yemen Red Crescent Society have been slain. —

Foreign Policy Magazine, March 2016

Afghanistan, Azerbaijan, Colombia, Central African Republic, Democratic Republic of Congo, Iraq, Myanmar, Nigeria, Pakistan, Somalia, South Sudan, Sudan, Syria, and Ukraine — each accounted for more than a half-million forcibly displaced people at the end of 2014. [...] The total number had certainly grown substantially since. — **www.project-syndicate.org, January 21, 2016**

According to a 2015 report by the McKinsey Global Institute, household debt in many advanced countries doubled, to more than 200% of income, between 2000 and 2007. Since then, households in the countries hardest hit in the 2008-2009 economic crisis have deleveraged somewhat, but the household debt ratio in most advanced countries has continued to grow. [...] Mortgage debt, unknown a century ago, now accounts for 74% of household debt in developed countries (43% in developing ones). Banks have been lending, and households borrowing, as if tomorrow was sure to be better than today. — **www.project-syndicate.org, January 2, 2016**

Although some policymakers argue that fiscal meltdowns have never happened in U.S. history and that therefore "this time is no different," the reality is that the nation's fiscal situation has been deteriorating since the mid-1960s, is far worse than ever before, and could lead to a fiscal crisis if no major spending adjustments occur in the next few decades. — **Jeffrey Miron, Cato Institute Harvard University, January 26, 2016**

From 2010 to 2014, adults over 30 had an average happiness score of just 2.18, compared with 2.24 a decade ago. That's significant considering happiness scores were measured on a tiny scale from just 1 to 3, with 1 being "not too happy" and 3 being "very happy". — **www.zerohedge.com, November 10, 2015**

"I find it easier to believe in God than to believe Hamlet was deduced from the molecular structure of a mutton chop." — **William F. Buckley Jr.**

"It's paradoxical that the idea of living a long life appeals to everyone, but the idea of getting old doesn't appeal to anyone." — **Andy Rooney**

"Whatever you do, work at it with all your heart, as working for the Lord, not for human masters, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving." — **Colossians 3:23-24**

"But even if you should suffer for what is right, you are blessed. Do not fear their threats; do not be frightened." — **1 Peter 3:14**

"It is the greatest truth of our age: Information is not knowledge." — **Caleb Carr**

"Never believe all that you hear. Always verify the original source of information." — **Lailah Gifty Akita**

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themselves subject to gross inaccuracies in their predictions. As such, it is unwise to risk a ministry's reputation on similar misstatements, or to bear responsibility for anyone having acted upon incorrect advice.

Ominously, Canada's largest securities regulator (the equivalent to the U.S. Securities and Exchange Commission) recently took the prejudicial step of asking all regulated participants (stockbrokers, portfolio managers, etc.) to disclose whether they were a part-time pastor! Why? The regulator has repeatedly encountered instances of pastors having promoted "Ponzi schemes" and other irresponsible investment strategies. (This is true not only in Canada, but also most certainly in the U.S.)

Their "financial prophecies" were reckless and even viewed as criminal by the securities regulators. It is a sad statement that "Christian" pastors are being convicted for their fixation with materialism or prosperity gospels. Preachers and pastors would do well to teach Biblical principles of stewardship. In any case, stewardship does not necessarily have anything to do with investing.

Mankind has chosen its idols. Latterly, these have taken the form of a financialized humanity and the worship of wealth (both false and real). Bible believers, by contrast, hearken to Apostle Paul's advice to Timothy: "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment" (1 Timothy 6:17).

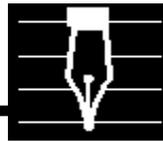
(In Part III, we will return to examine the claims of prophetic "anxiety merchants" who sell survival supplies and strategies. Readers can access this next article at this link — [Anxiety Merchants Part III.](#))

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To view Wilfred Hahn's presentation at the December 2015 Pre-Trib Study Group Conference in Dallas TX, you can order the DVD here: [ORDER](#)

<https://www.timlahaye.com/products/ptsg-conference-2015-dvd-current-events-only>

PTSG Conference 2015 DVD - Current Events Only
Current Events Discussion & Q&A
Bill Koenig and Wilfred Hahn



Letters to the Editor

READER: Mr. Hahn, thank you for the recent article [series] Anxiety Merchants and False Prophets. I've been a reader of Rapture Ready articles for a couple of years now. At times I've become anxious and confused wondering what I should be doing to prepare for circumstances that are clearly out of my control. You've helped me understand that there is no way to second guess how things will play out. I need to be still and know that He is God, that our God is sovereign, He loves us and will not forsake us. Thinking about all the scary scenarios never seemed to go along with keeping my mind on things that are "true, honest, lovely, pure and of good report." Again, I appreciate your wise and comforting words. — **L.K.**

EVR: Thank you for taking the time to write. You quote from Philippians 4:8: "Finally, brothers and sisters, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable — if anything is excellent or praiseworthy — think about such things." That is one of my favourite Bible texts.

READER: Dear Wilfred, while I agree with your article, I would think that it would be foolish to ignore the realities of the world we live in. How long do you think we will last with an almost twenty trillion dollar deficit? Preparing for an economic collapse is a wise move given the circumstances, either for the Christian or non-Christian. God gave us an intellect. Should we not use it? Thank you for your article. God bless you. — **R.R.**

EVR: Thank you for your comment. The perspectives of the recent "Anxiety Merchant" series I believe neither refute nor validate your concerns or perspectives. Ultimately, everyone is responsible for their own stewardship. My main points were these: Too many peddlers prey on people's fears and ignorance, hyping them up and inducing them to make unfortunate decisions. In many instances, the claims made are not Biblical and can be financially catastrophic. Secondly, financial or economic predictions should be kept out of pulpits. The Bible does not mandate such concerns ... far, far from it. Countless numbers have been hurt by so-called "forecasting sermons" and in doing so countless preachers have lost their credibility. Thirdly, financial and economic crises are the norm, not the exception. If the Lord chooses to tarry, there will be plenty more. Therefore, how should people deal with such an uncertain outlook? With prudence and balance, seeking to achieve a measure of peace. As mentioned, everyone is responsible for their own stewardship of God-given resources and therefore can choose their own actions and viewpoints, whether extreme or conservative. However, I strongly

challenge the “extremists” that are so certain about their near-term predictions to show me one example of any financial/economic forecaster that has been consistently correct or has established a “track record” that can validly claim statistical “significance.” Evidence for “reliable financial prophecy” simply does not exist. Furthermore, I challenge anyone to reliably predict the shorter-term actions of a humanity that is prone to falsehoods, collusion, fleshly wants, and corruption. Perversions do not remain static. By definition, it is impossible to predict the extent of perversions in the future. As such, those who promote “swing for the fences” types of financial strategies can be prone to great losses (most certainly so in terms of lost opportunity) because they simply do not have the financial nor psychological stamina. A most important consideration in these matters is the attainment of “peace” (if at all possible) and a long-term Biblical perspective.

READER: Your article on anxiety merchants was very informative. I read it to my husband also. I was very anxious myself when the survivalists started selling their wares. I could not decide if we needed to buy up food and supplies. My husband and I had many discussions on this. We concluded as Christ followers how could we keep back food from our neighbors. Stockpiling makes no sense on a very personal level. The 1 Timothy 6:17 scripture really spoke to me concerning the times we live in. We recently left a prosperity gospel church and I am attending a very small church with very good old time Bible preaching. In Christ. — **T**

EVR: You make a very pertinent observation. Most survivalists are only concerned about themselves and their immediate families. Financial strategies are pursued that are hoped will “preserve” capital and spending power; supplies are stockpiled; and gold may be hoarded. Hoarding has dangerous consequences. It contributes to shortages and can deny basic needs and supplies to those of modest means. In James 5:3, we read this reprimand: “Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days.”

READER: I was awakened late last night by my auto email alert [the EVR had arrived] and then spent a couple of hours reading your material. I must say it was so timely, and certainly not just by chance! It caused me to consider important challenges and changes, both with eternal and temporal situations. I am very grateful for what you shared, and am looking forward to more. I am also grateful for the fact that He saved me, and has provided everything that pertains to life and godliness. Gratefully. — **R.S.**

READER: You shouldn’t be writing prophecy articles if you don’t even know that the world has been divided

into 10 regions by the UN ... or that Psalms 2 specifically states that there is an endtime conspiracy of nations against God and his people. The fact that you and others in your clique fail to perceive this is a reflection of the brainwashed condition of your own minds. Wake up! Don’t mislead innocent people through your self-righteousness.

EVR: We are not sure whether you are responding to a specific article that we have written or just venting a generalized diatribe. We are certainly aware of Psalm 2 and have quoted it many times. However, your comment about 10 regions being established by the UN has no context ... nor any Biblical substantiation. You would make better use of your time studying Scripture than sending crank emails based on misinformation. We have published extensive biblical research on the topic of the 10 kings (10 horns). These articles are available on our website. The 10 kings have no relation to the UN.

READER: [Re: Latest EVR Issue] Thank you for Wilfred Hahn's excellent elaboration of his understanding of the fate of "professors" who remain on earth after the Rapture. I am inspired to study his views. I was also greatly pleased to read his distinction between the destiny of the church and the destiny of tribulation martyrs – a truth seemingly forgotten by most commentators! The Church as the Body/Bride of Christ composed of persons permanently indwelt by the Holy Spirit as Temples of God will be with Jesus wherever He goes (always with Him), ruling and reigning forever. The tribe of Levi was chosen as priests, but only the descendants of Aaron could officiate as high priests. Typically the Church is now His royal priesthood. Again, thank you for shining the light of His prophetic word in an increasingly dark world. He is coming soon...and His reward is with Him. — **M.H.**

READER: Dear Mr. Hahn: The article Anxiety Merchants and False Prophets absolutely nails the issue. You captured very well the anxiety that is being thrust on the Church for probably as many reasons as there are people doing it. But, whatever the reason behind it, we seem to have become the people of Thessalonica, worrying ourselves to death that we have no hope, there is no gathering of the Church, and God will pour out his wrath upon His children (because we deserve it and it serves to purify us). I even heard one of these men, when asked why Jesus would have told us to pray that we may be counted worthy to escape, say that maybe that meant that we could die to escape. Wow! That sure isn't a blessed hope now is it? One could even understand why the world would have no desire to hear this message of despair. Again, thank you for a very well written and thoughtful article. — **R.S.**

increasing their watching and listening to media. Reported one survey conducted in 2001⁴, the average North American was exposed to 3,491 hours of media output in 2000. Moreover, this amount was expected to continue to grow in the future. If one assumes that the average person sleeps 8 hours each day, this staggering statistic suggests that as much as two-thirds of a person's waking hours is being jammed with "share of mind" products. Another study that measured the hours spent on television, cable networks, internet, recorded music and movie theatres in 2002, concluded that media consumption of these categories rose 30% since 1977.⁵ Most of this time that people are spending on media consumption is concerned more with entertainment rather than musing (thinking). Of course, some wholesome entertainment can be of value. But with so much entertainment, most of it of questionable content, what room is there for applying our minds to the important things of life...our purpose...worshipping God and studying scripture?

3. News & Information Content. We all rely on information as we form opinions and decide matters of truth. But opinions and truth are dependent on the source of information. According to a 2003 survey⁶, the vast majority of people rely upon the mass media for their news information — the same large media behemoths mentioned earlier. 83% of Americans get most of their news from the television, 42% from newspapers, 19% from radio, 15% from the internet and less than 5% from magazines. But much of what is identified as popular news programming today amounts to little more than entertainment. The newscasters tend to be esthetically pleasing with movie-star good-looks and make-up. Much news content is pure trivia, Hollywood output, and updates on the rich and famous. Real news that affects the heart and souls of mankind — past, present and future — receives scant mention. As well, balanced international news continues to shrink from the public domain even during these times of foreign anti-terrorism activities. What international news does catch the eye of mass media channels is either superficial or selected for its entertainment or propaganda value. Instant coverage, scripted dialogue and plots are even turning wars into gaming events.

The result is that the average person's mind is bombarded with entertaining images and populist messages. With that kind of informational diet, the mind loses its alertness, and its ability to discern truth from fiction, and to see and recognize the signs of the times. "So let us not be like the others, but let us be alert and self-controlled" (1 Thessalonians 5:6-7). Fewer and fewer people today have the ability to test and approve what God's will and plans are. Moreover, Jesus Christ counseled his followers to be alert and to watch. How many find the time and focus to do so today?

4. Booming Advertising Exposure. It is estimated that the average American is subjected to approximately 3,000 advertising messages every day.⁷ That figure does not

include ads and messages as might be found on t-shirts, in newspapers, inside subways or on the sports apparel and equipment of Olympic athletes. As one writer puts it, "The entire system is saturated by a hyper-commercialism, a veritable commercial carpet-bombing of every aspect of human life."⁸ Increasingly, advertisers try to link their products with "values." This advertising is so effective that a simple logo eventually carries a sophisticated meaning. Youth culture is particularly adept at this type of sign language. By wearing a certain brand-name t-shirt, they demonstrate membership in a specific clique or identify with a certain world view.

The culture of advertising is also a recent phenomenon. While advertising has been around since the dawn of time, it is only following World War II that the hyper-consumerist culture began in America. Advertising spending per person in the US since the late 1940s (measured in 1999 dollars) has risen 5 times.⁹ Clearly, the cares of this world have become the focus of most people. Like the pagans, many allow their minds to be concerned with material things. Christ said that we shouldn't allow our minds to dwell on such matters. "What shall we eat?" or "What shall we drink?" or "What shall we wear?" For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well" (Matthew 6:31-33). Christ admonished that in the last days we should "Be careful, or your hearts will be weighed down with dissipation, drunkenness and the anxieties of life, and that day will close on you unexpectedly like a trap" (Luke 21:34).

We have surveyed only some of the major endtime avenues of assault upon our minds. We could also document the rise in the use of a host of mind-altering drugs—from anti-depressants to recreational and abusive substances. Depression has become a global epidemic according to the World Health Organization. We could also document the rise in false religions and cults that are snatching people's minds. This last phenomenon is expressly prophesied in scripture. In the endtimes, many false Christs will come. "Watch out that you are not deceived. For many will come in my name, claiming, 'I am he,' and, 'The time is near.' Do not follow them" (Luke 21:8). "For false Christs and false prophets will appear and perform great signs and miracles to deceive even the elect—if that were possible. See, I have told you ahead of time" (Matthew 24:25). The claims of false Christs will take up "share of mind" as never before. Indeed, this is happening today.

The Focus of Mind that the Bible Wants

What "share of mind" does our Lord encourage? The Bible leaves no doubt. Hundreds of scriptures suggest that Jesus Christ should possess our total being. Scripture leaves no doubt that God's truth and presence should dominate our mind. Perhaps the most quoted is found in Psalm 1: "Blessed is the man who does not walk in the counsel of the wicked or stand in the way of sinners or sit in the seat of mockers. But his delight is in the law of the LORD, and on his law he meditates day and night" (Psalm 1:1-2). "Oh, how I love your law! I meditate on it all day long" (Psalm

119:97) is another such quote of many found in the book of Psalms alone.

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 2,000 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.

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 mind, more than acknowledgement is required. We must also willfully 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’” (1 Peter 1:13-16).

“The end of all things is near. Therefore be clear minded and self-controlled so that you can pray” (1 Peter 4:7).

Notes

1. Survey: Prospects for Media Mergers and Acquisitions. AdMedia Partners, April 2004. Reported by B-to-B magazine, May 3, 2004, www.btobonline.com.
2. Big three will run world’s media, says Murdoch. The Australian, February 13, 2004.
3. Advertising Age, February 3, 1997.
4. Infoporn: Mass Distraction. Wired Magazine, May 2001.
5. Milken Institute.
6. Pew Research Center for the People and the Press, 2003.

EVR

Three Endtime False Gods Reprised

... from back page

it has devastating economic consequences.

- Widening wealth skew (uneven wealth distribution). Wealth accretion is celebrated as a right yet at the same time generates destructive hoarding.
- The state of indebtedness is the key harbinger of future trends. To this point, deleveraging on a global basis has not yet begun. Yet, prescribing even more debt is seen as a new wisdom.
- The end of globalization (deglobalization): From free trade to economic warfare; from global governance to competitive multilateralism; from one internet to many. The McDonalds indicator of globalization has gone into reverse. All taken together, this signifies the end of a

major stimulus to wealth creation over the past four decades.

- Fracturing globalism.
- Falling productivity world-wide.

Taking the perspective of a secular policymaker or analyst, what should be the response? What could be the solutions?

Indeed, the 7 marker-trends we have listed are interrelated. The first four are a direct consequence of the changing values of mankind. The next three are related derivatives. Therefore, secular political economics does not have the answers to humanity’s conundrums being faced today. As mentioned, solutions have little to do with economic theory or physics or actual policies. It is the “values” and “attitudes” that humanity chooses that are the most determinative.

Seventeen years ago we wrote a series (much of which found its way into the book The Endtime Money Snare: How to Live Free) on the topic of The Three False Gods of the Last Days. It was based upon Daniel 11:36 to 39. There, Daniel explains the future actions of the Anti-Christ in terms of several false gods.

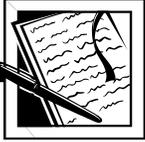
We quote an excerpt: “He will show no regard for the gods of his ancestors or for the one desired by women, nor will he regard any god, but will exalt himself above them all. Instead of them, he will honor a god of fortresses; a god unknown to his ancestors he will honor with gold and silver, with precious stones and costly gifts. He will attack the mightiest fortresses with the help of a foreign god [...]” (Daniel 11:37-39).

In this text, three false gods are mentioned — the “unknown” god, the “foreign” god and the god of “fortresses.” In essence, these three gods being consorted with were really the mirror-reflections of mankind’s idolatries (false gods). We identified them as SCITE, GLOBO, and MOFI. The god of “fortresses” was SCITE (representing the idolatry of Science and Technology); the “foreign” god was GLOBO (Globalism, representing the common ark of united global man); and the “unknown” god was MOFI (the idolatrous system of monetary finance).

The short-form names may sound cute; however, the impact of these last day idolatries is not. The world therefore experiences great economic oppression, confusion and deception.

Says the Psalmist: “Unless the LORD builds the house, the builders labor in vain. Unless the LORD watches over the city, the guards stand watch in vain” (Psalms 127:1). Most people in the world today would be content with this simple promise alone: “You will eat the fruit of your labor; blessings and prosperity will be yours” (Psalm 128:2). Couldn’t policymakers achieve this state? It sounds simple. Ungodliness, corruption, and mass idolatries stand in the way.

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Personal Perspective

The Three False Gods of the Endtimes Reprised

The world is experiencing troubled times of confusion and perplexity. Suddenly, long-running trends have stopped or reversed. Past policies are no longer effective. Therefore, policymakers and leaders are frustrated, desperately searching for new solutions. On the one hand, “collective mankind” is prideful. The trends of globalization, globalism, monetarism, and advances in science and technology, etc. have brought about a shrinking planet and many conveniences. Viewed over millennia of history, secular humanity sees itself at a far advanced state — sure that things are destined to keep getting better and better.

However, there is now another narrative to consider ... actually, one that is forcing itself to be considered reluctantly in recent times. Most of the factors that had appeared to contribute to humanity’s late great greatness seem to have shifted into neutral or reverse. Policymakers and analysts are coming to realize that some achievements were nothing more than hubris; others incorrectly diagnosed.

Of course, as it was, it was never true that humanity was without its troubles. What of the many new epidemics of dysfunction that have emerged worldwide over recent decades (for example mental depression, grossly unequal wealth distribution, obesity ... to name some major ones)? Alongside the celebration of humanism of the past century, wars and strife of many kinds did not subside, among these two world wars.

We do not want to appear churlish by just focusing on the negatives. Mankind indeed has achieved some noteworthy advances. After all, God has blessed humans with skills and creativity. The LORD said “Let us make mankind in our image, in our likeness, so that they may rule over the fish in the sea and the birds in the sky, over the livestock and all the wild animals, and over all the creatures that move along the ground [...] in the image of God he created them; male and female he created them” (Genesis 1:26-27).

Moreover, God engaged mankind to “Be fruitful and increase in number; fill the earth and subdue it” (verse 28). Mankind here is clearly implored to “subdue” the earth. To do so, therefore, is not necessarily an ungodly endeavor. In fact, mankind is even capable of achieving things far beyond what the LORD had intended to be ideal. Consider the “advanced-technology” story of the building of the tower of Babel.

The people of that era (living not long after the flood)

“[...] said to each other, ‘Come, let’s make bricks and bake them thoroughly.’ They used brick instead of stone, and tar for mortar. Then they said, ‘Come, let us build ourselves a city, with a tower that reaches to the heavens, so that we may make a name for ourselves; otherwise we will be scattered over the face of the whole earth’” (Genesis 11:3-5).

We see here how the people of that day quickly translated their achievements into arrogance and the celebration of self-determination without God. So the same today. The values, attitudes and choices that mankind makes hold consequences. The point we make is that while mankind is indeed capable of great feats, technological and otherwise, arrogance and ungodly world views will lead to deterioration, disappointment and eventually destruction.

Why? There are many linkages to which we could point. However, suffice it to simply say this: God is a jealous God. This is — and must be — the character of the Creator. He will share His glory with no other. Ungodliness brings the seeds of self-destruction.

Designed — actually, hard-wired — into the cosmos is the requirement that God be glorified and that He be recognized as Creator and Saviour. This will stump the human analyst who seeks to explain why political economic policies may have failed ... why an econometric coefficient no longer works ... why human behavioural models cannot be relied upon.

This non-linearity which is tied to God’s justice is evident in His dealing with the Israelites. For example, consider this statement of Haggai: “You have planted much, but harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it” (Haggai 1:6).

The modern analyst will argue that outputs depend upon inputs. The physicist will say that something that is full cannot be empty. Yet, none of these secular parameters can guarantee true prosperity. Perversions, ungodly values and lust will undermine the best calculations of economists.

After a century and more of advancements, we see trends reversing. The underlying drivers of earlier advances have been fading. We list some of these here:

- After the world’s biggest population boom in history, negative demographics (worldwide and not just in developed nations) has set in. For prosperity theorists, this is the biggest cause of consternation.
- The era of post-familialism gradually spreading out to the rest-of-world. Policymakers think this is emblematic of a new enlightenment, not realizing that

... continued on page 11

