



ETERNAL VALUE REVIEW

MONEY MONITOR & GLOBAL TRENDS REPORT

Issue 4, Volume 18

“For thinking Christians seeking to understand the times.”

AUGUST 2015

FEATURE REPORT

Prophecy and the End of Technology

Some years ago in 1989, political scientist Francis Fukuyama published an essay entitled *The End of History*. It had a large impact. He had concluded that democracy and free market capitalism had won the world’s ideological and political economic debates. The correctness of this new human plateau was so self-evident and so widely endorsed, that no more debate or theoretical advancement was possible. Therefore, the end of history.

Of course, Mr. Fukuyama will have been guilty of hyperbole. Although his thesis triggered thought-provoking perspectives, it today is clear that no such common agreement exists (i.e., consider the actions of countries such as Russia, China, Arab nations and others).

We want to use a bit of hyperbole to make another thought-provoking claim: The world could be facing the End of Technology.

What do we mean by this?

There may be no more new major technological innovations that will either enable or change the course of mankind and its beliefs.

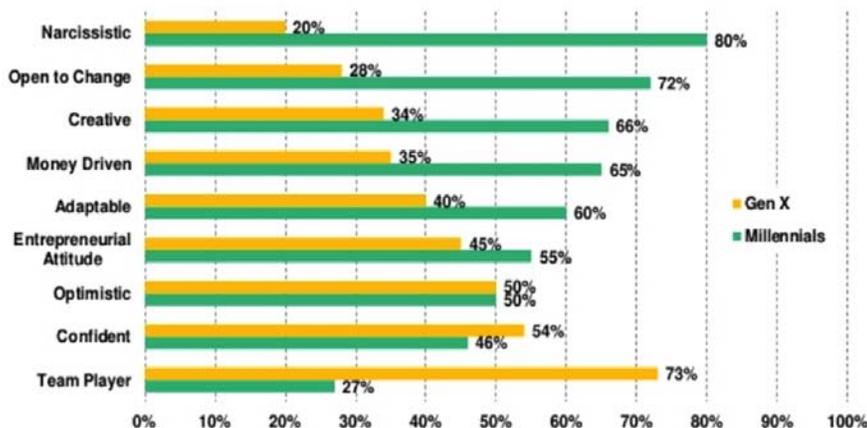
Certainly, there can be no doubt that researchers and laboratories will continue in their work. The patent offices of the world will continue to grant them by the hundreds of thousands every year. Our societies will continue to be inundated by innovative and novel new consumer products, services, apps and service platforms. Scientists can be expected to discover new things about the universe and the natural sciences.

However, the key question is this: Will any of these inventions “radically” change humanity in its beliefs, mental health and earthly confidence? To humanists, this question will surely seem to be blasphemy ... continued on page 3

New Generation: Narcissism Rising

Changing characteristics between Gen X and Millennials

Qualities Each Generation Is Seen as More Likely to Possess (According to Hiring Managers)



Source: KPCB: 2015 Millennial Majority Workforce Report

“[...] until heaven and earth disappear, not the smallest letter, not the least stroke of a pen, will by any means disappear from the Law until everything is accomplished.” — **Mark 5:18**

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WORLD MONEY UPDATE

Greeceed European Spiral

Popular consensus views — most certainly so when at extremes — are almost always wrong. This is not a reflection of mysterious forces, but mostly due to mathematical laws. When everyone is thinking the same thing, there is no one left to convert into a new buyer or seller. Therefore, some professional investors specifically seek to identify these points when opinions are at an extreme and then bet on the opposite outcome. Quite a few hedge fund managers have made multi-billions pursuing such a strategy.

Another more cynical view is that since financial markets are seemingly hard-wired to allow the least amount of people to profit, that one therefore should not be overly influenced by the headlines of the times. It is these obvious headlines that everyone reads and that most will swallow as fact and invest accordingly.

Based on the above principles, just what are the incorrect popular opinions that have been shaped and affected by headlines

... continued on next page

lately?

Well, it would have to do with all of the following: Greece, China and the notion that the American economy is strong and not subject to another downturn anytime soon. These three have driven extreme levels of fear, optimism and complacency in recent months.

China most certainly has many challenges at present (and faces a longer-term dilemma with an aging population); however, it should not be underestimated. China is determined to rejuvenate itself back to the glory days of two centuries ago.

As for the U.S. economic outlook, it remains uninspiring. Recent trends have been disappointing.

Most portentous have been the recent instabilities in Greece. Financial markets are again relieved that Greece will not default on its sovereign debts nor leave the Eurozone (comprised of 19 countries sharing the same currency, the euro). However, just as everyone was convinced only weeks ago that Greece would surely hit the wall, these recent more optimistic perspectives are also wrong.

Greece's third financial bailout in five years will not have solved its underlying problems. (Did you know that Greece has officially defaulted on its sovereign debt at least five times since 1826?) The fact of the matter is that the imbalances that have built up within the European Union of 28 countries will continue to build. Among many issues, it is simply not possible that trade and productivity differences between its major members (Italy, Germany, and France) can continue forever.

Currency stresses and bailout flare-ups will continue. It appears inevitable that eventually Europe will reconfigure itself ... perhaps into one or more groups of countries, some again entirely independent.

From this vantage point in history, however, we cannot know what will prove to be the specific catalyst for the

dissolution or reconfiguration of the present-day European Union. Could it be another default by Greece, that of another country or perhaps a country exit from the EU that sets the dominoes falling? It is tempting to speculate.

After all, back in 1981, Greece was the 10th nation to have joined the EU (then called the European Common Market (ECM)). At the time, this advent drove Bible prophecy observers into a tizzy. Understandably, many were absolutely sure that a 10-nation ruling structure was coming about, as prophesied in the Bible. As it turned out, only five years later, both Portugal and Spain joined, pushing ECM membership to 12. Today, as mentioned, there are 28 nations in this Union. So much for the 10-nation coalition ... as least for now.

Readers will be familiar with the "10 kings" (mentioned or pictured in at least 5 prophecies found in both the Old and New Testaments) that come together in the last days to form a world-ruling coalition. We have published numerous articles and studies on this topic in the past. The 10 kings are shown as 10 horns in Revelation 12, 13 and 17. "The ten horns you saw are ten kings who have not yet received a kingdom [...]" (Revelation 17:12).

As such we can know that only 10 nations will make up the final Roman-based power coalition upon earth (pre-Tribulation period). Indeed, the world can be seen to be heading to this outcome quite quickly.

The question of just how such a condition would come about (as well as the identities of the 10 member nations) is therefore a ripe subject for speculation. We can think of scenarios that might be probable or possible; however, as said, these would be speculative. The bottom line is that the present 28-nation European Union cannot at the same time represent a coalition of 10 nations. Somehow, this number will be whittled down. And, in our view, it remains an open question as to whether all 10 nations will be European. Most definitely, all must be Roman offshoots, but not necessarily all from Europe.

It is very plausible that Europe could break apart into several sub-groups of countries. For example, one analyst suggests the possibility that a group of northern nations headed by Germany will split off. They would have their own currency (dubbed the "neuro"). Southern European nations will also form their own group (these generally being the countries with deficits), as they desperately will want their own currency that they can then devalue (this currency being dubbed the "sudo"). Other groups or individual countries could splinter off as well.

Out of these smaller groups, it is plausible that the prophesied grouping of 10 will emerge. However, as mentioned, it is not possible to predict the final future recombinations of European and Roman-offshoot country alliances. Nevertheless, what is clear to see from events involving Greece today is that great fissures and cracks are spreading across Europe. Significant dislocations still lie ahead. As such, any optimistic consensus about Europe's future today will surely result in disappointment as history plays out.

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ETERNAL VALUE REVIEW
MONEY MONITOR & GLOBAL TRENDS REPORT



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seen from their religious belief system. How could it not be possible that humanity will continue to advance and evolve ... to perhaps extend the lifespan of human beings to 150 years and more ... to even reach the point of singularity, where human biology is merged with technology and mankind “evolves” to a form that does not even require a physical body.

Others see the developments of new technology as being potentially worrisome. The World Economic Forum (WEF), in its recent Global Risks 2015 report, specifically cites emerging biotechnologies as a major risk to be monitored. It says: “Emerging technologies hold great and unprecedented opportunities [...]. A range of currently emerging technologies could have [...] profound implications for mankind’s future [...]”

The WEF goes on to say: “The establishment of new fundamental capabilities, as is happening for example with synthetic biology and artificial intelligence, is especially associated with risks that cannot be fully assessed in the laboratory. Once the genie is out of the bottle, the possibility exists of undesirable applications or effects that could not be anticipated at the time of invention. Some of these risks could be existential—that is, endangering the future of human life.”

Summing up the WEF’s perspective, technology could eventually wipe out mankind if there are not sufficient guidelines. In other words, technology could be the end of mankind. Obviously, humanist philosophers themselves remain divided in their views. Some are optimistic, viewing technology as the enabler of human evolution; others, the end of human life on earth. We see here that there is no consensus about the future roles of technology.

However, a Biblical worldview and a literal understanding of prophecy lead us to conclude that we indeed are near the end of any new technologies being required to fulfill the Bible’s pre-millennial prophecies. From that point of view, the End of Technology may already be in sight. Just what was the last major technology that needed to be in place?

What Has Technology Done for You Lately?

Without a doubt, the world has experienced a unique period of technological development over the last 150 to 200 years or so. In this small sliver of time, seen from the cosmological timeline of the earthbound human, an explosion of change took place. No one can deny that a massive acceleration occurred in virtually every field and faculty. Science and technology, as well as the Reformation, were at its root.

However, it is debatable whether the pace of change with respect to foundational new discoveries is beginning to fizzle out. For example, the speed of travel for mankind has not advanced in five decades. The combustion engine, which all of a sudden made short work of the buggy whip at the turn of the 20th century, is no longer making vehicles go faster. The speed of automobiles has remained the same

for many decades (perhaps with the exception of travel on Los Angeles freeways, with its many traffic jams).

Bacterial infections were conquered through the discovery of penicillin and other antibiotics. Believe it or not, penicillin was only made available to a mass market as late as the early 1940s. The impact of antibiotics appears to be already past its zenith of conquering the germ. Also, global telecommunications is near its maximum practical impact (though becoming cheaper). Our long-distance conversations can hardly increase. Very likely, advances in agricultural and industrial productivity are slowing ... and so on.

We ask this question: Just what technologies must yet emerge so that pre-millennial Bible prophecy can be fulfilled? Nuclear power sufficient to blow up the entire habitations of mankind already exists. Globalism and a global community of mankind already exist, attributable in part to telecommunications technologies. Flight was invented a little more than a century ago (i.e., fulfilling Isaiah 60:8). What is missing?

Prophecy and Technology

Timothy tells us: “But mark this: There will be terrible times in the last days. People will be lovers of themselves [...] of pleasure rather than lovers of God” (2 Timothy 3:1,4).

According to Paul, the world will be typified by people who are centered upon themselves ... pursuing their individual wants. They love themselves uppermost. They therefore will have fallen into a trap. Only God can love us fully and perfectly. People who are lured to the notion that they can love themselves better than God, face unhappiness. No doubt, this trend is linked to the rapid rise of depression—what the World Health Organization has observed to be an epidemic. Sadly, it is seen as a disease, not at all as a spiritual malady.

At the same time that selfishness and narcissism become rampant, the world becomes more bewildering and anxiety-filled. “Be careful, or your hearts will be weighed down with carousing, drunkenness and the anxieties of life, and that day will close on you suddenly like a trap. For it will come on all those who live on the face of the whole earth” (Luke 21:34-35).

So, any technology that serves to enable the “love of self” or narcissism; that spreads information that leads to the magnification of the “anxieties of life”; and that centralizes influence and personal monitoring, therefore, is likely to play a prophecy-enabling role.

The Selfie and the Smartphone

Our inquiry on this topic (End of Technology) and several recent developments prompt us to again comment on the phenomena of the smartphone and to alert of its significance. Firstly, the accelerating sales trend of these devices has been eye-catching. Secondly, a high profile article published by the *Economist* magazine (“Planet of the Phones,” March 3, 2015) outlines this incredible boom and

ponders its implications. And, thirdly, the value of Apple Corporation, the maker of iPhones (the best-selling smartphones in the world), has been rapidly appreciating.

Recently, the stock market valued the Apple company at over \$700 billion. Some investment analysts speculate that it is likely to become the first company in history to be valued at more than one trillion (USD). Apple is the most profitable large company in existence on the planet today. Its cash hoard totaled \$178 billion at its recent quarter-end.

Imagine that Apple's biggest challenge is to figure out what to do with its cash hoard. Its cash holdings amount to greater than 10% of all corporate cash holdings in the U.S., and continue to pile up at a rate of \$50 billion per year.

The advances of technology are usually driven by money. But that is an entirely different topic.

Back to the Smartphone. Many people enjoy its conveniences; few realize its revolutionizing impact. It has proven to be the fastest adopted technology of all time. As the *Economist* puts it, "They have become the fastest-selling gadgets in history."

The Last Technology—the Smartphone

In an earlier column series ("12 Endtime Fuses Burning Alight"), we ventured the opinion that "[...] technology has at least one more role to play in the prophetic timeline of the world. [...] The most pivotal technological developments over the past several decades, as everyone will know, have been the internet and the personal cell phone. [...] Crucially, these two developments have lately converged into one leading edge—the smart phone."

That was the significant development—the merging of the cell phone with a web-enabling interconnection.

Why was this significant? This merging opens the gateway to the ultimate "dotage upon the individual" (the self), though within a centrally-controlled, global nexus of connections. The smartphone is a personal device and thus, it becomes the direct channel between the world and the individual's personal world. The technology coming into existence allows a mass personalization through a complete monitoring of your needs, likes and identifications.

A technology, therefore, is in process which will know you personally. It controls the information flow to you, and therefore also has the capability of monopolizing the availability of information.

Quoting the *Economist* article further, "Today about half the adult population owns a smartphone; by 2020, 80% will. Smartphones have also penetrated every aspect of daily life. The average American is buried in one for over two hours every day. [...] The phone takes the processing power of yesterday's supercomputers—even the most basic model has access to more number-crunching capacity than NASA had when it put men on the Moon in 1969—and applies it to ordinary human interactions. [...] There are 2 billion people around the world using smartphones that have an internet connection and a touchscreen or something similar as an interface. By the end of the decade that

number looks set to double to just over 4 billion."

Points to Ponder

The smartphone is transforming our world. It will have an enormous impact. For example, says the *Economist*: "Teenagers, whose time on phones dwarfs that of their elders, are developing a social life in which face-to-face and digital forms of contact are used interchangeably and often simultaneously." The younger generation is growing up with an entirely different sense of relationship. Many are becoming self-centered, interconnected islands. Everyone is on a mini-stage of their own to the entire world—the Facebook page or some other social medium. [Please see graph on front page which shows rising narcissism for the young age groups.]

New studies are revealing other concerns: According to a study conducted by the University of Waterloo,⁴ use of new communication technologies such as the smartphone is causing a loss in thinking skills. Attention spans are becoming shorter and intellectual laziness is being observed.

Quoting from the survey, "[...] involving 660 participants, the researchers examined various measures including cognitive style ranging from intuitive to analytical, plus verbal and numeracy skills. Then they looked at the participants' smartphone habits. The study, from researchers at the University of Waterloo and published in the journal *Computers in Human Behavior*, suggests that smartphone users who are intuitive thinkers [...] frequently use their device's search engine rather than their own brainpower. Smartphones allow them to be even lazier than they would otherwise be." According to Gordon Pennycook, a co-lead of the study, research provides support for an association between heavy smartphone use and lowered intelligence.

The world makes its choices. Mankind can use its technologies for good or bad. However, technology uniquely is a double-edged sword. The conveniences it offers all come with a price ... a vulnerability of some kind. It may be a dependence, a loss of independence and self-reliance, or a rising vulnerability to widening controls and monitoring. Technology (and knowledge of true science, for that matter) always moves forward. Its advances do not reverse.

For the Christian, the progression of science and technology presents additional challenges. While on the one hand enjoying the conveniences that technologies offer, we must be alert to the increasing vulnerabilities. Here, these also may take the form of temptations. We must not lose an attitude of reliance upon God.

In the case of the advance of the world-capturing smartphone and other technologies, we see the world chooses to become increasingly smug and proud. Worldliness and ungodliness find ever bigger and more effective pulpits and distribution channels. The 'self' becomes more venerated ... and destructive. Who can stand firm?



Says the Psalmist: “Some trust in chariots and some in horses, but we trust in the name of the LORD our God. They are brought to their knees and fall, but we rise up and stand firm” (Psalm 20:7-8).

The New Testament several times encourages one to stand firm. Paul advises believers, “Be on your guard; stand firm in the faith; be courageous; be strong. Do everything in love” (1 Corinthians 16:13-14).

The flock is also encouraged that God helps in this task, for, “Now it is God who makes both us and you stand firm in Christ. He anointed us, set his seal of ownership on us, and put his Spirit in our hearts as a deposit, guaranteeing what is to come” (2 Corinthians 1:21-22).

“[...] Stand firm, because the Lord’s coming is near” (James 5:8).

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Notes:

1. Accessed March 7, 2015: <http://www.sciencedaily.com/releases/2015/03/150305110546.htm>

Terrible Times: 10 Challenges Facing Christians in the Last Days

(Editor’s Note: This 10-part series focuses on the general theme of last-day trends that challenge Christians today. Each edition is based upon a previous article originally published between November 2003 and August 2008 in one or more publications. These articles have been edited from their original.)

Part I - Last Day Prophecy: Hot Comfort, Cold Faith

Dairy Queen, the international ice cream chain, has as its slogan, “Hot Eats, Cool Treats.” They would go out of business if they instead served cold hamburgers and hot ice cream. No wonder the Church is losing its franchisees. Increasingly, it has been serving, “Hot Comfort, Cold Faith.” Prophetically, Christ asked the question, “[...]

when the Son of Man comes, will he find faith on the earth?” (Luke 18:8). This statement is probably one of the most important prophecy for the Church Age.

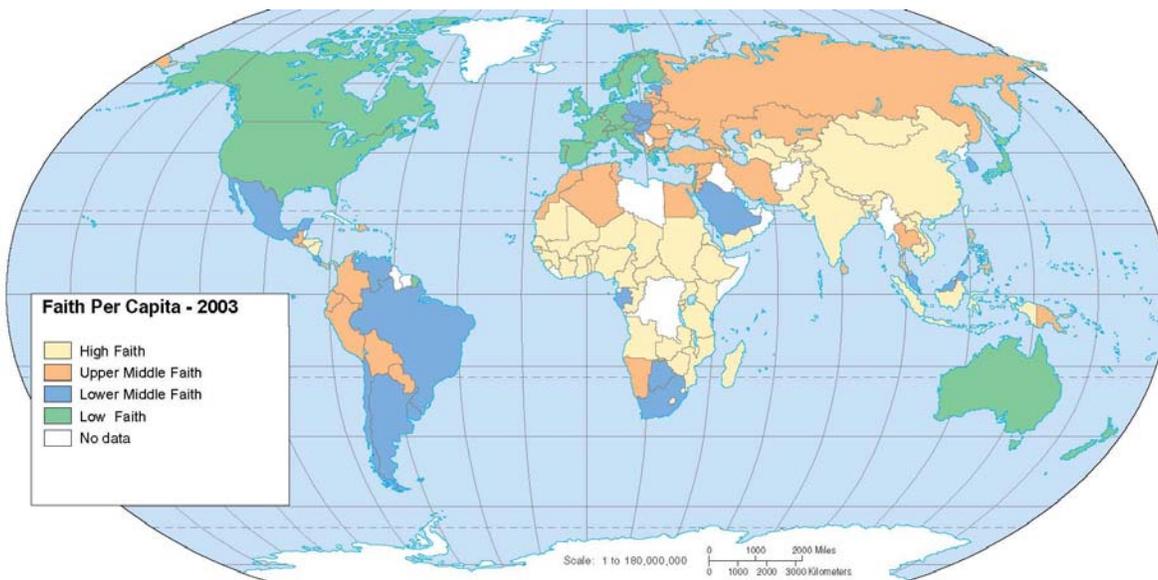
With that introduction, we want to focus on a most challenging topic for Christians in the modern world—faith. It is a delicate thing, only flourish-

ing under the most rarified of conditions. No doubt, it is a tired topic for most Christians. Therefore, we want to provoke a completely different line of inquiry.

A World View of Faith

Please look at the map of the world shown on this page. It is color keyed to show the distribution of faith in the world. The darkest-colored countries have the lowest faith, the lighter hues more. Ponder for a moment where the least faith might be found in the world today. Which country do you live in?

Clearly, there are shown low areas of faith and higher ones. What is the source of this map? The World Council of Churches in Geneva, Switzerland? No, though perhaps it could be. Actually, it is an authentic map from the World Bank—that transnational organization headquartered in Washington, USA, whose motto is “Our wish is a world free of poverty.”



To view Wilfred Hahn’s presentation at the 2014 Pre-Trib Study Group Conference in Dallas TX, order the DVD here: [ORDER](#)

Current Events Discussion - Q & A
Bill Koenig and Wilfred Hahn

At this point, you may be puzzled, wondering what does the World Bank have to do with the topic of faith? As an opposite, it points towards an important scriptural principle. The title of the chart has been tampered with. It actually portrays the distribution of wealth in the world—more specifically, the average level of income in each country. The color key has been flipped upside down. The areas with the highest income are shown as those with the lowest faith.

Is this a reasonable way to show the distribution of faith in the world? While it may not be exact, our technique for substituting low faith for high income is defensible. Why? Because the Bible substantiates this inverse relationship numerous times. Jesus said, “Blessed are you the poor, for yours is the kingdom of God. But woe to you who are rich, for you have already received your comfort” (Luke 6:20,24, Sermon on the Plain).

The half-brother of Jesus, James, re-emphasized this perspective a different way, saying: “Has not God chosen those who are poor in the eyes of the world to be rich in faith and to inherit the kingdom he promised to those who love him?” (James 2:5). Certainly, the World Bank’s survey of world income qualifies as a perspective from “the eyes of the world.”

Most assuredly, there are many exceptions to this general equation of faith versus riches. Remember, we are dealing here with general correlation and population averages, not specific persons or households. And, when viewing the map, it should also be noted that it is symbolizing all types of faith, not just the type of faith that the Bible requires of true Christians. Many false religions that display deep faith in their beliefs happen to be most prevalent in poor regions of the world.

There clearly is an inverse relationship with faith and wealth and comfort. We can further expand wealth to the concept of Mammon. It is that spiritual realm that seeks its confidence and affections with materialism and the boastful pretensions of mankind.

Working Out Our Faith Against Opposition

Why is it that there is this opposition between faith and money? In the pleasure of God’s creation, it is a condition of the world. Jesus said: “You cannot serve both God and mammon” (Matthew 6:24). This statement struck right to the heart of the cosmology of opposites—good and evil, sin and righteousness, the Kingdom of Light versus the forces of darkness. Were it any different, it would not be possible for us to choose to bring a meaningful sacrifice of faith and love to our Lord. Otherwise, to do so, would simply be an automatic, programmed response of no value.

Christ made this comment to his disciples right after he told the rich young ruler to “sell his possessions and give to the poor” (Matthew 6:21). It threw the disciples into an immediate debate. They were daunted by the challenges of property and the requirements of the Kingdom of God. While on the one hand to be wealthy was to be considered a blessing of the godly—after all, Abraham was—on the other, Christ admonished that “it is easier for a camel to go through

the eye of a needle than for a rich man to enter the kingdom of God” (Matthew 19:24). “Who can then be saved?” they asked (Matthew 19:25). Christ replied, “With man this is impossible, but with God all things are possible” (verse 26).

Here we see two completely different systems that contradict each other—the Kingdom of God versus the domain of Mammon. These two realms have completely different wealth systems. They have two different currencies, respectively, faith and money.

Though we are ever so thankful that it is by the grace of God that we are saved, whether we are beset by the deceitfulness of riches or not, the sad reality is that most people in high-income countries are seriously blinded to the true nature and wealth potential of faith.

The Most Precious Commodity in the World

The contrast between earthly riches and true riches—or wealth, prosperity, material satisfaction, or worldly confidence — is a theme repeatedly presented throughout the entire Bible. True faith itself is considered the most valuable and real of all possessions.

Consider just a few of the Bible’s perspectives on what really should be “hotly” valued—real faith: Jesus stated: “So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?” (Luke 16:11). Just what are these “true riches”? Scripture repeatedly portrays our faith and salvation as real riches and that the price of their procurement in the first place is inestimable.

“For you know that it was not with perishable things such as silver or gold that you were redeemed from the empty way of life handed down to you from your forefathers [...]” (1 Peter 1:18).

“For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich” (2 Corinthians 8:9).

Apostle Peter reflects these evaluations of faith in this passage:

“In this you greatly rejoice, though now for a little while you may have had to suffer grief in all kinds of trials. These have come so that your faith—of greater worth than gold, which perishes even though refined by fire—may be proved genuine and may result in praise, glory and honor when Jesus Christ is revealed. Though you have not seen him, you love him; and even though you do not see him now, you believe in him and are filled with an inexpressible and glorious joy, for you are receiving the goal of your faith, the salvation of your souls” (1 Peter 1:6-9).

Without a question, according to scripture, real faith is much more valuable than property and worldly wealth. They are “true riches.” Peter assesses it as more valuable than gold. Why? Because without it we cannot please God nor receive the “goal of our faith”, the salvation of our souls.

... continued on page 8

Facts & Stats ... Ends & Trends



TOPICAL QUOTES

But if hotels have long been places of sin, they are also places of possible salvation. The first Gideon Bible appeared in a Montana hotel in 1908, a result of the efforts of a small, self-appointed group of Christian traveling businessmen, who saw the hotel as a place full of opportunity for Christian witness. Over the last 100 years the Gideons International has placed close to two billion Bibles in hotel rooms across the United States and in more than 100 other countries. Ceremoniously presented with these Bibles, the managers of newly opened hotels place them in night stands, a quiet offering, it is hoped, of moral strength to the tempted traveler. — www.nytimes.com, **July 2, 2015**

With less than 5% of the world's population, the United States holds roughly a quarter of its prisoners: more than 2.3m people, including 1.6m in state and federal prisons and over 700,000 in local jails and immigration pens. Per head, the incarceration rate in the land of the free has risen seven-fold since the 1970s, and is now five times Britain's, nine times Germany's and 14 times Japan's. — **The Economist**, **June 20, 2015**

In 2013, the latest year for which detailed data are available, some 2.3m were injured – or one in 100 licensed drivers. These numbers are better than a few decades ago, but still far worse than in any other developed country. For every billion miles Americans drive, roughly 11 people are killed. If American roads were as safe per-mile-driven as Ireland's, the number of lives saved each year would be equivalent to preventing all the murders in the country. — **The Economist**, **July 4, 2015**

In 2013 the Institute for Health Metrics and Evaluation, in Seattle, carried out a survey of the world's disease burden. The latest results of this study, focusing on disability, have just been published in the *Lancet*. The burden of disability imposed each year by a particular condition on a country is measured by counting the number of its inhabitants who suffer from that condition, and multiplying the total by the condition's severity, assessed on a scale running from zero (meaning no effect) to one (meaning lethal). [...] back

pain causes the greatest burden in rich countries with ageing populations. Depression often tops the list in poorer, younger ones. Anaemia heads it in some destitute or war-torn states, where food shortages are common. Conversely, in some sedentary and prosperous parts of the Middle East diabetes is of most concern. — **The Economist**, **June 20, 2015**

Overall, there have only been seven incidents attributed to jihadi-type terrorists in the U.S. since 9/11, resulting in 26 deaths. Not to disparage the death of anyone, but statistically speaking that is roughly one incident every two years and less than two deaths per year, hardly an existential crisis for the United States of America. During the same time period 48 Americans were killed in the U.S. by white supremacists and other non-Muslim extremists in 19 separate domestic terrorist incidents. — www.theamericanconservative.com, **July 2, 2015**

Nearly 60 million people have been driven from their homes by war and persecution, an unprecedented global exodus that has burdened fragile countries with waves of newcomers and littered deserts and seas with the bodies of those who died trying to reach safety. The new figures, released [...] by the United Nations refugee agency, paint a staggering picture of a world where new conflicts are erupting and old ones are refusing to subside, driving up the total number of displaced people to a record 59.5 million by the end of 2014, the most recent year tallied. Half of the displaced are children. — www.nytimes.com, **June 18, 2015**

Globally, [...] 71% of the world's population still ranked as poor or low-income in 2011, the latest year for which all global data are available, compared with 79% in 2001. However, the vast majority of the world's well-off households – those living on more than \$50 a day – are still in North America and Europe. About 87% of the world's "high-income" population lived in the two regions in 2011, down only marginally from 91% in 2001. — www.ft.com, **July 8, 2015**

"God laughs at those who deplore the effects of the causes that they cherish."
— **Jacques-Benigne Bossuet** (French Theologian)

"Don't matter how much money you got, there's only two kinds of people: there's saved people and there's lost people." — **Bob Dylan**

"Money often costs too much." — **Ralph Waldo Emerson**

"Every time you borrow money, you're robbing your future self." — **Nathan W. Morris**

"The habit of saving is itself an education; it fosters every virtue, teaches self-denial, cultivates the sense of order, trains to forethought, and so broadens the mind." — **T. T. Munger**

"God writes the Gospel not in the Bible alone, but also on trees, and in the flowers and clouds and stars." — **Martin Luther**

"There are more sure marks of authenticity in the Bible than in any profane history." — **Isaac Newton**

"There's no better book with which to defend the Bible than the Bible itself."
— **Dwight L. Moody**

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While the world strains for the attainment of material wealth, the most precious acquisition of all, faith, today lies cold in many countries — especially wealthy countries of Christian heritage. Yet there is nothing absolutely more worthy than faith.

At this point, we must take a brief respite from our inquiry and ask this age-old question: What is faith? After all, the word “faith” must surely be the most misused and misunderstood word in the English language. Many people think it is just a noun. We can only focus on the simplest of answers. According to the Bible, more often faith is a verb. Faith is the act of believing. But believing what? The word of God, the evidence of which is faith if we do it. It is for that reason, “that faith cometh by hearing, and hearing by the word of God” (Romans 10:17).

Current Conditions in the Church

Let’s again examine the relationship between faith and wealth. The words of Christ and the apostles that we reviewed say that these two are generally oppositional in nature. Something, however, rings false. It argues with a growing church constituency that portrays itself as Christian but which presents the exact opposite perspective.

Some in this community even go so far as to say that if you have much faith that you can “get wealth.” Or, just send in your seed faith offering and you may get a “divine wealth transfer.” Perhaps a large check from some mysterious source may arrive in the mail as a result. Such things may well happen to some people but as a formula, this has nothing to do with real faith or real wealth.

Apparently, without laying one’s life down for Christ and taking up a personal cross, one can just use the principles in the Bible to become prosperous and lead a well-adjusted life in every way. This is one of the biggest and sorriest lies ever perpetrated. It is a major contributing reason why real faith is running cold today.

Yet, this fleshly notion of faith that is gaining popularity so easily appeals to our nature ... hearing and interpreting things as we would like them to be. Who has not ever made this type of complaint to the Lord when meeting trials or difficulties? “Lord, I am serving You. Don’t I deserve to be rewarded here on earth for the good things that I do?” To say this is to fall prey to a form of “prosperity teaching.” But, why on earth should I have this human flaw to so easily fall for this idea?

Even more consternating is that this view of cheap faith is perpetrated so strongly in the richest of areas on the world map in the first place—particularly in North America. There is no caution, no fear of the dangers of wealth which the Bible so clearly lays out. Why is the vulnerability to Balaam’s error greatest there? “I am astonished that you are so quickly deserting the one who called you by the grace of Christ and are turning to a different gospel—which is really no gospel at all,” said Paul to the Galatians (Galatians 1:6-7).

Inverting the relationship expressed in James 2:5, we can say: “Has not God chosen the rich of this world, to be poor in faith?” Looked at from this perspective, we realize just which Christians in the world will have the most trying conditions to produce fruit and true faith. The “true faith” of Christians in Canada, United States and other rich nations will be most under siege. These countries may indeed be blessed, but not with the conditions that naturally foster an abundance of real faith.

There are two large forces (both related) reverberating through this last-day world—both globalization and oppression of various types. Living in North America or Europe, you will be facing both cross-currents, living in a seductive richer region of the world while your Biblical beliefs and trust in God are being ridiculed and suppressed.

Achan and the Last Day Church of Laodicea

If one is poor in faith, then what does that actually mean? It is a very important question for those who are part of the Church in richer parts of the world. The last-day church as mirrored by the last of the seven churches mentioned in Revelation, Laodicea, is the one that was convinced that it needed nothing, confident in its own riches and capabilities ... even trusting in its confidence.

This church is actually poor, blind and naked—poor in faith, blind as to the true state of things, and vulnerable to the loss of true faith and power. They fell for the error of Balaam by sacrificing lukewarm faith for the primacy of warm comfort. The story of Achan in the Old Testament (Joshua 10) provides a picture of the future Church that loses the “power” of God for the sake of riches and comfortable materialism. Israel was commanded not to take any treasures from the booty of fallen Jericho.

Yet, one person fell to its lure. Said Achan, “When I saw in the plunder a beautiful robe from Babylonia, two hundred shekels of silver and a wedge of gold weighing fifty shekels, I coveted them and took them” (Joshua 7:21). He hid these items underneath his tent.

When Israel next went up to conquer the city of Ai, they were sorely defeated. The power and blessing of God was no longer with them. Why? Achan’s household brought impurity upon entire Israel by falling for the baubles of Babylon and Jericho—both cities which were renowned ancient centers of commercialism. “When Achan son of Zerah acted unfaithfully regarding the devoted things, did not wrath come upon the whole community of Israel?” (Joshua 22:20).

We have every reason to believe that this is the same reason why much of the last-day church has lost its power to effectively minister the Gospel.

Thoughts to Ponder

We return to Christ’s prophecy: “[...] when the Son of Man comes, will he find faith on the earth?” As mentioned, it likely is the most important of all last-day prophecies for the Church. Yet, in the New Testament, this prophecy seems

almost hidden. It is only half a verse long, found only in one of the four Gospels, and seems entirely disjointed from the text before and after. Jesus is clearly saying that there will be very little faith found on earth when He returns.

We can better understand why, using our inverse equation rule. When Christ returns, [...] will He find “wealth” on earth? James confirms that this will be the case, saying “Now listen you rich people [...] you have hoarded wealth in the last days” (James 5:1, 3). At the time Jesus uttered this statement, He knew that the faith of his flock would face a great onslaught from worldly wealth and comforts in the last days, also revealing that “[...] the love of most will grow cold” (Matthew 24:12). While this statement was probably spoken directly to the Jew, it only follows that it also applies to Christians.

Without a doubt that cold day has arrived ... certainly so for Western Christianity and Jews alike. Without pretension, faith in Europe is largely dead. In North America, there are indeed many that profess a Christian faith, but of the type that is without power. Many use faith as nothing more than a contractual indemnity policy with God or a device to “get wealth” or warm comforts.

This state of mind is easy to fall into ... no premeditated plan is necessary to do so. Once one attitudinally becomes totally reliant upon the bank account, technology, and the pride and accomplishments of mankind, the power of God diminishes—at least as is utilized in daily life. No longer does our faith rest in the notions that God will care for us, has a purpose and a destiny and wants to lead us, not by sight, but by faith.

“We live by faith, not by sight” (2 Corinthians 5:7). Can it be done in North America—a region much overtaken by “Hot Comfort, Cold Faith”? Here, it surely is a daily struggle to beat back the cooling influences upon our faith.

But, every challenge also offers an opportunity. We can again remember what Peter tells us, already quoted earlier. We have reasons to rejoice, for our struggle is only for a little while and there awaits the eternal reward of real riches.

“In this you greatly rejoice, though now for a little while you may have had to suffer grief in all kinds of trials [...] for you are receiving the goal of your faith, the salvation of your souls” (1 Peter 1:6-9).

“[...] but he who stands firm to the end will be saved” (Matthew 24:13).

Based on the article: Last Day Prophecy: Hot Comfort Cold Faith, August 2006, Midnight Call Magazine

EVR

Wilfred’s Itinerary: *The Mulberry Ministry*

- December 7-9, 2015: 24th Annual Pre-Trib Study Group Conference. Irving, Texas.
www.pre-trib.org/conference



Letters to the Editor

READER: Hello Wilfred! I just wanted to place a word of gratefulness regarding your many articles [...]. Tack sharp analyses from a biblical perspective. I'm just loving it. One can dig deep into the topics. I hope and pray that God will use you in many more ways to bring some light into these last days. Blessings upon you and your beloved ones! Your articles are appreciated around the globe! — **M.H.**

READER: Hi Mr. Hahn, I'm most of the way through your latest article on Rapture Ready re: the RCC (Roman Catholic Church) and my head is starting to hurt. I thought I'd pause and send you my thoughts. I hope these will be concise and meaningful to you. Obviously these are just my thoughts and you have many other readers to consider. 1. FYI, I'm a 60 year old ex-RC. Even as a kid, attending daily mass, the Holy Spirit was gently telling me that the indoctrination didn't all add up. Today I can see His hand was molding me for this exciting finale of time. 2. I love reading your articles! I know that you know your topic. You delve deep into things and don't just repackage what others have written [...]. 3. Often I find that, when I read your articles, my head hurts. I think that it's because I'm really focused on your topic but there are pieces that I'm missing. It may be because I'm missing something obvious (due to a healthy dose of Attention Deficit) [...]. I don't want to suggest that you always write as if your readers just came out of a 20-year coma. That would not be fair to them. Here's an example that might help. Your article mentioned the Holy See and the Curia. You'd think that someone like me would know those terms, but I had to stop and look them up. Maybe some parenthetical phrase would help but not distract from your main point. [...] Well, I want to finish reading your article and I hope I've made my point. I love your articles very much. Please know that this just represents how some of your work comes across to me at this time. Best wishes to you. I look forward to meeting you, but all according to His timeline! — **W.L.**

EVR: Thanks for taking the time to provide feedback. I very much appreciate your comments. They are well meant and well-reasoned. I may want to change the format of my articles — perhaps make them shorter and more accessible ... but, of course, not catering to a "20-year coma."

READER: Mr. Hahn: There seems to be a lot of talk going on about a coming financial collapse ... ads on CBN about how banks are not going to be a good place to have your money ... that the government retains the right to take our money from our accounts. What do you think about this? Would an investment house like Fidelity be any safer than say, Chase Bank? Or, if something like this happens, will it even matter? People are pointing to the September timeframe as so many financial collapses have come during this time (the Shemitah). It also sounds like the Rapture could happen during this time, according to the Jewish

Feasts. Obviously, a lot of speculation. Add to that the turmoil in the Middle East ... a President who seems to be foolish, and possibly even evil. I think he is waiting for or even counting on a major crisis so he can declare Marshall law. The world seems ripe for catastrophe/judgment. I know we aren't supposed to date set but I also want to be prudent and wise. Do you think there is anything to the idea that the government could freeze and take our money from the banks and investment houses? If so, do you think having money in a foreign bank (i.e. Australia) would be any safer? Thanks, much! — **J.J.**

EVR: [Editors Note: We get many emails asking questions of a similar nature, about a possible monetary collapse — worries about what could happen in the financial world. We respond to this one, though unfortunately cannot reply to all.] We live in an era of deep corruption ... most definitely, including monetary malfeasance of a global dimension. And, so, there is much speculation as to when the world's financial systems may collapse or monies be confiscated. These are not illogical fears and it is understandable why many would be preoccupied with such worries. However, the perspective to see from a Dispensationalist prophetic interpretation is that policymakers will pull out all the stops to keep the financial system going. The world cannot function without a working monetary/financial system so it must be preserved or propped up in one way or another. These systems will not completely collapse until the Tribulation period. Were the financial system to truly collapse earlier (as many continue to predict as occurring at any moment) than the late-Tribulation period, much last-day Bible prophecy would not and could not be fulfilled. Of course, there will continue to be rolling financial crises as has been experienced for many centuries and throughout the modern financial era, but not total collapse. Another aspect to keep in mind is that policymakers (whether central bankers, politicians or technocrats) will be sure to shroud their actions stealthily. Very few today understand the deceptions that underlie current monetary actions in the U.S. and elsewhere. Finally, just a short reply to your investment query [though not a recommendation, as EVR does not disseminate any investment advice] in regards to the differences of Chase Bank versus Fidelity. The latter's main business is investment management; a bank's (Chase Bank) is taking deposits and lending money. Therefore, the risks are very different. The bottom line when dealing with any type of financial entity is to determine the risks and what is being paid for their services.

READER: Dear Wilf: Just read again the two articles [...] posted on Rapture Ready: "End times Wickedness" and "Kingdoms of this Age." Thanks for taking the time to write and post them for people to read. There is so much deception in the world, especially in the "Church." People need to be warned. Look forward to your next article. Blessings. — **G.B.**

READER: Mr. Hahn: I just wanted you to know how much I appreciate your unique perspective and passion for Christ. [...] I also appreciate how much work goes into your ef-

forts. I too believe in Lord God creator of the universe. You are blessing many, many people! God bless! — **J.S.**

READER: I read the two evolution articles [please see the previous two EVR issues] and could not agree more. I am a retired engineer and worked at the US Nuclear Regulatory Commission for a lot of years. During that time I reviewed on the order of several thousand engineering analyses. The key is to look at the assumptions first. That would be true for your financial analyses also. What assumptions must be valid for the rest of the analysis to have the desired result? As best as I can determine, to believe in evolution, one must start with the worldview/assumption that there is no supernatural effecting change on the natural world (hence there can be no supernatural being). There are several other hidden assumptions that must be true for the theory to have merit. The evolutionist puts a lot of credit in radio carbon dating which must assume constant CO₂ levels, solar exposure, and even time itself being constant. I am an engineer and have observed the effects of the laws of thermodynamics concerning increasing entropy (disorder) in the universe. Those laws seem to support that creation is devolving (not evolving) — **P.Q.**

EVR: Thank you for your perspectives. Any school child looking at the fossil record would immediately recognize that it reveals a history of death and extinction, not evolutionary creation. Jesus, full of joy through the Holy Spirit, said, "I praise you, Father, Lord of heaven and earth, because you have hidden these things from the wise and learned, and revealed them to little children. Yes, Father, for this is what you were pleased to do" (Luke 10:21).

READER: Mr. Hahn: Thank you for the two excellent articles just posted on Rapture Ready [The Greatest Faith of All — Evolutionism Part I & 2. Please note that this inspirational letter is only partially reproduced]. Anything that goes against the knowledge and love of Christ is terrorism. That comment would sure cause millions to react! However, the more I think about it, it makes sense. Every good and perfect gift comes from the Father lights in whom there is no darkness at all. He alone sees and knows the goodness in a man's heart. Every rule, guideline and law, all given by grace, are for our own benefit! However, these days, you are bullied or terrorized for calling wrong wrong, be it morally, physically, or spiritually contrary to God and His holy Word. If you choose to believe evolution, there is no worship or thankfulness of God's handiwork. Thankfulness seems to be a gift given to those who believe. [...] In some strange way, I do see the evolution of mankind, but away from God! The enemy brought all the thoughts that go against God, and yet it is on its own destructive course of evolving into the final battle of good and evil. God wins! We are going to go so far in our harming the innocence of the young, the distortion of everything good, and the abuse of creation. At some instant in time, enough will be enough! [...] For now, we all groan, as all creation, while eagerly looking up and listening for Come Up Hither! God Bless you as you write and share and try to open blind eyes! God has given you a vision! Sincerely — **M&BK** **EVR**

together evidencing that this collection of books is indeed infallible and has been God-breathed through human writers.

We begin with the words of an expert.

1. No Comparable Validity Amongst Ancient Books. [The entirety of this section is quoted from an excerpt from *In Defense of the Faith* (pp. 75-79) by Dave Hunt.]

“As for the validity of the Old Testament manuscripts and their reliability, consider the following from Princeton’s Robert D. Wilson in his book *Scientific Investigation of the Old Testament*. Fluent in over 40 Semitic languages, he was one of the greatest language experts and scholars of all time. Professor Wilson writes:

‘For forty-five years continuously I have devoted myself to the one great study of the Old Testament, in all its languages, in all its archaeology, in all its translations.

[T]he critics of the Bible who go to it in order to find fault claim to themselves all knowledge and all virtue and all love of truth. One of their favorite phrases is, “All scholars agree.” When a man [says that] I wish to know who the scholars are and why they agree. Where do they get their evidence? I defy any man to make an attack upon the Old Testament on the ground of evidence that I cannot investigate.

After I learned the necessary languages I set about the investigation of every consonant in the Hebrew Old Testament. There are about a million and a quarter of these; and it took me many years to achieve my task. I had to observe the variations of the text in the manuscripts, or in the notes of the Masoretes or in the various versions, or in the parallel passages, or in the conjectural emendations of critics; and then I had to classify the results to reduce the Old Testament criticism to an absolutely objective science; something which is based on evidence, and not on opinion.

The result of those 45 years’ study which I have given to the text has been this: I can affirm that there is not a page of the Old Testament concerning which we need have any doubt. [For example, to illustrate its accuracy]: There are 29 ancient kings whose names are mentioned not only in the Bible but also on monuments of their own time. There are 195 consonants in these 29 proper names. Yet we find that in the documents of the Hebrew Old Testament there are only two or three out of the entire 195 about which there can be any question of their being written in exactly the same way as they were inscribed on their own monuments [which archaeologists have to date discovered]. Some of these go back 4,000 years and are so written that every letter is clear and correct.

Compare this accuracy with the greatest scholar of his age, the librarian at Alexandria in 200 BC. He compiled a catalogue of the kings of Egypt, 38 in all. Of the entire number only 3 or 4 are recognizable. He also made a list of the kings of Assyria; in only one case can we tell who is meant; and that one is not spelt correctly. Or take Ptolemy, who drew up a register of 18 kings of Babylon. Not one of them is properly spelt; you could not make them out at all if you did not know from other sources to what he is referring.

If anyone talks about the Bible, ask him about the kings mentioned in it. There are 29 kings referred to, and ten different countries among these 29; all of which are included in the Bible and on monuments. Every one of these is given his right name in the Bible, his right country, and placed in correct chronological order. Think what that means!

While the study of the religious systems of the ancient peoples has shown that there was amongst them a groping after God, nowhere is it to be seen that they reached any clear apprehension of the One True God, the Creator, Preserver, Judge, Saviour and Sanctifier of His people. Their religions were of an outward kind; the Old Testament religion is essentially one of the mind and heart; a religion of love, joy, faith, hope, and salvation through the grace of God. How can we account for this?

The prophets of Israel declared that their teaching came from God. The modern critical school is antagonistic to this claim. They say that the prophets gave utterance to the ideas of their own time, and that they were limited by their environment. But if this is so how does it come about that neither from the oracles of Thebes and Memphis, nor from Delphi and Rome, nor from Babylon, nor from the deserts of Media, but from the sheep-folds and humble homes of Israel, yea, from the captive by the river of an alien land, came forth those great messages of hope and salvation?”

2. The Collective Amnesia of History. Try as one might, one will not be able to disprove that a certain person, Jesus Christ, existed on earth at a particular time. Furthermore, you will also not be able to disprove in a court of law today that this man was crucified, died, was buried, and was resurrected. You cannot deny these facts without destabilizing the foundations of the entirety of ancient history.

What do we mean by this? Consider this example: Did Hannibal (248–183 BC), the Carthaginian, cross the Pyrenees with his elephants to fight the Romans? Why, of course he did, you may say. Indeed, on the basis of the account of Polybius (ca. 200–118 BCE), these general events did occur.

However, this would be an accepted historical fact based on a single surviving account and one from a source that was neither a direct observer nor old enough to provide an account at the time. There is no other reference in any document of the antiquities that makes an earlier reference to this event. Yet, Hannibal’s actions and loss against the Romans is considered proven, historical fact ... history beyond reproach.

This is one of potentially thousands of examples of historical accounts that are held to be true on flimsy or narrow evidence. No one takes umbrage or tries to attack or refute these histories.

Then what are we to make of the historical account of Jesus Christ? His existence is the most documented fact of ancient history. Then why not consider the life and times of Jesus Christ proven and factual? Why is the existence of Jesus denied and attacked? Why are his spoken words regarded as myth and mere fairy tales?

[To be continued in Part II.]

EVR



Personal Perspective

Dare Believe! The Impossibility of the Bible and the Denial of History — Part I

We continue our apologetics series, next focusing on the incredible document called the Bible. It, too, must be denied today (in any way possible) as it infringes on the willful rebelliousness of those who reject God and the Creator's authority. However, it is a document with a pedigree that goes far beyond human possibility.

Do you know the real facts ... the undeniable proofs of the Bible? The evidence crushes the arguments of the careless and foolhardy skeptics. However here again, we discover that facts alone will not necessarily be received by people. Why? They choose not to conform because they do not want to. Nevertheless, we hope that all would know the "facts" so that at least none would be the incidental casualty of ignorance.

Reference to the Bible in the popular media is usually in the form of a token quote or an implied lampooning. In the public square, the Bible isn't imbued with any particular authority. The only thing biblical that inspires awe today is when natural phenomena or trends are of "biblical proportions."

And so, few people in public life these days will venture the opinion or the personal belief that the Bible is the infallible Word of God. After all, just how could that be? It would mean that one believes that Noah actually took a pair of most species of animals onto the ark; that Jonah really did get swallowed by a big fish; that evolutionism is not scientific; and that one might be inclined to believe in the "young earth" view? There are many other taunts against Bible believers.

But again, we want to appeal to facts, proofs and reasonable faith. As we can show, there is no viewpoint (once thoroughly examined) that threatens the veracity of the Bible. There is no reason to abandon the Bible—other than cowardice, fear, intimidation and lack of knowledge.

The reality is that very few people know the provenance of the Bible and just how incredibly impossible its existence is in naturalistic terms. This compilation of books from 40 some authors, its interweaved consistency and unlikely preservation is beyond probability. As a matter of fact, since the advent of recorded history on earth, there is no literature that can compare in any way. Not even close.

As this writer often admits, he is a person of poor faith. Before believing anything, facts and evidence are required as well as reasonableness. Not every concept in the metaphysical domain (including such theories as evolution) can be fully proven. In fact, in some religions, none of their respective tenets or beliefs can be proven either through logic, historical evidence or reasonableness.

Before venturing an opinion—most certainly so when applying to a belief—one should know the facts and the alternatives. Viewpoints and conclusions must be evidential and reasonable; meaning supported by facts and evidence. We realize that setting such a standard for one's beliefs is out of bounds in the popular perspective of today. To illustrate, the advertising and entertainment media incessantly exhorts one to "believe" ... to "be a believer." It doesn't matter what and for no supportable reason. Believe.

After all, you can make your own reality ... and if you believe, ostensibly it will come about. The hope for the world and one's personal life is to "stay positive" (despite the contrary evidence of the rapidly-increasing, world-wide epidemic of depression and legions of other psychological problems). The facts and reality are best denied and lied about. Think positive and imagine your own reality!

To no surprise, the Bible has been under a withering attack over the last several centuries. Indeed, Scripture has been under attack from the beginning; however, a renewed systematic effort to invalidate it has taken place the last 300 years or so. It became "higher criticism" and scholarly to cast doubt and aspersions on the Bible. No other document ever in the history of mankind has faced such hateful and unfair attacks. Popular lore is that the Bible represents nothing more than imaginative stories, fiction and hyperbole. Its statements are not considered verifiable. None of it should be considered actual history.

And, of course, in this day and age of "free living" in the way that seems right to the individual, a document such as the Bible is considered all too constraining. How dare it pronounce such a thing as sin. How dare it claim that it is the guidebook of the most exclusive of all other faiths and that it is "infallible." What apparent impertinence for modern humanity!

As such, the Bible today is therefore considered "hate" literature in many places around the world. All the above viewpoints reveal a rejection of the Bible's provenance in both earthly and heavenly terms. We will explain the logical justification for that perspective.

The key question to pursue is this: Just what is the balance of evidence? I am not a Bible scholar any more than any and every Christian should be. I reject the ecclesiastical elitism that says you must be a priest to be able to read and understand the Bible... or that you need a PhD in Biblical studies. It is true, of course, that there are many gifted scholars and teachers that are of great benefit to us. I will quote various such experts. Nevertheless, the Bible says: "As for you, the anointing you received from him remains in you, and you do not need anyone to teach you. But as his anointing teaches you about all things and as that anointing is real, not counterfeit — just as it has taught you, remain in him" (1 John 2:27).

So with that proviso in mind, we lay out 15-plus cornerstones and arguments for the veracity of the Bible,

... continued on page 11

