



ETERNAL VALUE REVIEW

MONEY MONITOR & GLOBAL TRENDS REPORT

Issue 6, Volume 16

"For thinking Christians seeking to understand the times."

DECEMBER 2013

FEATURE REPORT

Burning Alight: 12 Endtime Fuses – Part VIII

Anti-Creationism and Atheism

Readers may be surprised to realize that Anti-Creationism is a function of beliefs. Evolution is a theory. Yet, disingenuously and dishonestly, many people (including those that consider themselves scientists) speak as if it is fact. No, evolution is a theory — a desperate theory. To say that it is a scientific theory is to also disparage legitimate science.

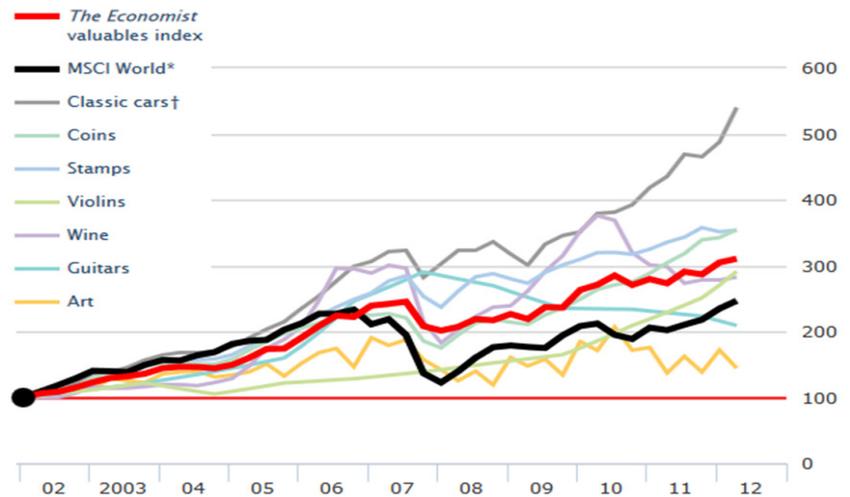
We often hear that science and religion are incompatible. This, too, is apparently accepted as fact and is just one more "foolishness" of those that profess themselves to be wise and reject the existence of God. Such a debate is all the more ludicrous because many of the founders of modern science were Christians (Pascal, Boyle, Newton, Bernoulli, Mendel, Pasteur ... the list is long). These were people who believed in the creation account in the Bible and moreover, possessed a Biblical worldview. To them, their discoveries and inventions did not invalidate either the Bible or the existence of God. Many of them took a deep interest in theology.

Then how has science come to argue with God and reject Him?

First, let's define what we mean by science, as it covers a wide arena of inquiry. Some of it is more of an observational type. It studies natural processes or things and documents them as they are. Other science is applied science. It builds on that which is observed and may find other applications for the natural laws that it discovers. Then, some of science concerns itself with explaining the "whys" and "wherefores" of what is observed. Here it ventures into the field of theory. A hypothesis may align with what is observed and can sometimes be successfully

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Valuables Index: Do Not Damage the Wine! (Rev. 6:6)



Source: The Economist, August 17, 2013

**"The LORD is good,
a refuge in times of
trouble. He cares for
those who trust in
him."**

— Nahum 1:7

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WORLD MONEY UPDATE

What Capacity for Perversion and Delusion?

Financial markets continue to boil. The world's equity markets are again soaring. In the U.S. and some other countries, stock markets have even attained new highs ... yes, new highs. Many investors are starting to worry that they are being left out of the party. Presumably they think that since stocks markets are on the rise, the economic outlook must be improving and a new prosperity is just around the corner.

Therein lies the great deception at this time. Underlying financial and economic conditions worldwide continue to worsen. People seem to have little idea as to the human susceptibility to the dangers of deception, delusion, manipulation and corruption, all of which are currently at play. An enduring prosperity is not in the cards.

The fact is that for the third time in 15 years, a massive global financial bubble is again underway. The current bubble stands to be much bigger than the previous one

... continued on next page

which preceded the Global Financial Crisis (GFS). Why? Because the excesses of the previous financial bubble had yet to be unwound.

Policymakers have simply resorted to creating ever bigger bubbles to treat the impact of the bust of the previous bubble. What that means is that the bust of the next bubble will be even more traumatic.

How do we know another bubble is underway? Contrary to the claims of economic luminaries such as Alan Greenspan (onetime Chairman of the U.S. Federal Reserve), the existence of financial bubbles can be discerned in advance of their eventual bust. The diagnosis couldn't be more straightforward.

Yet many influential economist and policymakers continue to deny the existence of bubble conditions. Says Janet Yellen, the soon-to-be Governor of the U.S. Federal Reserve, "[...] you would not see stock prices in territory that suggest bubble-like conditions." We could quote many others that hold high positions of influence who are also blinded and deluded.

There are five major signs of an unfolding financial bubble. These are our condensations from the observations of such sensible economists as Charles Kindleberger, Hyman Minsky, John Maynard Keynes, Irving Fisher and a number of economists that were influenced by the Austrian School of Economics. The five basic symptoms of a financial bubble are as follows:

1. A large expansion in debt, either driving an overconsumption or over-investment binge.
2. A heavy reliance on capital gains for income and reported profits.
3. A sharply-higher participation level in an asset market (most importantly, marketable items of some kind that can be readily borrowed against, usually securities) either directly or indirectly.

4. Crucially, a misreading of underlying credit and inflation trends.

5. A "great new world" impulse, usually represented by a technological shift of some kind.

Our conclusion? Without a doubt another monstrous financial bubble is underway. All five conditions are in place. That said, what we don't know and cannot know is how long it may last or how extreme it may yet become. Conditions of mania and delusion are very difficult to measure; for example, how do you determine that someone is twice as delusional as someone else? As we have speculated in the past, this bubble could be the last, or part of the last, sequence of bubbles and busts. Yet, it could carry on much further, entrapping a greater part of humanity. Its deceptive appearance as a new period of prosperity could mislead many, including earthbound Christians.

As the above list outlines, every period of a systemic financial bubble and/or an investor mania has had a broadly endorsed "belief" or "reason" in which investors place their faith (a great new world impulse). For example, in the last half of the 1990s, most investors were convinced that a new era had begun based upon the new possibilities of technology. Prior bubbles had expectations inflamed by such things as the invention of the telephone or the automobile.

What is it this time? We see two inter-related beliefs being adopted: firstly, that Central Bankers are omnipotent; and secondly, that macroeconomics is a reliable science.

These beliefs couldn't be further from the truth and yet, these are the hopes underlying people's expectations today.

Allow us to expand further upon false humanistic beliefs and attitudes that are bound to lead to great disappointment and disaster.

There is rampant and widespread economic immorality. Policymakers and macroeconomists have been carried away with their theoretical perversions and remarkably, despite their history of errors and sheer confusion, nonetheless are looked to as the world's creators of prosperity.

Macroeconomics has been elevated to a science. That is an incredible hoax. In reality, macroeconomists are the modern-day equivalent of witch doctors. Their prescriptions for healing are utterly laughable. Unknowingly, they may even be the agents of the ultimate global financial trap.

Central banks have been set on the top pedestal of human self-determined destiny. They are seen as the new saviours, widely praised for having steered economies away from a certain world-wide depression. However, the erstwhile reality is that they have dug a much deeper grave for the world's financial systems in the future.

To repeat, a massive financial bubble is again in full bloom — the third systemic bubble in 15 years. Another bust will surely follow.

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ETERNAL VALUE REVIEW
MONEY MONITOR & GLOBAL TRENDS REPORT



Wilfred J. Hahn, Editor

Eternal Value Review is produced bi-monthly by *The Mulberry Ministry*, P.O. Box 41159, Lake Country, BC, Canada, V4V 1Z7 Please direct all inquiries concerning distributions in writing or by contacting our administrative offices at admin@eternalvalue.com.

Annual Subscription Rates - *Eternal Value Review* is available free of charge in PDF format to on-line subscribers six times a year. Please sign up for free distribution at www.eternalvalue.com. Back issues are posted on our website.

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used to deduce other outcomes. However a hypothesis or a theory is not the same as fact. This is the accepted foundation of scientific process. Theory is not fact.

A very different pursuit under the name of science is the exploration of things and processes of the distant past — back to the beginnings. Here, observations cannot be made in real-time. Such questions as how the universe came about and how life came to exist on earth are the subjects of this “science.” This is an entirely different kind of science, and is one that borrows (or steals) its perception of legitimacy from the other roles and applications of science.

Science is important. The benefits to mankind from its understandings and inventions are beyond measure. That said, it must also be recognized that such science has never been able to step outside the bounds of Creation. It cannot be used to prove the non-existence of God or to explain anything that could be outside of Creation. This would be impossible. The tired debate that has been fought over the past two centuries, staging the Bible as if it would be in opposition to science, is misplaced. Yes, there indeed may have been misguided theologians who took positions against natural science, not realizing they were speaking from the silence of the Bible.

But, let’s return to the “science” that concerns itself with the questions of the beginnings. This is where the real folly begins. Why? Because much of the thinking and theory in this field is driven by a priori adherence to atheism or a denial of both the Bible and observed fact. For some reason, this branch of scientific inquiry feels itself above the requirement of proofs and observation to elevate its beliefs to facts. They must do so either dishonestly or ignorantly. This may be due to various reasons; they may refuse to be subordinate to God, they may have been indoctrinated without proofs, or they are perhaps misinterpreting the evidence.

Why Science is Against God

Evolution cannot be proven. It defies evidence and logic. Why? Let’s only deal with the basic question of life, and leave aside the unfathomable complexities of a human comprised of billions upon billions of organized, specialized and interdependent cells. The probability that random events could have produced the complexity of a simple cell (the simplest self-sustaining and replicating life form) is so low that to believe this could have taken place would require one to partake in a most primitive of religions.

This writer’s undergraduate degree was in science. As a Christian, one of the most impactful topics I studied was histology (the study of the structures of a single cell). Even the most primitive of cells (this itself being a presumptuous statement, as we cannot really be sure what is a primitive cell) with few enzymes and DNA and RNA strands is so incredibly complex it is IMPOSSIBLE that it could originate from random processes.

No one, were they to dig up a Rolex watch in an archeological dig, would think that it originated through random processes. Yet, the simplest enzyme (of which a minimum of 600 different kinds are required for a basic living cell) is many, many more times as complex.

The probability of a complete operating cell being formed out of a chance encounter of atoms and molecules is zero (practically speaking). Such a randomly-formed cell would also have needed the mysterious spark of life and energy; otherwise, it could not have had the possibility of mitosis (the reproduction of a cell into two).

Despite the Facts We Will Not Believe

It has already been known for many decades that impossible processes and probabilities are required to validate the theory of evolution. Even many secular scientists (some who would consider themselves atheists) have admitted to the impossible probabilities of one amino acid being formed by random chance (this the basic building block of all enzymes, RNA and DNA ... all polypeptides).

For example, according to Fred Hoyle (a famous astronomer and controversial scientist): “[There are about two thousand enzymes, and the chance of obtaining them all in a random trial is only one part in $10^{40,000}$, an outrageously small probability that could not be faced even if the whole universe consisted of organic soup.”

Yet, theories such as Evolution and the Big Bang persist. Why? The same Fred Hoyle made this comment: “Once we see, however, that the probability of life originating at random is so utterly miniscule as to make it absurd, [...] one wonders why it is not widely accepted as being self-evident. The reasons are psychological rather than scientific.”²

Hoyle saw this persistence to believe in something that is impossible to be a “psychological” problem. He is on the right track, but not quite. He himself was vulnerable to the same feats of human fancy and illogic with his own theory of panspermia. He proposed that earth’s life forms found their genesis from viruses that were spread by comets.

The problem is not entirely psychological for scientists that study cosmology. It is a result of rejecting evidence that does not fit a desired theory and in many cases, adamantly disavowing the existence of God. It is a choice and an attitude ... at best delusion or mere ignorance.

Using the Garb of Science to Deny God

“Despite the facts, we will not believe in God.” This attitude is not new. According to the Bible, it was there from the beginning. The Hebrews, that nation created by God himself and who were to be a light to the world (Isaiah 42:6), were prime examples of such rebellion.

“Because they believed not in God, and trusted not in his salvation: Though he had commanded the clouds from above, and opened the doors of heaven, And had rained

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down manna upon them to eat, and had given them of the corn of heaven” (Psalm 78:22-24).

Despite the evidence and the demonstration of wonders, they still chose not to believe. They rejected truth. “In spite of all this, they kept on sinning; in spite of his wonders, they did not believe” (Psalm 78:32).

This is how Jesus Christ himself described this attitude: “Yet because I tell the truth, you do not believe me!” (John 8:45). Why did they not believe in the Truth? “Whoever belongs to God hears what God says. The reason you do not hear is that you do not belong to God” (John 8:47).

There is a primordial aversion to Truth. Not wanting to believe in God, they are given over to their perversions. God has allowed them to mislead each other in their folly. Refusing to acknowledge that there is a Creator, they are forced to indulge in foolishness, dreaming up such convenient and fanciful theories as the “Big Bang.”

Large gaps and holes remain in their theories, forcing them to become ever more inventive and hilarious. Faced with archeological evidence that bears out a world history of perhaps millions of dying species, they spin a false story of evolution ... of a process of new life. Reality is the exact opposite, as any child (who has not yet been indoctrinated to this view) would agree. It has been a history of death, not new life.

The Follies and Perversions of Anti-Creationists

As mentioned, secular theorists studying the “beginnings” must contort their thinking. It is the intellectual equivalent of the Baalists on Mount Carmel. They resorted to cutting themselves in a frantic frenzy to prove that their gods and cosmological views were real and true. The account is found 1 Kings:

“Elijah said to the prophets of Baal, ‘Choose one of the bulls and prepare it first, since there are so many of you. Call on the name of your god, but do not light the fire.’ So they took the bull given them and prepared it. Then they called on the name of Baal from morning till noon. ‘Baal, answer us!’ they shouted. But there was no response; no one answered. And they danced around the altar they had made. At noon Elijah began to taunt them. ‘Shout louder!’ he said. ‘Surely he is a god! Perhaps he is deep in thought, or busy, or traveling. Maybe he is sleeping and must be awakened.’ So they shouted louder and slashed themselves with swords and spears, as was their custom, until their blood flowed” (1 Kings 18:25-28).

Similarly, today’s evolutionists and theorists studying the beginning of the universe are already far past noontime. For 100 to 120 years and more we have allowed them to continue digging for fossils and developing their fanciful theories. They have yet to find any conclusive proofs for their theories. They have not found the required “missing links”; they have not shown nor proven that life can come from

inanimate matter (denying the Law of Biogenesis that “life can only come from life”); they continue to refuse to accept the statistical impossibility of even the most primitive cells being able to form from random forces, let alone even one protein or enzyme.

True science would acknowledge all of the above facts. But it does not in the matter of “beginnings”. Therefore, the study of beginnings and life is not science but religion. It chooses a belief system that is directly in conflict with facts, the Bible and God.

Weakened Christians

Many Christians don’t have the courage to hold to Creationism. They are intimidated by the supposedly “expert” claims of modern science. They do not want to feel ostracized from the popular views of our culture. Rejecting the creation account and various other parts of the Bible, such people really set themselves up as authorities. They show much pretension in their preferred selections of Scripture, rivaling the collective council of a long history of godly theologians and the early church councils (i.e. Council of Nicea) where the content of the Bible was debated and settled.

They choose to deny the creation account in the Bible. By doing so, they have invalidated the entire Bible. Jesus Christ is therefore cast as a liar. The New Testament records Christ referring to the “creation” as the beginning a number of times (Matthew 25:34, Mark 10:6, John 17:24). Mark records him saying specifically “[...] from the beginning, when God created the world, until now [...]” (Mark 13:19). On none of these occasions does Jesus refute the Genesis creation account nor provide any clarifications or corrections. None were needed.

Anti-Creationism: The Answers of Evolutionism Found Wanting

Evolutionism is a religious belief system that fails to satisfactorily answer the questions that hauntingly harbor in the souls of all mankind. Why do I exist? What is my purpose? What happens to “me” after I die? Is my existence meaningless? What thinking and intellectually-honest person will not admit to such thoughts?

The fact that these questions even exist is itself a refutation of the naturalistic theories of the origin of man. The concepts revealed by these questions do not and cannot “evolve” from primordial slime nor are these organically transmitted from one living organism to another.

The greatest atheistic thinkers (whether scientists or philosophers) have no answer to these “why” questions. “Why does the universe even go to the bother to exist?” questions the famous cosmological physicist, Stephen Hawking. The fact that all mankind has ingrained in them such concepts as “love” and “justice” alone proves naturalism cannot explain the inner thoughts and destinies of man. These are ideas that evolution has neither need nor means to develop.

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Signs of the Times



Signs of the Financial Endtimes VII and VIII: Lovers of Themselves, Lovers of Pleasure

As we have discovered to this point in the series, the financial signs of the endtimes — an important subset of the many endtime prophecies that the Bible provides us — are all around us. While the ups and downs of financial markets and the trends of economic activity around the globe may seem inexplicable to most people, behind their seemingly random undulations lie trends of great significance.

Continuing on with our investigation of a selection of 12 financial signs, we next review signs 7 and 8, finishing off our New Testament references and beginning with the first of the Old Testament signs. To date we have covered six financial signs of the endtimes: (1) A worldwide heaping up of wealth; (2) hoarding — an increasing gap between the wealthy and the poor around the world; (3) an explosion in greed; (4) corroding gold and silver; (5) increasing stress; and (6) wage injustices.

The Apostle Paul tells us that in the last days people will be “lovers of themselves” and “lovers of pleasure.” Though somewhat related, we consider these two characteristics to be separate financial signs of the endtimes.

“But mark this: There will be terrible times in the last days. People will be lovers of themselves, lovers of money, boastful, proud, abusive, disobedient to their parents, ungrateful, unholy, without love, unforgiving, slanderous, without self-control, brutal, not lovers of the good, treacherous, rash, conceited, lovers of pleasure rather than lovers of God — having a form of godliness but denying its power. Have nothing to do with them.” (2 Timothy 3:2-5)

James also reprimands the people of the last days, saying that they “[...] have lived on earth in luxury and self-indulgence. [They] have fattened [themselves] in the day of slaughter” (James 5:5). Indulgence is another confirmation that the endtime world will idolize pleasures and luxury.

There is ample evidence that suggests that self-indulgence, love of pleasure, and self-love — narcissism — are trends of our times. All of these are therefore necessarily reflected in financial market trends. We could document these trends ad nauseam with statistics on amusement, cosmetics, or spending on plastic surgery, for example, or the sales patterns of luxury automobiles or Courvoisier XXX cognac and so on. (Please see the chart of the Economist’s Valuables Index on the front page.) Our society today increasingly condones the pursuit of luxury and self-love and is preoccupied with the pursuit of pleasure

and entertainment. Financial markets and economic statistics give evidence to these trends. But are these trends significant enough to qualify as the predecessor to an endtime finale?

It is not possible to present definitive proof for the exact timing of any trend or sign. There is no way of determining how extreme mankind’s idolatries and delusions may yet become. Moreover, standardized global information is not available very far back into history. As our focus is global — after all, much endtime prophecy concerns the entire world, not just a single country — our conclusions would be more valid if we could expand our examination to the entire globe. Given the lack of longer-running data, any conclusions can only rest on the unreliable evidence of a shorter time period.

All the same, these trends could still be illustrative, or part of, the preconditions necessary to specific endtime prophecies. As we often point out, any sudden trends, changes or developments that take place (especially so on a global level) after 1948, that being the fulfillment of the prophesied refounding of Israel, is a candidate for prophetic significance. In saying this, we do not endorse a historicist perspective, but rather point to developmental trends that either must or will serve as the necessary preparations or stepping stones to the actual fulfillment.

For example, the Bible prophesies that Jews will return to their homeland in clouds (this verse very possibly pointing to the future technology of flight): “Who are these that fly as a cloud, and as the doves to their windows? Surely the isles shall wait for me, and the ships of Tarshish first, to bring thy sons from far [...]” (Isaiah 60:8-9). This is a prophecy that refers to a specific event taking place after the end of the Tribulation period. While it is true that many Jews have already returned to Israel in airplanes, these specific migrations were likely not in the sight of this prophecy.

Now to our point: For this prophecy to occur at all would require the prior invention of manned flight. This invention was first required in order for this prophesied event to occur at the envisioned fulfillment. Therefore, we could legitimately say that the technology of flight is a prophetic development and in that sense, is a valid marker of last days. It remains that the Bible referred to this technology existing in the early Millennial age, and in no way prophecies that it would be invented perhaps a hundred years earlier. In the same way, the trends we may refer to as Financial Signs of the Endtimes must be seen as precursors to actual times and events prophesied. In that sense, they are prophetically significant and are legitimately seen as “signs”.

One comprehensive way of documenting the rise of self-love and indulgence around the world is to look at overall consumption trends. Here, we see that all of the high-income countries have experienced a rise in the contribution of consumption expenditures to overall economic activity.

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Facts & Stats ... Ends & Trends



TOPICAL QUOTES

Financial services is the industry least trusted by the general population, according to the 2013 Edelman Trust Barometer, an annual exploration of trust in institutions, industries and leaders worldwide. This is troubling, and should be of great concern to the investment profession. Edelman Trust Barometer research shows that informed publics are more trusting than the general public. Under this premise, investors who are informed about and currently engage with the investment management industry should have higher levels of trust. But in reality, investors trust other industries more than the industry in which they are entrusting their assets. — **CFA Institute & Edelman Investor Trust Study 2013**

Israel is seeking to turn all financial transactions into electronic transactions as most do today. However, Israel is looking to become totally cash free with everything done electronically with high tech computers, and banks that can easily monitor how much money goes into an individual's account. They can monitor what you deposit and what you withdraw, with credit card companies keeping close track of customer's transactions. — **Bibleprophecyblog.com, Sept. 27, 2013**

The 50 largest European companies are all heavily present in tax havens with an average of 117 offshore subsidiaries each, a French NGO said. The report by non-governmental organization CCFD-Terre Solidaire and CERAS, an organization that analyses social issues, comes after France's government pledged to act against tax havens in the light of a tax fraud scandal. CCFD went through the accounts and activity reports of the listed companies, which include the banks HSBC, BNP Paribas and Deutsche Bank, carmakers such as Peugeot and Volkswagen as well as Siemens and Vodafone. —

www.eubusiness.com , June 12, 2103

In a book published last year, Simon Lack, an investor, estimated that since the 1990s, the fees charged by hedge funds and funds of funds had eaten roughly 98% of the returns they made. — **Financial Times, Nov. 12, 2013**

According to the latest data compiled by the Agency of Healthcare Research and Quality,

in 2010, just 1% of the population accounted for a whopping 21.4% of total health care expenditures with an annual mean expenditure of \$87,570. Just below them, 5% of the population accounted for nearly 50% of all healthcare spending. Just as stunning is the "other" side: the lower 50% of the population ranked by their expenditures accounted for only 2.8% of the total for 2009 and 2010 respectively. — **www.zerohedge.com, September 30, 2013**

For the world as a whole, we estimate that personal wealth increased by 4.9% during the year to mid-2013 and now totals USD 241 trillion. Aggregate total wealth passed the pre-crisis peak in 2010, and since then has set new highs every year. Average wealth also established a new highs at USD 51,600 per adult, the first time that average global wealth has passed the USD 50,000 threshold since 2007. — **Credit Suisse Global Wealth Report, 2013**

The investment horizon of portfolio investors has also shortened. In 1940, the average investment period was seven years. In the 1960s, it was five years. In the 1980s, it fell to two years. Today, it is around seven months. The shift from investing for the long run has fundamentally changed the nature of equities, with momentum trading a larger factor. — **www.ft.com, Sept. 16, 2013**

In 1895, twelve oranges cost two hours of work in the US. By 1997, the cost of these same oranges was down to six minutes. Similarly a bicycle bought from the now defunct US retailer Montgomery Ward cost the equivalent of 260 hours of work in 1895, but had fallen to just 7.2 hours a century later. — **GK Research Oct. 24, 2013**

When Lehman Brothers failed almost five years ago, it set off a global financial crisis – and a bonanza \$3 billion payday for lawyers and accountants. The latest estimate of administrator fees paid by Lehman's estates in the US and the UK highlights the enormous task of picking up the pieces following the collapse of what was the fourth biggest investment bank of Wall Street. — **Financial Times, Sept., 2013**

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"Only a crisis, real or perceived, produces real change." — **Milton Friedman**

"Sovereign is he who decides the state of emergency." — **Carl Schmitt, Nazi political theologian**

"Sin has many tools, but a lie is the handle which fits them all." — **Autocrat of the Breakfast Table, Oliver Wendell Holmes Sr.**

"When plunder becomes a way of life for a group of men in a society, over the course of time they create for themselves a legal system that authorizes it and a moral code that glorifies it." — **Frédéric Bastiat**

"Panics do not destroy capital; they merely reveal the extent to which it has been destroyed by its betrayal into hopelessly unproductive works." — **On Credit Cycles and the Origin of Commercial Panics, John Mills (1867)**

"Speculators may do no harm as bubbles on a steady stream of enterprise. But the position is serious when enterprise becomes the bubble on a whirlpool of speculation." — **John Maynard Keynes (1964)**



Letters to the Editor

[Editor's Comments: *We receive many letters expressing similar concerns about the treacherous conditions of economies and financial markets. I truly empathize with these anguished worries and take them very seriously. In this issue, we reproduce a selection of similar inquiries and respond to them collectively. As well, the Personal Perspectives article, found on page 12 of this issue, provides further viewpoints.]*

READER: I've been reading the material you have on this site and [also] posted on RaptureReady.com. You seem to have a very good Biblical grasp of what's happening in the world today and particularly in the financial aspect of things. Like many of your readers, I'm finding it very difficult to determine who I can believe with regards to where things are at economically and what a person should do in light of it. Everywhere I turn for information I seem to be hearing the same thing. The US economy is about to collapse and people need to act immediately to protect themselves financially ... i.e. precious metal purchases, etc. This message is coming from both Christian and non-Christian sources. Do you subscribe to this view and if so do you offer financial advice and/or services? – **T.H.**

READER: Dear Wilfred, I have just read this latest article of yours [No Exit: Lost and Out of Control] and found it to be most interesting albeit disturbing! My wife and I are avid followers of latter day prophecy and are well aware we are indeed living in the "endtimes" with the Rapture literally being just around the corner in human terms. We are concerned that possibly we haven't done all we should to withstand the short term ramifications of our dollar continuing to devalue, much less the all-too-real possibility that our economy could collapse altogether! [...] We are wondering if all this is enough. [...] Our reasoning is that the most likely scenario for our nation is ever-increasing inflation, and therefore, we are better off holding onto the home than to sell it and just stick that money into a bank savings account to sit there and earn no return at all. We are afraid that if our economy suddenly collapses, all our savings money would instantly become worthless! We don't know if that's a valid concern or not. I was once told by a very wealthy Jewish business man that if you "give someone financial advice, you have to stand behind whatever happens to the man you give advice to"! I do not hold that view. We would really appreciate your comments on whether or not we have done all we should have done to protect ourselves, and if not, what further things or steps would you advise we take? We value your articles and always look forward to new postings. Please keep up the good work. In Christ. – **B.C.**

EVR: Please allow me to expand our responses to cover a collective of similar inquiries. Truthfully, specific investment advice really provides little to no balm for

people's concerns. I will explain why in the various responses to readers' questions that follow as well as the *Personal Perspectives* article found on page 12 of this issue. Firstly, my observation is that much advice in the financial/investment arena is useless and misleading (both purposely and unintentionally). Even people who make a career out of studying financial systems and economies will often be wrong in their opinions. This writer would not be excluded from that number. Also worrisome are the investment recommendations based on claimed Christian insights, or even by "spirit-led" Christian financial advisers. [*Please see the Personal Perspectives article in this issue for further comment.*] We also note that many Christian ministries (and pulpits) provide opinions on the expected course of the US dollar, gold, etc., that the financial system will soon collapse, and so on. There are well-known teachers on the conference circuit who have preached that a collapse of the global and/or US financial system is imminent (even claiming they have inside information from elites in high places that this is planned to happen within a few months). These types of speculative histrionics have been with us for decades and centuries. There is no doubt that the world's financial systems will eventually completely collapse. That catastrophe will occur in the Tribulation period (likely in the latter half). As such, taking the Pre-Tribulation view, this final event would be of no concern to Christians. That said, we do live in a time "in which we will have trouble" (John 16:33). And, as we are very likely near the end of the age with the Day of the Lord approaching rapidly, global geopolitical turmoil and financial tremors are heightening. Above all, godlessness and deception are increasingly rampant. What should Christians do? Frankly, there is no escape in a physical sense. That may seem to be a harsh statement. The reality is that we are already hostages of our era — of financialization, centralization, globalization, and a common financial payments system. It is a time in which the righteous are persecuted in many and subtle ways. Like during the times mentioned by Amos, "There are those who oppress the innocent and take bribes and deprive the poor of justice in the courts. Therefore the prudent keep quiet in such times, for the times are evil" (Amos 5:12 -13). The popular notion in Christian circles today that it is expected for God to always bless them materially is a vain delusion. While God indeed cares for us, the times are evil and sin is rampant. ("Cast all your anxiety on him because he cares for you" (Peter 5:7).) Says the writer of Ecclesiastes, "Moreover, no one knows when their hour will come: As fish are caught in a cruel net, or birds are taken in a snare, so people are trapped by evil times that fall unexpectedly upon them" (Ecclesiastes 9:12). Whom to listen to? As you mention, there is a cacophony of voices providing different opinions and no clear consensus as to what one should do to survive during these times. It's exactly as Christ observed: "They are like children sitting in the marketplace and calling out to each other: 'We played the pipe for you, and you did not dance; we sang a dirge, and you did not cry'" (Luke 7:32). Vendors are intent on selling what sells, not necessarily what is in the best interests of their clients or

consumers at large. People are selling “peace and safety” even though the signs of destruction (i.e. financial and economic crashes) can already be discerned (1 Thessalonians 5:3). What should one do in order to preserve wealth? As mentioned, investment advice will not be reliable and that is one contributing reason why we do not provide such advice in EVR. Another reason is that a bi-monthly newsletter is far too infrequent to facilitate timely advice given the high volatility of events and popular investor sentiment. In any case, I fervently believe that at least three “attitudinal shifts” are necessary for Christians in these days. As already mentioned, one must realize that we are already hostages of a globalized, integrated and corrupt financial system. There is little we can do about that reality other than to make the best of it from an eternal perspective. That’s where the second attitudinal shift comes in. We need to concentrate on heavenly riches rather than on earthly wealth. Of course, sensible stewardship of our resources here on earth is expected at a minimum. But this does not require one to forecast the near-term fate of the US dollar or gold or the S&P500 stock market. We should not become anxious about such things. Where is the one place that our riches are secure? The Bible provides a sure answer: “Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal” (Matthew 6:19). Thirdly and finally, our focus should shift away from anxieties about our own “personal” financial security to a Samaritan attitude of helping others. Almost every inquiry we receive reflecting anxieties about maintaining one’s riches is self-centered and limited to the confines of one’s personal family. It can be a most liberating perspective to turn one’s cares to that of others less fortunate.

READER: Hello, I saw your website and just subscribed to your newsletter. What are your thoughts on Christians investing in God's eternal Kingdom for heavenly eternal rewards and crowns and treasure that will last forever? – E.

EVR: This is a great question and it is one that has an exciting answer. Why? Because of the fantastic possibilities allowed here by the Lord. The Parable of the Wicked Servant (found in Luke 16) illustrates the other-worldly deal that is offered earth-bound mortals. This was the servant of a rich master, who upon learning that he was going to be fired from his job, quickly built goodwill with his master’s debtors by writing down their debts and amounts owing. What did the master do upon learning about these tactics? “The master commended the dishonest manager because he had acted shrewdly” (Luke 16:9). What was the lesson that Christ wished to teach with this parable? “For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.” But this seems impossible — worldly wealth being translated into a welcome in eternal dwellings? Doesn’t the Bible itself refute this notion: The corruptible will not inherit the incorruptible? How then can corruptible money and wealth on earth be translated into incorruptible wealth in heaven?

With God all things are possible. If He can provide eternal life to mankind, then this translation of wealth in the “incorruptible” realm is equally possible. The following are several verses that corroborate the concept that worldly wealth can be translated into heavenly and multiplied eternal riches. (1) “Truly I tell you, Jesus replied, no one who has left home or brothers or sisters or mother or father or children or fields for me and the gospel will fail to receive a hundred times as much in this present age: homes, brothers, sisters, mothers, children and fields—along with persecutions—and in the age to come eternal life” (Mark10:29-30). (2) “Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys” (Luke 12:3). (3) “Command them to do good, to be rich in good deeds, and to be generous and willing to share” (1Timothy 6:18). (4) “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” (1Timothy 6:17). (5) “In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life” (1Timothy 6:17). (6) “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 ancestors” (1 Peter 1:18).

READER: I read your article on the Biblical view of gold. I also see you are an economist and global strategist. I agree we should be seeking things of eternal value but while we are on the planet Earth, are we not supposed to be good stewards of the blessings God has bestowed upon us? I find it interesting gold is somehow recently disappearing from the vaults of COMEX, JP Morgan Chase, Goldman Sachs, etc. China is also accumulating gold like there is no tomorrow — their plan is to back the Yuan with gold and nix the dollar to become the world reserve currency. [Richard] Nixon took the US dollar off the Gold Standard [...] our currency is tied to a \$16 trillion dollar debt. Mathematically speaking that debt can never be repaid (the dollar is a worthless fiat currency as soon as it is no longer trusted by the masses). Bible prophecy states China will have a 100 million man army to invade the Middle East in the endtimes. Surely to fund and mobilize such an army requires tremendous wealth. It seems to me that gold has intrinsic value (gold is finite, precious). Unlimited QE (quantitative easing) to prop up the US economy is doomed to fail in the end (money can be printed out of thin air). Ultimately, a point in time will come when you can't buy or sell anything without the mark of the beast, but until that time, gold stocks, gold ETFs and gold bullion make perfect sense to me. I would rather accumulate precious metals than dollars. Am I seeing things correctly ... or am I missing something? – M.S.

EVR: The answer would be “yes” and “yes.” Yes, you are seeing things reasonably correctly in regards to financial trends and developments, but you are also missing

something. This is not meant as a cheeky response as your question is taken very seriously. It strikes to the core of a very arduous reality. Allow us to focus on this latter question. What is going on in the world is a function of rampant godlessness, worldliness, and humanism ... basically, mankind making its way without God. The dilemma is this: Yes, we are called to be good stewards. We must do the best we can with the right motives — selflessness, righteousness, love, diligence, etc. — until we are taken out of this imperfect, corruptible world. We are in the world, but not of it (John 17:14-15). The world is under the rulership of the Kosmokrator (Satan), who has the ability to award kingdoms and splendor to anyone he chooses (Matthew 4:8-9). These perspectives are supported Biblically. Yet, in the cosmic order, God created it such that we humans are in suspension and constant tension between Him and Mammon. In a sense, Mammon is as gravity ... a constant force pulling down. By default, we fall down, not up. That is why the Bible says we are “to bring our sacrifices of praise” (Hebrews 13:15). The act of praise and worship requires volitional choice and action ... upward force. Acting in love is also one choice. This same asymmetric paradigm applies to the world. We must choose to love God and choose to serve him. But, these are not the default predispositions of Mankind. Mammon is always there, proposing its entreaties and its temptations to the flesh, catering to and targeting the inherent vulnerabilities of mankind — the love of money (1 Timothy 6:10), “the lust of the flesh, the lust of the eyes, and the pride of life” (1 John 2:16) — all that comes from the world. Without volitional choices to the contrary, or perhaps simply allowing the reptilian parts of our programming to reign, we fall into the grip of Mammon. This is the default outcome. Does it all make sense to us? Yes ... but, also no. Christ’s disciples were completely baffled. How could one love the one master and not the other? How can it be so difficult for a rich man to get into heaven? “Who then can be saved?” the disciples asked. Jesus looked at them and said, “With man this is impossible, but with God all things are possible” (Matthew 19:26). And that is the answer for us. We may try to navigate the treacheries of this world and Mammon’s ever more sophisticated lures of wealth, but it is impossible to be untainted, to achieve sinlessness, to avoid “the clothing stained by corrupted flesh” (Jude 1:23), to grapple with the world’s financial trends, and at the same time to retain purity and virtue. It is not possible. But with God this is possible. Forgiveness and salvation are the only way out of this worldly morass, even though we will fail on our own power. For that we are thankful. Political economy is godless and it is not to be relied upon. The political economic objectives of a single nation or increasingly of a collective of nations can be ruthless. It would therefore be foolish to count on gold continuing to be a transactional commodity. The conventions of our economies, tax codes, laws, international treaties and agreements are all the product of capricious “political economy.” These conventions can all change, and will change when it is expedient to the interests of the body of political economy

at any time ... present or future. Yes, gold does have an intrinsic value, in our view. And, gold may be a good investment from time to time. However, during the present era of a fraudulent money system, with intense financialization premised on the time value of money and fractional-reserve credit systems and intrinsic value popularly seen to be baseless, all value at this time is based on “capitalization rates” and “demand/supply.” [Also, please see following response relating to eschatology.]

READER: Today I read with interest this latest commentary on Rapture Ready. I have followed Mr. Hahn’s analysis for some time. I have a question. How does all the [Iraqi] dinar revaluation chaos play into this? While I am not involved in it, someone very close to me is. No amount of sensible assessment of facts can shake him from his belief in it. We are both Christians, but have completely different understandings about endtimes money matters. Any perspective is appreciated. – **D.H.**

EVR: We are firmly convinced that one cannot reliably profit through the application of eschatological perspectives. This is not to deny the random chance of an investment turning a profit. Nevertheless, there are some that attempt to make money through deductions born of their interpretations of Bible prophecy, such as the Iraqi dinar scam you mention, oil exploration in Israel, investing in Israel in the first half of the Tribulation period, etc. We believe that such investment strategies are entirely speculative and have no solid merit. In the first place, these prophetic viewpoints may be entirely wrong. Second, there is the challenge of timing. Who is able to successfully time the movements of financial markets let alone the fulfillment of any Bible prophecy? This is impossible to do reliably on both counts. [*Please see the Personal Perspectives article on page 12 for more comment.*]

READER: I have been reading your articles on Rapture Ready and I want to thank you for the input. It is unfortunate so many of us are economically illiterate and it helps to have someone to explain what is transpiring [...] the news just keeps spouting more and more nonsense it seems which is confusing to say the least. Thank you. I will keep reading and I do appreciate all the articles. – **G.P.**

READER: [Re: Post-Familialism, covered in Burning Alight: 12 Endtime Fuses – Part I.] This is another example of calling evil good and good evil. The historical acknowledgment of the Biblical purpose and importance of marriage and the family is shifting into a new perverted acknowledgment of the validity of homosexual marriage with adoption or in vitro fertilization to achieve family growth. Thank you for your insight and wisdom. – **K.F.**

READER: I have just recently found your site and have signed up for your free newsletter, [...]. You have a gifted ability and I would like to hopefully keep up with you. Much appreciated work here. Many at this current time could be helped, including myself. Thank You for your kind attention and time in responding. Thank you and God Bless. – **T.S.**

EVR

Anti-Creationism and Atheism.....from Page 4

Yet, our society taunts literal Bible-believers as being “primitive” should they hold the view that the Theory of Evolution is not conclusively supported by evidence.

We live in a society that arrogantly elevates its worldly and godless wisdom to a state of manifest superiority, thereby accusing all bona-fide, literal Bible-believing Christians as simpletons. In public secular life, it is the prevailing and a priori view. Before examination ... before discussion ... before any reasoning, if you are associated with a Bible-believing perspective, according to the popular mores of our culture and the world, you are therefore presumed to be primitive and stupid.

It can only be so out of a spirit that refuses to acknowledge the existence of a loving, yet authoritative God. God is not mocked. The wonderful work of his hands — we who are “[...] fearfully and wonderfully made” (Psalm 139:14); mortal man whose days are numbered upon earth; who shall return unto dust; who is dependent upon the Creator for salvation and eternity — ridicules this Great God? The only way for man to be prevented from perishing as do the animals (2 Peter 2:12) is to acknowledge God and His Son. According to Romans 1:16, it is the power of the gospel that brings salvation and therefore eternal life.

The Bible says that mankind will choose to believe a lie. “They exchanged the truth about God for a lie, and worshiped and served created things rather than the Creator [...]” (Romans 1:25). All of the “fuses” cited in this article series are outworkings of this prophecy. Yet, according to the Bible, it will yet get much, much worse. When the lawless one comes, “He will use all sorts of displays of power through signs and wonders that serve the lie, and all the ways that wickedness deceives those who are perishing. They perish because they refused to love the truth and so be saved. For this reason God sends them a powerful delusion so that they will believe the lie” (2 Thessalonians 2:9-11).

Thoughts to Ponder

This burning fuse worldwide is shortening rapidly. Anti-Creationism represents one of the most remarkable of the 12 “endtime fuses” that we are describing in this series. The dethronement of God as Creator — in fact, the entire invalidation of God — is a massive change in beliefs involving the choices of individuals and mankind.

In these latter days, taking place in the space of a little more than 150 years in the timeline of mankind, a sudden denial of God the Creator has erupted. (Charles Darwin published his theory of evolution in his 1859 book *On the Origin of the Species*.)

The Bible has always recognized that this would be the case. “The fool hath said in his heart, “There is no God”” (Psalm 14:1; 53:1). By definition, then, a world that does not believe in God is foolish. “Where is the wise man? Where is the scholar? Where is the philosopher of this age? Has not God made foolish the wisdom of the world?” (1

Corinthians 1:20).

To this day, the secular scientific theories of beginnings and evolution are unproven. The evidence does not stack up. As scientists discover ever more complexities of Creation, these theories become ever more contorted and imaginative. Their theories have not satisfactorily explained that which is seen today. Too many impossibilities and contradictions are encountered. To this day, no scientist has proven that something can come from nothing (inventing anti-matter so that matter could exist).

Yet, after all, the facts aren’t the deciding factor. People who don’t want to believe in creation and a personal God will therefore deny the facts. They will hold on to the unproven and the foolish.

Will you believe that there is a God? Will you belief the facts and the Truth? Do you believe that God created you? It is wonderful to ponder on the truth that God created you and knows you to be a special individual. You are known to him. He wants to have a relationship with you and wishes that none of His human creations would go lost (2 Peter 3:9). He therefore sent his son Jesus Christ, and promised that whosoever would believe that he was his Son, that they would have eternal life (John 3:16). **EVR**

Wilfred’s Itinerary: *The Mulberry Ministry*

- **December 2-4, 2013, 22nd Pre-Trib Study Group Conference, Dallas, TX (Attendee)**
- **January 23-25, Calvary Chapel Prophecy Conference, Herborn, Germany**
- **April 18-21, 2014: Mitternachttruf Osterkonferenz, Dübendorf, Switzerland**

Signs of the Times

...cont’d from pg. 5

While the explanations for this development can be quite complex, suffice it to say that there has been an explosion of emphasis on the importance of consumption and self-indulgence to the continuing prosperity of the world. Witness the heavy promotion of consumption during the recent economic downturns. “Be patriotic, buy something” was the prevailing message. The fact that North America has fallen into greater indebtedness than ever before by doing so is conveniently ignored.

The actual theoretical basis for such a perspective hardly exists, however. It is comical to think that consumption (a word that used to commonly refer to tuberculosis in the 19th century) can lead to an accumulation of real wealth. In reality, it is the exact opposite as anybody with an understanding of classic economic theory and the scriptural definitions of wealth will attest. It is savings (self-denial), not consumption that leads to enduring prosperity. Instead, what we see today is a massive celebration of self, overconsumption, and indulgence. **EVR**

Why No Profit Advantage From Prophecy?

... from back page

regulatory bodies and consumer protection agencies around the globe who attempt to keep the “animal spirits” of money in check, massive financial busts, elaborate thefts, and grand lying and cheating in high places will continue (and worsen). In fact, the Bible states this to be the case, even prophesying that such global conditions would be a “sign of the times.” The two visions of Zechariah found in Chapter 5 pointedly indicate that a state of “lying” and “stealing” covers the entire earth, this leading to a curse from God.

This being the condition of the world today, no specific investment opinion can be sure, nor any one outcome guaranteed. Conditions can change rapidly and without warning. The vast majority of stewards and savers are therefore usually no match for the “experts in greed” that serve to brutally rig the global money casino.

Continuing on the Road to Prophesied Breakdown

Looking ahead, given the incredibly unprecedented and desperate financial and economic conditions around the world, anything is possible over the short-term ... including a runaway stock market to the upside. Calls to invest everything in gold or to “dump” the US dollar cannot be guaranteed to be timely advice.

We must remember that the character and essence of the very last days is deception and entrapment. To that end, one last and final manipulated boom in fictitious wealth could be the “checkmate” move ... the final steel bear trap that captures many more people’s hopes and leads to an even greater Global Financial Crisis. And, if it is to be the last and final boom — and we have no certainty on this point — the collapse phase will most certainly take place inside the Tribulation period, the most crushing phase in the Great Tribulation spanning the final three and one-half years.

The turbulence that the world is witnessing today signifies the build-up of tremors that finally erupt in the Tribulation period. These tremors contribute to the anguish of many people today and their susceptibility to ill-conceived solutions. They may fall prey to false prophets of prosperity, chase shadows, or uncritically run after so-called Christian money prophets who have the latest solution.

Practical Investment Advice Needed?

What to do? Where should we steward our savings?

But first a disclaimer. We have never provided specific investment opinions in our publications, instead focusing on stewardship and Biblical perspectives on world “endtime money” developments. The Bible is never wrong, certainly this applying also to its statements about the future. On the other hand, people who make timing forecasts (in other words, prophesy) about money trends or other detailed aspects of the future will be wrong at least half of the time. One can never know when a forecaster will be right or wrong. That makes their pronouncements unreliable and dangerous.

Frankly, we are not aware of anyone who has consistently been proven correct in providing opinions on specific investments or future trends. No such person exists. Everyone is fallible ... especially, of course, when trying to predict the future. I make incorrect judgments about economies and the timing of world trends frequently. Any reference to my

opinions expressed in secular publications would quickly prove that point.

But back to our first question: What to do? We believe that three attitudinal shifts are necessary to receive peace on this question. One must realize that we are already hostages of a globalized, integrated and corrupt financial system. There is little we can do about that reality other than to make the best of it from an eternal perspective. That’s where the second attitudinal shift comes in. We need to concentrate on heavenly riches rather than on earthly wealth.

Of course, sensible stewardship of our resources here on earth is expected at a minimum, but this does not require one to forecast the near-term fate of the US dollar or gold or the S&P500 stock market. We should not become anxious about such things. Where is the one place that our riches are secure? The Bible provides a sure answer: “Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal” (Matthew 6:19).

Thirdly and finally, our focus should shift away from anxieties about our own “personal” financial security to a Samaritan attitude of helping others. Almost every inquiry we receive reflects anxieties that are personal or limited to the confines of one’s personal family. The worries rarely center on others. It can be a most liberating perspective to turn one’s cares to that of others less fortunate.

Assuming that the above-mentioned attitudes are held, the practical issue of stewardship still remains. What to do? My oft-repeated counsel to investors to whom God has given financial assets to steward is to broadly diversify one’s investments across as many asset types as possible (including gold), as well as globally. For the majority of people, this is the most practical and safest approach though it provides no guarantee of gain. Yes, there definitely will be investments from time to time that appear more attractive than others. Though that may be the case, the average individual usually is not successful in capitalizing upon such opportunities. There are many reasons for this. Suffice it to say that one would need to be adept at understanding the devious and deceptive workings of Mammon (without it capturing the affections of one’s heart). Not many have such skills or dispositions.

Mostly, all of the above-mentioned notions of stewardship are earthly and fleshly attempts to establish security in this world. In essence, this is a “worldly” focus; it is not Biblical. This statement may surprise readers. It surely challenges the trained disposition of this financial analyst; however, we cannot void the truth of the Bible. Its perspectives are true and life-giving. We ignore its advice to our detriment.

Booms, bubbles and busts will continue. All the while, the wealth skew of the world continues to widen ... the rich becoming wealthier and the rest poorer and more indebted. (The chart on the front page reflects the cares of the rich.) The world is hurtling rapidly along the path that leads to the ultimate collapses revealed by the Bible. The processes that led to the Global Financial Crisis remain; their full legacy still to unfold in the future. Another bubble and bust will surely soon follow. A more detailed explanation of these expected developments, supported by Scripture, can be found in the recent book, *Global Financial Apocalypse Prophesied: Preserving True Riches*.

EVR



Personal Perspective

Why No Profit Advantage from Prophecy?

We often encounter questions that reveal an interest in the topic of profiting from Bible prophecy. Is it possible? As well, we frequently come across situations where certain people or financial advisers make the claim that they are “Spirit-led investors.” We have commented on these issues in the past. Again, is it possible to gain financial profit from an understanding of futurist prophecy? Is the Holy Spirit in the service of making money? We answer “no” and again “no.”

We are firmly convinced that one cannot profit through the application of eschatological perspectives. This is not to deny the random chance of an investment turning a profit. Nevertheless, there are some that attempt to make money through deductions born of their interpretations of Bible prophecy – the Iraqi dinar scam, oil exploration in Israel, and Israel in the Tribulation, to name a few. We believe that such investment strategies are entirely unreliable and have no merit. In the first place, these prophetic viewpoints may be entirely wrong and speculative. Secondly, there is the challenge of timing. Who is able to successfully time the short-term movements of financial markets let alone the fulfillment of any Bible prophecy? This is impossible to do reliably on both counts.

More profoundly, viewing these questions from a cosmological perspective, we must surely conclude that God did not provide his Church (and his chosen people) prophecy for the purpose of financial profit. It is anathema to such a thought we would dare even say. On the witness of the full body of the Bible’s council, nowhere, no how, and in no way is Money (its spiritual, metaphysical essence ... thus spelled with a capital) given any assistance nor is mankind given any guidelines on how to successfully harness it for profit. In fact, to the direct contrary, the Bible warns against the love of money and the sorrows of consorting with Mammon. God shows that his purposes and designs have no intercourse with the incentivizations of Money.

Not one of God’s prophets in the Old Testament is shown to have profited from the “Word of the Lord” that was given to them. Again, it is to the contrary. For example, Jeremiah, knowing that Jerusalem would be destroyed by the Babylonians, nevertheless was commanded by God to “buy” a property. (See Jeremiah 32:7-12.) We must assume he bought this property with his own 17 shekels of silver, all the while knowing that its value would be decimated. After all, this is what the Lord said to him: “The whole land will be ruined, though I will not destroy it completely” (Jeremiah 4:27). God had something else in mind — eternal values. He wanted to show faithfulness to his promises. Despite the punishment that was exacted upon Judah and Jerusalem, one day it would again be restored to prominence and prosperity. And so, Jeremiah was asked to sustain a massive near-term loss on his purchase of this field. This investment strategy wouldn’t make any sense to Wall Street or prosperity teachers, would it?

Elsewhere, not once did Jesus Christ ever give any investment advice or insights as to how to turn Mammon into a Golden Goose except in one way and that was to take advantage of worldly wealth to build riches in heaven. The parable of the Wicked Servant illustrated this great lesson: “And I say unto you, make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations” (Luke 16:9).

We also have the testimony of 13 disciples. One of them, Judas, who did seek to profit from his association with Christ, came to a sad end. The other and final 12 disciples were all recorded to have been persecuted. Eleven of them died an unnatural death. The temporal accumulation of earthly riches was not a priority for them. Yet, they would have had to have been good stewards, nonetheless.

The Holy Spirit Never Tempts Mankind to Mammon

The Kingdom of God and Mammon have nothing to do with each other. (“Ye cannot serve God and Mammon” (Matthew 6:24).) Only one of them can be served. By definition, that must also mean that neither of these two domains can be in the service of each other. This is only logical and leads to these two deductions: Firstly, Mammon has no interest in teaching us how to better worship God. It will never do this. Secondly, God is hardly inclined to tempt his children to become ensnared or preoccupied with the things of Mammon.

What follows, therefore, is this conclusion: God is not inclined to send “Spirit-led advisors” for the purpose of enabling his children to better compete and succeed in the world of Mammon. That should be no surprise. The witness of the Bible supports this statement. Nowhere in the Bible can we find any example of the Holy Spirit assisting people in accumulating wealth. On the contrary, the one instance in which a spirit (demon in this case) is stated to give money-making prophecies through a young damsel (Acts 16:16), the Apostle Paul drove it out of her.

A Rigged, Treacherous Scheme

The unpoliced world of Mammon is a treacherous place. Please never forget that the “love of money” (1 Timothy 6:10) is the greatest vulnerability of mankind. It is at the very root of all evils, and the major leverage point that Satan has to enlist humans to carry out his endtime plans of insurrection, as the Bible outlines.

In practical terms, however, what does this actually mean? It signifies that a godless world will make “Money” (Mammon) its god and object of worship and aspiration. That means that there are 7.1 billion people in the world today that are either vulnerable to, or committed to, doing anything possible to “get money.”

Money is therefore the nexus point of the most competitive and brutally corrupt arena that exists in the entire universe. This thorny thicket is what any saver or steward is up against when they enter the modern world of money and financial markets. Despite the fact that there are supposedly many

... continued on page 11

