



# ETERNAL VALUE REVIEW

## MONEY MONITOR & GLOBAL TRENDS REPORT

Issue 6, Volume 20

"For thinking Christians seeking to understand the times."

DECEMBER 2017

## FEATURE REPORT

### The Network Fowler and Netted Mankind

Who can do without the Internet today? Many conveniences have been born of current networking technologies. Can we ever again do without online banking? What of the social media networks that allow us to stay in touch with friends? Will we ever go to the library again to research an essay? When was the last time we used a telephone book, and what of the convenience of online shopping?

Lastly, not to be overlooked, is the "marriage saver." Disputes and debates can now be settled almost instantly by doing a web search. No need to argue.

All in all, who would dislike the many conveniences of a networked world? Readers will know that its many benefits come at a price. Indeed, the rise of "networked man" has many repercussions. Do we know what they are and what facilitations they hold for the prophetic timeline?

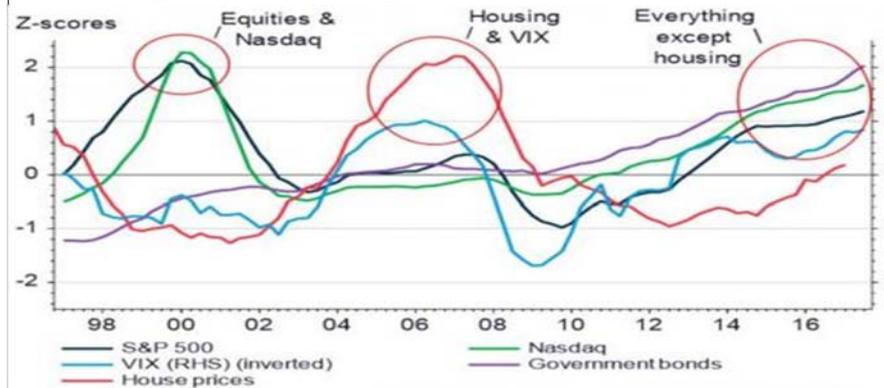
#### A Time Such as This

Just what is the most incredible dynamic of worldwide networking trends? Without a doubt, it is the amazing speed of their adoption and application. One may be excused for not being aware of the sizzling pace. There are many developments and much complexity. Likely also playing a role in the complacency regarding networking is that many of us may be nonplussed by the speed of change and innovation. After all, isn't rapid change normal today?

Well yes ... but only recently. One must understand just how unique and extraordinary are our times. A historical perspective is needed. When modern-day developments are benchmarked against the human timeline upon earth—over many

... continued on page 2

### Again, Recurring Asset Bubbles: Z-Scores



Source: Thompson Reuters Datastreet /Fathom Consulting

## LAST ISSUE

Please see editor's parting comments on back page.

*"Let perseverance finish its work so that you may be mature and complete, not lacking anything."*

— James 1:4

## WORLD MONEY UPDATE

### What Has Been Will Be Again

Says the Ecclesiastes writer: "What has been will be again, what has been done will be done again; there is nothing new under the sun" (Ecclesiastes 1:9). [See above illustration of prices.]

To an extent, that statement applies to the financial affairs of humanity. Recurrently, there appear financial bubbles, economic depressions, ups and downs, old gambits with new names, etc. ... over both short- and long-terms. Cycles of human behaviors are the norm. It is as if humanity is incapable of remembering the past.

It has been 8 years since our most recent book, **Global Financial Apocalypse Prophesied: Preserving True Riches in an Age of Deception and Trouble**. Believe it or not, these years later, it is as timely as ever – especially so now, at a point of extremes and giddy overexuberance. What to expect next? The book lays it out, and to date. It has been on the mark. Please see the back page for ordering information.

EVR

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millennia—the stunning rapidity of advancement seen in our day becomes starkly evident.

In fact, the pace of change is so sudden one would not be faulted for holding some suspicion. Bible readers (most certainly those that allow the Bible to speak literally) would be particularly sensitive and discerning. Bible-believers, after all, are prompted to discern the times ... to know the season of the Lord's return. They are charged to "watch" for the dangers to their faith as well as the signs of the times.

To someone holding millennial perspectives—both retroactively as well as prophesied—today's networking phenomenon would stick out like an enormous anomaly. From such a millennial vantage point, it would be indefensible to not regard any of the "sudden" trends of the last several hundred years as being prophetically significant.

While we must take all of our perspectives and conclusions from the Bible (not going beyond what it says: 1 Corinthians 4:6), we can nevertheless still be reasonably alerted to trends and developments that "enable" or will "precede" actual fulfilled prophecies.

So doing, we identify at least six characteristics that alert us of possible prophetically-enabling trends: 1. Acceleration (particularly so after 1948, that being the point that God's timepiece, Israel, again became a sovereign entity in its original land); 2. A seeming improbability and inexplicability of its emergence ... at least at first; 3. Catering to humanism, "lust of the flesh" and political expediency; 4. Having scope for worldwide impact (i.e. not just applying locally or to North America); 5. Likely having confluence and interconnection with other accelerating trends (happening contemporaneously); and, above all, 6. Suddenness and rapidity.

On the basis of these indicators, the phenomenon of globally "networked man" definitely qualifies as a

"prophetically-enabling" trend. We will explain further.

### Prophetically-Significant Phenomenon

We have often written of the rapid trend of financialization—this referring to the increasing capture of human activities in the form of financial transactions and the imputed financial value of all actions and forms of assets. It is one of the most significant of all "prophetically-enabling" trends, in our view. (The 2001 book *The Endtime Money Snare: How to Live Free* [now out of print] focused on this very development.)

The aspect that we wish to focus upon here is that the financialization and consumerization of last-day man would not be possible without the advance of networking. A major user of networks is, of course, payment cards—i.e. credit or debit cards. This is hardly news, as it is a facilitating technology already some 40 years old.

However, networking developments have today moved far beyond financialization trends, facilitating networks of all kinds—as already mentioned, the Internet, also burgeoning Internet tracking recording technologies, new payment systems, telecommunications, social media (i.e. Facebook) and many others. These systems are all being embraced rapidly. For example, Facebook today has more than 500 million users, of which half log on every day.

As a result, data volumes are exploding. Network technologies are supporting new services and conveniences. More data has been created in the past two years than in the entire previous history of the human race, according to *Forbes.com*. Much higher data volume and many countless multiples of current levels are surely ahead.

### Intersection by the Smartphone

Before exploring future trends further, it is first key to recognize that it is a relatively recent electronic invention that has encouraged the embrace of a "networked" world: namely, the Smartphone. It brings together the camera and a video screen, with telephone and Internet connection. In our opinion, it very well may represent "the end of technology."

Taking this view, we have explored one of the prophetic implications of the Smartphone ("the culture of self") before in the article "Prophecy and the End of Technology" (MCM, June 2015).

Here, we reproduce a pertinent excerpt:

"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?

[...] technology has at least one more role to play in the



**ETERNAL VALUE REVIEW**  
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*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](mailto: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](http://www.eternalvalue.com). Back issues are posted on our website.

**Questions**, comments, correspondence and relevant news items are welcomed in writing to the Editor at the above-named address or e-mail to [staff@eternalvalue.com](mailto:staff@eternalvalue.com)

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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 Smartphone.

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.

While the “prophetic enablements” of the Smartphone technology are already both gargantuan and global, more significant developments are in prospect.

To get a sense of the pace of change, we quote this expert source: “The Smartphone is revolutionizing our world, causing an explosion of connectedness. By the end of 2017, over two billion mobile phone or tablet users will make some form of mobile commerce transaction. Ninety-five percent of mobile Internet users look up local information on their phones for the purpose of calling or visiting a business. It is estimated that mobile devices will account for 27% of commercial transactions by the end of 2018, representing 1 out of every 4 US retail e-commerce dollars.”<sup>1</sup>

What is the next “prophetically-significant” extension for the Smartphone? It is already underway, and it is “livestreaming.”

### **A Future World of Full-time Video Coverage**

Consider that by the end of 2017, it is anticipated that nearly 80% of all photos taken in the world will be taken on Smartphones. Many of these are networked ... perhaps sent to friends to view. It is sobering to realize that it was little more than a decade ago that people would use cameras that required film development. Now, virtually all pictures are digital.

What is livestreaming? This refers to the viewing and sending of live video. Readers may already be viewing videos and movies over the Internet. Today, some 75% of all data traffic on the Internet is attributable to video. Given the mass proliferation of Smartphones, it will be no surprise that most livestreaming will be consumed through the Smartphone platform.

However, the “livestreaming” of our focus here is a real-time broadcast feed. An example of this would be the news network CNN, sending a live, real-time broadcast

over the Internet. More news networks are now rolling out such platforms. Wherever a Smartphone user may be, they will be plugged into real-time video broadcasting.

The next development will be that everyone with a Smartphone will be able to broadcast their own “live video” to anyone else live ... even the whole world. South Korea is a leader in this field. AfreecaTV, a popular app in that country, allows anyone to freely broadcast live video. Media experts predict that this technology will soon catch on everywhere else. It is very possible that the day will arrive where most everyone in the world has a Smartphone that is “networked” and continuously “livestreaming.”

The recent (and most-watched in history) boxing match between Floyd Mayweather and Conor McGregor illustrated a new reality in this regard. Newer social media livestreaming capability has made it easier to instantly share live feeds of the fight, making it impossible to control “bootleg” viewing of the match. This is an indication of how far livestreaming has already advanced.

Given the advancing state of livestreaming, we think of the Bible’s prophecy of the “two witnesses” found in Revelation 11. Scripture indicates that it will be a global media event, as shown in these verses:

Now when they have finished their testimony, the beast that comes up from the Abyss will attack them, and overpower and kill them. Their bodies will lie in the public square of the great city—which is figuratively called Sodom and Egypt—where also their Lord was crucified. For three and a half days some from every people, tribe, language and nation will gaze on their bodies and refuse them burial. The inhabitants of the earth will gloat over them and will celebrate by sending each other gifts, because these two prophets had tormented those who live on the earth. But after the three and a half days the breath of life from God entered them, and they stood on their feet, and terror struck those who saw them (Revelation 11:7-11).

It may very well be the case that the world will view a “livestreaming” of the Two Witnesses on their Smartphones. Possibly, they may even be sending each other gifts purchased online through Amazon or eBay.

The technological features of the Smartphone seem to best fit the prophecy mentioned in Revelation 11. Real-time viewing of the Two Witnesses by many people all over the world, and the two-way communication being implied, point to the emergence of a device with the capabilities of the networked Smartphone.

### **Thoughts to Ponder**

The renowned author and historian, Niall Ferguson, recently published an article in Foreign Affairs magazine, entitled “The False Prophecy of Hyperconnection: How to Survive the Networked Age.”<sup>2</sup> Taking a secular position, he points to the dangers of a networked world. By his reckoning, the Internet hasn’t achieved the promises of the

technocrats and the high-tech industry. Their pitch was that networking would make the world a better place of equal-opportunity. In fact, just the opposite is occurring in his view.

Technology and invention can provide conveniences that do not require moral compromise. But we have to again ask: Is there any significance to be found in the rapidity of changes? Was the technology explosion delayed in world history until a time such as this?

“Does a bird swoop down to a trap on the ground when no bait is there? Does a trap spring up from the ground if it has not caught anything?” (Amos 3:5).

We may enjoy all the conveniences of the digital age; however, the connectedness that it spawns ultimately will exact a vulnerability upon humankind. It will be used as a trap and coercion to worship the Antichrist. This is seen in Revelation 13. The Second Beast, “[...] forced all people, great and small, rich and poor, free and slave, to receive a mark on their right hands or on their foreheads, so that they could not buy or sell unless they had the mark [...]” (verses 16-17).

The writer of Ecclesiastes says that “[...] 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). That may already apply to most people upon earth today ... whether Christian or not.

As for those who are earthdwellers during the Tribulation period, “Terror and pit and snare await you, people of the earth. Whoever flees at the sound of terror will fall into a pit; whoever climbs out of the pit will be caught in a snare” (Isaiah 24:17-18).A

For those Christians of the last-days before the Rapture, Christ provides both a warning and a reward concerning snares and traps. First the warning: “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. Be always on the watch, and pray that you may be able to escape all that is about to happen, and that you may be able to stand before the Son of Man” (Luke 21:34-36).

But finally, we can appropriate the blessed promise given to David: “Praise be to the Lord, who has not let us be torn by their teeth. We have escaped like a bird from the fowler’s snare; the snare has been broken, and we have escaped. Our help is in the name of the Lord, the Maker of heaven and earth” (Psalm 124:6-8).

### Notes

1 [www.invespcro.com/blog/mobile-commerce](http://www.invespcro.com/blog/mobile-commerce)

2 <https://www.foreignaffairs.com/articles/2017-08-1>



## Letters to the Editor

**Reader:** Great article on surveys [Fools for Christ: What Public Surveys Reveal About Christians, October 2017]. From Paul the Apostle, to you and Chuck Missler, and many, many scholars, pastors, evangelists, missionaries, writers and others in between—Christianity has the richest intellectual history of any so-called religion or faith on earth. And, this excludes the “Judeo” part of “Judeo Christianity”. Add those brilliant minds [...] and we are the most breathtakingly brilliant faith on the planet, by many furlongs ... bar none. I am tired of the “check your brains at the church door” trope about Christians and Christianity! Sure we have our not-so-brights, as does every group. But, “the intelligence of the intelligent I will frustrate” says the Lord God almighty (1 Corinthians 1:19). Thanks again for an insightful piece. — **S.E.**

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

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

**READER:** It’s a pleasure and a privilege to read each issue of the EVR; I’m afraid that the dire financial and food supply conditions of the world, currently mainly resulting from its principal idol and worship of Mammon, are the prelude to some very serious upheaval. I’m more and more inclined to think that we are indeed approaching the end times and the Day of the Lord as prophesied in so many places in God’s Word. It is also pretty alarming that a num-

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ber of senior financial experts as well as secular trend watchers like Gerald Celente become very concerned about the vast implications of the GFC and the way it was and is being handled by world governments and mighty bankers. They see the unraveling of a greedy pyramid game with global consequences equal in magnitude to the biggest man-made disasters ever happening on earth. We know it will be even worse! I'm afraid that we will not see a gradual, organic decline and deterioration of economic, political and financial conditions. I rather expect, as the current events in the Middle East illustrate, that the so-called "recovery" is a meta-stable state of affairs, the proverbial silence before the storm, or the 'south wind blowing softly'—Acts 27:3—which will turn into a terrible storm. With the Lord reminding me now almost daily that His return is imminent (it's rather amazing to see how many Bible verses call us to focus on the upcoming revelation of the Lord), it is our call to prepare for His return and be vigilant, credible witnesses while we see Bible prophesy unfold in front of our very eyes. God bless you in your work. Your brother in Christ. — **J.P., UK**

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

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

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

**READER:** (Re: [Global Financial Apocalypse Prophe-sied](#)) Dear Wilfred, I want to compliment you on your

excellent Godly-inspired book. How true it is. I was so intrigued by it, I couldn't put it down. I was up until after 2 a.m. this morning, reading it through. My undergraduate degree is in Business Administration [...], my graduate level study was in Industrial Psychology/Relations and my Doctorate is in Law. We are "on the same page" for sure. We are definitely in the last days/end times. I've read hundreds and hundreds of books, but the only one that is infallible—and I mean totally literally true word for word—is the Holy Bible. It says what it means and means what it says. Experientially, to me, everything is a scam nowadays. I personally have "learned the hard way" for the most part; but I wouldn't "trade a moment of it" as God has used all my tough times to teach me unconditional love and forgiveness. I now live my life in love and forgiveness, tempered by Micah 7:5, Jeremiah 9:4, Matthew 10:36 and John 7:5. Hopefully we may meet someday. I am an evangelist by calling, subsequently ordained [...]. One thing that we can definitely agree on is that Jesus Christ is King of Kings, Lord of Lords, Saviour of mankind to all who call upon him; and that "ye must be born again." Come quickly Lord Jesus. — **LCB, USA**

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

**READER:** (Re: [Sucker-Two-Punch: What Next?](#) EVR Issue 2, Volume 14, April 2011.) A great article as usual. Your clarity of vision concerning world economics and human behavior in combination with superior biblical knowledge is most inspiring. Considering your work background, this is all the more impressive [...]. God bless. — **R.C.**

**READER:** Thanks for keeping me active on your version of the EVR PDF that you folks send me six times a year. Like I've said in the past, I pass on a copy to an unsaved friend who I really care about, and who has (God be praised) been open to listening to what God's Spirit is saying in these last days. It is such a blessing to be a part of our Lord's family but with that privilege comes an awesome responsibility. At this crucial hour, it is of paramount importance that we be found faithful to Him who bought us with His blood. Be blessed my brothers and sisters. Maranatha! — **J.C.**

*[Amongst current answers to letters to the editor we include additional ones from February 2011, 7 years ago.]*

**EVR**



## Sermoney

### Lord Over Hoards

*‘Cast your bread upon the waters, for after many days you will find it again. ‘Give portions to seven, yes to eight, for you do not know what disaster may come upon the land. — Ecclesiastes 11:1-2*

**M**ankind’s financial wealth is growing as never before. Moreover, wealth is becoming increasingly hoarded. And increasingly, it is being stored in financial form. This, of course, is good news to some industries.

For one, it represents a promising growth market for the private banking industry. Wealth management companies are salivating at the apparent trends of wealth creation. Chase Manhattan Private Bank calculates that more than 2.6 million people in the world have liquid assets (i.e. ownership in a financial form that can readily be bought and sold) in excess of \$1 million or more.

For the wealth management industry to prosper at such fast rates, there have to be hoards. In that sense, Jesus Christ’s statement, *“that you will always have the poor with you”* is more a guarantee of a lucrative franchise for wealth management businesses than an indictment of a fallen world.

We must ask the question: If the world was made up of only Christians, and Jesus Christ was allowed to reign fully, would the world economy appear any different? No doubt, it would. Though this topic could make for interesting discussions that could fill volumes, we want to focus only on the topic of hoarding. In this situation, would there be the need to pile wealth? Would the financial system be made up more of money flows than money balances?

The Bible provides some clues. In Isaiah 24:17-18, when he prophesies God’s punishment of the rich trading city of Tyre, he says: “[...] her profit and her earnings will be set apart for the LORD; they will not be stored up or hoarded. Her profits will go to those who live before the LORD [...]”. Proverbs 11:26 reads: “People curse the man who hoards grain, but blessing crowns him who is willing to sell.” Both sources refer to hoarding as something undesirable.

Good stewardship and measured savings, of course, are not hoarding. But to the extent that people do hoard — accumulating massive amounts of wealth for its sake alone — the world would be a better place without it. Flows are better than balances; charity better than miserliness; and giving better than keeping. (Originally published in the August 1998 issue of *Idol Money Review*.)

**EVR**

## Signs of the Times: The Rise of Three False Gods of the Endtimes—Part V



### The Endtime Role of Science and Technology

“Admire machines. Worship their inventors”<sup>1</sup> says an ad for a prominent financial services firm. The jingle reflects the spirit of our times. We live during an age in which society puts faith in the power of technology. What human ailment or world condition will not be solved by the wonders of science? Is there any barrier to human progress that will not someday fall to “high tech”? Some even believe that science will someday make us into gods, endowing us with physical bodies that will live immortally.

This is the fifth article in the series on the three false gods of the endtimes mentioned in Daniel 11:38-39. We have been attempting to find the identity of these three false gods that would mark the last days, the time of the last king, as the Prophet Daniel terms it. In Daniel we discover that this endtime king who represents the diabolical endtime regime commandeered by the endtime coalition of Satan, the Antichrist, and the beast would be aided by three false gods.

Daniel names three: an “unknown” god; a “foreign” god, and the “god of fortresses.” I presented the evidence supporting my opinions about the likely identities of these gods in Parts II and III. I named them MOFI (the modern day phenomenon and global reliance upon monetary finance), SCITE (the ascendancy of a faith in science and technology) and GLOBO (globalism).

In the last sequel we pulled the camouflage off MOFI, the “unknown god” and concluded that he is already in full power at this very time. Now, let’s take a closer look at another member of this cohort, the “god of fortresses” — SCITE — representing faith in science and technology.

#### No Disbelief in Science Fiction

How fast has our Western society conditioned itself to the pace of technological advance? Only 200 years or so of scientific discovery has rocketed the world upwards into a heaven-like orbit from a plateau of thousands of years of sweat and glacial progress. Now, we hardly blink an eye when we learn of a new scientific breakthrough. There seemingly isn’t any end to progress. It is seen as an unstoppable and inalienable force ... almost as if physical creation itself has no bounds and borders. Progress is destined for geometric growth forever. So we see that the power of the human mind is now venerated as the source of creativity. With humans, apparently, all things are possible.

The cinemas are full of amusing movies that propose

wild and varied visions of future worlds. Given the rapidity of technological advances in recent decades, few would deny that many of these fictional worlds could be possible some day. In truth, we really are living in a time where the impossible does seem possible.

Such is the hubris of our day: The mind of the created inventor is glorified as the creator and the Creator is reinvented as a figment of the mind. It's gone even one step further: The imperative for human existence itself has become Progress itself.

To the Christian mind, science and technology are wonderful things. They do not intimidate our faith nor diminish the God that we worship. Rather, to the contrary, our increased understanding in these areas actually serves to illumine and magnify His greatness. The more that we learn about His creation, the more we discover that there is no end to Him. No matter which end we peer into the scope, we see infinity. Gazing heavenward we see no limit; squinting into the molecular world another universe opens up just as large. The more that we dare to discover and probe the world around us, the exponentially greater our God becomes. We learn that the only thing that can experience geometric growth is knowledge of Him.

Yet, the world view is otherwise, choosing to set itself up against God. Perversely, in its view, science and technology eclipse Him. With supposed higher understanding there is no longer a need for God. The world is instead content to put its faith in the promises of science and technology. As such, humanity has erected a new god — “the god of fortresses” as Daniel has called him.

Christians of previous generations were quick to sense the spiritual dangers of SCITE — the challenge presented to our hearts. Today, we have been largely desensitized to his advance, becoming careless in guarding our hearts from its dangers. I remember the response of a friend's grandmother some 40 years ago when she first saw a video camera demonstrated. She was amazed when she saw her moving image replayed on the video cassette player. Immediately she theorized that with technological wonders like videos in the world, that Christ would surely return very soon.

Though her response was simplistic, she was right in more ways than she could have known.

Without a doubt, the pace of change has picked up from its already harried state in the twentieth century. Technology industries have again been in a state of a hyper boom in recent years. This observation has little to do with the “high tech” bubble that has inflated stock markets around the world. Technology manias have been a regular hallucinogenic of stock markets down through modern financial history. The current Internet applications craze is just another in that sense, as was the high tech wave early in the last century following the invention of the telephone

and a host of others since. A financial bust always followed the boom. Yet, what always advances to new and higher ground is the state of science and technology. Like a twig thrust up upon a sandy shore by a surging surf, it is pushed further with every successive and larger advance of the foaming wave. The water recedes, falling in upon itself, its force spent. The twig keeps its new ground. So it is with technology.

Not only is it technology that has changed the world so rapidly. Other factors have contributed to the rapid rise of SCITE's reign. Regulatory changes around the world have been highly stimulative. These have played a large role particularly in the telecommunications industries. Old economy telephone businesses have been freed up to compete more aggressively and align themselves with other service providers. The World Trade Organization has done much to liberalize the world's telecommunications industries by promoting a “level playing ground” to spur competition. As a result, in recent decades the entire global telecommunications industry has been virtually “sliced and diced” into globally-aligned business groups, voraciously demanding new and better equipment and technological edges over its competitors. Powerful global networks have emerged literally overnight in all of this industry's sectors — long distance, mobile, Internet, satellite and cable. The pace of change has been almost unimaginable. To quote one senior advisor to the World Bank, “Nowhere is the trauma of adjustment being felt more keenly than within the communications industry itself. After more than a century of stable development, the structure of the telecom value chain is undergoing total transformation.”

The applications of new technologies have revolutionized almost every industry. Yet, trends in the telecommunications and information industries hold more significance for the endtime world than any other, not to say that other trends are unimportant. In fact, developments in these two industries are crucial in order to facilitate the type of events and world conditions that the Bible indicates will strike very close to midnight on the “last day” clock. For one, these trends enable Satan to spread his influence and deceptions as never before. At the same time, the Church harnesses technology, too. Now it can preach the gospel to the four corners of the earth. Christ himself said that the end will not come before the whole world is reached saying, “And this gospel of the kingdom will be preached in the whole world as a testimony to all nations, and then the end will come” (Matthew 24:14).

Here we see that science and technology are neither inherently good nor evil. The potential for good and evil is found in their masters — in the people and the spiritual forces that are allowed to influence them.

Seen over the long-term lens of human history, however, there can be no doubt that defense and warfare have been the primary incubators of technology. The

... continued on page 9

## Facts & Stats ... Ends & Trends



## Topical Quotes

“The average North American consumes five times more than a Mexican, 10 times more than a Chinese person, and 30 times more than a person from India.” — Robert Berner, Wall Street Journal, November 19, 1997.

Machine translation on the Internet is turning into a mainstream business, as a result of an explosion of foreign languages (particularly Japanese and German). It is noted that, “The fraction of web sites posted in English has fallen from 98% to 82% over the past three years, and the trend is still downwards.” — The Economist, October 18, 1997.

The World Health Organization, the World Bank and the Harvard School of Public Health report that road accidents are expected to become the third biggest cause of premature death and disability across the world by 2020. — Financial Times, December 3, 1997.

According to a study of 500 Protestant churches by psychologists John Ronsvalle, Ph.D., and Sylvia Ronsvalle, Ph.D., of Champaign, Illinois, “People no longer give at church because it’s right. They give because they want fee-for-service goods, such as day care, bus service, or new drapes for the church. They’ve largely stopped giving to programs that don’t directly affect them.” This consumeristic attitude may partly be blamed on churches themselves who turned to marketing and advertising during the mid-1980s to build up dwindling congregations. “Now pastors tell us they have to keep entertaining people or the people stop coming.” The Ronsvalles state that the challenge now for church leaders is to turn people away from the almighty Dollar and back to God Almighty. — Carol Potera, Psychology Today, July/August 1997.

The October issue of the Bible Review reports that the No. 1 book being stolen today is: The Bible. — Globe and Mail, October 24, 1997.

More tropical forest burned down in 1997

than at any other time in recorded history, the World Wide Fund for Nature said. At least 5m hectares (12.4m acres) burned in Indonesia and Brazil alone. — Financial Times, December 17, 1997.

In a recent poll, Money magazine found that half the people worry increasingly about money, overcoming the American obsession with sex, as discovered in a poll 12 years ago. Women outworry men, with 54% revealing that an unexpected bill of \$1,000 would be a big problem for their household. Lack of wage increase in proportion to rising inflation was cited as the culprit. Other pet gripes included unhappiness with corporate downsizing, rising stress, and doubts over the wise spending of tax dollars. — Dow Theory Letters, September 24, 1997.

80% of Web retailers fail in year one, 30% of survivors fail in year 2, and two-thirds of Web businesses don’t make any money. — PC Pro, November 1997.

The number of erotica books published increased 324 per cent between 1991 and 1996, according to the Subject Guide to Books in Print. — Globe and Mail, July 24, 1997.

According to an item in Civilisation, “Last year Americans spent more on pornography and its satellite businesses (peep shows, strippers, computer porn, etc.) than they did on Hollywood movies, and vastly more than they did on rock and country music recordings combined. Pornography is popular, and profitable, entertainment.” — First Things, October 1997.

Evidently, the number of languages in the world is shrinking. Up to half of the 6,500 languages now spoken are endangered or on the verge of extinction. It is estimated by linguists that a language dies somewhere in the world every 2 weeks. — Time, July 7, 1997.

“Too many Christians have a commitment of convenience. They’ll stay faithful as long as it’s safe and doesn’t involve risk, rejection, or criticism. Instead of standing alone in the face of challenge or temptation, they check to see which way their friends are going.” — Charles Stanley

“[...] today, some Christians are content to merely exist until they die. They don’t want to risk anything, to believe God, to grow or mature. They refuse to believe his Word, and have become hardened in their unbelief. Now they’re living just to die.” — David Wilkerson

“It is dangerous to be right in matters on which the established authorities are wrong.” — Voltaire (1694-1778), French philosopher

“The First Law of Economists: For every economist, there exists an equal and opposite economist. The Second Law of Economists: They’re both wrong.” — David Wildasin

“A man can fail many times, but he isn’t a failure until he begins to blame somebody else.” — John Burroughs (1837-1921), American naturalist and essayist

superiority of a nation's armies has always been primarily determined by the state of its technology. America reigns supreme in this field. Just as the iron broadsword won over bronze rapiers, smart missiles and superior surveillance systems tip the balance of power today. The constant press for world superiority — the quest to satiate the lust of the eyes and boasting — has focused the human mind to push the frontier of science. One illustration of these motives at work was the American space program, funded through the National Aeronautical and Space Agency (NASA). Born out of an arms race with the Soviet Union, this agency contributed to the development of countless thousands of inventions that have found application in virtually every industry and household.

Having only partially discussed the major drivers of technology, we can identify Satan both as an opportunist and a motivator. He has much to gain from the advancement of technology and science. Not only do these empower the endtime god of SCITE, enticing the world to worship him, the many applications of new technology serve as useful tools. For one, it has helped achieve the construction of a world telecommunications network that affords him simultaneous access to the entire world. It also provides Satan with the means to jam our minds with useless information and a surfeit of worldly entertainment, robbing much of humanity of their thinking skills and abilities to discern. It is definitely part of his masterful strategy to prey on the lusts of humans through the advanced telecommunications and information systems.

There are many other applications of modern technology that serve the cause of a great endtime trap that we must not overlook. Importantly, technology has allowed mankind to bridge the language barrier. Not since the Tower of Babel have all the different races, nations and peoples of the world been able to converse so effortlessly. Video images have partly replaced the roles of the spoken and written word. Even more convergence lies ahead. Some time ago, the International Telecommunications Union (ITU) even sponsored a voice-activated language translation technology. Soon, we will all be able to speak through our telephones in our own language, to be heard almost instantaneously in the language of the person on the receiver.

As well, the role of money and its business has been greatly transformed. New forms of currency have emerged in recent history. Paper and metal money have long ago been consigned to the role of petty cash. Most money is now held in the form of book entries and electronic memories. Global payment systems now exist that can send money streaming around the world in a matter of seconds. As we discovered in Part IV of this series, the majority of the world's wealth is now represented by financial claims of debt and ownership. In the process, the wealth of the

world and the labors of its people has become much more transferable and tradable. The prices of financial wealth are quoted continuously. The value of other types of wealth — real estate, art, antiques, and baseball cards, for example — are regularly surveyed and catalogued. The rises and falls in the value of wealth in all of its forms are constantly before us. Every up and down in the price of every significant storehouse of wealth is knowable in real time or just a key stroke away. Every time that a stock market index records a major up or down move, our hearts are potentially involved. Either our hearts experience palpitations of fear on the downside, or skipped beats of joy on the upside. All of these developments would not have been possible without SCITE. All of them are integral and necessary to an endtime trap.

Mankind's successful advance of technology has opened us to tremendous spiritual seduction, both subtle and direct, even though it is not evil in itself. Hardly anyone today will not have succumbed to its entreaties in one way or another. Some will have swallowed the whole hook, line, and sinker, flatly rejecting the existence of God. These people choose instead to place their full faith in the present and future promises of technology and the intelligence of the human brain. Though this group is rapidly increasing in size over past decades, they are still small in number ... at least at this point. Most of us would reject their conclusion as being much too extreme and stark ... too obviously wrong. It's for that reason that the subtle seductions of SCITE are much more dangerous. We are not aware of them as these seductions do not confront us in terms of black and white trade-offs. They stake their advance up the beachhead of our beliefs in tiny ripples of convenience and novelty. Though we consciously still believe in the existence of God, sub-consciously He has become very small. We have allowed our faith in technology to whittle Him down. Now God is only the weatherman or the God of random chance, no longer fully on the throne.

The Bible says that God is our only true fortress. There can be no other "fortress" that we can safely depend upon. In this endtime world, where the forces of evil are rapidly trapping humanity through the lure of the false gods of MOFI, SCITE and GLOBO, we will need to rely upon Him more than ever. We can benefit from science and technology, yet not transform them into SCITE that we worship. In order to do so, we must constantly fend off subtle inroads into our minds.

We must be resolute, living disciplined and Spirit-led lives, willing to sacrifice anything in order to ensure that our affections remain upon the true Fortress, the God of the Bible. [Readers are invited to access our website for the remainder of this series.]

#### **Endnotes**

i. Merrill Lynch ad, Forbes magazine, 1999.

**EVR**



## Preying on the Faithful

### How to Get Rich Quick

It's a siren call that has parted many from their hard-earned dollars. In the murky area between morality and law is a no-man's land, where victims are often duped into believing that their small investment in a "no fail" scheme will reap bountiful returns.

**More than 15,000 Americans have lost well over \$450 million in the past five years to a growing number of investment swindlers.** These operators play on religious beliefs in order to gain the trust, confidence and life savings of the faithful, according to a survey by the North American Securities Administrators Association (NASAA) and the Council of Better Business Bureaus (CBBB).

Perhaps the most infamous swindler of all time was Carlo Ponzi, for whom the phrase "Ponzi scheme" or "Ponzi finance" has become a household word. In Boston during the 1920s he devised a type of chain letter for which purchasers were guaranteed 50% profit in forty-five days. Money was paid to the early buyers out of the investments of the later buyers, and unfortunately, most of the early buyers put their money back in for "pyramiding." The system collapsed when the late buyers began to suspect that they might not get their money back. By that time, the swindler and the initial investors had taken their money and run.

As a rule, Ponzi schemes are characterized by "financial activities engaged in, when interest charges of a business unit exceed cash flows from operations." Another theory is that "a borrower who has some control over the price in the market in which he issues his own personal debt will want to play the 'Ponzi game of financing' that is, the repayment of debt with the issuance of new debt."<sup>1</sup>

**Investment scams are still rampant today, in spite of concerted efforts to educate the public.** The recent New Era scandal is a prime example. John G. Bennett, Jr., founder of the Foundation for New Era Philanthropy, was indicted in 1996 for defrauding hundreds of churches, charities, colleges and philanthropists of \$135 million. In classic Ponzi style, New Era promised to double investment in six months, through the generosity of a group of anonymous, wealthy (non-existent) philanthropists. When it collapsed into bankruptcy proceedings in May 1995, it resulted in one of the biggest philanthropic scandals of all times.

No one, it appeared, was immune. The Wall Street Journal, September 30, 1996 recounts: "New Era's lengthy list of participants included the American Red Cross, United Way, the Salvation Army and the University of Pennsylvania. In addition, scores of well-known philanthropists and Wall Street money managers, including

Laurence S. Rockefeller and former U.S. Treasury Secretary William E. Simon, sent New Era millions."

Included among the victims was David Mainse, director of Chapel Ministries, best known for producing the "You Need to Know" Christian television show. The June 20, 1995 issue of the Wall Street Journal recounts that the Market Street Mission in Morristown, NJ, spent its payout before it was received.

It is apparent that it is not only vulnerable little old ladies who fall prey to scam artists. Promising incredible returns on each investment dollar, con-men are able to hook trusting investors. As the saying goes: "If it sounds too good to be true, it probably is."

What are the signs identifying investment schemes, and how can the faithful avoid being lured into one?

**Some things may be taken on faith. However, as a point of principle, investments should never be. If it sounds too good to be true, it likely is.** It's amazing that consumers will spend days researching a consumer product to save dollars and pennies, yet commit thousands to dubious investment schemes with little examination.

**Examine your own motivation in considering an investment.** Is need, greed, a desire for quick gain, visions of ease, leisure and luxury spurring your decision? If so, beware. Those are precisely the emotions that swindlers prey on.

**Be cautious if the promoter of an investment opportunity tries to capitalize on connections or a leadership position within a religious group.** Don't be swayed by glib talk about "highly placed friends". As always, check out any and all claims. Exercise the same caution and skepticism that you would about any other investment.

**Be on your guard for a new member of your church who springs up out of nowhere with a "surefire" investment scheme.** Some con-artists will worm their way into religious circles, as churches are great places to make contacts ... and all too frequently, unassuming and gullible ones. Find out who you are dealing with and check out their background. **Also, look closely at investments promoted to you by church members.** Keep in mind that one of the con-artist's most persuasive tools will be the testimony of your friends and fellow believers. These people unwittingly may act as "song birds" for the swindler's scheme.

**Don't Make Exceptions Because of Religiously Implied Honesty.** If you are approached by a self-proclaimed "Christian" financial planner, hold him or

her to the same standards you would apply to anyone from whom you would seek investment advice. We have yet to find any general evidence that people with religious connections are better investors or more successful advisors. After all, financial investments are in the realm of the material world. If so, why should Christians be more adept at beating the odds in godless investment markets?

**Ignore claims that religiously-based investments are unregulated.** Virtually *all* investment opportunities, including church bonds, come under the scope of state and federal securities or commodities laws. Any claim to the contrary by a promoter is a clear indication that you are dealing with someone who is either grossly uninformed or a con-artist.

**Check out the promoter and the investment opportunity.** Don't suspend your doubt about an investment just because the promoter has made some claims about church connections. All promoters and investors should be checked out thoroughly before money changes hands. Contact your state securities agency to find out if the promoter and investment are properly registered in your state.

**What should you do if you discover a "wolf in sheep's clothing"?** Don't give a break to any swindler ... especially those who hide behind a facade of religious credibility. Public exposure is called for, particularly when you suspect that many people may be involved or snared. But watch out for tactics such as pleading for "Christian forgiveness," or warnings of danger to the reputation of a church or the greater faith if the scam is exposed. Don't listen to these self-serving appeals. Yes, Christians are commanded to forgive. However, forgiveness without public exposure, rehabilitation and restitution is not a sure way to protect the faithful from being preyed upon in the future ... either by the same swindler or others.

If you suspect that you have been approached or taken by a con-artist, report them to your state securities agency.

#### NOTES

<sup>1</sup> Manias, Panics, and Crashes : A History of Financial Crises, Charles P. Kindleberger, Basic Books, Inc. New York, p. 86.

#### FOR MORE INFORMATION

The securities administrator in your state, province or territory is responsible for the protection of investors. If you have questions about investments, call NASAA (North American Securities Administrators Association, Inc.) at (202) 737-0900 for your state securities administrator.

The Council of Better Business Bureaus and Better Business Bureaus (BBB) of the U.S. and Canada answer inquiries on companies located in areas they serve. Before investing your money with anyone with whom you are not familiar, it is a good idea to contact your local BBB for a reliability report on the company you intend to deal with.

### Wilfred's Itinerary 2018: *The Mulberry Ministry*

- September 30 to October 1, 2018: Atlantic Prophecy Congress: Myrtle Beach, SC. Contact Midnight Call Ministries 1-800-845-2420 [www.midnightcall.com](http://www.midnightcall.com)

Last Issue ... New Directions

... From back page

What lies ahead? I will begin to re-start the many projects that have gathered dust. The first book to complete is Signs of the Financial Endtimes: 10 Prophecies Affecting Your Pocket Book. The goal is to complete this manuscript by mid-2018. Another urgent topic — one I am raring to complete — is The Fate of America and the Global 10-Nation Coalition. That covers a lot of interesting ground. I owe much correspondence on that topic, so best to push ahead on this book as the second project. We'll see what beckons as topical and timely thereafter.

I plan to explore a short blog format and will continue to contribute articles periodically to Midnight Call magazine (but no longer on a monthly schedule). Its Executive Editor, Arno Froese, has been a major encouragement these many years. I remain a board member of Midnight Call.

Looking back several decades, I must thank my wife, Joyce, for accommodating my time commitment to Mulberry Press. She pitched in with some of the work ... never complaining. Also, a big thanks to Teresa Balogh who has been editor and proofreader these past seven years. She is one of the best editors I have ever worked with.

Finally, I provide a short excerpt from the *Personal Perspective* column of the first issue back in February 1998. It relays reflections of our first experiences during the start-up phase.

"Already this early in our launch phase of *Idol Money Review* (IMR) [ ... ] we've been somewhat aghast at the initial response ... or rather, the type of response. Roughly one third of the responses to our mailing campaigns have been hate mail. No, we're not kidding.

[...] As this is the first expressly Christian letter that we have published, we are trying to learn the ropes fast. We are used to the odd reader being disagreeable from time to time, but, not ornery and nasty. While disappointed, we can't say that we are completely surprised. After all, it's always been our expectation that *Idol Money Review* will be more needed than wanted. Having observed the serious harm that comes to people because of that mismatch in the real financial world, this has been a key motivation for the introduction of *Idol Money Review*.

As pointed out in our promotional literature, having scanned thousand of publications around the English-speaking world, we did not find any that were similar to *Idol Money Review*. Possibly, we have stumbled upon the reason. If so, we are not dissuaded.

We are convinced that the advice and caliber of information we provide will be good for our readers ... though it may sometimes taste like cod liver oil pills. We really do want our message to be widely available ... to people of all means. [...] We certainly don't want the message of IMR to be discredited because of money. Wouldn't that be ironic?

And that, we believe, is the truth."

Wilfred J. Hahn

**EVR**



## Personal Perspective

### Last Issue ... New Directions

This is the last issue of *Eternal Value Review* (EVR). The December letter completes a full 20 years of its publishing.

Why are we quitting?

Well, we are not quitting ... but merely reconfiguring. The EVR comprised only a part of our activities. Carrying out the objectives of Mulberry Press will continue. Our work is not finished!

That said, times change and so do one's taskings and demands. Several factors bring change.

While still working full-time professionally (with no near-term plans of retiring) and with a considerable amount of travel, this has always necessitated that the writings from Mulberry Press — columns, essays, newsletters, booklets and books — were mainly a weekend endeavor. And, if not then, late nights during the week. The last book (already some 8 years old) was mostly written in the evening.

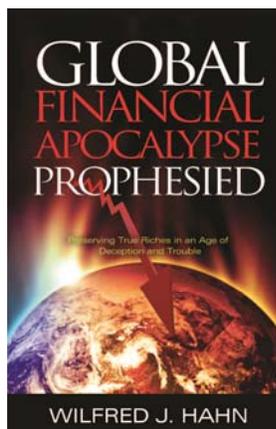
Therein lies a key factor necessitating this decision ... unfinished books. I have started many projects, but no new book has been completed these past years. Time has been fleeting.

Regrettably, heavy time commitments also came at the expense of our three children. (Consider that I missed my eldest daughter's birthday seven years in a row because I was on business travels. I am grateful that she has forgiven me.) Now, these two decades later, there are four grandchildren. What a wonderful discovery they have been. Frankly, I don't ever want to tell any of them that I am not available because I am "writing" on the weekend. My wife, Joyce, and I want to be the best grandparents ever.

Looking back, allow us to recount a bit of history in respect to the EVR. Mulberry Press (namely, the Mulberry Ministry) was launched back in 1996. Since then, we've met quite a number of wonderful saints. Particularly, I have enjoyed the interaction with fellow pilgrims. Most enjoyable have been the many debates with interested readers who were fellow Bible students. We learned a lot from each other; "As iron sharpens iron, so one person sharpens another" (Proverbs 27:17). And, I look forward to such exchanges continuing.

At the same time, it was quite shocking to see how many "so-called" Christians lack respect and a sense of fair-play. I frequently encountered rudeness and arrogance. Debating the Scriptures without the Love of Christ would seem like a contradiction in terms. Eventually, I decided to no longer respond to "scorpions." For the most part, they were not interested in exchanging ideas, in any case.

On the bright side, we have received many



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endorsements and encouragements from well-known Christians and leaders over the years. We thank you for that. The EVR had a wide readership considering its narrow niche. It has been free (as also applies to all posted articles and materials on the website) and everything could (and will continue to be) downloadable without even so much as providing an email address as a control.

Our openness has served for both good and bad. On the one hand, Mulberry Press publications have been quoted and referenced many thousands of times in several languages. Despite our primitive website, links turn up on hundreds and hundreds of other sites.

On the other hand, we have been somewhat vulnerable. Hate crimes (i.e. persecution and prejudice) are a big, detestable "no no" these days. But, declared and "outed" Christians are fair game. I have experienced plenty of that. This also affected my business life in a major way. It shouldn't ... but it continues. My resume listing a trail of senior executive positions and career achievements is apparently entirely outweighed by being a Christian "wacko." It all started very differently: I launched the EVR while I was yet an SVP for a major Canadian bank. Twenty years later, many things have changed.

In fact, major financial institutions have refused to do business with my firm (which is a secular company with employees of various religions) expressly because of my personal Christian profile. I can prove that without too much help from lawyers. But, for what purpose?

If I have any indignation, it is that very few hecklers have had the courage and intellectual integrity to debate facts and views.

Turning to this last issue, you will enjoy our selection of articles. We recall some of the old topic formats and have excerpted some content from the first issue (February 1998). Some subscribers may remember that the newsletter was originally named *Idol Money Review*. That title proved too harsh ... too uncomfortable for many. So, it was changed.

... continued on page 11



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