



For resources on “endtime economics” and to subscribe to the free newsletter, *Eternal Value Review*, visit Wilfred’s website www.eternalvalue.com or contact him at: staff@eternalvalue.com

Choose Ye This Day: God’s Glory, False Gold or Fools’ God

By Wilfred Hahn

Not long ago, I had a conversation with a Christian financial advisor who openly stated that the Lord tells him where to invest. For example, some years ago he claimed that the Lord told him “to sell stocks in 2005.” During the more recent conversation, he told me that the Spirit told him to put all his clients into gold and that the euro was going to fall apart because France was going to leave the European Union in 2011. He advertises his services heavily on a Christian radio station.



Recently, while attending a Christian conference, I listened to a presentation from a financial advisor. It was an hour of predictions and opinions, charts, stories and secular wisdom. While he did not claim that the Lord gave him his predictions, some people would likely have thought that his views were divinely endorsed. After all, he was an advisor invited to give his views at a Christian conference offering apologetics and prophecy instruction from some well-known teachers. This advisor heavily promoted the purchase

of gold bullion. The fact that he had recommended the purchase of gold throughout the 1980s and 1990s (a long period of declining gold prices) was conveniently ignored.

Understandably, neither of these men was dispensing infallible prophecies. In the case of the first advisor, his forecasts have also not proven to be accurate in the past. As it was, U.S. stock markets continued to soar another three years until 2008. In the case of his most recent “prophecy,” that France would leave the euro in 2011, yes, it surely is possible that some countries could yet exit from the euro. However,



any non-spiritually-guided analyst can already see that possibility.

The second advisor mentioned only two Bible verses throughout his presentation ... and these, popularly, from Proverbs. Other than that, I could not distinguish this presentation from perhaps thousands of other sales pitches and stories that I have heard in the secular world. Moreover, the advice was not suitable for the vast majority of people at the conference.

We can be reasonably sure, therefore, that neither advisor is likely to be accurate about the future (though it is true that a stopped watch will be correct at least twice a day). The fact that the price of gold has been rising in recent times, only serves to make these advisors more dangerous, as people will be inclined to chase after their "godly" advice without regard to the fact that they have been wrong in the past. Unfortunately, many Christians are prey today, though the teachings of the Bible should protect against this. The Bible counsels: "That we henceforth be no more children, tossed to and fro, and carried about with every wind of doctrine, by the sleight of men, and cunning craftiness, whereby they lie in wait to deceive" (Ephesians 4:14).

Spurious, Spirit-Led Investing

A little more than a decade ago, an article entitled "Spirit-led Investing: Spurious or Inspired?" was carried in this space. (See *Midnight Call* magazine, October 1999.). At the time, our intent was to warn people against false prophets and financial advisors masquerading as Spirit-led money prophets. These certainly still exist today. Moreover, at least a few of them are widely revered and endorsed in Christian circles. People hang on to their every word as if divinely endorsed. For this and other reasons, the matter is serious enough to raise again.

Several additional reasons prompt us to revisit this topic. Firstly, it touches on

a much wider field—namely, profiteering on Bible prophecy. Some ministries derive profits by selling products and courses that will help people prepare for certain prophesied events, economic collapse, or to survive the Tribulation period. Such activities seem to have



grown in recent years since the Global Financial Crisis (GFC) erupted.

Given that America itself has borne the brunt of the subsequent economic trials and has visibly weakened relative to the rest of the world, the doom merchants appear to be prospering. While the prophecies in the Bible will surely prove to be true, we are not given the exact calendar dates. To offer "survival" items for sale, one implicitly is forecasting the near fulfillment of specific events or that Christians will go through the Tribulation.

Secondly, it seems that many ministries and pulpits these days take it upon themselves to provide economic and financial perspectives to their flocks, this being different than focusing on stewardship. There is no harm in teaching the latter, so long as investing is not confused for stewardship. To be a good steward does not necessarily require one to be an investor nor, for example, to buy a mutual fund. Some

The fact that the price of gold has been rising in recent times, only serves to make these advisors more dangerous, as people will be inclined to chase after their "godly" advice without regard to the fact that they have been wrong in the past.



We further reflect on the fact that nowhere in the Bible is any Old Testament prophet shown to be profiting from Spirit-led advice or the “word of the Lord” or from visions. Not once. In fact, again, quite to the contrary. 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.

ministries urge Christians to buy gold and silver; dump the U.S. dollar; or, to jump out of their securities investments ... etc.

As it is, even trained economists and financial strategists have a terrible record in making these kinds of predictions. If so, why would Christians have a better success rate in making such predictions from the pulpit? The answer is that, over time, they do not. The consequence? They are actually causing a disservice, falling into the same “booby trap” as the vast masses. Even more worrisome, they may be neglecting to teach on topics of greater eternal value.

A third reason is this: It is a stated Biblical fact that the two domains of Mammon (we choose to capitalize this name) and the Kingdom of God are oppositional.

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 disposed to send “Spirit-led advisors” for the purpose of enabling his children to better compete and succeed in the world of Mammon. That should come as 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. To the contrary, in the one instance where a spirit (demon in this case) is stated to make moneymaking prophecies through a young damsel (Acts 16:16), the Apostle Paul drove it out of her.

We further reflect on the fact that nowhere in the Bible is any Old Testament prophet shown to be profiting from Spirit-led advice or the “word of the Lord” or from visions. Not once. In fact, again, quite to the contrary. 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. That was to take advantage of worldly wealth to build riches in heaven. The parable of the Unjust 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).

No Prophets of Profit

Anyone who has made an inaccurate forecast proves that he is not a prophet of God and should be ignored. In the Old Testament, a key identifier of a true prophet was accuracy; not just for one out of 10 prophecies, as may happen today in the personal prophecy movement, but each and every time.

Said Moses, “If there arise among you a prophet, or a dreamer of dreams, and giveth thee a sign or a wonder, And the sign or the wonder come to pass, whereof he spake unto thee, saying, Let us go after other gods, which thou hast not known, and let us serve them; Thou shalt not hearken unto the words of that prophet, or that dreamer of dreams” (Deuteronomy 13:1-3).

Claiming to be a “Spirit-led” investment adviser is claiming to be a “seer” and of being able to look into the future.



Good stewardship advice is obviously beneficial. However, the next time an individual makes the claim of being a “Spirit-led” investor, alarms should ring.

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 end-time 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 there are 6.8 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 regulatory bodies and consumer protection agencies around the globe that 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, thus 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 stage will most certainly take place inside the Tribulation period, the most crushing phases in the Great Tribulation spanning the final three and one-half years.

There are a number of phases of crisis within the Tribulation period. The turbulence that the world is witnessing to-

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.



In fact, the Bible tells us that a time will come when commerce—the act of buying and selling—will be controlled worldwide by the False Prophet.

day 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.

But wouldn't buying gold bullion surely be the best solution?

Trusting in Fools' God

No, the first solution is to get control of the affections and anxieties of our hearts. Yes, gold may be a profitable investment from time to time. Yet, it particularly attracts the zeal of Christian advisors. In fact, to my perception, many people seem to hold a near-sacred view of gold that is beyond reason—what we have dubbed “God's Money Syndrome.” Frankly, a lot of gold bullion is sold to investors using this basic premise. However, God does not need money to do his will on earth, nor is gold the ultimate currency and the sure solution to all of mankind's monetary problems and corruption. The historical record does not support this conclusion. Nor, crucially, does the Bible.

The Bible clearly tells us where such problems originate in the first place. Says James, “[...] for God cannot be tempted with evil, neither tempteth he any man: But every man is tempted, when he is drawn away of his own lust, and enticed. Then when lust hath conceived, it bringeth forth sin: and sin, when it is finished, bringeth forth death” (James 1:13-15).

Many people (including many Christians) imagine that gold is a good investment because it will also be accepted as a transactional metal and therefore will prove to be a good store of wealth even

as world financial systems collapse. This is not a sure premise, nor are such desperate conditions likely this side of the Tribulation. In any case, there is no reason why the use of gold cannot be legislatively curtailed at some point in the future. Please do not forget that the world's monetary systems are manipulated; its powers fiat, contrived and corrupt. As it is even now, gold cannot be used as money in any store.

In fact, the Bible tells us that a time will come when commerce—the act of buying and selling—will be controlled worldwide by the False Prophet. This system will apparently not have any role for gold. Accordingly to the Bible “[...] he causeth all, both small and great, rich and poor, free and bond, to receive a mark in their right hand, or in their foreheads: And that no man might buy or sell, save he that had the mark, or the name of the beast, or the number of his name” (Revelation 13:16-17). This happens after the seven seals have been opened and seven trumpets have already sounded. That would indicate a point in time in the final Great Tribulation period.

These measures introduced by the False Prophet surely imply that a barter economy (buying and selling things by trading them outside of the financial system) will have already been banned at that point. After all, only those who are qualified by the mark are able to buy and sell. We therefore see that a system will be in place that can selectively exclude anyone from an economic transaction. Such a regime could not be based upon gold.

Then, just what type of system would best offer the ability to control “buying and selling”? Would a regime like the modern-day fiat, electronic, central reserve-based monetary system be any more conducive to controlling the





world's "buying and selling"? Actually, it is already made exactly to order for such an application in the future.

Indeed, we have no idea as to the exact timing of events concerning gold, either those prophesied in the Bible or those being considered by the world's supra-monetary and economic authorities. In any case, pre-tribulational Christians will already have been raptured by that point.

Fitting Judgment Upon Commercialism and Gold

Much earlier in the Tribulation period, after Jesus Christ opens the third seal (this likely being closer to the middle point of the first half of the Tribulation period), we already learn that people are much more concerned about food than they are gold. "And I heard a voice in the midst of the four beasts say, A measure of wheat for a penny, and three measures of barley for a penny; and see thou hurt not the oil and the wine" (Revelation 6:6).

In a sense, this is a fitting and final judgment upon mankind. Jesus Christ counseled his followers that they need not worry about food, nor clothes and that we were valued much more than sparrows. In direct contrast, the world has built up a massive commercial/financial system that seeks to establish human and material security upon earth ... and "a world free of poverty" (this being the slogan of the World Bank). It denies God any glory. As such, it will fail completely, already showing massive fracture lines even today.

Said Jesus, "Are not two sparrows sold for a farthing? and one of them shall not fall on the ground without your Father. But the very hairs of your head are all numbered. Fear ye not therefore, ye are of more value than



many sparrows" (Matthew 10:29-31). (Interestingly, Luke prefers the better price of "five sparrows for two farthings." See Luke 12:6-7. Apparently, shopkeepers were offering volume discounts some 2,000 years ago.)

Practical Investment Advice Needed?

What to do? Where should we steward our savings? Presented are two answers. For people living in the rich nations of the world, the second answer will likely be ridiculed. The reader can be the final judge.

I have never provided specific investment opinions in "Money: Ends n' Trends," instead focusing upon 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, prophecy) about money trends or other detailed aspects of the future, will be wrong. Perhaps not always, yet it remains that one can never know when a forecaster will be right or wrong. That makes their pronouncements unreliable and dangerous.

As to the first answer, I do not know of anyone who has consistently been proven correct in providing opinions on specific investments or

Jesus Christ counseled his followers that they need not worry about food, nor clothes and that we were valued much more than sparrows. In direct contrast, the world has built up a massive commercial/financial system that seeks to establish human and material security upon earth ... and "a world free of poverty" (this being the slogan of the World Bank).



Booms, bubbles and busts will continue. All the while, the wealth skew of the world continues to widen ... the rich becoming wealthier, the rest poorer and more indebted. The world is hurtling rapidly along the path that leads to the ultimate collapses revealed by the Bible to take place in the Tribulation period. The Global Financial Crisis (GFC) is not over. It continues in different forms, its full legacy still to unfold in the future.

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.

With that caveat in mind, 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 safest approach to take. 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.

Points to Ponder

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.

If we believe in such things as the soon-coming return of Jesus Christ—something that the world considers madness—then surely we can put our trust in God to provide, as the following verses teach:

You cannot serve both God and money. Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? Can any of you by worrying add a single hour to your life? And why do you worry about clothes? See how the flowers of the field grow. They do not labor or spin. Yet I tell you that not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you—you of little faith? So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own (Matthew 6:25-34).

Booms, bubbles and busts will continue. All the while, the wealth skew of the world continues to widen ... the rich becoming wealthier, the rest poorer and more indebted. The world is hurtling rapidly along the path that leads to the ultimate collapses revealed by the Bible to take place in the Tribulation period. The Global Financial Crisis (GFC) is not over. It continues in different forms, its full legacy still to unfold in the future. 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 in an Age of Deception and Trouble*. (MC)