

Money and the Bible

Christian Living-
Rugged Faith

James Utter

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This book is for the Glory of God and is affectionately dedicated to my wife Ruth.

*Who can find a virtuous woman?
For her price is far above rubies.*

Special thanks to those who read the manuscript:
Ruth, Jay, and Lacey.

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Introduction

Something is terribly wrong with the economy. Job losses are frightening. Grocery bills keep alarming us. Gas prices continue to skyrocket. The housing bubble explodes. Wall Street gets a bailout. Banks are going under. All this is happening while your dollar doesn't go as far as it used to. Just making ends meet is now a full-time struggle. What is going on? What is happening to us? Why is it so hard just to keep up?

We need to know if there is a future for our money. We should be alerted to what is taking place behind the scenes in the world of finance. We must be aware of the direction banking is headed. These necessary issues are now on the agenda for our discussion.

How do these money issues relate to the End Times? Understanding the End Times means getting a grip on the past. We have to know where we've been in order to see where we are going. We are now witnessing geopolitical events which propel themselves toward the Bible's predicted End-Time events. Let us consider what the Bible has to say about past, present, and future money matters. Understand what America's contribution is to our current world financial situation. Why must the US and global monetary systems ultimately unite together for the End-Time events? How does banking fit into the global economic puzzle? Since the media doesn't always tell you all you need to know, let's take a look at these financial themes together.

Come and see the link between faith and finance. This faith connection affects corporate spending and impacts our own pocketbooks. The Bible warns us on what to expect in the End Times. Even so, too many will find themselves ill-prepared. Don't be the one caught off-guard. Place your confidence in what the Bible has to say about money. Learn what money really is, what it does, and what it was never designed to do.

Overwhelming details and data swamp most of us who are looking for financial answers. That is not the case here. We'll look at the heart of the matter when it comes to money. You will want to welcome these everyday life principles which we discuss. Weigh the benefit of taking suggested practical steps when dealing with money. Challenging questions at the end of each chapter are also raised for your personal consideration.

We are living in days when every decision counts. The Lord's End-Time framework is being assembled right in front of our eyes. Every day our world's geopolitical, economic, and spiritual climates are all being tightly woven together. These international affairs affect each one of us. Economic disasters now seem to be everyday news. Is it possible to live for the Lord in such a chaotic world? The answer is yes! We can have peace in this ever-shifting economy. So, pull up a chair as we address these necessary topics together. Consider your money decisions in light of God's perfect program. Apply encouraging and helpful principles as you dig into *Money and the Bible*

This is a study of money from the Bible's perspective.

It is not advice for your financial investments.

Chapter One

More Desirable than Gold

Gold and the Bible

God's Word is our authoritative source for this most pressing subject. The Bible has much to say about money. God speaks about money, wealth, and finances all throughout the Scriptures. The Bible even compares itself to money in several places. Let's look at some of these comparisons.

*Therefore I love thy commandments above gold;
yea, above fine gold.*

Psalm 119:127

God's Word is to be cherished far more than pure gold. The Psalmist loves God's Book even greater than the most valuable form of money he could possess. In this study of money and finance, let us first acknowledge that the value of the Bible is of exceedingly far greater value than money. The Word of God has been established as being of much greater worth and stability than even fine gold. Since the Bible is God's Word, this verse is what the Lord himself is telling us about gold and about His Word. Let's consider another verse.

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*The law of thy mouth is better unto me than
thousands of gold and silver.*

Psalm 119:72

In the same way, the Bible again compares itself to gold and, now, to silver also. Even if a person had thousands of ounces of gold and thousands of ounces of silver, that would not be enough money to bring true satisfaction. That old worn out Bible sitting on your desk, coffee table, or nightstand is worth much, much more. Investors possessing precious metals such as gold and silver keep a careful eye on them. Extensive effort is spent on security just to keep gold and silver in safekeeping. If gold or silver gets stolen, a costly amount of concern and energy become expended just trying to get it returned. If someone misplaced his Bible, how long would it take for him to miss it? Would he notice it was missing right away? Maybe he would not recognize it was gone until the next day. When would he first miss it? How precious is the Bible to him? May we be people who value the Bible as being far better than any amount of gold or silver.

*Happy is the man that findeth wisdom,
and the man that getteth understanding.
For the merchandise of it is better
than the merchandise of silver,
and the gain thereof than fine gold.*

Proverbs 3:13-14

Wisdom is found in the Scriptures. The Bible brings to us wisdom from God. Solomon, the wisest man ever, composed the above verse. Solomon compared wisdom and understanding to those things which money can buy, that is, merchandise. Wisdom and understanding found in the Bible are far better than silver or gold. The benefits one gains from knowing and applying the Bible to his life are far better than what any earthly wealth can purchase. How

much do we labor to obtain a little money? How hard do we work for a scrap of gold or a few pieces silver? Compare these backbreaking efforts to how diligently we try to understand God's Word. Should precious metals or the Bible itself be worth more to us?

Wisdom literature in the Bible also compares wealth to how God's Word is applied. Consider the following remarkable verses.

*A good name is rather to be chosen than great riches,
and loving favour rather than silver and gold.*

Proverbs 22:1

Anyone with a good name is certainly better off than one who has great riches. Living a consistent life pleasing to the Lord brings a person a good name. That good name must be good in the sight of the Lord. People on earth may have a correct or wrong evaluation of a person. What matters most is what the Lord has to say about you. May each of us live in such a manner as to reverence God and to please him. A good name coming from bringing honor to the Lord will follow. May we be greatly concerned about honoring the Lord with our life?

A word fitly spoken is like apples of gold in pictures of silver.

Proverbs 25:11

Spoken words are now compared to expensive gold and silver. Our speech may be sweet and beneficial to the hearer. On the other hand, our words may harm and do damage even far beyond the ears upon which they fall. Our appropriately spoken words are like precious metals. Someone who says things which build up people use the kinds of words which are fitly spoken. Those kinds of words are appropriate and considerate statements. And furthermore,

application, not just knowledge, about the Bible far surpasses the great prosperity of gold and silver. May we honor the Lord in the things we say.

The law of the LORD is perfect, converting the soul: the testimony of the LORD is sure, making wise the simple. The statutes of the LORD are right, rejoicing the heart: the commandment of the LORD is pure, enlightening the eyes. The fear of the LORD is clean, enduring for ever: the judgments of the LORD are true and righteous altogether. More to be desired are they than gold, yea, than much fine gold: sweeter also than honey and the honeycomb.

Psalm 19:7-10

In this eye-opening Psalm, David sums up words of wisdom regarding God's Word. The Bible is able to convict someone of the most secret sin. Through his Word God can save even the most wretched sinner. Those needing understanding can find it in the Bible. Joy comes to the heart of the one obeying what the Lord has to say. The Bible is capable of giving understanding to our individual situation. It will help us make sound decisions. The fear of the Lord (respect for the Holy God) is the beginning of wisdom. There is no true wisdom apart from the Lord. Again, God's Word is to be sought after more than gold, even beyond the best and most precious gold. May we be the kind of people who seek the Lord with our whole heart.

All throughout the Bible, God reminds us that his Word is from him. The buck stops with the Bible. It makes sense to begin any study regarding money, banking, finance, and the end times with God's Word. When given our honest appraisal, how much do we really value the Bible? Should not our actions, our words, and even our spending demonstrate we believe that the Lord and his Word are much more important than anything money can buy?

We live in an age where the value of the dollar is constantly

changing. Wall Street brings ever shifting gains and losses. World leaders rise and fall. Yet God's Word never changes. The Bible is that ever-holding anchor we may firmly grasp as we search out the issues of life. The Lord desires we learn about money. He wants us to know how we should to use it. When all is said and done, God's Word will always remain. Today's money will not last forever. May the Lord grant us wisdom as we place our full trust in his unchanging Word.

Consider:

- Why should any study of money begin with the Bible?
- Why does the Lord compare His Word to pure gold?
- Should we clearly honor the Lord with our actions?
- How can we be careful to honor the Lord with our words?
- For further study, see Proverbs 8:10, 19; 16:16; & 20:15.

Chapter Two

What is Money?

How to Spot a Counterfeit

Money is important to God, and money should be important to us. Money is directly mentioned in the Holy Bible many times. There are also hundreds of indirect references to money throughout the Scriptures. What is money according to God? The first book of the Bible provides a working definition of money. Abraham's wife, Sarah, had just died. He wanted to buy a field so she could be buried. Abraham proclaimed, "I will give thee money for the field." What did he use for money? The Scripture explains, "and Abraham weighed to Ephron the silver, which he had named in the audience of the sons of Heth, four hundred shekels of silver, current *money* with the merchant." See Genesis 23:13-16. Silver was used as money. The Bible describes Abram's (later Abraham) riches. The Lord measured this man's wealth in units of cattle, silver, and gold: "And Abram *was* very rich in cattle, in silver, and in gold." (Genesis 13:2) Tangible assets such as cattle or other commodities were often used as money. Throughout history people have used various goods as money such as goats, wheat, iron, beaver skins, and shells. However, the Bible calls silver money and it calls gold money. Genesis 44:8 demonstrates the connection between money and silver: "Behold, the money, which we found in our sacks' mouths, we brought again unto thee

out of the land of Canaan: how then should we steal out of thy lord's house silver or gold?" (See also and 2 Kings 23:35 2 Chronicles 24:14.)

In the Bible money had weight. Joseph's brothers explained, "And it came to pass, when we came to the inn, that we opened our sacks, and, behold, *every* man's money *was* in the mouth of his sack, our money in full weight: and we have brought it again in our hand." (Genesis 43:21) Likewise, Jeremiah 32:9-10 says: "And I bought the field of Hanameel my uncle's son, that *was* in Anathoth, and weighed him the money, *even* seventeen shekels of silver. And I subscribed the evidence, and sealed *it*, and took witnesses, and weighed *him* the money in the balances." Since ancient times, money has had weight. Does the paper dollar you have in your wallet or purse have any significant weight to it? It has almost no weight at all!

Another characteristic of money is that it came in the form of valuable coins. Money was stamped or minted (as opposed to inked or printed). The above reference called money a shekel, which was one of Israel's coins. (See Numbers 3:50 and Judges 17:4.) Gold is also listed along with silver when money is referred to.

Using these references along with many others, we can determine money has these traits. Money is tangible, money is a precious metal, money has significant weight, money can be divided (such as various coin sizes), money can be minted, money is valuable, money is a measure of wealth, and money is silver or gold.

Though other things can temporarily be used as money (like cows), silver and gold are especially designed by our Creator to be used for money. Consider gold. Gold is deemed valuable all around the world. It is quickly recognized as something of great worth. One can readily trade gold almost anywhere. Gold is heavy. Therefore, a little gold has a high value making it easy to transport

(let the average person try transporting a few hundred cows across town!). Gold is money because it can be divided. One can make large or small coins. Gold can be easily counted (weighed). Because gold is rare, it retains its value from generation to generation. Gold does not rust; hence, it is able to store wealth for long periods of time without losing value. Abraham was called rich partially because he had a good amount of gold. This metal is a measurement of wealth. One form of gold can readily be exchanged for other forms of gold (interchangeable). Other kinds of money are sometimes more difficult to exchange for one another. Gold is easily recognizable, and it is difficult to counterfeit. When is the last time you heard of the alchemist actually changing lead into gold? God designed all of these useful characteristics and placed them into this metal. Concerning the Bible, “there’s gold in them there pages.” The Bible calls gold money simply because gold is money.

Silver is also money. It has the same features as gold but to a lesser degree. Silver is not as valuable. This metal is less rare than gold and could be used for smaller transactions. Silver has similar properties but is normally thought of as second to gold. Sometimes it is called a “poor man's gold.” Now we can see that silver is money, too.

Noah Webster was one of the most notable linguists in early America. Webster gave this dictionary definition of money in his 1828 classic Dictionary of the American Language.

Money – (Latin meaning) Money and mint are the same word varied 1. Coin; stamped metal; any piece of metal, usually gold, silver, or copper, stamped by public authority, and used as the medium of commerce. We sometimes give the name of money to other coined metals, and to any other material which, rude nations use as a medium of trade. But

among modern commercial nations, gold, silver, and copper are the only metals used for this purpose. Gold and silver, containing great value in a small compass, and being therefore of easy conveyance, and being also durable and little liable to diminution by use, are the most convenient metals for coin or money, which is the representative of commodities of all kinds, of lands, and of every thing that is capable of being transferred in commerce. 2. Bank notes or bills of credit issued by authority, and exchangeable for coin or redeemable, are also called *money*; as such notes in modern times represent coin, and are used as a substitute for it. If a man pays in hand for goods in bank notes which are current, he is said to pay in ready *money*. 3. Wealth; affluence.

Webster included all of the same traits for money found in the Bible! Money is a word of Latin origin which means “to mint.” Money is a metal able to be minted, or stamped. Money is a coin, usually gold or silver, and is a medium of commerce. Copper is considered money for the same reasons but is of considerably less value. Copper coins are also regarded as money in the Bible. “And Jesus sat over against the treasury, and beheld how the people cast money into the treasury: and many that were rich cast in much.” (Mark 12:41) In this verse, the word for money is also the word for copper. Copper coins were also used as money in the Bible (Mark 6:8). Bronze was a copper alloy which hardened the copper and was then minted as a coin. For good reasons, copper may be thought of as the third precious metal. Gold and silver are the first two. One verse which contains all three of these money metals is Matthew 10:9: “Provide neither gold, nor silver, nor brass [copper] in your purses.” It is revealing, that in the periodic table of the elements, copper lines up in the same column right above silver and gold. Their monetary value seems to be reflected in their order as copper

comes first, silver next, and then gold. The Lord created these metals for man's benefit. We ought to recognize each one as money since these metals have all of the characteristics of money. Money has value due to the metal by which it is made. Money has great value compacted into a small amount. Which is better to have, a silver dollar, or a paper dollar? The correct answer is a silver dollar! Money is wealth.

Notice that Webster also makes mention of bank notes and bills of credit. These paper notes were exchangeable for coin. They were redeemable for money, that is, metal coins. Silver or gold coin was required to be available upon demand before a piece of paper could be called money. In order for paper to be used as money, it must be immediately exchangeable for a measured weight of a determined precious metal. Can you turn in your paper dollar for a gold or silver coin at the bank?

The Bible identifies money. Webster defines money. Yet, do most people today know what money is? Today's United States Dollar (USD) is called fiat money. Fiat money is defined in Webster's New World Dictionary (1988) as, "fiat money – currency made legal tender by fiat (decree) and neither backed by, nor necessarily convertible into, gold or silver." The term "fiat money" is not even found in his 1828 dictionary! Something must have changed regarding money during the interim.

Fiat is a Latin term meaning "let it be done." The value of fiat money is whatever the entity making it declares it to be. There is no fixed standard with fiat money! The value of fiat money constantly changes. A simple comparison will demonstrate the difference. A silver dollar is still a silver dollar. Silver does not inflate or deflate like the fiat paper dollar because it does not change. An ounce of silver last year is still an ounce of silver today. Do you remember the old joke: "Which weighs more, a ton of bricks or a ton of feathers?"

The answer is that they both weigh the same because they are both a ton. The same principle is true when comparing most anything to the paper fiat dollar. The item's size or weight does not change but the dollar does change. What is a US Dollar worth? What is a gallon of gas today? What will it be tomorrow? What is a gallon of milk today? What will it be tomorrow? A gallon is a gallon and stays a gallon. But the dollar amount will most likely go up due to inflation. Inflation means the US Dollar is losing its value (due to too many of them being printed and circulated). It takes more and more dollars to buy the same thing. On the other hand gold and silver retain value. Precious metals are able to store wealth. They are able to keep up with inflation because of their intrinsic properties.

You see, no one really knows what a paper dollar is worth because its worth is regularly changing. It has no standard. The fiat money system fits in well with today's mindset. "There are no standards," some say. Another way of putting it is, "What's good for you may be different than what's good for me." "Live and let live" might be called the motto of our times. Well, there really are standards, and those unchanging standards are found in the Bible. There are moral standards, and we find there are money standards as well. The Bible specifically names gold, silver, and copper as money. God created these metals for our benefit and for our security. Gold and silver money help keep men honest and prices fair. The fiat money system was devised by greedy men. People who covet other people's wealth have come up with a deceitful way to steal from their neighbors by using fiat money. The fiat money system is not backed by gold or silver. There is no standard to the current US Dollar (Federal Reserve Note) other than what the government (or more accurately, the Federal Reserve) declares it to be. So, the paper greenback you hold in your hand is just paper. The Bible's standard for money is gold, silver, and copper. To spot a counterfeit, spell F-I-A-T. What will be the hefty price to pay for jettisoning God's honest standards for money? May we understand what real money is and

make sound decisions according to the Bible.

Consider:

- What items does the Bible call money?
- Name the characteristics of money.
- Can paper ever be called money?
- What does the term fiat mean?

Chapter Three

The Money Changers

A Depraved Exchange Rate

And Jesus went into the temple of God, and cast out all them that sold and bought in the temple, and overthrew the tables of the moneychangers, and the seats of them that sold doves, And said unto them, It is written, My house shall be called the house of prayer; but ye have made it a den of thieves.

Matthew 21:12-13

Our Lord encountered moneychangers in the Jerusalem temple. The Bible does not portray these people as an outstanding example for us to follow. They were obviously doing something the Lord didn't approve of because they were cast out of the temple. At that time, the Israelites were required to offer a certain coin, the half-shekel, when they came to worship. Those coming to make this prescribed offering needed to exchange their money for the proper temple coin. This specific contribution was part of their worship of God. Those offerings helped fund the temple functions and ministries which were carried out by the Levites and priests. The Lord was not pleased with those who bought and sold in the temple. The ones who were exchanging the people's money for the half-shekel were at fault. What were they doing wrong? Were they not

performing a necessary professional service for their fellow countrymen? They were taking the people's money and, in exchange, selling them the required temple coin. One kind of money was being exchanged for another kind. Their buying and selling is called making "merchandise." (John 2:16) The money changers turned the temple into a "den of thieves." A thief is one who steals; he takes something that doesn't belong to him. The moneychangers were making exorbitant profits by their excessive markup. They provided an unfair exchange rate which brought them great profit. They must have been buying very low and selling really high. It was not just a place of profit. They were stealing from their fellow countrymen. The Lord called them thieves. One who steals from another is a thief. The moneychangers were stealing by charging a high exchange rate. The robbing took place in plain sight and all in the name of worship. Stealing was against the law, but this public theft was done in the open. There are some parallels between those moneychangers then and the ones in control of fiat currency today. Both groups take wealth from others in the plain view of all.

By his actions, Jesus showed himself very angry with those profiteering in the house of God. One could say that they were just trying to make a living. Was it wrong for them to turn a profit? Without profit a business goes under. The bottom line for them was to worship God, not to make a profit. That was what the temple was all about. The temple and the church are not the same. There are some applications we can make, however. A church must make use of money, or else ministry just doesn't take place. The difference between a church and a business is profit. A church is not designed to make a profit. Its purpose is not the same as a business. Even though a church may need money, teach about money, and be a careful manager of money, it is not a business. Jesus made sure their business in the temple went under. He personally chased them out. The moneychangers' problem was they were looking at how they could please themselves by "making a buck." Instead, they should

have been considering how they could please the Lord. Those greedy people had no communion with the Lord. Being in a right relationship with the Lord is far more important than making money. They were stealing instead of praying.

The Bible warns, “For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.” (1 Timothy 6:10) God does not say money is evil. He says the love of money is the root of all evil. Loving money is the same as loving yourself. Loving money more than the Lord (Luke 16:13) is just like loving one's self more than the Lord. Money is used to get what we want, do what we want to do, live where we want to live, go where we want to go, and have what we want to have. That ugly love for self is just the opposite of loving the Lord with all of one's heart. Sometimes people love themselves so much they are willing to steal from others just to get the things that please themselves. There are many ways for a person to take things which do not belong to him. One way is to break into a place and remove the valuables. The moneychangers found a way to steal from people. In the name of God, they kept a good slice of the money pie for themselves. They were getting rich at the expense of those seeking to worship the Lord. People came into the temple with their money. The moneychangers did not come right out and take all of their money from them. The people received the required coin for worship. The moneychangers did not take anyone's temple coin. What they were most likely doing was taking an undue markup for themselves. They were turning a place of prayer into a place of personal profit. They were truly there for themselves, not for the Lord. Instead of giving unto the Lord, who generously provides, they were providing generously for themselves. In essence, they appraised themselves as more important than the Lord. Those moneychangers made a mockery of God so they could “make a buck.” Profit was being made from selling the required sacrifices and temple coin.

This passage reveals the importance our Lord places on prayer. Prayer is our talking to the Lord. Reading the Bible is our listening to God. The Lord waits for our prayers. He is eager to hear our quiet and reverent prayers to him. He wants us to worship and fellowship with him. Money got in the way of those who were trying to worship in the temple. Business, work, jobs, profit, and self were all competing with the Lord, and they were winning. Our jealous Lord cast out those who were interfering with genuine love and reverence for himself. The questions we can ask ourselves in relation to this Biblical passage are these: “Has money gotten between us and the Lord?” “Has our worship revolved around work, business, employment, buying, selling, and profit?” “Has the precious and valuable Lord himself been at the very center of our affection and attention?” The Lord knows the answers to these questions.

Consider:

- What did the Lord do to the moneychangers in the temple?
- Why were the moneychangers called thieves?
- The temple was meant to be a house of what?
- Which does the Lord consider more important; our prayer or our profit?

Chapter Four

The Fed

The US Monetary System

Take a close look at these foundational money principles drawn from the Bible. God is Creator, therefore he owns everything. People do not own money; rather, they are only stewards of God's money. Good stewardship involves sacrificial giving and a life lived by faith. The Bible calls gold, silver, and copper money. Fiat money has no standard and its value is determined by the ones making it. The Antichrist will one day have control of all the world's money. A one-world monetary system is right now in the process of being developed.

The Lord requires just and fair balances. Financial measurements must be true. Think about these verses which address honest measurement.

*Ye shall do no unrighteousness in judgment,
in meteyard [measuring stick], in weight, or in measure.*

Just balances, just weights.

Leviticus 19:35-36a

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Ye shall have just balances.

Ezekiel 45:10a

*A just weight and balance are the LORD'S:
all the weights of the bag are his work.*

Proverbs 16:11

*It is an abomination to kings to commit wickedness:
for the throne is established by righteousness.*

Proverbs 16:12

*Divers weights, and divers measures,
both of them are alike abomination to the LORD.*

Proverbs 20:10

Diverse weights and measures are changing standards. The same standard should always be used when things are weighed or measured. For example, an ounce should always be an ounce and not just some part of an ounce. When you cook, correct measurements are very important. One could say bread rises or a cake falls, depending upon the ingredients. Can you imagine a recipe replacing two cups of sugar with only two tablespoons of sugar? You would not want to use three cups of salt when the recipe calls for only one teaspoon of salt. That would bring about disaster in the kitchen. When it comes to money, honesty is a must. When double standards are used with finances, dishonesty wins the victory.

The United States has used different standards for money throughout its history. The two main types are the gold standard and the non-gold standard. The non-gold standard varies. The “weights and measures” differ. When the gold (and silver) standard was in place, a person always knew what his dollar was worth. A dollar was worth a certain weight of gold or a certain weight of silver. When

the fiat money system was established, the value of the dollar began to enter constant flux. Measurement of the fiat dollar always changes. What a fiat dollar is worth from year to year is not the same. This ever-shifting measurement would not be acceptable to the Lord's standards.

How did we stumble onto using this fiat money in the first place? How has the American monetary system developed? What ever happened to the American gold standard? Let's explore the answers to these necessary questions.

The American Colonies

One of the reasons the American Colonies rebelled against Great Britain was the king's unfair monetary practices, such as high taxes. The Boston Tea Party was one demonstration of Colonial frustration against the Crown's money policies. Colonies in the New World printed their own paper currency to fund their efforts in the Revolutionary War. After the War of Independence, colonial paper money collapsed. Those left holding the paper money lost most of their fortunes. The phrase "not worth a Continental" came about because the colonial paper currency plummeted. Its value hit the bottom. It is important for us to learn that those who still had gold or silver during those days held onto their wealth.

The US Constitution

The newly formed United States adopted its own constitution in 1787. Monetary practices are clearly spelled out in this Law of the Land. Pay close attention to these excerpts regarding money which have been taken directly from the United States Constitution.

Article I Section 8

The Congress shall have Power. . .

To coin Money, regulate the Value thereof, and of foreign Coin, and fix the Standard of Weights and Measures;

Article I Section 10

No state shall . . . coin money; emit bills of credit; make anything but gold and silver coin a tender in payment of debts . . .

Coins in the form of gold and silver are the Constitutional, and thus legal, money in the United States. For most of our nation's existence, Americans have used gold or silver for money. Paper money is the exception to the rule. Advantages of the gold standard are many. Gold protects capitalism. A socialist or communist economy would have a difficult, if not impossible, time getting a serious foothold in a nation that used a gold monetary standard. Money would be in the hands of the people. Government interference is not as likely with the gold standard. Without the gold standard, government interference in the market removes bona fide capitalism. A nation cannot have direct government interference and still have a free market at the same time.

The Constitution has never been amended to remove the gold and silver standard. Amendment to the Constitution is the only just and legal way to change the nation's money. The Constitution of the United States of America still upholds gold and silver coin as the national currency. Anyone can easily see that America does not use gold or silver coin as money any more. A quick look in your wallet or purse will determine what money we are using. How did Americans get into this frightening position? How did this once God-honoring nation get to the point where it openly treads on its own lawful precious metal money standard?

Early on the people rejected a central bank such as was popular in Europe at that time. Even so, the infant United States chartered a temporary central bank for 20 years. That bank was the First National Bank. The charter for this central bank was not renewed after the twenty years expired. A Second National Bank later began. It too was a central bank. The Second National Bank also had a short lifespan. It too closed. The people did not want a central bank because it put too much control in the hands of the government and power in the pockets of the bankers. The colonies had just shed off big government and replaced it with a severely limited one. Those early Americans understood all too well what too powerful of a federal government would do. It will take away private ownership and suppress a capital market. They had already witnessed an encroaching government remove personal freedoms and didn't want that repeated.

The Legal Tender Act

As with the other American wars, the Civil War was paid for by using paper money. Both the Union and the Confederacy looked the other way when it came to the gold standard. Printing presses ran overtime in order to make enough paper dollars for both sides. After the war, Confederate money crashed and became worthless. The only thing it was fit for was the trash can. The Union economy bounced back more rapidly. Union recovery prevailed, but only after suffering its own severe financial losses. It took the southern states much longer to recover.

During the time of national crisis, paper money backed by nothing became an accepted means of payment. This was done even though gold or silver coin alone was Constitutional money. Those in the Greenback Party desired to loosen the Constitution's tight strings to the gold and silver standard. The Legal Tender Act was passed, making paper legal tender. Surprisingly, many people accepted this

act as being more lawful than the Constitution itself. A series of court decisions tested the validity of this new money. In time, the Legal Tender Act triumphed over the Law of the Land. The average person reading the Constitution with common sense was left asking, “How can the government make gold and silver coins out of paper?”

The Federal Reserve Act

In 1913 the Federal Reserve Act was passed, and the infamous Fed was born. The Federal Reserve is not federal. That is, it is not a part of the federal government. The US Treasury is the federal agency set up to direct United States money. The Federal Reserve also does not have any reserves. The Fed is a bank utilizing paper while having no precious metal reserves. It has no gold and no silver. The Federal Reserve is a central bank. It is a private bank and not a government institution. The Fed is not the same as the US Treasury. The Federal Reserve is a private organization and is not responsible to government oversight. It is not even subject to public audit. Can you imagine a bank where no one is allowed see the books?

The Fed’s main instrument is the Federal Reserve Note. Decreed legal tender, this basic unit is a piece of paper called a dollar. This note does not meet the Constitutional criteria of silver or gold coin. Federal Reserve Notes are not Constitutional money.

A Federal Reserve Note is similar to a promise to pay something that is irredeemable. It is a promise to pay but not a promise to produce anything. You can do many things with it, but you cannot redeem your Federal Reserve Note (dollar) for a gold or silver coin. The Federal Reserve will not give a person a gold or silver coin for his dollar. The Fed is a giant leap away from the gold standard. The Federal Reserve System is a credit-based fiat system. The Federal Reserve note does not readily meet the Constitutional, nor the Biblical, requirements for money. Oh, what a tangled web we weave!

I once toured a branch of the Bureau of Printing and Engraving. The primary function of this government institution was to print Federal Reserve Notes for the central bank, the Federal Reserve itself. One informational video stated the paper (actually a cotton product) was printed at the facility. It was only regular paper until it entered the Federal Reserve “vault.” The paper looked like a dollar, was sometimes called a dollar, and was made in a United States government institution, but was not called money until the Fed waved its “magic wand” over it! The Fed decreed it to be money (fiat money). A tour of the facility was given by a very informed individual. The tour guide sometimes referred to the pieces of paper as dollars and sometimes as notes. I asked why the paper was sometimes called a dollar and, at other times, a note. The guide's frank and intelligent response informed the group that a dollar is backed by gold or silver. A note has nothing backing it. That was the difference! Furthermore, the helpful guide stated they were only printing notes. They did not print any dollars! That astute person knew the difference.

In God We Trust

“In God We Trust” is printed on the Federal Reserve Note (the “dollar” in your wallet or purse). Should such a statement even be on this paper dollar? Although many people in this nation certainly do trust in God, does our money honestly and unmistakably show respect for God? The Federal Reserve Note is formulated in a credit-based system. The Fed is a credit (debt) system which deceptively takes advantage of God's principle that “the borrower is servant to the lender.” The Federal Reserve System itself is not based upon Biblical money nor real wealth. The Fed is founded upon the “lend and borrow” system. The Federal Reserve Note is not backed by silver or gold. Those metals are which the Bible calls money. Can this piece of credit paper show any trust in God if it refuses God's definition of money? The Bible tells us to respect and

honor our government. The Federal Reserve disregards the authority of our prime government document, the Constitution. Under God and by the People, the US Constitution is what actually creates the United States Federal Government. God has allowed our Constitution (though no human government is perfect) to administer righteous law in our country. Can righteousness prevail if such disregard for our Constitution's definition of money is bypassed? The Federal Reserve System works on a promise to pay something when there is nothing to back up that promise. In the end, the greenback is not redeemable. The only thing you can trade a paper dollar in for is more of the same, paper dollars. But, to whom are you going to turn when your paper becomes worthless?

FDR's Executive Order

President Franklin D. Roosevelt signed Executive Order 6102, making ownership of gold illegal in the United States. This Presidential decree made it illegal to hoard gold coin, gold bullion, and gold certificates. With the stroke of his pen, this one man created a new meaning for the money of an entire nation. Normal, legal, and private ownership of gold was now, for the first time, called hoarding. With the Federal Reserve charging ahead, gold became the Fed's number one enemy. The value of the fiat dollar was threatened and in distress. Gold was the rival for good reasons. President Roosevelt went to the US monetary jugular – the gold coin. The United States Constitution names gold and silver coin as money. With the stroke of his pen, this sitting president took Constitutional US money, gold coin, from private citizens. According to the plain reading of the Constitution, there was nothing illegal with owning (hoarding?) gold coin. That is what Americans understood they were supposed to do! Gold was their money, their investment, and their inheritance. Now, it was being taken away from them by those who, by oath, swore to protect those rights. This was done in the name of national emergency. A fiat money scheme always gets passed during

an emergency. As executive order 6102 states over and over again, gold coin is that nasty culprit working against paper fiat legal tender. This tyrant-like decree demonstrates those in power knew full well that gold was real money. That executive order also shows they knew full well that paper fiat money was not real money. Gold got in the Fed's way. Therefore, gold was taken away from its rightful owners by edict. If one person takes away another person's money by force, that is called stealing. A person cannot show his trust in God and also be stealing from someone at the same time.

In 1974, Congress again made it legal for private citizens to own gold. How the executive, legislative, or judicial branches have anything to do with determining gold ownership in the United States of America is baffling. The very document creating these three branches of government also spells out the nation's money; g-o-l-d c-o-i-n. How the President, Congress, or the Supreme Court Justices can exchange Constitutional gold and silver coin for paper fiat money is almost beyond belief. Money was exchanged from gold to paper. All this was done while the US Constitution remains the same and has never had an amendment regarding money!

Kennedy and Nixon

Two important side notes in the American money saga concern President John F. Kennedy and President Richard M. Nixon. President Nixon gave the final death nail to the gold standard. In 1971, Nixon severed any attachment of the US dollar to gold. He made the US dollar no longer directly convertible into gold. Today, one can buy gold with US dollars on the open market. But, unfortunately, paper currency is no longer exchangeable for gold at the central bank.

Prior to Nixon, President Kennedy made a brief attempt to return to a silver standard. This silver standard did not last for long.

In his honor, the silver half-dollar was called the “Kennedy” half-dollar. The first ones were ninety-percent silver. Later, the silver content was lowered to forty-percent. Silver is no longer included at all in Kennedy half-dollars.

Kennedy Half-Dollar

Today, a Kennedy half-dollar contains no silver. Fifty cents is worth fifty cents. Let's say one gallon of gas costs \$4. A newer fifty-cent piece can only purchase about one eighth of a gallon. An older Kennedy half-dollar contains ninety-percent silver. That same coin might be worth about \$8 today. That silver coin could buy about two gallons of gasoline at the pump. Do you see how the metals gold and silver are able to store wealth? They may even increase some in value. On the other hand, paper fiat money decreases in worth. The Federal Reserve Note actually loses value. We must be sure we understand this difference.

The Bible calls gold and silver money for a reason. The framers of the US Constitution understood this and defined American money as gold and silver coin. The price to pay for having abandoned our gold and silver standards is very, very steep. We are not yet done paying the bill for leaving true money.

Honest Weights and Measures

God says we must use honest weights and measures. Honest money is gold and silver. Fiat money systems do not include this kind of weight and measurement. Gold and silver protects the population against inflation. Gold and silver are a means of storing wealth.

There is another kind of weight and measurement also. How does each of us measure up to the Holy God? The Lord is perfect in

all of his ways. God is pure and free from all sin. The Lord hates sin; and we are sinners. Compared to God's righteousness, we are "weighed in the balances, and are found wanting." We are wanting for righteousness. God is aware of our sin. He was very gracious to pay the profound debt we all owe.

*For all have sinned, and come short of the glory of God;
Being justified freely by his grace through the redemption
that is in Christ Jesus.*

Romans 3:23-24

*Even the righteousness of God which is by faith of Jesus Christ
unto all and upon all them that believe.*

Romans 3:22a

Consider:

- What does the US Constitution name as money?
- What is a Federal Reserve Note?
- How does a gold standard benefit a nation's citizens?
- How does a gold standard provide honest weights?

Chapter Five

Bailouts Bring Bondage

The Rich Ruleth over the Poor

There once was a day when people who didn't pay their debt went to jail. Financial obligations were regarded as something to be honored. Payment of bills was a moral obligation, not an option. In reality, repayment of debt can't be shrugged off. Financial responsibilities now are being handled in sometimes different ways. The end result is always the same, however. Prison was a former way of settling a debt when someone could not pay. Debtor's prison still exists, but another dimension has been added. If someone cannot pay a debt, someone else will gladly bail him out. There is still a price to pay.

Debt sometimes will be paid by a third party. There are various people and institutions waiting to pick up the bill of debt. Imagine someone eager to get his hands onto that which someone else owes. A person might get into debt over his head. The bank, or another credit agency, may then pay his bill. A person's debt is always paid, but at a price. That price in one way or another is servitude. The borrower is servant to the lender. The new lender becomes the new master. Bailouts always come with a price. If one is fortunate, that price may only be a time of paying back money which is due.

Sometimes a bailout comes with a mighty steep price.

The wise decision in a free market is that a company will either make it or go out of business. It is now becoming habitual for the federal government to give bailouts. Whatever the government pays for, it controls. A company may receive a government bailout. The government then has a voice of authority in that company. The larger the financial assistance, the more say it has. Taking a bailout from the government causes one to be under more control of it. Unfortunately, government is less and less on the side of the individual citizen's freedom.

The world's national governments are necessary institutions. Government is an institution ordained by God which all should honor and respect. The problem is most (if not all) have wandered far, far, away from the intended function. Any government is supposed to restrain evil and promote good. More and more we have a government that does not respect God. God is the one from whom any governmental authority receives its power. The federal government has been increasing in size at inconceivable proportions. A small increase is understandable since our nation has become more populous and complex. What we are witnessing is not within the scope of its institutional purpose. Government loans and subsidies seem to be prevalent throughout all sectors of society. Large corporations have taken bailouts. Now they have a portion of government invested in them. Government loans are hurried to students, farmers, businesses, veterans, and so forth. The private-sector borrower becoming servant to the government lender has tremendous ramifications. One day that bill is going to be due. The shocking forfeit of freedom will be the fateful price to pay.

The love of money is the root of all evil. The borrower is servant to the lender. Combine these two powerful truths, and we are able to discern what is happening in the global arena. The

governments of the world are the strong arm by which these principles are enforced. Following the money trail reveals that the real muscle comes from the world's central banks. Private control of those monster-like lending institutions gives the upper hand to its owners. Government powers are not the ones in control of those mammoth banks. The Federal Reserve is one of the world's central banks. It is not a department of the United States federal government. Although there is a certain relationship between the two, that bank is not run by elected officials. Private central banks take the debt principle to the greatest extent possible. These kinds of banks can loan money to international corporations, national governments, and other multinational entities. The central bankers really call the shots. Those they loan money to are their servants. The borrower is servant to the lender. If one can figure out how to bail out an entire nation, just think of the control one would have over that nation. The central bankers found a way to consistently capture more control. The rich lending bankers will rule over the poor borrowing nations. This is what we see happening. China is buying more American debt. The EU is flexing its financial muscle toward Greece and Spain. These are just examples of how one group of people purchases control over others. This is a kind of war being played out and most don't even know they are on a battlefield.

Fiat currency is an instrument used to put pressure on people. When currency is inflated, the value of that currency starts its projection toward becoming worthless. Out-of-control spending is another tool of critical importance. If a government spends and spends, it places itself in a vulnerable situation. The people crave to keep their lifestyle and cry out for a solution. Big central banks step in to bail out the nation. While it takes time for this process to happen, great change takes place along with the accepted bailout. National control begins to leave the hands of the people. The strength of a country shifts away from its guiding documents and elected officials. The nation-state hands over its power to whoever

gives the bailout. The large banks wind up calling the shots without ever firing a shot! Control is granted to them by default. If the people are asleep, this transition takes place almost without notice. Material goods and so-called security become exchanged for liberty. Bailouts are given because control must be handed over. Bailouts bring bondage.

This transfer of control and liberty may take place within a country. This method of transferring power also occurs from one nation to another. Who owns America's debt? Why does the richest nation on Earth have such an enormous mound of debt anyway? It is evident these sweeping bailouts are really about a power struggle for control. Some people think we will go back to the "dark ages" in technology and civilization. They think things cannot keep going the way they are without breaking something. This is true. No one can spend more than they bring in without something giving out. As the saying goes, "If your outflow exceeds your income, your upkeep will be your downfall!" The goal is not collapse, but control. That is, the world cannot go back to the horse-and-buggy days. Those days were not so bad, but one cannot rule the world that way. Chaos and ruin may come to some as casualties of this financial war. This may be true to a few pockets of civilized people from time to time. But notice that total calamity to civilization and world dominance cannot happen at the same time. The observed direction of world banking affairs is not about ruining civilization but about controlling it. It would be very difficult for someone sitting in Washington, Strasbourg, or any other seat of power to rule over a society in ruins. The better way of keeping command is through modern technology. Is it easier to communicate orders on foot or over the Internet? Is it more convenient to collect taxes by going door to door or via electronic filing and banking? Is it not simpler to watch people with satellites, traffic cams, website monitoring, and inspection of credit card transactions? Of course, the central banks and supra-national (above the nation) entities want to keep civilization progressing at a

good pace. There are too many enjoyable delicacies which would no longer be available if civilization just collapsed. No, it seems the world's powers are in way too far to turn back now. More dominance is being gathered by giving out loans with high stakes. The larger the loan, the bigger the prize.

Consider:

- How does one nation gain control over another by buying up its debt?
- If the rich rule over the poor, who is going to end up ruling over who?
- What kind of servitude is associated with large national bailouts?
- Why does control, and not collapse, seem more viable for future international scenarios?

Chapter Six

Oil and Energy

End Times Oil

Energy makes life easier for us. Affordable energy gives the average person comfort and extra ability. Under normal earthly circumstances these luxuries would be out of reach for most people. Energy performs work for us. Energy comes in many forms such as petroleum, solar, geothermal, chemical, nuclear, hydroelectric, wind, wood, and that which is provided by animals and humans. There are many forms of energy, but some are more affordable. Certain kinds of energy are readily available. Possibly the most basic form of energy is human energy. If a person had to get to his place of employment in the morning he could walk to work. Walking is limited to a few miles. Beyond that limit, it would not be practical for him to walk because his work day might be over by the time he arrived. Animals can assist us with our work. One kind of work is transportation. If the man rode a horse to his job, he could get there faster. This improvement would allow him to have a few extra minutes before and after work for some simple activities. Now he might have time to do a few chores or read the newspaper. Work accomplished by the animal helps out the man. Improved transportation may empower him to get a better-paying job. Better employment might now become available which would be out of

reach if he walked. Work which the horse does makes the man's life more comfortable. The additional work provides opportunities he otherwise would not have.

Let's get our laboring man a transportation upgrade. We'll give him a bicycle. The bike would transport him about the same distance as the horse. He might even be able to go a little farther on the bike than on horseback. The bicycle requires less maintenance and takes up less space. You don't need a pasture or barn for a bike. Bikes use pedals, gears, and wheels to extend man's work. If he had a car, think of the new possibilities which might open up for him.

Various types of energy have been harnessed over the course of time. Windmills in Europe turned mills for grinding grain. Wind energy has been tapped to pump water. Water wheels stationed alongside flowing streams turned the grist mill's stone. For centuries, wood provided heat for warmth and cooking. Coal fueled the industrial age. Coal is a fossil fuel like oil and natural gas. Anthracite coal has the highest BTU (British Thermal Unit) content and burns quite hot. The world's great coal, oil, and gas reserves were most likely formed just after the Worldwide Flood. Unbelievable amounts of plants and animals were living prior to the Flood, which is recorded in Genesis. The plant material was covered by the Deluge and pressed into the earth. Large quantities of water and mud covered these deposits which were trapped underground. The extraordinary amount of plant and animal material stored energy in the form of hydrocarbons. Breaking the carbon and hydrogen bonds in petroleum releases energy. When this energy is captured, it can be transformed into helpful work. The work we get from putting gasoline in our tanks came from Noah's generation. It did not come from Noah himself since he was safely in the ark. Stored energy in fossil fuels comes mostly from compressed plant material located in underground deposits. Today, we benefit from energy which was formed in a previous generation.

Coal is a hardened form of hydrocarbon. Tons of coal were burned during the industrial age, particularly in Great Britain and the United States. Other countries burned coal too, but these nations were the hub of much invention during that era. Coal is especially abundant in the Northeast, Midwest, and some Western states of the US. During the early development of America, coal was transported to the great industrial cities in the eastern states. Coal also generated steam for the train engines. Trains carried coal to the large manufacturing locations. Coal was used to melt steel, manufacture products, heat homes, and move goods by barge. Coal kept America moving. However, coal can be dirty and cumbersome compared to other kinds of fuel. It makes a lot of ash and is heavy to transport. Coal is still a very important component in producing affordable electricity. As technology advanced, oil took on a leading role. During the transition from coal to oil, natural gas was also being used. Methane is the primary element in natural gas. Gas was piped into some cities for lighting street lamps and heating cook stoves. Natural gas is cleaner burning and can be safer than other forms of petroleum. Yet, natural gas is not as conveniently transported as liquid oil. Oil rose to the top as the world's favorite energy source. Before we get into the exploration of oil's advantages, let's first take a look at electricity.

Electricity makes our computer age possible. Electronic devices feed on electricity. Electricity is readily available in the cities and suburbs. Nowadays, most farms and ranches in the US have power too. Without electricity, our modern world would not exist. Think of all the appliances, computers, televisions, games, health devices, and many other conveniences powered by electricity. How is all this power produced? Electricity is made mostly by burning fossil fuels such as coal and natural gas. A small percentage of electricity is created by nuclear, hydroelectric, wind, and solar power. Yet, it still takes oil to make these other sources viable. When it comes right down to it, the modern world runs on fossil fuels. God placed these

large quantities of oil preserves in the ground, and they sat there almost completely untapped until now. The Drake oil well was drilled near Titusville, Pennsylvania, in 1859. This first oil well launched the world into the petroleum age. One hundred fifty years is not a long time to be using oil. This is especially true when you think about the entire time of human history. Oil is being exploited at this precise time in world history. The Lord allows many gracious works to be done with this tapped energy. This same energy is also being used to set the stage for the End-Time events.

Oil can be transported just as easily as the other fossil fuels. Refined oil is used in cars, trains, airplanes, factories, and homes. All forms of fossil fuels are important components of energy production and usage. Without question, oil is chief. For example, try propelling a jet with coal or natural gas. While it may be possible, it is not convenient, nor is it economical. Without oil, our modern way of living would lose most of its comforts. The ease of performing many everyday tasks would rapidly disappear. Oil is also a significant contributor to dozens of products we use daily. Many manufactured goods contain petroleum. Others are made by using it. There are far too many examples to name here.

Cheap oil is what makes the world the way it is. Without cheap oil, our society would change almost overnight. Inexpensive oil makes the average person be able to live as comfortable as he does. Think of all the miles people ride, drive, or fly. What would be the consequence if the price of oil was doubled or tripled? Most people would have to do without many of the conveniences we take for granted every day. For the work it accomplishes, oil is still the bargain of the century. It really is. Think about how much work a gallon of gas or diesel fuel does. If the price of oil would drastically rise, it would adversely affect most of the population. Many people would have to do without a lot of the products and services they are used to having. Those who could afford to would still get access to

most of the things they are used to having. Oil is traded in US dollars, at least for now. One reason is that the US dollar is the world reserve currency. This oil trade connection protects, to some degree, the value of the US dollar. One way to directly affect the value of the dollar is to trade oil in another currency. We should expect this change to happen one day. Those who wish to harm the US dollar will lobby to trade oil in another currency. Oil might be traded in a basket (group) of currencies. Still, oil could be traded in some unforeseen currency. In order to understand the future direction of world power, watch to see what unit of money they will use to trade oil.

Reasonably priced energy is what makes our modern life comfortable. Energy does work which otherwise would require incredible amounts of manual labor and time. Cheap energy brings comfort to the masses. Low-priced oil is the prime form of inexpensive energy. Again, this is low-priced compared to its work value, not to yesterday's prices. This way of bringing relief to the average person may one day come to an end. Although there are still large deposits of coal, gas, and oil around the world, it is not getting any easier to retrieve those reserves. In fact, it is taking more effort to get fossil fuels out of the ground. Oil production must now be developed in more difficult locations. Most of the easy-to-reach oil has already been tapped into. The easiest oil to get is also the cheapest oil to get. It is true that oil is being discovered and retrieved in offshore areas and in the Arctic. But that is not as convenient to get as that oil closer to home. Horizontal drilling and hydraulic fracturing are innovative methods used to get more oil to flow. Yet, these methods take energy themselves. More energy is being exerted to get out the oil that is there. Greater amounts of energy are required to get the oil to market. It's like a farmer taking his produce to market. If the farmer is close to the market it does not cost much to get his goods there. But if the farmer must drive many miles of long road just to reach his buyer, it costs him more to get his product

to market. Increasingly, more oil is being burned up just to get out the oil that is remaining. The oil is available, it just costs more to extract compared to previous years. Other factors come into play concerning oil usage. China is a powerhouse of a nation gobbling up all of the energy it can get its hands on. Other developing nations, like India, are following suit. World population is rapidly increasing. That means more people are competing for the same limited resources. Every country seems to be using more energy. It is a daily challenge to supply the increasing demand. It could be possible we are approaching peak oil. This does not mean we will run out of oil soon. Peak oil means we have already retrieved all of the easy-to-get oil there is. If that is true, we are entering the era of more expensive oil at a time when world petroleum usage is at its greatest. Tension between world supply and global demand will one day come to a head.

Projecting out from our present world energy situation could mean this. Nations get anxious that the supply of oil will diminish. This would make the price skyrocket. In order to protect its own interests, each nation will begin taking desperate measures. International leaders might demand that oil be traded in a group (basket) of the nation's top currencies. This move would most likely be a huge step toward a one-world currency. This scenario would cause the United States to weaken in global influence. This situation could lead to a greatly altered way of living for Americans caught unawares. World powers will continue a full court press, gathering all of the energy resources each one can get. One global leader may at that time have a seemingly good solution to the world's energy problems. Energy's limited supply could play a key role in setting up End-Time events. This might be a way energy plays a pivotal role in the future.

God kept this energy untapped until our time. This energy is being used to proclaim the gospel of Christ to all nations. This same

energy also makes a one-world government possible. This kind of government could be one that would have control over every soul on earth.

Consider:

- What is energy and what can it do for us?
- Why is oil the most convenient form of energy?
- In what currency might oil one day be traded?
- How could oil play a key role in the Lord's plan for the End Times?

Chapter Seven

Global Banking and You

Formulating the Global Monetary System

The world is getting smaller. Our complex, yet diverse, society is taking on a new form. That new form is a one-world government. Mankind was commanded by his Creator to have dominion over the earth. However, the people quickly fell into moral decay. Evil spread throughout the population. God's heart must have been broken when he saw this worldwide wicked condition. "And it repented the LORD that he had made man on the earth, and it grieved him at his heart." (Genesis 6:6) The Lord then flooded the entire globe. Only eight people from that pre-flood world survived to repopulate the earth (2 Peter 2:5). The Bible identifies Noah as a righteous man who received God's blessing. Genesis 6:8-9 informs us, "But Noah found grace in the eyes of the LORD. These *are* the generations of Noah: Noah was a just man *and* perfect in his generations, *and* Noah walked with God." After the deluge, people continued on with their wicked ways. Rebellion became the norm. Nimrod was a mighty leader who constructed the Tower of Babel. Ungodly souls showed the ability to work together toward greater sin. The notion of one ruler over fallen humanity had its practical conception at the Tower of Babel. God looked down from heaven and confused the people by creating many languages. Before that time, people could

communicate to one another in the same language. Mankind, with his darkened heart, was prevented from formulating this one-world government at that time. Various dictators throughout history have tried. Global government would have to wait. It wasn't time.

We know for sure that the Lord Jesus Christ will return at his Second Coming. At that time, he will establish a one world government of peace. "For unto us a child is born, unto us a son is given [First Coming]: and the government shall be upon his shoulder [Second Coming]: and his name shall be called Wonderful, Counsellor, The mighty God, The everlasting Father, The Prince of Peace." (Isaiah 9:6) Christ came to Earth the first time to provide a pardon for sin. He will come a second time as the world's judge. Christ will reign over the entire earth (Psalm 72:8). But, did you know there will be a one-world government before Christ establishes his own? This other world government will be the temporary reign of the Antichrist. Antichrist's government will mimic Christ's government yet, will be evil in every way.

A global government must be political, religious, and economical. Christ's government will be political. That is, his government will be over real people, over real estate (land is physical, not just a spiritual rule), from a real city (Jerusalem), and as a real king. That is why Scripture proclaims "And he hath on *his* vesture [clothing] and on his thigh a name written, KING OF KINGS, AND LORD OF LORDS." (Revelation 19:16) Christ's rule must be religious. He himself will be worshiped. His rule must be economical as well. The Lord will also control the wealth of the earth. It will be a time of great prosperity and wonderful joy. These are some of the glorious conditions of the future reign of our returning Lord.

The Devil is working hard to rule over the entire earth, too. This adversary of the Lord will be permitted to reign for a short time. The Devil will carry out his one world government through the man known as the Antichrist. The Antichrist will set up a global

government consisting of the same three characteristics that will be in Christ's government. This evil government will also be political, religious, and economical, having control of the world's money. In agreement with other Bible passages, the book of Revelation shows Antichrist will have global control.

Worship of the dragon (the Devil) and the beast (the Antichrist) will be worldwide. (Revelation 13:4) This is the religious aspect of Antichrist's rule. A religious False Prophet will assist the Antichrist, who is the political leader. Three personalities will work together: Satan, who is behind the scene; the Antichrist; and the False Prophet. This religious global state will last three and a half years (42 months, Rev. 13:5). The Lord will not be worshiped within this one-world system. During this time, the Antichrist will blaspheme God (Revelation 13:6). Antichrist's dominion will span the entire globe. God explains, "And it was given unto him [Antichrist] to make war with the saints, and to overcome them: and power was given him over all kindreds, and tongues, and nations." (Revelation 13:7) Power will be granted to the Antichrist (who is directed by Satan) over all the earth. This power will include temporary worship, political rule, and monetary control. Extraordinary deception takes place during this evil time.

The control of all money is foretold: "And 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" (Revelation 13:16). Antichrist's worldwide rule will include a mark. This is the Mark of the Beast. No one will be exempt from this mark. Take it or die. The mark will somehow be imprinted into a person's right hand or forehead. Those worshiping the beast (Antichrist) will readily take this mark. Execution will be the sentence for those who refuse. The unique mark combines worship of the Antichrist, political rule, and the control of all commerce. "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 13:17) Through the Mark of the Beast, the

Antichrist will completely control the markets, trade, sales, and all money.

Folks, there has never been a fully functioning one-world government in the history of mankind. One is coming, and it may get here sooner than we think. There are already some common features among several of the world's religions. Even some contrasting religions are having dialogue with one another. A few spiritual groups are even merging together. Many people are calling for all religions to coexist. There is already a mechanism for global governance. The United Nations may be a stepping stone toward a more expansive international power. In practice, the UN does not always displace national sovereignty. But, that is what it is set up to do. This international regime embraces values, makes decisions, and supports actions which supersede the world's nations. The UN is composed of comprehensive organizations for war (peace and security), for social engineering (social development and human rights), for a world court (International Court of Justice), and for money (economic development). The UN is a governmental entity already in place and is aggressively addressing religion, politics, and money. Ongoing struggles take place between the individual nation-states and UN decisions. Sometimes the UN's decisions have little respect for national authority.

The United Nations may not be the same governmental body used by the future Antichrist. However, the UN may be clearing the way for him to arrive on the scene. Eventually, all religions will merge into one religion. That final false religion will worship the Antichrist. All governments will become one government. All monies will become one money. The Mark of the Beast combines all three of these necessary elements. Let us now consider global money.

Mystery Babylon is the empire of the Antichrist. Mystery Babylon will include a global political system involving money and religion. Babylon, the capital of that world empire, will fall.

Revelation 18:3 explains for us, “For all nations have drunk of the wine of the wrath of her fornication, and the kings of the earth have committed fornication with her, and the merchants of the earth are waxed rich through the abundance of her delicacies.” Antichrist will rule over all nations and over all kings. He will be the supreme king on the earth during that time. This verse reveals there will still be nations. The nations will be subject to the global government. There will one day come a worldwide monetary system. People will relish great riches during the time of the Antichrist. Gold, silver, and many other precious things will be traded by merchants during that evil dictator’s rule (Revelation 18). He will control these riches through his universal mark of monetary exchange. Receiving the mark acknowledges that one worships Antichrist, submits to his global government, and partakes in the global system of commerce. That mark is not available today. Christians who are alive today will not be on earth during the time of the Antichrist (Rev. 3:10). That mark will be available only for a unique and limited time just prior to Christ’s Second Advent.

Technology will continue to progress before this unique mark of commerce becomes available. At the present time, goods and persons are controlled at a limited level. Computers, satellites, and the Internet are woven together to provide a network of communication and management. Bar codes track most goods instantly. Inventory control is more convenient utilizing the bar code system. Microchips are able to be inserted in living tissue to track pets and people. Biometrics allows the trail of fingerprints, hand scans, face scans, and retinal scans. Button memory allows information to pass via radio or satellite. Smart cards retain great amounts of vital information as well. Radio frequencies transmit data on the local level. All of these advances in technology have their benefits and pitfalls. One thing is for sure – all are working together toward a one-world global system.

Several pieces of the puzzle are being fit together right before

our eyes. Israel has been gathered back into her land after 1,900 years. This fact is paramount. The Bible told us ahead of time this would happen (Ezekiel 20:33 and forward; Ezekiel 37:1-8, 11; Zephaniah 2:1-2). These verses are significant. They tell us the Lord will regather Israel back into the Promised Land before the seven-year Tribulation takes place. As a nation, Israel will be in unbelief and not accept her Messiah (Jesus Christ) until the end of the Tribulation. All can see that Israel has returned to her land. Also, a form of an international government is in place (UN). A revived Roman Empire is taking shape (European Union). The EU is more and more exerting itself as a power over its member nations (supra-national authority). The world's monetary systems are trying to blend together. Europe has its Euro. Will the other regions of the world adopt their own multinational currencies? What may happen is the fiat monies will continue to drop in value. This could come about in a crash or might happen slowly over time. Attempts to avoid a crash would most likely allow more control to be bought. This may be the intended direction. Paper currency will probably continue to decline in value. This decrease in value might pressure the nations to form regional monetary unions to strengthen their dollar. Localities around the earth will begin to compete with one another. This time, competition will not just be between individual countries. Europe has already set the example. Though not without its problems, the Euro is an increasingly influential currency. The United States may choose to merge its dollar with Canada and Mexico. People may cry out for a new currency if the one they are using collapses. What other choice would they have? The correct choice would be to return to a precious metal standard. Using gold and silver as money would bring stability while honoring the Lord. However, because of greed and control, regional fiat currencies (similar to the Euro) may be used instead. When the regional currencies fail, as all fiat currencies eventually do, then a loud cry for a global currency will come. At this point, the Antichrist will most likely be in control or ready to step in. This is one way a global monetary system may come about.

It is a grave thing to take the global mark of the Antichrist. What happens to those who take the Mark of the Beast? “And the smoke of their torment ascendeth up for ever and ever: and they have no rest day nor night, who worship the beast and his image, and whosoever receiveth the mark of his name.” (Revelation 14:11)

During Antichrist’s global rule, there will be some who get away without receiving the mark. Many of those will be executed for their faith. God will reward them for not taking it. “And I saw thrones, and they sat upon them, and judgment was given unto them: and *I saw* the souls of them that were beheaded for the witness of Jesus, and for the word of God, and which had not worshipped the beast, neither his image, neither had received *his* mark upon their foreheads, or in their hands; and they lived and reigned with Christ a thousand years.” (Revelation 20:4)

What about us? It is certain there will one day be a global government set up by the Antichrist. Broad steps toward religious, political, and monetary globalism are already being taken. Knowing the seriousness of the Lord concerning sin and righteousness, what do you believe will happen to you? With the flood, God destroyed the face of the earth once because of sinful man. But, Noah found grace in the eyes of the Lord. Noah was a just man because of God’s grace. We are sinners and deserve eternal torment (Romans 3:23; Revelation 20:15). By placing your trust in God’s substitute, you can be saved from spending eternity in the lake of fire. Christ died for our sins, he was buried, and then he rose again from the dead on the third day. Whoever believes in him (Jesus) shall not perish but have everlasting life (John 3:16). Have you trusted in the Lord Jesus Christ?

Consider:

- Who else besides Jesus Christ will one day have a global

government?

- What is the relationship between money and the Mark of the Beast?
- Why are religion, money, and political rule all aspects of a global government?
- Do we already see religions, currencies, and nations merging together?

Chapter Eight

When Money Fails

Our Journey with Joseph

What would you do if your money was no longer accepted? What would happen if money became worthless? How would you buy the daily necessities of life? The Bible affords us an instance of this very situation. The Lord demonstrated his ability and graciousness at a time when money failed. Joseph is our worthy role model. This man shows us how to live with integrity and wisdom. His life was a demonstration of how to consistently honor the Lord. Lessons of faith we learn from Joseph can help carry us through any trying days or financial disaster.

Joseph proves how we can trust the Lord when everything around us seems to be going wrong. Jacob and Rachel are Joseph's parents. Jacob showed a great love for his young son, Joseph. Sadly, Joseph's brothers hated him just because his dad loved him. The Lord gave Joseph a dream. In the dream his family was bowing down to Joseph. Would his brothers recognize this dream was from the Lord? No. Scripture explains they despised young Joseph for that dream. His brothers sold him for 20 pieces of silver. This peculiar saga catches our attention with money. Joseph was sold. Money exchanged hands. That surely was a crooked way to get those

twenty pieces of silver. Look at their motive. The brothers were jealous, angry, and filled with hate. This jealousy drove them to market their brother as a slave. Joseph was marched into Egypt against his will.

Egyptian life was brutal at first. The boy became Potiphar's slave. This man was a captain in Pharaoh's guard. The Bible reassures, "the Lord was with Joseph." (Genesis 39:2) Joseph found grace in the eyes of this Egyptian officer. The young Hebrew stood out for his trustworthiness and management skills. Joseph advanced to the position of administrator of the household. Potiphar's wife, the woman of the house, made a disgraceful advance toward him. She invited Joseph into the bedroom while her husband was away. Integrity was Joseph's answer, and he outright refused. Innocent Joseph was thrown into prison. He honored God in spite of his unfair circumstances. Would each of us respond like Joseph in this kind of a situation? Would we do the right thing to honor the Lord no matter what the personal cost?

"But the Lord was with Joseph, and shewed him mercy, and gave him favour in the sight of the keeper of the prison." (Genesis 39:20) Joseph continued to advance because the Lord was with him. His uncomplaining manner and management abilities didn't go unnoticed. Two fellow prisoners dreamed corresponding dreams. Joseph interpreted their dreams. The first man would get back his freedom and recover favored status before Pharaoh. The second prisoner faced execution. Joseph acknowledged the Lord saying "Do not interpretations belong to God?" (Genesis 40:8) He was not inherently one who could interpret any dream. God, who gave the dreams, also granted Joseph their meanings. God was watching over Joseph. The Lord strengthened Joseph's confidence in him. The two dreamers were released from confinement while Joseph remained behind bars. He was left unnoticed in prison. Yet he was not forgotten by God!

The time had come for the Lord to present the King of Egypt a mysterious dream. Pharaoh received a night vision which left him shaking. No one in the land could give the true interpretation of the king's heavy burden. Pharaoh sent for Joseph. The son of Jacob announced, "It is not in me: God shall give Pharaoh an answer of peace." (Genesis 41:16) God gave the dream and would reveal its meaning. Joseph gave credit to the Lord. The Egyptians worshiped many different gods. Pharaoh was believed to become one of the gods after his death. Should Joseph call upon the one true God of Heaven and Earth right in the midst of such God-rejecting power? Yes! Joseph acknowledged the Lord who delivered him in the past. The Lord was at work in a land which did not respect him. Joseph was now the Lord's messenger to Pharaoh and to all the land of Egypt.

Pharaoh dreamed two dreams, but the two were really one in the same. Two similar dreams resonated the same urgent message. Pharaoh first envisioned seven fat and healthy cows along the river. Then rose up seven skinny and sickly cows which devoured the good ones. Next, Pharaoh saw seven good and healthy ears of grain. Likewise, seven skinny ears of grain consumed the good ears. Joseph gave an astonishing prophecy, "The dream of Pharaoh is one: God hath shewed Pharaoh what he is about to do." (Genesis 41:25) The Lord graciously announced a forewarning. Joseph, Pharaoh, and the Egyptian nation were notified in advance. Devastation was approaching. Famine would soon overtake Egypt and all the surrounding land. The seven fat cattle and the seven good ears of grain represented seven bountiful farming seasons. The seven sickly cattle and seven skinny ears of grain stood for seven parched years of drought and famine. These men now understood unavoidable catastrophe was soon to come. How would they respond to this warning?

Pharaoh appointed Joseph administrator of a massive grain

storage program. This plan was started immediately and carried out over the next seven plentiful years. Pharaoh promoted Joseph to second in command of all Egypt. Observe God's Providential hand in these statements: "And Pharaoh said unto his servants, Can we find such a one as this is, a man in whom the Spirit of God is? And Pharaoh said unto Joseph, Forasmuch as God hath shewed thee all this, there is none so discreet and wise as thou art: Thou shalt be over my house, and according unto thy word shall all my people be ruled: only in the throne will I be greater than thou. And Pharaoh said unto Joseph, See, I have set thee over all the land of Egypt." (Genesis 41:39-41) Joseph was chosen because he was led by God. Joseph was a man who displayed wisdom and discretion.

Joseph went to work collecting one fifth of all the grain that was grown in Egypt. This food was stored away for use during the seven years of famine. Joseph used the wisdom given from the Lord. He was willing to stand up for what was right and to be led of the Lord. God accomplished mighty things through this man. The Lord revealed his forthcoming plans. Both the plentiful times and the seasons of severity were disclosed to Joseph. Time was granted for Egypt to prepare. The upcoming food shortage would soon be here. God abundantly provided for Joseph and his family during the years of drought. The Lord graciously provided for all the people of Egypt. God also kept the nation Israel alive by relocating the Jews from Canaan to Egypt. All this was in the Lord's design. This reminds us that God is longsuffering and merciful. David said it this way: "Thou preparest a table before me in the presence of mine enemies." (Psalm 23:5) God is capable of providing for us even in the most severe circumstances.

The Lord made use of Joseph's progress to make Pharaoh extremely wealthy; "And Joseph gathered up all the money that was found in the land of Egypt, and in the land of Canaan." (Genesis 47:14a) Then came the time when money became unable to

purchase anything; “And when money failed in the land of Egypt, and in the land of Canaan, all the Egyptians came unto Joseph, and said, Give us bread: for why should we die in thy presence? For the money faileth.” (Genesis 47:15) Money was no good. It wasn't worth anything anymore. The economy collapsed. First, Joseph gave the people bread for their cattle. Next, he traded bread for their horses and other livestock. That is like trading your car for some loaves of bread just so you can eat. Then people sold their land for bread. Finally, they willingly sold themselves. The people became Pharaoh's servants just so they could eat. They were willing to become property of the Egyptian government just to stay alive. The government (Pharaoh) owned all the food, all the money, all the land (except the priest's land), and now all the people!

What would happen to us if our money failed? What would it be like if our money couldn't buy anything? How ready would we be? We know that in the future, failure of money will affect those in the Tribulation. The Bible tells us, “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) At that time, a man will work all day just to get enough food for himself. Money will be so worthless that it will buy so little. There won't be any money left over to buy anything else. In the United States, several ingredients are being mixed together that may severely damage the dollar. We may also witness our money become worthless one day. Some of these detrimental ingredients are as follows. We have a fiat currency with no gold standard. This gives permission to allow the dollar to plummet to zero (due to hyperinflation or other causes). The Euro dollar is in running competition with the US dollar and may win. Other national currencies also compete with the US dollar, but keep one eye on the Euro. The geopolitical situation is ever more volatile. Some countries would love to see America's ruin. One way to make war against a nation is to weaken her economy. National, corporate, and

personal debt are all increasing at astronomical levels. We have gone from a saving and loaning people to a spending and borrowing nation. Asian countries are manufacturing almost anything they can. Their economies are very competitive in the market. Is there anything in your home that was made in China? Few American citizens are aware of these financial realities. An entire generation now believes that increasing the number of Federal Reserve Notes creates wealth. Actually, the opposite is true. Printing more notes really robs people of their wealth. Circulating more paper dollars does not fundamentally stimulate the economy back to health. The constant attack of socialism is also a serious threat. Socialistic governments constantly grow in size. This kind of government offers almost any kind of service imaginable. Super-sized budgets go along with all of these government services. An alarming number of people now work for the government. Many more are dependent upon the government for at least part of their income. Others expect the government to do things citizens and private businesses ought to be doing for themselves.

All these things are the makings of a disaster waiting to happen. Serious foes are pounding against the US dollar. The dollar is taking such a beating it cannot survive. It seems expected to lose. How soon the dollar will throw in the towel no one knows for certain. The dollar can be propped up for a while. Sooner or later, it must succumb to forces mightier than it.

What will we do in the meantime? We need to be behaving like Joseph. God showed Joseph the lean years ahead. Perhaps the Lord is trying to tell us we may go through trying times as well. What made it so pressing for the Egyptians is that their money failed, and they needed to eat. They had nowhere to turn, but to their government. What would a similar circumstance be like for us? Would the outcome be the same for US citizens as it was for Pharaoh's subjects?

Joseph honored the Lord, and so should we. We need to place our trust in the Lord no matter what the cost. Money is nice, but it should not earn our trust. Our confidence must not rest in man's wealth but should be entrusted to our faithful Lord. "Labour not to be rich: cease from thine own wisdom. Wilt thou set thine eyes upon that which is not? For riches certainly make themselves wings; they fly away as an eagle toward heaven." (Proverbs 23:4-5) We should be looking to the Lord for wisdom, not relying upon our resources. "Trust in the LORD with all thine heart; and lean not unto thine own understanding. In all thy ways acknowledge him, and he shall direct thy paths." (Proverbs 3:5-6) We ought to be looking to the God of gold and not look to gold as our god. Isaiah 46:6 says, "They lavish gold out of the bag, and weigh silver in the balance, *and* hire a goldsmith; and he maketh it a god: they fall down, yea, they worship." We may not be people bowing down to a golden idol. At the same time, we should not rely upon gold to save us. The Lord himself is our God. He is our Creator and he is the maker of gold. We should use gold for the right purposes. Our trust should not be in gold which can fail, but in our Lord, who can never fail.

The Lord gave Joseph time to gather grain. Maybe the Lord is right now giving us time to prepare for leaner days ahead. Maybe we should not be spending energy and time on entertainment but on giving and saving. We should never neglect giving unto the Lord in order to save for difficult times. We should give to the Lord and be prudent at the same time. If, or when, the fiat dollar collapses, will we be ready? Would we try getting through a calamity looking out only for our own selves? Even now, we can look to see how we may be of help to others. At all times, people should be working together and lending aid to one another. Now is the time to be practicing generosity. This same generosity should take place in the event our money fails. Like Joseph, we should be wise with the Lord's resources and never wasteful.

If our money fails, and people are not prepared, what will they likely do? The mindset of some is, "Let the government fix it." People may be all too willing to hand over their freedoms just to eat or to keep their homes. If our money fails we may wake up to a different, more restrictive world. It is clear the world is trying hard to head toward a centralized government. Centralized power would require a centralized monetary system. A failed US dollar may be a necessary stepping stone toward the new global order.

The Lord knows what he is doing. It may be tempting to look at these problems and get disquieted. Instead, we should keep our eyes fixed upon the Lord and be at rest in him. Joseph's woes first started with money. "And the patriarchs, moved with envy, sold Joseph into Egypt; but God was with him, And delivered him out of all his afflictions, and gave him favour and wisdom in the sight of Pharaoh king of Egypt; and he made him governor over Egypt and all his house." (Acts 7:9-10) Joseph's brothers were jealous and sold him for money. Joseph ended up collecting all of the money there was. God was with him! It looked like times were bleak, but God knew what he was doing. Joseph was faithful and willing to be used of the Lord. The Lord used him in a wonderful and mighty way! Joseph's testimony to this is, "But as for you, ye thought evil against me; *but* God meant it unto good, to bring to pass, as *it is* this day, to save much people alive." (Genesis 50:20) The Lord indeed is good. He is always good. Whatever our situation, we can always trust him. If God prompts us to be prepared for when our dollar fails, then let's also trust him to provide. Joseph relied upon the Lord. May we find our confidence in the God of Joseph. May we also be wise and generous like him.

Joseph is a picture of our Lord Jesus Christ. Joseph was loved by his father and was hated by others. The Son of God was loved by the Heavenly Father and hated by sinners on Earth. Joseph was sold into slavery for 20 pieces of silver. Jesus was betrayed by his friend

Judas for thirty pieces of silver. Joseph was freed from prison by the king. Jesus is a king who came to free us from our sin. Joseph showed abundant forgiveness for his brothers. Jesus offers abundant forgiveness for those who trust in him. (John 3:16) Joseph provided for others when everything else failed. Jesus provides righteousness for us, who have no righteousness of our own. Joseph's brothers desired evil for him when he was sold, but God used it for good. Jesus was crucified by a crowd who meant evil for him. The Father was pleased to place his Son upon the cross and meant it for our good. (Isaiah 53:10) Have you placed your full trust in Jesus Christ to provide for your righteousness? He can supply everything we need.

Consider:

- Who gave Pharaoh his dream? Who gave Joseph the dream's meaning?
- Was it wise for Joseph to save grain for seven years?
- Is it possible for our money to fail as it did in Joseph's day?
- Will the Lord provide righteousness for those trusting in him?

Chapter Nine

How Much Can You Own?

Ownership or Stewardship

How much money is it possible for one person to own? Would the amount be different for an individual, a small business, or a corporation? If you were to write down a dollar amount, what would be the max that any one person could own? Does it make any difference if someone is living in a capitalist economy, in a socialist state, or under communism? Could there be different amounts depending upon living conditions, age, or other variables? What is the answer? How much money can a person own?

Now let's consider how much money should one person own? Is there a moral limit to the amount of money one should own, even if he could own more? Is there a threshold a person would cross so that he would own too much?

The Bible has our answer. The first sentence in the Bible reads: "In the beginning God created the heaven and the earth." (Genesis 1:1) God made the earth. He also made everything in the earth. (Exodus 20:11) Since God is the one who made everything, God owns everything. God made everything in the earth, including gold, silver, copper, and all that is of great value. God owns all of the

money. In reality, there is nothing God does not own. He alone is God. We can say with certainty that God is wealthy. He is rich. In physical assets, we could even say God is the only one who is rich. He is the only one who has true ownership of anything on the earth.

Other verses speak of the Lord's wealth too. God says, "all the earth *is* mine" in Exodus 19:5 God possess the earth (see Genesis 14:19). God puts it this way in Haggai 2:8 "The silver *is* mine, and the gold *is* mine, saith the LORD of hosts." The Lord is referring to the valuables in Israel's temple. They belong to him. Since God created the earth's precious metals, he actually owns all of the silver and gold. Psalm 50:10 tells us, "For every beast of the forest *is* mine, *and* the cattle upon a thousand hills." That's a lot of beef! The point made is that God owns everything and is in need of nothing. God never lacks anything.

If God owns everything, what does man own? Nothing! What, then, is man's responsibility when it comes to money? He obviously has some to use whether it be a lot or a little. The original tasks for mankind can also found in the first pages of the Scriptures. "And God blessed them, and God said unto them, Be fruitful, and multiply, and replenish the earth, and subdue it: and have dominion over the fish of the sea, and over the fowl of the air, and over every living thing that moveth upon the earth." (Genesis 1:28) Man's role is not one of ownership but of stewardship. Mankind is not to take over the earth; rather, he is to take care of the earth. Our Lord placed Adam in the garden to manage it, not to possess it. Genesis 2:15 reveals, "And the LORD God took the man, and put him into the garden of Eden to dress it and to keep it." Adam was to take care of the garden, not take it away from its rightful owner. Adam's wife shared in this responsibility. They were both to look after the Lord's garden. Genesis 2:18 explains, "And the LORD God said, *It is* not good that the man should be alone; I will make him an help meet for him." One of the things which Adam's wife was to do was to help

Adam take care of the garden. Stewardship of the garden was a specific task entrusted to the first husband and wife by their Maker. The garden was their specific responsibility. They were supposed to care for it. That was a part of the overall task of managing the earth. Adam and Eve both lost their privilege to tend to that garden when they disobeyed. Yet, those two were the first ones entrusted to take care of the earth. Their stewardship responsibilities soon changed when they were forbidden to enter the garden. Nonetheless, they continued as caretakers of the earth, and God remained the owner.

Confirmation that we are stewards and not owners of money is also found in the first book of the Bible. God kept his word that death was the result of direct disobedience. Genesis 3:19 sets the consequences of sin: “In the sweat of thy face shalt thou eat bread, till thou return unto the ground; for out of it wast thou taken: for dust thou *art*, and unto dust shalt thou return.” See Genesis 2:17. Death is the great equalizer. Validation that man does not own money is reaffirmed in that he cannot take it with him after he dies. (Job 1:21; I Timothy 6:7)

What, then, is God’s answer to our initial question? How much money can a person own? The correct answer is none! None of us can really own any money. We are only managers of God’s money for a little while. We should take this entrusted care of managing a portion of God’s money very earnestly. The Bible admonishes, “And as it is appointed unto men once to die, but after this the judgment.” (Hebrews 9:27) God makes it clear we all must give an account of what we do in life. The Lord will determine what is just. He will appraise the worth of the things we did. We must give an accounting for the way we used, or misused, his money. We have temporary custody of the Lord’s money. Are we going to be good stewards of those funds? First, we must acknowledge God’s ownership of money. Next, we must recognize our stewardship responsibility. Finally, we must be prepared for God to audit the books of our very

lives. May we be willing to make wise decisions regarding all of the Lord's funds.

Consider:

- How much money can a person own?
- What makes God the actual owner all money?
- What is the difference between our stewardship and God's ownership?
- Will we someday give an account of how we spent the Lord's money?

Chapter Ten

Well Done, Faithful Servant

Faithful Stewardship

God is the Creator, which means God owns everything. The Creator of the Earth owns everything on the Earth. God is the owner of money, while we are stewards of money. God trusts each of us with some measure of money. We are caretakers of a portion of His resources. How are we to care for that part entrusted to us? How should we manage the Lord's money? The place to begin is with our attitude toward the Owner.

“What? know ye not that your body is the temple of the Holy Ghost *which is* in you, which ye have of God, and ye are not your own? For ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God's.” (1 Corinthians 6:19-20) Those trusting in the Lord recognize they were bought with a great price. With his own blood, Christ paid the price for our sin. On the cross, our Lord took the penalty which is due to us. A person is saved from the penalty of his sin when he places his trust in Christ as personal savior. The Lord was raised from the dead to give us new life. Since we are bought with a price, we are not our own titleholder. Those who have received the Lord belong to God. It makes sense then to find out what God says about taking care of things

entrusted to us. One of those things which we are trusted with is money.

The Lord's perspective should always be in the forefront of our minds. The price of Christ's work on the cross is of eternal value. His work infinitely outweighs earthly riches. Peter gives a clear reminder: "Forasmuch as ye know that ye were not redeemed with corruptible things, *as* silver and gold, from your vain conversation *received* by tradition from your fathers; But with the precious blood of Christ, as of a lamb without blemish and without spot." (1 Peter 1:18-19) Precious metals are fading in value compared to the precious blood of Christ. Things on the earth are in a state of decay, but God is eternal. The eternal Son of God is worth more than all the world's riches. This comparison brings to us a long range perspective as we consider the stewardship of our bodies, our wealth, and our very lives. The life of Christ is the believer's real wealth (Philippians 1:21).

"Moreover it is required in stewards, that a man be found faithful." (1 Corinthians 4:2) Faithfulness to the Lord is the key to successful stewardship. The Lord Jesus taught about finances and about stewardship. On one occasion he said, "He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. If therefore ye have not been faithful in the unrighteous mammon [riches], who will commit to your trust the true *riches*? And if ye have not been faithful in that which is another man's, who shall give you that which is your own? No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon [riches]." (Luke 16:10-13) Our faithfulness must be a faithfulness to God and not to money. As important as money is, money does not begin to compare in worth to the Almighty God. Our unchanging allegiance must be to serve him first. As we purposefully place the Lord at number one in all our decisions, our financial management will become pleasing unto the Lord.

Under the Law of Moses, Israel was commanded to place God first “Thou shalt have no other gods before me.” (Exodus 20:3) Jesus explained this when he was asked about this first commandment: “Master, which *is* the great commandment in the law? Jesus said unto him, Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind. This is the first and great commandment.” (Matthew 22:36-38) One of the most important areas in which we can demonstrate our love for God is with money. Money has a way of revealing what we value most. Our spending brings to light our priorities. If you would allow someone to examine your checkbook or spending receipts, it would reveal what you value the most. If you give a large percentage to church, it shows how much you value the Lord’s work. If you spend a great percentage on movies, cable TV, sports tickets, and going to theme parks; those things expose your love for entertainment. Notice we did not state a dollar amount; rather, we mentioned a percentage.

The Lord has written in 1 Timothy 6:10, “For the love of money is the root of all evil.” Money itself is not evil. The love of it is the root of all evil. Love for money replaces love for God. We are bid to love God first. Since God owns everything, giving back to him is simple. It is the Lord's in the first place! In the end, it’s also the Lord's. We do not take money with us when we leave this earth (1 Timothy 6:7). One noble giver with the right priorities is the poor widow. The Bible says, “For all *they* did cast in of their abundance; but she [the poor widow] of her want did cast in all that she had, *even* all her living.” (Mark 12:44) The poor widow gave more than everyone else because she gave not from her excess, but from her very livelihood. Her hearty gift exemplifies complete trust in a caring and all-sufficient God.

Another passage shedding light on sacrificial giving (not sacrificial keeping) is 2 Corinthians 8:3: “For to *their* power, I bear record, yea, and beyond *their* power [beyond their means] *they were* willing of themselves.” Paul commended the churches in Macedonia

for such a great gift even though they really could not afford to give as much as they did.

The tithe (giving ten percent) is a Biblical principle worth considering. As we have just seen, the principle of giving way beyond ten percent is also commended by our Lord. In his wisdom, God tells us to “Honour the LORD with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.” (Proverbs 3:9-10) Giving unto the Lord should be the first thing we do from our total income. Giving to the Lord before we do anything else with our income demonstrates that we love the Lord above anything else. Making the Lord Himself our first priority in giving proves we trust him to provide for our needs. Giving a tithe of our total income (not what is left after taxes & bills) is not a guarantee to get rich. The generous Lord promised to provide our needs. We should not give in order to get. We give because we have already been greatly loved. We desire to show our great love in return. May joy and gratitude be our motives for generous giving. God instructs that, “Every man according as he purposeth in his heart, *so let him give*; not grudgingly, or of necessity: for God loveth a cheerful giver.” (2 Corinthians 9:7) We live by faith. We ought also to give graciously by faith, always trusting our gracious God.

Money is not our right (ownership) but, instead, our responsibility (stewardship). May we be faithful stewards of the Lord's finances.

Consider:

- Why is our attitude toward the Lord the place to begin when making financial decisions?
- What (or rather who) is worth far more than this world's riches? Why?

- Why did the poor widow turn out to be a commendable example of giving?
- Why should giving unto the Lord be our top financial priority?

Chapter Eleven

Financial Shackles or Freedom

Credit and Debt

“The rich ruleth over the poor, and the borrower *is* servant to the lender.” (Proverbs 22:7) This is the key to discerning the direction in which world finance and commerce are heading. We must never forget it. The understanding of this borrowing-and-lending principle is worth its weight in gold. Our financial decisions should regularly bring it to mind. But, what has been going on? Are people following this financial primer? Some might heed other important Bible teachings, yet neglect this one. Is it not difficult to love God with all your heart and be in deep financial debt at the same time? It usually is a struggle to give sacrificially and cheerfully when you are daily bearing a heavy burden of debt.

Most people in the US are in a significant amount of debt. It is now the American way. Being in troublesome debt is not much different among those who claim to follow the Bible. That noble code “a penny saved is a penny earned” has gone out the window. And, the penny has gone out with it! No longer do most Americans give generously, save diligently, and owe little or nothing at all. Consumerism has given birth to giant mounds of debt. Personal debt continues to climb at alarming rates. At one time, banks were

leery to lend money to anyone who they thought might miss a payment. Those who were once considered loan risks are now being aggressively sought out! Who hasn't received offers in the mail for a free credit card? Credit is a contract to repay borrowed money. It is a claim on future labor. The average person can get a loan without much effort. Yet, the interest won't easily go away. Why do so many people abuse credit cards? Soaring personal credit card debt, even among those professing to live by the Bible, is shocking. How many things does a person need to buy on credit that he can't do without? The rule of thumb has been "if you can't pay cash for it, you can't afford it." The interest rate on many credit cards is ridiculously high. It would take a lifetime to pay some of them off by making only the minimum payment!

Young singles and newly married couples are both falling into the credit card trap. Young people are lured into credit and held captive by continual payments. The unwary borrower is servant to the savvy lender. College students are more willing to accept all the credit they can get their hands on. Is this what higher education is teaching them about money? The day is long past when it was expected for the student to graduate from college without any loans. Through employment, frugal living, help from family, grants, and scholarships, generations of students have graduated from college without owing a dime. Debt-free education was once expected. That way of living has been exchanged for school loans and maxed out credit cards. The graduating borrower is servant to the crafty lender. Even those planning to serve the Lord full-time now begin their ministry careers in financial servitude. How taxing it is for a missionary to go onto the field strapped by debt. How challenging it is for pastors to serve small churches by neglecting just this one principle of debt-free living. Churches sometimes are in distress because their leaders do not devoutly live financial stewardship according to the Good Book.

Should not servants of the living God comply with the Lord's

marching orders? No one can serve both the Holy God and mammon (riches) at the same time. Many who should be following the Lord have gotten themselves into financial shackles through a flawed desire to get rich quick. Proverbs 28:20 warns: “A faithful man shall abound with blessings: but he that maketh haste to be rich shall not be innocent.” Is the urge that strong to compel people to get something before it can be paid for? Why can we not work, save, and pay cash for things we get? Is it impossible to pay cash for clothes, cars, lawnmowers, schoolbooks, and vacations? Getting things before one has the ability to pay for them might reveal a “gotta have it now” mindset. Paul wrote to young pastor Timothy, “But they that will [want to] be rich fall into temptation and a snare, and *into* many foolish and hurtful lusts, which drown men in destruction and perdition.” (1 Timothy 6:9) There is nothing inherently evil about getting money in an honest way. However, being snared by a great amount of debt just to get more things is very telling. Debt which is hard to pay back may just manifest the opposite kind of lifestyle the Lord wants us to live. Timothy also received these words: “But godliness with contentment is great gain. For we brought nothing into *this* world, and *it is* certain we can carry nothing out. And having food and raiment [clothing] let us be therewith content.” (1 Timothy 6:6-8) Dear reader, are you satisfied with the things you have? Contentment comes by trusting the Lord. Not being content testifies to one's unrest. There is nothing wrong with working hard and improving the things you have or the place you live. However, getting those things without having the means to get them is another story.

Do some people borrow and not pay it back? The Lord tells about this type in Psalm 37:21, “The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth.” Not repaying your debt is a wicked thing in the Lord's eyes. How much debt does the average person have? With how much debt do businesses operate? What is the current national debt? Our nation is a borrowing nation. Borrowing makes the US a servant to its lender

nations. To whom is America in financial servitude? Which lending nations rule over the United States? Someone may say “No one rules us Americans except us!” When it comes to the national debt, how foolish it is not to consider these undying words: “The rich ruleth over the poor, and the borrower *is* servant to the lender.” (Proverbs 22:7) The borrowing nation is servant to the lending nation.

One reason countless families experience the woe of a heavy debt burden is due to their love for entertainment. Many things for which people get into debt are things which cause them pleasure. Some of those things may be theme park vacations, season tickets, sports lessons, equipment, clothes, a new car, a bigger TV, new phones, computers, video games, and whatever else they just gotta have. The list of fun and pleasure has no end. We will do well to consider these words of our Lord: “He that loveth pleasure *shall be* a poor man: he that loveth wine and oil shall not be rich.” (Proverbs 21:17)

Can a person ever get out of debt? How does someone get out from under financial bondage? Oh, what a tangled credit web we weave! Getting debt-free may not be easy. But, it is necessary and it begins with one's heart attitude toward the Lord. If you are in over your head, admit the truth about your financial stewardship. Tell the Lord you would like to correct your mistakes and get out from under financial tyranny (get out of debt). Pray to the God of mercy who hears. He will guide you and provide for your needs. A tough lesson may have to be learned in the process. Getting out of debt may not be as easy as getting into debt. Begin with prayerfully giving to the Lord. Give to him from your firstfruits. This may not seem to be the place to begin. You may think you cannot afford to give if you are already in a financial predicament. However, giving to the Lord above all financial decisions shows you love him more than you love money. It is an acknowledgment that God is greater than your circumstance. This is an issue which will try (test) the heart. Making giving your priority will test your trust in the Lord. Next, do not add

to your debt burden. The goal is to get out of debt as quickly and as reasonably as you can. In most cases, that will not happen overnight. Be diligent and be patient. You may wish to seek advice from a wise person in your church. Utilize those godly men and women the Lord has placed in your life who are able to give direction. Seek out someone who will pray for you and hold you accountable. Be content with the things you have. You may have less, but, if you are able to handle your finances in a way that is pleasing to the Lord, it will be worth it. Carefully make a budget and stick to it. Act upon Paul's words, "Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law." (Romans 13:8)

Financial bondage comes with added burdens. Very often stress, worry, care, anxiety, fretting, anger, and frustration go hand in hand with taking on debt. Having these loads of care in your life are not worth any amount of money. It is true that money cannot buy happiness. Money can buy a lot of things, but it cannot buy inner peace granted by the Lord himself.

Money cannot buy anyone's way to heaven. For those who have not yet dealt with the debt of sin in their hearts, money cannot help. Sins such as anger, lying, stealing, lust, immorality, bitterness, and things like these are all transgressions God must punish forever. Thankfully, there is a way to escape one's due punishment for these sins. Our forgiveness comes with a lofty price which was paid by the Lord himself. Our pardon cost the Lord immensely. Yet, for the sinner, salvation is free. Our part is to receive the Lord's forgiveness. The Lord says it this way, "Ho, every one that thirsteth, come ye to the waters, and he that hath no money; come ye, buy, and eat; yea, come, buy wine and milk without money and without price. Wherefore do ye spend money for *that which is* not bread? and your labour for *that which* satisfieth not? hearken diligently unto me, and eat ye *that which is* good, and let your soul delight itself in fatness. Incline your ear, and come unto me: hear, and your soul shall live." (Isaiah 55:1-3a) Jesus Christ died on the cross on our behalf. He purchased

our freedom from the shackles of sin and death. Our Lord rose from the grave that we might have newness of life. One must receive this free gift of forgiveness from God. Have you received eternal life in Christ? “For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life.” (John 3:16) Freedom from sin's penalty only comes by accepting what Christ did on the cross on our behalf – for us! Dear reader, have you received this wonderful gift? Trust Christ as your Savior while there is still time: “come unto me: hear, and your soul shall live.”

Consider:

- The Bible says “the borrower is servant to the lender.” Why is this such a key principle?
- What are some of the negative consequences of getting into debt?
- What are some of the good benefits of being debt free?
- Whose debt of sin did our Lord pay for while he was upon the cross?

Chapter Twelve

Successful End Times Living

Priorities

There is only so much money to go around. There is only a certain amount of money for nations, communities, churches, homes, and individuals to use. Each of us has a limited amount of income. What will we spend it on? We all have financial decisions to make. From the richest to the poorest, each one must make choices with the available resources. Suppose we have a full tank of gas in our car and won't be able to refill it any time soon. We must carefully decide where to drive. We may desire to drive to the store, to church, to work, to visit friends, to get our hair done, to a doctor's appointment, or to some other destination. We must prioritize how we are going to use our limited resource. How would we decide to use the remaining gas in our tank? We must decide which trips are the most important. We would not be able to go to all the places we want. In the same way, we must prioritize how we are going to spend money.

Some people may make spending decisions depending upon their preferences. Others may make these choices according to their needs. Sometimes people decide upon buying a certain car because it is the color they prefer. Others may make this large purchase based upon dependability, fuel mileage, cost, or other factors. Decisions are

made in light of our available options. Money requires decisions be made. The less money we have, the more careful our decisions may become. Nevertheless, decisions about how we spend our money reveal what is most important to us. The Lord said it this way, "For where your treasure is, there will your heart be also." (Luke 12:34) Our treasures show what we hold dear in our hearts. The way we spend money reveals what we consider to be important. For example, a young person might regularly spend half his paycheck on video games. Does this not reveal something about his love for video games? Wouldn't you say he treasures them?

What kinds of things are treasures to us? What things are valuable to us? Who should be our number one treasure? Here is the standard by which we may measure all of our financial decisions. "And thou shalt love the LORD thy God with all thine heart, and with all thy soul, and with all thy might." (Deuteronomy 6:5) "And thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind, and with all thy strength: this is the first commandment." (Mark 12:30) Our spending highlights our love for God, or lack of it.

A house is normally a person's greatest purchase in life. If one becomes a homeowner, at what cost will he make a house payment? Is someone willing to have such a high house payment that the house will become his first priority? Would giving to the Lord no longer be most important? Would the mortgage and house upkeep come first? After all, we all need to live somewhere. We need to take care of the things we have. It is easy to justify making something a treasure in the place of our precious Lord. Does not the Bible tell us to love the Lord first? Why not make him the number one priority in every financial decision? Evaluate your checkbook. Look at your actual spending. Review the purchases you have made this past month. Does your spending reflect your great love for the Lord? Does it show clearly that the Lord is your first love? If not, what does your

spending show you really love? (Revelation 2:4)

Consider home ownership. It is possible to make the Lord a priority. This means the house is a lesser value than the Lord. Believe it or not, there have been some who have purchased a home without going into debt. This is done normally with great restraint and being unusually frugal. Nevertheless, it has been done. If the house is purchased with a mortgage, is it a low amount of debt? Let's take a car into consideration. After a house, an automobile might be the largest one item purchase a person makes. Some people save up so they can pay cash for a car. Often this can only be done if one buys a used car. Were you able to pay cash for the one you currently drive? If not, do you think you might be able to save up for the next one? If that is not the case now, do you think it could be possible sometime in the future?

Is giving to church a priority? How many of us place a great emphasis upon Christian education for children? Is missionary support important to us? Where does evangelism fall into our household budget? What are ways we can show we unquestionably hold the Lord in high esteem? Let's give further consideration to our Lord's words: "Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth. For where your treasure is, there will your heart be also." (Luke 12:33-34) The Lord gives sound admonition to make sure we do not make earthly things our treasures. On the contrary, we ought to use our earthly possessions to invest in heavenly treasures. What will last forever? What eternal things will be around when all else has faded away? God himself will certainly be around. Doing those things which please the Lord are always wise things to do. God's Words will last forever. We can choose to do those things which the Lord tells us to do. People will be around forever, somewhere. There are people that you know. Where will they be spending eternity? Only the Lord can

save. Investing money, time, prayer, and effort to share the message of salvation are all wise things to do. “He that winneth souls is wise.” (Proverbs 11:30b) “Go ye into all the world, and preach the gospel to every creature.” (Mark 16:15) Telling others about Christ is an investment that never spoils. These kinds of decisions are pleasing to the Lord. He is not willing that any should perish. “The Lord is not slack concerning his promise, as some men count slackness; but is longsuffering to us-ward, not willing that any should perish, but that all should come to repentance.” (2 Peter 3:9) God does all of the saving. We are called to sow the seed of the Gospel of Christ. If we were required to make a choice, which would we choose? How would we choose if given the choice between having a nice car or giving a person a chance to hear the gospel? Which one would be more important to us? How about the choice between having an expensive home or giving our friends a chance to go to heaven when this life is over? The temptation is to have both. We want to have it all in in this life. At the same time, we want to see the Lord at work. Sometimes we must make a choice. Let's make sure the temporal does not take priority over the eternal. Will we settle in our minds to consistently put the Lord's desire first?

Our priorities tell what we love most. What does the life of a person who chooses to make the Lord his priority look like? Would that person live differently? Would he spend money with God's desires in mind? We live in a time when people are very good at placing the Lord second, third, or even a consistent fourth in life. Now is the time to treasure God himself. Now is the time to value the Lord as most important in your life. When we choose to honor the Lord first, our money decisions will be pleasing to him, as well.

Life in Christ

Successful End Times Living does not only consist of doing things for Christ. It is true that the Lord wants us to serve him with

our whole hearts. Yet, the Lord desires more than just our service. Some say we are “saved to serve.” A saved one will serve his Lord. However, we are saved to have a relationship with our Lord. That relationship then produces service. Life is more than just doing something. “And this is life eternal, that they might know thee the only true God, and Jesus Christ, whom thou hast sent.” (John 17:3) Life is knowing the Lord himself. Successful End Times living does not simply consist of giving money to the Lord. Our financial priorities are paramount and should never be treated as trivial. Out of love, a saved person will want to give. Living and giving are not the same. Successful End Times living is really about the Life of Christ himself.

Christ Our Life

“If ye then be risen with Christ, seek those things which are above, where Christ sitteth on the right hand of God. Set your affection on things above, not on things on the earth. For ye are dead, and your life is hid with Christ in God. When Christ, who is our life, shall appear, then shall ye also appear with him in glory.” (Colossians 3:1-4) The Lord wants us to know that Christ himself is our life. Christ became our life when we trusted the Lord as Saviour. Successful End Times living then must be nothing other than the Life of Christ himself. His life is our life. Our life is his. Often the Christian thanks the Lord he is saved from eternal punishment. He is thankful he has eternal life, that he is saved. That thankfulness should always pour out from our hearts. The Christian then also needs to begin pondering that this life he has is not just “fire insurance” for the future. This eternal life is for the here and now. Christ is our life. He is our life right now.

Christ in You

“To whom God would make known what is the riches of the

glory of this mystery among the Gentiles; which is Christ in you, the hope of glory.” (Colossians 1:27) Jesus Christ dwells in the believer. This is the meaning of “Christ in you.”

The life of Christ is in every Christian. Can we not thank the Lord for this life we now have? Should we not dwell upon the wonderful richness of this truth? Will this not deepen our appreciation of our wonderful Lord? Might the understanding of this precious reality deepen our walk with the Lord? Our Lord is always present with the one who belongs to him. Paul further teaches, “For to me to live is Christ, and to die is gain.” (Philippians 1:21) Since we have been saved, have we recognized Jesus Christ is our life?

Identified with Christ

“I am crucified with Christ: nevertheless I live; yet not I, but Christ liveth in me: and the life which I now live in the flesh I live by the faith of the Son of God, who loved me, and gave himself for me.” (Galatians 2:20) Successful End Times living recognizes that I am identified with the cross-work of Christ. “I am crucified with Christ” means that when Christ died, I died. No other person died physically when our Lord hung on the cross. This is a spiritual truth. I died to sin when Christ died to sin. Christ died for our sin, not for his. He never sinned. “Nevertheless I live” means that even though I died to sin, I am alive. Yet, my life is not my own, Christ now lives in me. “The life I now live in the flesh” means the life I am living in my physical body. These spiritual truths affect what I do. How are we to conduct ourselves? How are we to make choices? How are we to live in this body? We are to “live by the faith of [our faith placed into] the Son of God.” We are to live every day and every hour with our full confidence in Christ. This everyday faith is not our initial trust in him for salvation. This trust is a moment by moment faith resting in Christ, who is our life. Christ is the one who loved me. Christ is the one who gave himself for me upon the cross of Calvary

(Luke 23:33). Just as we (spiritually) died to sin at the cross, we (spiritually) rose unto new life at our Lord's resurrection. As we are identified with the death of Christ, we are also identified with his life. Our part is to count these things to be true (Romans 6:9-13). When we do not regard these identification truths as facts, we are subject to do those things which do not please the Lord. When we rest in our identification with Christ, we will live successfully in the End Times.

Consider:

- What will one's life look like who regularly puts God first?
- Name some things that compete with our affection for the Lord.
- How has the Lord identified the believer with the death of Christ on the cross?
- How has the Lord identified the believer with the resurrection of Christ from the dead?

Chapter Thirteen

More Precious than Gold

*If I have made gold my hope, or have said to the fine gold,
Thou art my confidence;
Job 31:24*

When we think of the word “gold,” many things come to mind. Some credit companies offer a gold card, although there is no gold in it. The card is only gold in name or color. Gold medals are awarded at the Olympics. There is normally only a small token amount of gold in them, but at least there is some. Nevertheless, there is a standard which prompts the saying, “Go for the gold.” All around the world we understand that gold is extremely valuable. Gold is the highest standard anyone can achieve, attain, or possess. Gold, then, is a valuable commodity. The word “gold” has taken on the meaning of value. Gold means wealth and endurance. Gold means the very best. What could there be that is more valuable than gold?

*Forasmuch as ye know that ye were not redeemed with corruptible things, as silver
and gold, from your vain conversation received by tradition from your fathers;
But with the precious blood of Christ, as of a lamb without blemish
and without spot.
1 Peter 1:18-19*

The Bible unashamedly pronounces that gold and silver are corruptible. We perceive those precious metals as special because they do not decay. Gold lasts from one generation to the next. However, one day the Earth's gold will come to an end. It, too, will decompose like everything else does. In this light it makes perfect sense not to place our ultimate hope in gold. Gold cannot deliver us from the things we fear most. In contrast, the blood of Christ is called precious. Unlike gold, which fades, what Christ purchases with his blood will last forever. This is where one's hope should be - in the cross-work of the Lord Jesus Christ. In the Bible, money is noteworthy. The Lord uses money to give us fundamental truths concerning spiritual debt and spiritual riches. Isaiah gives one such instance.

Ho, every one that thirsteth, come ye to the waters, and he that hath no money; come ye, buy, and eat; yea, come, buy wine and milk without money and without price. Wherefore do ye spend money for that which is not bread? and your labour for that which satisfieth not? hearken diligently unto me, and eat ye that which is good, and let your soul delight itself in fatness. Incline your ear, and come unto me: hear, and your soul shall live.

Isaiah 55:1-3

The Lord calls out to all those who are spiritually thirsty and hungry. They can buy drink and food which will satisfy. Notice the price of the food and drink. It is free! One may buy, yet not use any money for the purchase. Those who have nothing may buy and be satisfied. That sounds like the deal of a lifetime. In fact, it is the deal of everlasting life. The Lord knew we would have a tendency to think we do not need the things he has to offer. A person might look at the things in this world and come to the conclusion he really does not have any needs. The Lord has something to say about being self-sufficient.

Because thou sayest, I am rich, and increased with goods, and have need of

nothing; and knowest not that thou art wretched, and miserable, and poor, and blind, and naked: I counsel thee to buy of me gold tried in the fire, that thou mayest be rich; and white raiment, that thou mayest be clothed, and that the shame of thy nakedness do not appear; and anoint thine eyes with eyesalve, that thou mayest see.

Revelation 3:17-18

Scripture continues to point to a person's need to buy something he does not already have. We already learned of the purchasing price. It is free for those who want it. The previous passage gave a word picture. It was a hungry person getting filled with free food, just for the asking. Very often the Lord depicts our spiritual need by using picturesque language. We sinners are portrayed as needing basic things such as food, clothes, or sight. God in a gentle way is telling us we are spiritually bankrupt. When measured against the Lord's standard, we are found wanting. God graciously provides a remedy for our pitiful situation. He offers those things which will satisfy, which will cover, or that which gives sight. He opened a way for us to become acceptable in his holy eyes. God himself made it possible that we may measure up. In another place, the Lord again uses money as a way to express our spiritual need. This verse shows his solution as well.

*For the wages of sin is death;
but the gift of God is eternal life
through Jesus Christ our Lord.*

Romans 6:23

Wages are something we deserve. For example, we earn money by the work we perform. Our work might involve extracting raw materials from the earth. We may labor by manufacturing a product. Or, our job may consist of selling a product. Whether we are employers or employees, we all must do something to earn a living. We get wages to recompense the kind of work we do. God has

declared the whole world guilty. We all have sinned and fallen short of the Lord's standards of righteousness. (Romans 3:23) We know what is right and wrong and have chosen that which is wrong. We deserve physical death and eternal separation from the Lord because of the sins we have done. This is the meaning of "the wages of sin is death."

A gift is something one cannot earn. A gift is free and is not able to be bought. Someone who gets a gift on his birthday does not need to work for it. The only thing one can do to get a gift is to receive it. God's gift to us is eternal life through Jesus Christ. God gave his only Son to die on the cross on our behalf. The spiritually rich (righteous) person took our punishment. On the cross he bled and died as our substitute. This is why the blood of Christ is far more precious than gold, which is corruptible. What the Lord Jesus purchases with his blood lasts forever. Christ did not stay dead. He rose from the grave in order to justify the guilty ones. The sinner who receives the gift of salvation receives forgiveness. That one will live forever with the Lord.

And from Jesus Christ, who is the faithful witness, and the first begotten of the dead, and the prince of the kings of the earth. Unto him that loved us, and washed us from our sins in his own blood.

Revelation 1:5

This helpful verse shows the reason the blood of Christ is so precious. It explains the end result of those who trust in the blood of Christ. Christ is the first one who was resurrected from the dead. All those who trust Christ as Saviour will also be in the resurrection unto life. His blood washes us from our sins. We become a clean vessel in the sight of God when we receive the gift of salvation. These are valuable spiritual things gold can never do. It was never meant to. Our Lord Jesus Christ is more precious than gold.

Consider:

- What is far more valuable than gold? Why?
- What does it mean when the Bible says we may buy something without cost?
- What is the difference between earning something and receiving a gift?
- Is there anything you have done which needs to be cleansed by the Lord?

Chapter Fourteen

Leaving an Inheritance

A good man leaveth an inheritance to his children's children.

Proverbs 13:22a

The color of the leaves was remarkably bright while I was out for a walk that day. Looking ahead, I scanned the trees on the hillside lit with the sun's golden light. The deep blue sky and brisk fresh air announced autumn was here. I noticed a few clouds beginning to dot the sky. A cold wind swept upon my back. I turned to see where this frigid air was coming from. A storm was coming! Advancing from the opposite direction marched a solid line of gray-black clouds. Soon lightning would flash with claps of thunder following. I glanced back to take one final look at the magnificent fall colors and quickly headed for cover. Though the storm was surely approaching, pleasant thoughts of the sunlit leaves still lingered.

My experience on that walk parallels the monetary situation we face today. We can keep our eyes on our wonderful Lord and, at the same time, discern the difficult times we see coming. Right now, we can see the effects of sound financial decisions made in prior times. Some of our good fortune might still be riding on the leftover prosperity of the previous generation. Even so, a great economic storm appears to be brewing. Uncertain financial times are on the

horizon. No one can spend more than he makes and not suffer the consequences. The normal person would stop spending when his piggy bank ran out of coins. If you have no money in your possession, then you have no money to spend. As a people, we are spending more than we make. This cannot continue forever. The economic hurricane which is building is both basic and highly complex. Saving, borrowing, and spending principles that are based upon common sense have been thrown out the window. The world's corporations, governments, and lending institutions are becoming interwoven. These international partnerships affect every last person. No one is exempt. At this time we need to keep our eyes on our wonderful Lord. The Lord gave us promises in Scripture which can help us endure tough times. At the same time, folks must take practical steps to prepare for any financial blow. We need to consider how we may be prepared for difficult roads ahead. Let's also remind ourselves of the Lord's words of wisdom. We don't want to get caught anxiously looking around in despair. We want our rejoicing hearts to be fixed steady upon our Lord. May we be found occupied with him.

Money Principles Reviewed

God is the Creator, and he owns everything. People cannot own money but are only stewards of money. Good stewardship involves sacrificial giving and a life lived by faith. Gold, silver, and copper are used as money in the Bible. Fiat money has no standard and its value is determined by those in control of printing it. Today's US Dollars are fiat money. Antichrist will one day control (but not own) all of the world's money. At some point, there will be a one-world monetary system.

Preparation Principles Considered

God can be trusted. He is our Creator, Redeemer, and Judge.

Since God cannot lie, we can trust in his Word, the Bible. With confidence, we can place our faith in those precious promises he made to us. We all should understand what the Bible says about money. The Bible calls gold, silver, and copper money. If one has these metals in his possession, it could help provide for the things he needs during times of economic uncertainty. Having these metals ultimately depends upon the Lord's gracious provision and generosity. We may want to put into practice the Bible's instructions regarding money. Take the time to be convinced concerning the Bible's teaching about gold, silver, debt, giving, and other matters.

The Bible most often calls gold and silver money. God designed these precious metals for our safety and benefit. God willing, we can take advantage of this knowledge in a good way. These metals still retain their value while fiat currency might wither away (through inflation, perhaps). Precious metals should be “worth their weight in gold” in days of financial uncertainty.

Tangible assets are what we buy with money. God partially described Abraham's riches and Job's wealth in the number of animals they had. Gold can't be eaten or driven to the store. A silver coin cannot set a broken bone. Money (such as gold) is able to store wealth. Money is used to get the things you need. A gallon of gas, a bushel of apples, or a sack of sugar are some of the things you can purchase with your money. Services such as dental care or automotive work are necessary services money can buy.

Stay out of debt. The borrower is servant to the lender. Avoid becoming another person's servant because you owe money. If you are in debt, get out of debt. Debt may place one in peril during economic duress. Freedom from loans may be the difference between getting by and losing personal liberty.

Give like you actually trust God. The Lord loves a cheerful

giver. Give generously now. Do not quit giving to church and missions so you can prepare for upcoming tough times. That would be the same as placing yourself above your love for the Lord. During the midst of a financial storm, don't stop giving to the Lord. Help those who really need help. The Lord expects us to have extra to give to the needy. Those who have a genuine need should be helped.

Learn to do things yourself. Now is a good time to hone your gardening skills. During economic chaos, basic services may become very expensive. Discover the reward of doing simple things yourself. Find opportunities to work together with neighbors, family, and friends. Don't forget to share. The Lord gives us extra so we can share with others. We should remember to share with one another during tough times as well. It will be difficult, if not impossible, to get through a financial upheaval alone. Good stewardship of money, time, abilities, and resources is fundamental. We never want to take them for granted. None of us would want to think we were squandering assets.

We should always be about our Lord's business. Money and resources are just a means to an end. The Lord would not want us to place material things before him. We might want to make sure our relationship with the Living God is where it should be. Our checkbooks, gold, silver, career, property, or any other thing should not get in the way of fellowship with the Lord. None of these things should interfere with our obedience to him. The Lord is still in the business of saving the lost and growing the saved. Both of these essential ministries should thrive regardless of what the economy is doing. During difficult times, people sometimes turn to the Lord. If you are ready in advance, you may be able to have an effective ministry to those willing to listen. We also can invite others to learn sound money principles.

Each of us can pray and be thankful. Prayer demonstrates trust

in the Lord. After all, whom are we trusting to get us through any financial storm? We have to be on guard that our assurance is not really in our own ability to work and to save. We can learn from Joseph and be prepared. May we also be like Joseph and have our heart right with the Lord.

Be careful not to get alarmed upon hearing drastic financial news. We should expect reports of this sort. Those without hope in the Lord will focus on material things. Some may even want to panic. The one who is walking with the Lord will quietly rest in Him and have peace of mind.

These practical items can be utilized by anyone. Personal Bible study and prayer are required for each situation. We may want to talk to people we trust and listen to sound advice. The Lord who gave his only Son for us is able to guide our every decision. This is not the kind of information such as, “grow this in your garden, use this alternative energy source, consider this for home protection, or purchase this silver or gold coin.” The Lord Himself wants to guide each one in these decisions. May our hearts be turned toward him.

Passing the Baton

Leaving an inheritance for our children and grandchildren is a good thing to do. What we leave to them needs to be thought about. Our spiritual heritage is of utmost importance. Personal faith in the death and resurrection of Jesus Christ should be the first thing on our mind. Are our children and grandchildren truly saved? Will we see them in heaven? Nothing else matters when compared to this question. We must get salvation settled above all other things.

We may leave behind land, houses, cars, money, or a host of other personal items. For those things we can be grateful. Yet, our faith in the one and only Saviour of the world is most important.

But, how was that faith lived out? How did our children see us put our faith into action? Do our grandchildren see any difference in what we do with our time and resources? The Lord has told us things we can do to express our genuine faith.

*Whether therefore ye eat, or drink, or whatsoever ye do,
do all to the glory of God.
I Corinthians 10:31*

We will all leave a heritage for those who will follow. We can choose to do all things for the glory of God. This will be our greatest heritage. Do our daily decisions take the Lord into consideration? These decisions include our choices about money. The main way we honor the Lord is by keeping his Word (I Samuel 15:22; John 14:15). May the generation watching us know, without a doubt, that our motive is to do all things to the glory of God.

*But if any provide not for his own, and specially for those of his own house,
he hath denied the faith, and is worse than an infidel.
1 Timothy 5:8*

Every man must provide for his family. The Lord has made the husband and father responsible for providing the material necessities for his wife and children. The obligation to provide belongs to the man. This means it is not the primary duty of the wife, mother, or children to see that there is food on the table and a roof over the head. Men should always step up to their responsibility. There may be times when the head of the house may need help. However, no one can take away this God-given obligation. The Lord has set up the home this way for all societies. May men stand up and do what is right. Young eyes are watching how their dads and grandpas provide for their wives and children. Let's give them a God-honoring heritage to follow.

For even when we were with you, this we commanded you, that if any would not work, neither should he eat. For we hear that there are some which walk among you disorderly, working not at all, but are busybodies. Now them that are such we command and exhort by our Lord Jesus Christ, that with quietness they work, and eat their own bread.

2 Thessalonians 3:10-12

The Lord does not promote that free handouts be given to men. A man must be willing to work. Most men are able to do something. There are some legitimate situations when a man is not physically able to work. If necessary, most men can do such things as sweep floors, paint, clean bathrooms, answer a phone, type on a computer, and pick up trash. If a man has no legitimate reason he cannot physically do at least simple chores, should he get a free lunch? Some people are looking for help. We should evaluate to see if they are asking for a hand up or just a handout. Let's help people up and not just help them out. People need to be cared for with lots of grace and compassion. However, the Lord gave us rules to follow for a reason. Let's not neglect this area of God's Word. Are we teaching a generation that they do not need to work? Are we enabling men to keep from getting a job? May we use Biblical discernment in this matter. Let's leave a good work ethic to those who will be walking in our footsteps.

Honour widows that are widows indeed.

1 Timothy 5:3

Widows often need help. The first line of help for a widow is her immediate family and grandchildren. The Lord has set up family as the means of providing for women who have lost their husbands. If there are no relatives to take care of them, then they are "widows indeed." If those widows meet the qualifications recorded in the Bible, the church is obligated to care for them. May this assistance be given with great dignity and sympathy.

James Utter

*I have shewed you all things, how that so labouring
ye ought to support the weak, and to remember the words of the Lord Jesus,
how he said, It is more blessed to give than to receive.*

Acts 20:35

The Lord himself exhorted us to be givers. We can work and have something left over to give. This is good to do. How many of us work only to have something for ourselves? Can we think of ways we may help others also? Working and giving to others help to keep our focus on the Lord and his business. This will be good practice for those who are “coming up in the ranks” to see.

*Only they would that we should remember the poor;
the same which I also was forward [eager] to do.”*

Galatians 2:10

The Bible gives a reminder that the poor will always be with us. There will be poor folks when the economy is good and there will be the less fortunate when the economy is down. Paul’s example for us is to ensure we help those who really need our help. Let’s pass on that good practice to others.

Ye shall not afflict any widow, or fatherless child.

Exodus 22:22

The Lord has a compassionate heart for people. Special protection and care should be made accessible for widows and orphans. This benevolent practice should not go undone in our generation or in the next.

Pure religion and undefiled before God and the Father is this,

To visit the fatherless and widows in their affliction,

and to keep himself unspotted from the world.”

James 1:27

A visiting and helping ministry to widows and orphans usually brings about mutual edification. Those needing help are greatly benefited. A blessing usually comes to those who are the caring helpers as well. The younger generation needs to see this kind of ministry in practice.

These are ways we may leave our loved ones an inheritance. Money and tangible assets are nice things to leave. But, let us not forget about the spiritual element of what we leave behind. Love, time with people, relationships, and skills learned are all part of what we can pass along. What kind of inheritance are we leaving for the kids? Let's make a commitment to follow the Lord's instructions regarding what to leave and how to leave it.

Consider:

- How can we be spiritually prepared to face difficult days ahead?
- What can we do to be financially prepared for tough economic times?
- What can we pass along to our children besides money?
- Can you think of ways to help people other than the ones already mentioned?

Chapter Fifteen

God's Precious Promises

Living Securely

God has given us precious promises in his Word. Quite a number of these promises have to do with the Lord's care of and provision for his people. God is holy, infinite, eternal, all knowing, all powerful, and present everywhere. What a wonderful Lord we have! God cannot lie. He can only tell the truth (Titus 1:2). The Bible is his Word. Therefore, the Bible is truth. This treasured fact gives us confidence to trust what God has said in the Scriptures. We can gain assurance, hope, comfort, and guidance by trusting the Lord's precious promises. "The just shall live by faith." (Romans 1:17) In order to walk in strength and grace in this world, we must have faith in the Lord's written Word. Exercising faith means we understand what the Bible says. Furthermore, it means we make decisions based upon what is in the Bible. Faith rests upon God's promises.

Our Greatest Need

The Lord is fully aware of our sin problem, which violates his righteous standards. Even so, he has graciously provided salvation through his only begotten Son, Jesus Christ. This gift of salvation is freely bestowed upon all who receive that gift (John 1:12). Peter

refers to God's great provision for us when he says: "Who [Jesus] his own self bare our sins in his own body on the tree [cross]." (1 Peter 2:24) John speaks of Jesus this way: "And he is the propitiation [satisfaction] for our sins: and not for ours only, but also for the sins of the whole world." (1 John 2:2) Our loving God has graciously provided for our greatest need.

Spiritual Living

The Lord has already provided the believing one with all necessary spiritual blessings. Those spiritual blessings are all found in his Son Jesus Christ. "Blessed be the God and Father of our Lord Jesus Christ, who hath blessed us with all spiritual blessings in heavenly places in Christ." (Ephesians 1:3) According to this verse, the Christian already has all spiritual blessings and need not want for more. This incredible blessing is almost too wonderful to ponder. Is it ours to doubt if the believer really has everything he needs for spiritual living? Could it be true that the Lord has already provided for this ever present daily need? Consider the word "all" in this next verse. "According as his divine power hath given unto us all things that pertain unto life and godliness, through the knowledge of him that hath called us to glory and virtue" (2 Peter 1:3) We have all blessings in the heavenly places in Christ. And, too, we have all things necessary for godly living. These are gems found only in the Lord Jesus Christ. Isn't he wonderful? Our great Lord has seen fit to provide for our salvation. He also gives us ability to live a life pleasing to him. All of our blessings come through his wonderful Son. Our generous God has provided for our daily spiritual living.

Physical Provision

God has graciously promised to provide for our physical needs in this life. The Lord has already provided for our greatest need, our need of a Saviour. Also, through his Son, the Lord has given all we

need for our daily walk with him. He will supply for our daily material needs as well. The Lord has promised to provide for our needs, but not necessarily all our wants. One great promise to the believer is “But my God shall supply all your need according to his riches in glory by Christ Jesus.” (Philippians 4:19) Even our daily material needs are met through Jesus Christ. Our spiritual needs have already been promised to be met by the Lord. Yet, it seems we tend to focus all too much on the daily material things. Where will we live? How will we get around? What will we wear? What will we eat? What about our need of food? Our thinking should go something like this. Since our generous Lord has provided for our spiritual needs, will he not also give to us our physical needs? Our powerful Lord is strong enough to provide salvation and spiritual blessings. Is he not also capable of supplying our physical needs? Physical needs such as we have mentioned are realities of life. The Lord made us physical creatures. Does not the one who created us know what is necessary to keep us going? Of course he does! During his earthly ministry, the Lord Jesus gave us one of the most simple yet beautiful comparisons we have on this subject. “Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment [clothing]? Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they?” (Matthew 6:25-26) We can look at the simple needs of the birds which are around us. The birds are a regular testimony of our caring Lord. The Lord cares for the birds and gives them food. The birds do not plant gardens, have big freezers, or do any canning. Yet, God gives them their necessary sustenance every day. He has been a faithful provider for the birds and even all the animals since the creation. How much more valuable is a human being who is made in the image of God? The animals are valuable to the Lord, but people are much more precious to him. This is a truth we should not doubt. The following helpful poem is

based upon this particular Bible passage:

Overheard in an Orchard

Said the robin to the sparrow, "I should really like to know
Why these anxious human beings rush about and worry so."

Said the sparrow to the robin, "Friend, I think that it must be
That they have no Heavenly Father, such as cares for you and me.

Elizabeth Cheney

Personal trust in a loving, capable Heavenly Father is key to understanding how God supplies. Trusting that loving Lord makes a difference in our attitude toward our physical needs. God has promised to provide. Are we demonstrating trust in our Lord who loves us? Does our faith show we really think he cares? Do we actually believe he is able to meet our needs? Can we say we honestly understand and trust his precious promises for us? Are we willing to search the Scriptures and then heartily rely upon those discovered promises? Faith in the Word is key to our spiritual walk. Our spiritual walk of course must be carried out in our physical world. How can the following verses strengthen our trust in the Lord's provision for us?

Be not ye therefore like unto them [the heathen]:

for your Father knoweth what things ye have need of, before ye ask him.

Matthew 6:8

The young lions do lack, and suffer hunger:

but they that seek the LORD shall not want any good thing.

Psalms 34:10

But godliness with contentment is great gain.

1 Timothy 6:6

Guidance

The Lord knows our need for guidance. He is willing to give direction and wisdom for the challenging decisions we must make. We need not face our problems alone. Here is one verse with far-reaching benefits: “Trust in the LORD with all thine heart; and lean not unto thine own understanding. In all thy ways acknowledge him, and he shall direct thy paths.” (Proverbs 3:5-6) God has promised his perfect direction. Our part is to give him our total trust. We may attempt to find a way out of a trying situation. God already knows the best way. The Lord knows how to steer us clear of unnecessary problems. We need to believe the guidance he makes available to us in the Bible. God is willing to guide. His wisdom is perfect and is what we really need. The Lord declares, “If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him.” (James 1:5) Guiding wisdom from our Lord is available. Our responsibility is to look to him for direction. The Bible explains what is necessary for a person to obtain God's guiding wisdom: “The fear of the LORD is the beginning of wisdom: and the knowledge of the holy is understanding.” (Proverbs 9:10) Respect for the Lord is the place to begin. People can benefit from trusting in the Lord's wise direction. “Happy is the man that findeth wisdom, and the man that getteth understanding.” (Proverbs 3:13) How are we doing when it comes to consulting our Lord for guidance?

God's Comforting Presence

The Lord does not leave us alone in our time of need. He will go through our problems with us. His wonderful presence is

available to cheer our heart and guide our way. One well known verse is Psalm 23:1: “The LORD is my shepherd; I shall not want.” Because God is with me I shall never have a need which will not be met. Yet, am I trusting God to be truly with me? “God is our refuge and strength, a very present help in trouble.” (Psalm 46:1) How many of us think of the Lord as our “very present help”? Do we see him as distant and not near? He reassures he is close by. We should believe his Word even if our feelings want to tell us otherwise. Our Lord gave us this next promise for our daily walk: “Let your conversation [daily living] be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee.” (Hebrews 13:5) This far-reaching verse is as practical as the day is long. We are to be content with the material things we have. We should not be jealous of what other people have. With our eyes on the Lord, we can be satisfied with our own possessions. The key to contentment is not found in our possessions, but in our Lord who is near. The Lord is always with us. He is aware of our situation and understands our needs. We can rest assuredly because of his watchful eye and caring heart. Our Lord knows. Our Lord sees. Our Lord cares. Our Lord is close by. God is with us and will not leave us. We can take confidence in his presence because we know what a wonderful Lord he is.

One thing the Lord wants us to do is to come to him with our needs. He tells us so this way: “Let us therefore come boldly unto the throne of grace, that we may obtain mercy, and find grace to help in time of need.” (Hebrews 4:16) We all have needs and plenty of them. We are encouraged to come unto the Lord with our concerns. In prayer we should not forget to praise the Lord and to thank him. Supplication is talking to him about our needs. In God's presence, there is abundant grace. Let us not neglect receiving this grace which is available in ample supply.

God Cares

Have you ever thought to yourself, “nobody cares”? That may be one of the worst feelings a person can have. The impression that no one cares about you or about the things you are going through is not necessary. Our Lord made sure we do not go through our problems without a Friend who cares about us. Our worries and burdens are too big for us to handle. What does the Lord want us to do with the heavy cares on our hearts? He tells us we are to be “Casting all your care upon him; for he careth for you.” (1 Peter 5:7) God cares for us and we should never doubt that he does. If we ever wonder if he really cares for us, we should remind ourselves of this verse. It tells us outright that God does care. He desires not that we bear our burdens, but that we give them to the Lord, who can handle them. Casting our care upon the Lord is like placing a heavy sack of grain upon a horse or a burro. The animal carries loads which are too heavy for man to carry. In like manner, we should place upon our Lord those things too heavy for us to bear. He can handle them and will gladly carry our burdens. What a wonderful Lord we have, who cares for us!

Not only does he want us to give him our cares, the Lord wants us to tell him about our worries. This is one of the main points in this verse, “Be careful [anxious] for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God.” (Philippians 4:6) Our duty is to not be full of care (careful). Instead of worrying about things, we should be praying about them. Through prayer unto the Lord, who cares for us, we should make our requests known. By prayer, we should give our cares to the Lord, the one who cares for us. The Bible explains what to do with our anxious hearts. The world may offer solutions to our anxiety, attempting to help when our minds are full of care. Those solutions can never bring about the helpful benefits made sure through the Lord's promises. We find this next verse is dependent

upon the previous one. Here is the benefit of being careful of nothing and presenting our requests unto God. “And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus. (Philippians 4:7) God's peace will be given to that trusting person who prays in faith. This is comforting peace from God himself. This peace cannot be gained by something the world may offer. Many things and people present themselves as substitutes for the peace of God. Even people of faith sometimes get tricked into taking a substitute for the Lord's peace. When dealing with anxiety or a heart full of care, some might seek help from the wrong person. The Lord is near to us. He wants to hear from you. Peace from the Lord is dependent upon our prayer. People often neglect to cast their care upon the Lord. In reality, they might either keep it to themselves or cast it upon another person. Only God can give the peace of God. Only God can keep our hearts and our minds. This greatly needed peace can only come through our Wonderful Counselor (Isaiah 9:6). God has promised to keep our hearts and minds through Christ Jesus. Have any of us been attempting to get by without the peace of God? Is there a yearning for that peace? Heavenly solace can only be found in the Person of Jesus Christ.

God's Strength

*Finally, my brethren, be strong in the Lord,
and in the power of his might.
Ephesians 6:10*

The Lord wants us to be strong. Consider that our true strength, as always, is only found in the Lord. We are to be strong “in the Lord”. That power does not come from within ourselves. This strength comes from the Lord. God provides for us in all other areas. He can give us strength, as well. On this note, it is good to remember our Lord is the Almighty. Receiving ability from him

really means something. Paul exhorts, “Thou therefore, my son, be strong in the grace that is in Christ Jesus.” (2 Timothy 2:1) The Lord's strength is discovered in his grace. Grace is found in the person Jesus Christ. Our ability to be strong for Christian living, to persevere through temptation, to serve the Lord, and for holy living all come from the Lord's Son. He is our strength. We can be strong and of good courage when we welcome his help.

God's Providence

*And we know that all things work together for good to them that love God,
to them who are the called according to his purpose.*

Romans 8:28-29

God's controlling care is at work. He is working out all things for his purposes and glory. The Lord's chief adversary is active in the world. Besides that, sinful people just do not want the Lord in their lives. In spite of all of the things which could go wrong, the Lord's plans are brought to pass. God is always mysteriously at work. We often do not see how all of the pieces of the puzzle of life fit together. God is able to make the pieces work together for good. At times we may only see things which seem to be going wrong. Although circumstances might appear bleak, the Lord is still quietly at work. His gracious way of operating is not always perceived. All things are working together for good. All things may not be good in themselves. However, we know the Good Lord is using even the worst of things for his glory. When we cannot understand how the Lord can use something for good, we can trust his Providence. He is an ever-faithful guide. God can direct us even through trying circumstances. Paul declares these hopeful words: “Being confident of this very thing, that he which hath begun a good work in you will perform it until the day of Jesus Christ.” (Philippians 1:6) God will carry out his wonderful plan in the believer's life. The Lord will accomplish his good will. His plan is to complete his good work. He

is conforming each believer to the image of his dear Son, Jesus Christ.

Consider:

- How has the Lord graciously provided for our greatest need?
- Does the Lord provide for our daily spiritual needs?
- Has God promised to provide for our daily physical needs?
- What difference will it make if we decide to trust in God's precious promises?

Chapter Sixteen

Last Things

And Then Shall the End Come

Eschatology is the study of last things, that is, the End Times. There are last days for the Church, and there are last days for the nation Israel. The end of the Church as it presently exists upon the Earth is at the Rapture of the Church. The Lord Jesus himself will come to get the Church just prior to the beginning of the Tribulation. This is the meaning of this passage: “For the Lord himself shall descend from heaven with a shout, with the voice of the archangel, and with the trump of God: and the dead in Christ shall rise first: Then we which are alive and remain shall be caught up together with them in the clouds, to meet the Lord in the air: and so shall we ever be with the Lord. Wherefore comfort one another with these words.” (1 Thessalonians 4:16-18) The current Church Age will end with the Lord coming for his people. Those who are not the Lord's people will be left behind and remain upon the Earth. It will be necessary for those left behind to go through the Tribulation. Christ will rescue those trusting in him just prior to the pouring out of God's wrath upon the Earth. Each one who has received the Lord Jesus as Saviour will go to be with the Lord. Only those who know the Lord will partake in the Rapture. Everyone else will remain and will enter the terrible time of the Tribulation.

The Tribulation is a unique seven year period on Planet Earth. It is known as the Day of the Lord. Fulfilling the 70th week of Daniel's prophecy (Daniel 9:24-27), the Day of the Lord is also known as Daniel's 70th week or Israel's 70th week. The heart of the Tribulation period is designed for the nation Israel. It will bring the nation to repentance so that Israel will accept Jesus Christ as Lord and Saviour. This horrific time of God's wrath will also affect the entire world. No one will be exempt at that time. Israel will suffer greatly during the Tribulation. The prophet Jeremiah calls this unparalleled period the time of Jacob's trouble. "Alas! for that day is great, so that none is like it: it is even the time of Jacob's trouble; but he shall be saved out of it." (Jeremiah 30:7)

The Lord has made everlasting promises to Abraham, Isaac, and Jacob. All Jews are descendants of Jacob. The Lord changed Jacob's name to Israel. In the Bible, the terms Israel and Jacob are often used interchangeably. Both names regularly refer to the nation Israel. Therefore, speaking of the time of Jacob's trouble is the same as referring to the time when Israel will go through the Tribulation. The Lord decides when the Tribulation will commence. This seven years of wrath will most likely come upon a worldwide generation of people who utterly reject the Lord. That generation will not want anything to do with God. God's anger will be hurled onto that particular Christ-rejecting population.

The seven year Tribulation period is divided into two sections. The first half (3 ½ years) will be a time when Israel is at peace with the other countries. The Antichrist rises to power and enforces a seven year peace covenant with the small nation Israel. Israel willingly accepts the 7-year contract. Yet, in the middle of this seven years of peace, the Antichrist will break the agreement and turn on God's chosen people. The breaking of this covenant with the Jews is the setting for this verse: "For when they shall say, Peace and safety; then sudden destruction cometh upon them, as travail upon a woman

with child; and they shall not escape.” (1 Thessalonians 5:3) It is during the latter half of the Day of the Lord (Tribulation) when the Antichrist claims he is god and demands worship. The Jewish people must run for their very lives when this announcement is made. “When ye therefore shall see the abomination of desolation, spoken of by Daniel the prophet, stand in the holy place [temple], (whoso readeth, let him understand:) Then let them which be in Judaea flee into the mountains.” (Matthew 24:15-16) The last half of the Tribulation is unique and utterly terrible. “There has never been a time like it nor will it ever be repeated. For then shall be great tribulation, such as was not since the beginning of the world to this time, no, nor ever shall be.” (Matthew 24:21) Christ the Lord will completely deliver his people at the end of those peculiar years.

The Antichrist will rule over a one-world government, a one-world economy, and a one-world religious system. None of his activity will be pleasing to the Lord. Christ himself will judge the Antichrist when the Lord returns at the end of the seven years.

The Second Advent (Second Coming) of Jesus Christ is one of the grand themes of the entire Bible. The Lord will return as Judge of all the earth. Christ will remove from his presence every individual who has rejected him. Only those who love the Lord's presence will be allowed to remain with him. At this time Christ will set up his Kingdom.

The Kingdom of our Lord will last 1,000 years. This same period of time is also known as the Millennial Kingdom of Christ or the Messianic Kingdom (Kingdom of the Messiah). At the end of the 1,000 years the Lord will make a New Heaven and a New Earth. Christ's Kingdom actually goes on forever into eternity. The first “phase” of the Kingdom lasts 1,000 years because it takes place upon the old Earth. After the thousand years, the Lord will carry on his Kingdom forever on the New Earth. When Christ returns at the

Second Coming he will reign forever. But, he will first reign on the (old) Earth for 1,000 years. His Kingdom is not limited to a millennium. However, this first 1,000 years is named specifically in Scripture (Revelation 20:1-7).

The Devil attempts to mimic the Lord's Kingdom. The Devil's man to rule the world is the Antichrist. God's man to rule the world is Christ. When Jesus Christ returns, he will be worshiped freely throughout all the Earth. The Lord will have control of the economy and will make it a very prosperous time upon the Earth for all. The Lord will also have complete dominion over the entire Earth (Psalm 2; Isaiah 2:1-4). The Antichrist will attempt to have a kingdom as well. He will get one for a short time (7 years). The Antichrist will have total control of the world's economy, have political rule of the nations, and be worshiped in place of God. Jesus Christ abruptly stops the Antichrist's reign when he returns from Heaven to the Earth.

There are no signs beforehand which will announce the Rapture of the Church. There is no great unfulfilled prophecy that must take place before the removal of the Church from the Earth can happen. The Rapture can occur at any moment. Believers are to be working for their Lord while they wait for him to come get them. "For they themselves shew of us what manner of entering in we had unto you, and how ye turned to God from idols to serve the living and true God; And to wait for his Son from heaven, whom he raised from the dead, even Jesus, which delivered us from the wrath to come." (1 Thessalonians 1:9-10) Christians are to serve the Lord while they look for him to return. We ought to work while we wait for him.

We do know that when the Tribulation begins, the evil world ruler will be on the scene. Since we know the kinds of things that will take place during the Tribulation, we can look to see if the "stage is being set" now for that future time. When evaluating world events,

we find this is just the case. We know the Antichrist will rule from the revived Roman Empire (Daniel 2:40; 41-43). We see the European Union now becoming an authority over the European nations themselves. The EU is a supra-national entity. In essence, it is a government that is over the individual nations. The very structure for a revived Roman Empire is now being put together, even if the EU is not the final product. We know the Antichrist will reign over the entire world, even over every nation (Revelation 17:18). Although the UN may not be the ultimate world government, it surely is a stepping stone leading in that direction. We know there must be a nation Israel in her own land before the Antichrist can make a seven-year peace agreement with that nation. Furthermore, there must be a nation Israel for the Antichrist to break his covenant with. Right now we see the Jews back in control of their land after about a 1,900 year dispersion among the other nations (Diaspora). They have not had control of their land since about 70 AD. While they do not occupy all of the land promised to them by the Lord, they are a distinct nation-state which can and does make political agreements. While no man can know the time of the Rapture, we can be certain it is closer than ever before.

The upcoming End-Time events are these: Rapture, Tribulation, Second Coming, Millennial Kingdom, and Eternity (New Heaven and New Earth). Without this Biblical End Times framework, we are subject to all sorts of confusion. The Rapture is our Blessed Hope. We look forward to that time to be with the Lord and with our loved ones in Christ. This hope motivates us to holy living. If we truly believe the Lord could come at any moment, we will want to always live in a way pleasing to him. May we be found living faithfully when he returns. If we know there will one day be a New Earth, we know this current one is passing away. This helps us put into perspective the things we have in this life. We are able to use our time, talents, and treasures for the Lord's glory and not just for our own pleasure and enjoyment. If we know there is one day going to be a judgment,

we will be concerned with the spiritual condition of each one we know. May we be among those who are found faithful by the Lord. The Lord is coming back. Are we ready?

Consider:

- List in order the main End Times events.
- What can we be doing to serve the Lord while we wait for him to come for us?
- How will the Antichrist's short time of rule mimic our Lord's world-wide reign?
- Should our study of End Times events motivate us to holy living?

ADDENDUM

I OWE - I OWE - IT'S OFF TO WORK I GO!

Credit card debt is over ten thousand dollars per person! The U.S. national debt is now over fourteen *trillion* dollars! That's about \$40,000 each. If we had to pay it all back today, we'd be bankrupt. We can't pay it back. We owe too much. How much debt do you owe? Credit cards? Car loans? Student loans? Home mortgage? If you had to pay it off right now, even today, could you? "The rich ruleth over the poor, and the borrower is servant to the lender." (Proverbs 22:7) Each person in debt is like a slave to the bank. He is in bondage to the mortgage company until the debt is paid back. But, there is a greater debt each of us owes. "Jesus answered them, Verily, verily, I say unto you Whosoever committeth sin is the servant [slave] to sin." (John 8:34) "For all have sinned, and come short of the glory of God." (Romans 3:23) Just like financial debt needs to be paid, our debt of sin must be paid too. There is an eternal payment each one of us may make. Consider these words: "And all liars, shall have their part in the lake which burneth with fire and brimstone." (Revelation 21:8) Just one lie keeps you out of heaven. That same small lie will get you into hell forever. Honestly, when is the last time you told a lie? Lies, lust, drunkenness, stealing, greed, anger, and many other unclean things are all sin in God's sight. Jesus Christ

came to pay off our debt. Our sin is so great, we cannot pay for it on our own. We are all spiritually bankrupt. Christ paid for our debt of sin. “Even as the Son of man came not to be ministered unto, but to minister, and to give his life a ransom [payment] for many.” (Matthew 20:28) “Who his own self bare our sins in his body on the tree [cross]” (I Peter 2:24) Will you pay for your own sins in hell for eternity? Jesus, the eternal Son of God, paid for your sins on the cross so you can go to Heaven when you die. Will you right now accept the free gift of His payment for your sin? “That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved.” (Romans 10:9) “For the wages of sin *is* death; but the gift of God *is* eternal life through Jesus Christ our Lord.” (Romans 6:23) Let nothing keep you from receiving God's free gift of eternal life through Jesus Christ our Lord.

He paid a debt He did not owe,
I owed a debt I could not pay,
I needed someone to wash my sin away.
And now I sing a brand new song:
“Amazing Grace” all day long:
Christ Jesus paid the debt,
that I could never pay!

American Folk Hymn

For more Bible study helps, please visit:

www.therevelationroad.org

ABOUT THE AUTHOR

James Utter is a pastor, author and teacher. He was raised on a small farm in southern Indiana. He served honorably in the United States Navy. James has a great love for his country. The Lord has enabled him to visit all fifty states. He has a Doctor of Ministries degree which includes training in theology and the Biblical languages. James and his wife Ruth have two grown children. They make their home in Montana.