Servants' NEWS

Vol. 12, No. 2 *A newsletter for servants of the Almighty Eternal Creator, wherever they may be* **Sept-Oct 2008**

Biblical Economy!

by Norman Edwards

In these days of electronic cash and billion-dollar bailouts, does the Bible have anything to say about what we should use for money?

Yes! In one word!

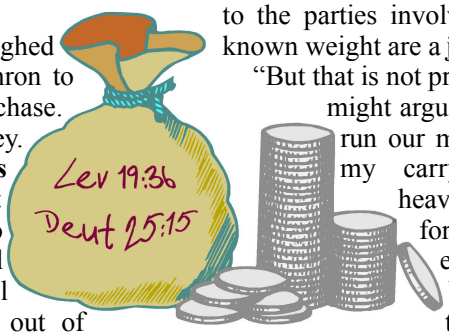
Silver.

In the Hebrew language, there is only one word that means both "silver" and "money": *keceph* (Strong's # 3701). This word is translated "silver" about 2/3 of the time and "money" about "1/3" of the time in most English Bibles.

Similarly, in the New Testament, the Greek word *arguron* (Strong's #694) is nearly always used for "money" and its close brother *arguros* (Strong's #696) is nearly always used for "silver"—though there is some interchange between the two. The New Testament also contains words for specific coins that were made of brass, silver or gold.

One of the first uses of money in the Scriptures is Abraham's purchase of Ephron's field in Machpelah to bury his wife Sarah:

> Abraham agreed to Ephron's terms and weighed out for him the price he had named in the hearing of the Hittites: four hundred shekels of silver, according to the weight current among the merchants (Gen 23:17, NIV).



Abraham weighed out silver to Ephron to complete the purchase. Silver was money. Now that **does not** mean that every time we go to a store, we will need to pull scraps of silver out of our pockets and weigh them to make a purchase. The Bible teaches the making of silver coins of a known weight and therefore known value. The "Shekel of the Sanctuary" was exactly that (Lev 5:15; 27:3; Num 3:50; etc.).

But in Abraham's case, he had to come up with a lot of money on short notice—he needed to bury Sarah right away. He may have had to use silver coins—even coins from multiple nations, as well as silver jewelry and maybe even bullion silver—bars or blocks. The transaction was easily completed by simply weighing the silver of any form. That is why there is such an emphasis on just weights in the scriptures—so that the amount paid would be accurate and known to the parties involved. Coins of known weight are a **just measure!**

"But that is not practical", some might argue. "We cannot run our modern economy carrying around heavy coins to pay for everything—especially for big transactions."

Oh really?

Silver and Gold Coins Would Work for Us

Today a pound of silver is worth about $140. One or two pounds would be sufficient for the average family shopping trip. But for those bigger jobs, silver's big brother,

Continued on page 11

Understanding Unnatural Divergence in Financial Markets

by Michael R. Zaeske

September 16, 2008

Events occurring in the stock markets here and elsewhere on September 13th and 16th seem to indicate we are at or nearing some terminal point in this game most people refer to as the 'free market system' (and I use the word 'game' herein as it is used in the very complex series of studies referred to as 'Game Theory Analysis.') Consider that if, in reality, it were truly a free market, there would be no regulation, no oversight, no anything. So it certainly needs to

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Please See Back Page to Keep *Servants' News* Coming to You!

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Port Austin Bible Campus Update:
Continuing via Your Work & Ours

by Norman Scott Edwards

Our July/August 2008 issue explained the trials and options that we faced here at PABC. Seven specific options are listed on pages 23-24. Thanks to all who wrote us with encouragement, suggestions, help and correction.

We received one letter telling us that God has put us here for a purpose and that we dare not think about leaving or sharing the facility with other groups. An opposite letter asked that we admit to everyone that the whole thing was a big mistake and that we apologize to everyone involved. Most letters were somewhere in between. We talked with some groups about sharing or acquiring our facilities, but nothing developed.

One of the best letters we received suggested that we follow "Option 2": working toward self-sustenance and ministering to others as we are able. This is in keeping with Paul's teaching. He said that he had the right to receive of the brethren for his ministry, but that he would rather work himself (1Cor 9:6-19; 4:12). That certainly stops people from accusing one that they are "in it for the money!".

Those of us here at PABC have agreed that we will not accept anyone to live here unless they can economically contribute to the ministry in some way. That may mean turning down people that we could help. However, if the Eternal does want us to help them, He certainly knows how to provide the resources. Our last issue did cause a few more people to decided to help to this ministry various ways.

The work we are doing to support this ministry has consisted of selling over six thousand on e-bay, other on-line places, and to local second-hand buyers. Finding a new home for used things is a blessing for all involved. It brings a useful item at a good price to someone who needs it, it helps to fund our ministry, and it either reduces the need for storage space or cuts down on what would otherwise be trash.

Ebay and other on-line sellers specifically encourage non-profit entities to do this and they have made special provision for them. Some of the items we have sold were our own. Others were given to us, and still others were given as partial offering: the person was not willing to give the item away for nothing, but they were willing to let us use volunteer labor to sell it, and then keep half of the proceeds as an offering, refunding the rest to them.

We already have a backlog it items to sell and of people to talk to about items that we can potentially sell. But we will eventually run out of those. If you would like to help us , and have something of value (over $20) that you no longer want, we would be glad to work with you.

If there are any fellow-brethren, even young people, who would like to learn on-line selling, but who are also willing to work hard and accept the Spartan conditions of living here, we would like to hear from you.

Future plans have become complicated by Norman's parents who are now in their mid-80's and need some care from their three children in their Arkansas home. But the Eternal has made a way so far—and we pray that He will continue. 🕮

Servants' NEWS

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The purpose of Church Bible Teaching Ministry is to continue the work of the Church that was started by Jesus Christ (Yashua the Messiah) and His Apostles in the first century. This work involves expounding the truth of the Bible by means of teaching, writing, music and video as well as taking positive action to help and serve other believers and all people of the world. CBTM and those people who work within it are just a few of many parts of the Church, which is the body of Christ. *Servants' News* is a publication of CBTM.

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We print a representative sampling of our mail—both positive and negative. We do not include names unless we are fairly sure that the writer would not object.

To avoid any difficulty, writers should specify how much of their name and address they would like us to print.

If You Are Going to Vote...

LETTER: October 27, 2008
Hi guys,

Please read this link if you are going to vote. I personally am not for biblical reasons. I don't want to cast a lot to put a king or ruler over me, as I want God, Yahweh to rule over me. I put my faith and trust in what his word truly teaches.

RESPONSE: Thank you for this very good letter, but I would like to clear a few things up. Deut 16:16-20 **commands** the same people who give offerings at the Feasts (everyone) to appoint judges and officers. Our president is **not** supposed to be a **king** but an **officer** sworn to uphold our constitution. Unfortunately the trend of our presidents has been to rule like kings rather than officers. The biblical practice of casting lots—seeking the Eternal's will—should never be confused with appointing judges and officers, which was intended to be the people's decision.

LETTER: However I do know Christians and professed Christians and others who do believe one is to vote. If I were to vote, I'd likely vote for this guy. We have freedom of speech and it's nonsense to say that I don't have a right to speak my mind* if I don't vote.

RESPONSE: We are indeed thankful that our country allows you the freedom to say what you think about voting even though you do not vote. However you ought to think of the logic of what you are doing. Suppose that your e-mail was passed to everyone with a computer in the U.S.A. and 90% of them agreed with you. Because these 90% refuse to vote for a third-party candidate, the 10% that disagree would still elect a mainstream candidate.

LETTER: But on the other hand, those who voted for Bush can see (with further research) you are partly responsible for his advancement of anti-constitutional powers.

RESPONSE: I did not vote for Bush last time because I believed he cared little for our constitution. I voted for the Constitution Party candidate. Even though he was not elected, my vote was my official decision against both Bush and Kerry. If everyone who could vote but chose not to did what I did, we would have a different president right now. Those who do not vote are passively accepting whoever the rest of the voters elect and are therefore more responsible for the election of Bush than I am.

Please realize I have had major flaws in this matter. I did not vote for over 20 years because I accepted other's religious teaching. After I studied the subject in the Scripture myself, I realized that I was responsible for rightly using whatever governing authority that I possessed—no matter how small that might be. However, **I also realized that if I began to vote, it would be an admission that I had been wrong the whole time before--with no way to undo any of it! That was hard to deal with**.

One election came by and I read a lot more about who was running and what they stood for. I said, "Hmmm, maybe I should be voting. I would vote for..." The next election, I actually planned to vote, but found out I was too late to register. In elections after that, I was registered and I voted for the person whom I believed best represented Scriptural principles.

So take heart! The Eternal does not hold us responsible to redo the past, but to change for the future. There will probably be another election, and you will probably have a chance to register in advance and vote for the persons and issues in accordance with the scriptures.

LETTER: Please read this article [*A Wasted Vote* by Chuck Baldwin, Constitution Party Candidate] too—quite insightful and encouraging to me that there are still some men of character and guts.

http://www.chuckbaldwinlive.com/c2008/cbarchive_20081010.html

Biblical context: read Exodus 20 and read where the people of Israel (different than those who are in the nation of Israel today—totally different people ... by blood too) did not have censorship and did "voice" their view and will, even against God/Yahweh. Any of us can choose to go against him, it's called freedom to choose which way we will go, life to life or death to death.

— Pat Brady

RESPONSE: Thanks for the article by Chuck Baldwin explaining why a third party vote is not a wasted vote. I will vote for him this year. I do not think he will solve all of our problems or do everything according to the Scripture. (I do not think I know how to do everything according to the Scripture). But of all the men who have gone through the procedure to have their names put on the ballot, I think he best represents a Scriptural view of governance.

— NSE

First Resurrection: Know When It Is, or Be Qualified?

LETTER: October 6, 2008;
Hello

Yes, I just read a few articles that you have on your Web Page about Mr. Coulter of the Christian Biblical Church of God. I taught that your comments were very fair and I would like to know if

you know anything of his teaching of Pentecost Resurrection? I am having a hard time with this and like you said, you have to go through massive tons of material in order to see if what he is teaching is right. And again, it is hard to really dispute it even when you do go through all the material because how things are twisted and turned.

I am a member right now with Christian Biblical Church of God but I have a lot of questions which I can't get no one to answer. I am about to do a study on this but like I said it is going to take tons and tons of work. At least 25 - 30 hours of just listening to tapes. But could you be a little bit more clear on Deuteronomy 16! I don't know of this one at all. Would greatly appreciate your help.

— E.

RESPONSE: I remember reading about Mr. Coulter's Pentecost Resurrection teaching many years ago and finding it reasonable, though it did not cover all of the points that other teachers make for the Resurrection occurring at other times. I have forgotten most of the details.

But to be honest with you, I would not stay in a group or leave a group based upon their teaching of when the Resurrection occurs. If the group insists that you believe their explanation, that might be a reason in itself to leave. But if you are otherwise learning and serving there, then I would stay.

The truth of the matter is that the greatest scholarship in the world cannot change the day that the Father chooses for the Resurrection. Jesus did not know when it was (Matt 24:36). The twelve apostles did not really understand what was going to happen on Passover when Jesus died. After He died, they went back to their fishing occupation (John 21:3) rather than clearly understanding that the Holy Spirit would be poured out upon them in just a few weeks at Pentecost (John 20:19).

I have had many good Christian friends who have died thinking they knew when the resurrection was going to be—but that knowledge, whether right or wrong, really did not make much of a difference in their lives. We need to pray for revelation of those things that we need to know--some things we do not need to know. The important thing is whether or not we are living worthy of being in the resurrection. There are so many scriptures that tell us what to do to be in that first resurrection: Matthew 6:9-34; 24:44-51, 25 (all); Luke 12:15-48; Hebrews 11; 2 Timothy 4:6-8; 2 Peter 3:8-14; Revelation 2; 3; 20:4-6.

Living by all of those verses actually requires much more faith and commitment than a 30-hour study of Pentecost—but that is why the Eternal has put us here.

I think you are asking about Deuteronomy 16 and its relationship to the Passover. Consider the priesthood in the old Testament:

Exodus 12 - The Passover: each family kills a lamb in their own home. The Egyptian firstborn die and the Israelite firstborn are spared. While the name isn't used directly, we appear to be operating under a Melchizedek priesthood at this time

Exodus 13:1-3 - The firstborn are sanctified or consecrated to God

Exodus 19:16 - Israel is a "kingdom of priests and a holy nation"

Exodus 19:22-24 - Priests in Israel mentioned

Exodus 28 - Aaron's sons set up as the priesthood.

Numbers 3:45; 8:14-18 - Levites replace the firstborn in God's service

Deut 16:1-8 - Passover sacrifice commanded to be at the tabernacle, not in individual houses.

With the change in the priesthood form the firstborn to the Levitical Aaronic priesthood, it appears that the Passover sacrifice went from being a home sacrifice to a tabernacle sacrifice. The Old Testament does not record any in-home Passover observances after Exodus 12, but records two Levitical Passover observances at the Temple (2Chr 30 & 35). We need not be fearful of accidentally doing the wrong thing as there were some in Hezekiah's day that had a good heart, but did not keep the Passover the way it was commanded, and the Eternal forgave them (2Chr 30:18-20).

— NSE

Treasures in Heaven Article

LETTER: August 8, 2008

Greetings Norm,

This is in response to John E. Robinson's article, *Treasures in Heaven,* in the July-Aug '08 *SN*. I enjoyed his article, and agree with most of his conclusions. So my following comments are intended to perhaps build on what John presented.

Scripture clearly shows that the future will definitely see an increased emphasis on more earth-related activies: farming ranching, and like way of life. "Each man will live under his own fig tree!" [Is 36:16]. Yet those same Scriptures seem to teach a large emphasis on a capitalistic society!

"Cities will be rebuilt!" People will live in those cities. And, it is very unlikely they will have farms and ranches in those cities. Thus, what purpose do the cities hold? The weapons of war will be made into "plowshares"! (Isa 2:4; Mic 4:3). Yet, "plowshares", while picturing nature activities, do not seem to point to "other activities.

Ask yourselves. In the future, are wives and mothers going to hand-make all of the clothes for their families? Will they take the clothes they make and wash them in a tub made at home by their husbands? Or take them to the nearest stream and beat the dirt out of them with rocks?

Or, will their husbands manufacture modern "washing machines and sewing machines"? And every thing else that are very acceptable necessities? Electricity, furniture, toilets, windows, mirrors, shoes, etc? Will the ranchers only raise animals for their own needs, or will they raise animals to feed and clothe the "bigger" multitude that live in the cities?

Does it not make sense that the produce of the land will find its way into the cities, meaning more than food and clothing? How about lumber jacks? Miners? Fishermen? Yes, the acts of those who deal with and in nature, will be "sold" to those in the cities, who will manufacture and process for all men. They will make the washing machines, refrigerators, etc. They will process food for the masses! And they will sell much of it back to the farmers and ranchers!

And, if the above is true, then there will be banking institutions, that can

finance people who desire to enter into the capitalist ventures. Manufacturing, hotels, motels, restaurants! And, they must charge interest!

Only, it will be done the righteous way!

— Ray Daly, Lincoln, ND

RESPONSE: Thank you for your letter. Much has been speculated about what society will be like when Messiah rules the earth. There is no doubt that numerous scriptures refer to cities and buildings, as well as farms and livestock at that time. Ezekiel 40 through 48 describe a massive temple complex that will require a sophisticated building industry to make. It is difficult to believe that Messiah will say: "I get to live here, and the rest of you live in tents."

Will banking institutions be required? Must they charge interest? I cannot say "yes" to that. Suppose that somebody in the Millennium wants to start making electronic music keyboards so that every child who wants to, can learn to write, play and record the parts of every instrument in a symphonic orchestra. This ability is available for only a few hundred dollars today, so why shouldn't it be in the Millennium?

Today, such a venture might start by a corporation obtaining a large loan from a bank, which obtained money from another bank, which made it from nothing. That **will not** happen in the Millennium (see article, page 1). Alternatively, a corporation might sell more stock to investors to fund the project. In both cases, the bank and the investors mainly care about getting a return on their investment. They do not care if the keyboards work, if children will really use them, or if they quickly fail and create an environmental disposal problem—unless it affects their profit. After all, the people who put savings into the bank do not want to be told that much of their savings have been lost, but the kids are really enjoying their keyboards.

In the millennium, might a keyboard entrepreneur go to a farmer, rancher or manufacturer whom he knows, who has a large store of silver gold from many prosperous years, and ask him to pay to build the assembly plant for his new keyboards? And if no one man has enough money, then might he go to a group of such men? Won't these men be careful to ensure that the entrepreneur knows what he is doing and produces something functional? If the cost turns out much greater than expected, and no profits are made, but thousands of children learn music as they never have before, might these Godly men be content that they have lost some of their wealth, but that it has gone for a good cause?

Hang onto your hats, we are going the other way now:

Suppose the project is a great success, that the entrepreneur is able to repay all of the costs of building the keyboard factory. Suppose that this group of wealthy men continues to fund other individuals with successful ideas. Maybe all do not succeed, but most do. Suppose that there is another very successful farmer, who has a lot of silver from the sales of his produce, but who would rather use spare time to play one of those keyboards rather than to investigate the viability of new projects. Suppose he says to that group of wealthy men, "I'd like to help you start new industries, but I don't want to get deeply involved in evaluation. If I just loan you 1000 pieces of silver, can you pay me twenty extra pieces every year for the use of my money—and give me the whole 1000 back if I ever need it?"

And the group of wealthy men write his proposal down, and say, "yes". In a kind of folksy, down-home way, the group of wealthy men has just become a bank, opening a savings account at 2% and investing that money with reliable entrepreneurs doing sensible projects that are well known to them. When I went to public school, I was taught that banks actually worked that way. A century ago, some small banks actually did. But today's centrally controlled banks are nothing like that.

It is very important to note that in this example, most of the money that these wealthy men are using to start projects is their own money—only a small part is other people's money. In today's banking world, most bankers have little or none of their own money invested in their own bank.

I do not know if there will be banks and lending at interest in the Millennium. I do know that it will not be like the corrupt and unjust banking systems we have today. I am ready to accept whatever our Savior will implement. I hope everyone else will, too.

Thanks for the letter.

— NSE

Matt. 18 Form Improvements

LETTER: July 17, 2008

Norm,

I must take exception to your Matthew 18 form [July-Aug 2008 issue, p. 44], at least in part. The second step of Matthew 18 is not about taking people with you to help convince the other guy what a sinner he is or how he needs to change his ways. The witnesses are not to help resolve the matter at all. Christ said what their purpose was, to establish everything.

RESPONSE: I largely agree with you and will change the wording on the form. However, please note that verse 17 says: "And if he refuses to hear them, tell it to the church." So there must be a case where the person hears the witnesses and there is no need to tell it to the church. In my experience, there are many times when two people try to resolve an issue and are simply not listening to each other enough to even understand the other's point of view—they usually think they already know. When witnesses are brought into the picture and they hear both people at the same time and try to understand what the issue is, that often clears it up. There are also cases, and plenty of them, where one person's issue is ridiculous and their simple effort to explain it to a third party causes them to see the error and they give up on it.

LETTER: It could be that the witnesses see something that makes the one who brought them wrong. That is the point of witnesses, and not allies, being brought.

RESPONSE: I agree they should be witnesses. However, since the person who brings the issue usually also decides to go to step two and bring the witnesses, they may choose allies, either intentionally or unwittingly. The church must be prepared

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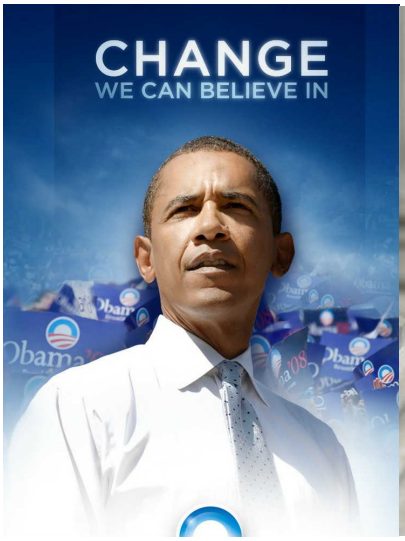
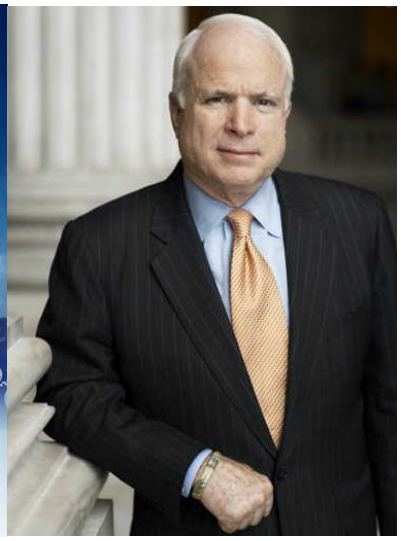
President Who?

by Norman Scott Edwards



Barack Obama, Democratic Party Candidate


John McCain, Republican Party Candidate

As this issue goes to press, the USA election is only a week away. For many readers, it will be over by the time they read this. The men at right are the only candidates to which our press has given much attention: John McCain and Barack Obama.

Unfortunately, this writer believes that there will be little difference in the government of the USA no matter which of the above two men become president. This writer believes this for three important reasons:

1. On many issues, these men are not very different from each other—especially when compared with the candidates mentioned later in this article. While both candidates claim that they are in favor of "change", most of their published literature does not actually describe their proposed changes, but rather simply claims that the candidate is, in lots of differing words, "a better guy for the job". Most of their published "solutions" to problems involve more government control and spending. They mainly have minor differences in how and from whom they would tax or borrow the money.

2. Neither Democrats nor Republicans have an acceptable track record of doing what they promised. This writer has seen more than one study showing that there is usually little correlation between the campaign promises of both parties and what was actually done by the president who won. In other words, the winning president did some of things that he campaigned for, as well as about the same number of things that his opponent campaigned for and the winner campaigned against. On the other hand, the winner also made little effort to do a significant number of things that he promised when running.

Readers might remember voters in the 60s and 70s avoiding the "hawkish" republicans to elect "peace-loving" Democrats—only to find that Democrats greatly escalated the Viet Nam War, and Republicans got us out of the war—and eventually made peace with Communist China. In 1988, voters avoided "tax and spend" Democrats to vote for "read my lips, no new taxes" George Bush—only to get big new taxes. In 2000 and 2004, son of Bush promised to preserve freedom and keep government small, but the U.S.A. suffered more loss of freedom and more increase in government than in any other presidency in history.

3. These men primarily serve the interests of international corporations and bankers, not the interests of the citizens of the USA whom they claim to represent. The proof of this does not lie in some obscure conspiracy theorist documents, but in the official websites that these men sponsor:

www.barackobama.com
www.johnmccain.com

Please keep reading.

Our Country's Lack of Wisdom in Voting

Now, it would be relatively easy for our modern media to present the varying views of all candidates on each of the important issues of the day. TV and radio could do it in a serial fashion, devoting 10 minutes to an hour segments to each issue. A large newspaper or computer DVD could cover everything in a single issue. Of course, the Internet is virtually unlimited in both flexibility and capacity. There is room to present as much additional depth as anyone would care to investigate.

But what does most media coverage consist of? It is much more like a popularity contest—such as one might find in a grade-school election or among entertainment figures. The occasional clever or foolish comment of a candidate gets the air time—not the significant policy decisions that we will all have to live with for many years.

What Does the Bible Say About this Election?

Many people will say, "You have to vote for one of the main two candidates because none of the others will win—even if it is just the lesser of the two evils." But

Chuck Baldwin, Constitution Party candidate

Ron Paul, former Republican candidate

Dennis Kucinich, former Democrat candidate

the Bible states:

> You shall not follow a crowd to do evil; nor shall you testify in a dispute so as to turn aside after many to pervert justice (Ex 23:2).
>
> My son, if sinners entice you, Do not consent (Prov 1:10).

It is really very simple! The Bible does not require us to pick the winner or even vote for a man who could win. It requires us to side with men who will follow what is just (Deut 16:18-20). If the righteous man loses and evil prevails, it is the fault of the multitude who chose the unrighteous, not the few dissenting righteous voices.

The Bible is utterly full of examples of not siding with multitudes that are evil (Ex 32; Gen 6; Gen 19; Num 14:1-10; Josh 24:1-15; 1Sam 15; 1Kngs 19:10). In Jesus day, there were several powerful political factions that sought the support of the people. But they united together in error to stir up the crowds to demand the death of Christ (Matt 27:24-26; Mark 15:15; Luke 23:23-24). Would you go along with one of them? Or be an unpopular voice for truth?. When Christ was on trial, he lost the vote in the Sanhedrin and was crucified. But the Bible records that Joseph of Arimethea and Nichodemus did not vote along with the lesser of two evil parties (Luke 23:51; John 7:50).

Real Choices

None of the three men pictured above are on a par with Christ. They do not all agree with each other. But they were all 2008 presidential candidates that presented real choices, contrary to the multitudes, but largely in the interest of the citizens of the USA.These men **should** be the candidates that the press talks about. They are:

Chuck Baldwin, the candidate for the Constitution Party, is the only one of the three men still running for President. To show how important issues—as opposed to party politics—are to these men: I received multiple Constitution Party mailings sent at its expense asking me to help with the Ron Paul Campaign. Conversely, Ron Paul presently endorses Chuck Baldwin for president. Information is available at www.constitutionparty.org.

Ron Paul is a U.S. Congressmen for Texas who ran as a Republican. Even though he set several records for most contributions from the largest diversity of people, had the largest number of supporters at many Republican rallies, and won numerous internet and international polls, he was largely ignored by the mainstream press. He has now formed the Campaign for Liberty organization to work across party lines for fundamental change: www.campaignforliberty.com

Dennis Kusinich is a U.S. Congressman for Ohio who ran as a Democrat and was also largely ignored by the press. He and Robert Wexler cosponsored Articles of Impeachment of President Bush on June 10, 2008 saying "Bush deliberately created a massive propaganda campaign to sell the war in Iraq to the American people [with] an unprecedented abuse of executive power...." House speaker Nancy Pelosi opposed it saying, "such a move was unlikely to succeed and would be divisive". Translation: the facts were correct, but Ms. Pelosi would rather follow the multitude. For more info see kucinich.us.

Read the Issues

All of these websites for the five men in this article have an "Issues" or "Platform" section where one can find what they stand for. Obama and McCain look like twins compared to the other three. We will deal with just one issue:

It is clear that they all know about the Federal Reserve banking system and how it works (see lead article of this issue). Even so, **Obama** and **McCain** supported the September 700 billion bailout bill, and are likely to support more, even though they know that billions of dollars of that is going into the pockets of banking executives that helped to create that mess, and even though they know that there is no credible way that the overburdened taxpayers will ever be able to pay that off. Oh, they have fear tactics and excuses why we should stay with this failing system, but that is all they have.

Chuck Baldwin, Ron Paul and Dennis Kucinich are all strongly opposed to bank bailouts and the Federal Reserve Banking system. They all have plans to eliminate the Federal Reserve.

The U.S.A. voter's choice is not between the Democrat and the Republican. It is between men who represent the country's citizens, and those who represent international banks & corporations. **Choose!** 🕮

"Unnatural Divergence in Financial Markets!" from p. 1

be called instead, maybe, a 'minimally regulated market system,' or a 'derived market system,' or even (and this is the one right now that I think fits best) a 'disastrously under-regulated market system.' But, as it is, we are stuck with what we have at the moment, for the moment. And in truth, it is becoming increasingly apparent to many now that, perhaps, there are some serious problems inherent to the system we have "at the moment."

Referring back to 'Game Theory' once more, what most people did not, or still do not recognize is that, in essence, the free market system such as we have is a zero sum game. There are only winners and losers. Perhaps a word or two describing what game theory is all about would be appropriate. Game theory is a branch of applied mathematics that is used in the social sciences (most notably, in the study of a political economy) and, also, biology, engineering, political science, and even computer science and philosophy. "Game theory attempts to mathematically capture behavior in *strategic situations*, in which an individual's success in making choices depends on the choices of others." (from a Wikipedia article titled "Game Theory") In a zero sum game, if one investor does well, it must be at the expense of another investor who loses money. The stock market very cleverly disguises itself as being something other than a zero sum game, since in a rising market, there appear to be many "winners." However, in a falling market, the opposite effect occurs and it seems as though everybody is losing money. The technical reasons for this are easily understood only when one undertakes to learn how markets actually work and the individual is not swayed by emotion or driven by greed.

In a true economy, however, there should always be excess (over what is consumed) created by labor that should be made available for the use of and benefit of those who have both produced **and** for those who put their valuable things at risk in the form of capital to accomplish these increases in goods and services. But what we have now is financial investments, vehicles, derivatives and endless other electronic and paper stuff that far exceeds the dollar value of real available assets.

So for years and years, our visible economy has been almost pure speculation. Oh, the rules have changed a little from 1929. But the situation now is virtually identical to that in 1928 just prior to the crash. Consider the following: Until just very recently, the top one per cent of individual income earners in this country accounted for making 8% of the total income earned. Presently, the top one per cent now account for just under 20% of the total income earned! The last time this happened was 1928, right before the crash. Am I saying that another crash is imminent. In a word, yes, but this next crash has the potential to make the '29 crash look like it was a Sunday picnic!

Returning once again to the facts of the situation at present, you need to understand that somewhere along the way somebody or some group of somebodies got the bright idea of introducing the concept of 'leverage' into this free market system in order to "increase wealth." And, leverage, coupled with the concept of compound interest using a fractional reserve banking system (which is in and of itself a leveraged system, also) set the stage for exactly where we are at now. You see, leverage is a two way street and many investors are suddenly coming to realize this is so. And even more will realize this in the near to immediate future, I predict.

On the very day I decided to write this brief article, these were among the leads in articles by AP, and on the front pages of *USA Today* (**bold emphasis** mine):

'Asian stock markets plummeted Tuesday as the collapse of Lehman Brothers and takeover of Merrill Lynch **spurred fears of an imminent global financial crisis.'** byline - Tomoko A. Hosaka, Associated Press Writer - 9/16/2008.

Only because of '. . . emergency moves by the U.S. government, **the financial system has avoided full-scale collapse.'** byline - John Waggoner, USA *Today* 9/16/08 [front page lead story]

'... **some investors are coming to the conclusion that the entire system is at risk.'** by line - Matt Krantz and Adam Shell, USA *Today* 09/16/08 (lead financial pages story)

Well, I don't know for sure if this is the 'Big One,' the ultimate crash. In fact, I would suspect not only because the insane leadership (and potential leadership offered up thus far by the two leading presidential candidates) directing the affairs of this country is prepared to start dumping one hundred dollar bills out of helicopters to keep the system afloat, if necessary. (This suggestion of helicopters dropping money out of the sky is not mine; it had its origins several years back and is attributable to Mr. Ben Bernanke, currently the Chairman of the Board of Governors of the Federal Reserve Bank.) And, if this were to be accomplished, whether in the ridiculous form just stated, or by simply "printing more and more money," it will mean hyperinflation much like what happened in Weimer Germany in 1923, but this time, it will happen world-wide. That is how I think the 'Big One' will ultimately manifest itself.

But, what is this 'Unnatural Divergence in Financial Markets' all about. Well, about thirty-five years ago, I realized (but was never taught), after completing my first graduate level course in economics, that this system of economics that we have, which I have just recently learned is called a 'political system of economy,' can not be sustained on an indefinite basis. To put it quite simply, I realized some thirty years back that a system of debt money, such as we have,

would ultimately reach a point where the interest on the debt could barely be paid by a working class such as myself, and therein, ultimately, it would be realized that this was, indeed, the case, and that the nation and its populace were hopelessly bankrupt (and the leadership corrupt, as well!), and, finally, the system would collapse. I called this future event 'The Great Equalizer' because I recognized that it would topple not only the poor and middle classes, who would lose everything, but also, the upper class, and perhaps even affect the super-rich. It would 'equalize' everybody, so to speak, financially and economically. Thus my term, "The Great Equalizer."

I believe we are either at, or very near, that point today, even as I write this article on September 16th, 2008.

As a side note, which does not seem to interest many, I did learn about ten years ago, that there is another gentleman of note, a very distinguished economist, who thought much like I did. Indeed, he was way ahead of me in figuring this whole thing out. His name is Lyndon LaRouche and he has written extensively on the subject. And for those interested in what he has to say and his **solution** to the problem, I suggest you look him up on the internet and study fast. The problem is - it may now be too late. No, not too late to implement his solutions, but, rather, too late, for ordinary Americans accustomed to learning about economics and politics from sixty second "sound bite" commercials, to fully grasp what Lyndon LaRouche is all about. Most Americans simply do not think they have sufficient time to consider what this most learned individual has had to offer, and act appropriately, before the whole shebang goes ka-boom. As LaRouche has often stated, most Americans are acting these days as if they were clinically insane.

But back to 'Unnatural Divergence in Financial Markets.' And this is me, Mike Zaeske, talking here, not LaRouche. Some thirty-five years ago, when I first started figuring this stuff out, I began asking myself just what might be an indicator that the Big One, 'The Great Equalizer' might be at hand? And one night, I woke up and I knew. Yes, if prices for things in markets that were normally expected to essentially mirror each other suddenly were to start moving in opposite directions, I reasoned, this would be very unnatural if it continued for a period of time, and would probably be indicative that a major disruption was imminent. I figured it would be just like with an earthquake. Quite frequently, seismic activity is picked up by seismographs well in advance of a quake. Similarly, I reasoned, unnatural divergences in markets would be an indicator of a major break in what was occurring in the markets. You see, I had learned very early on, from one of my high school chemistry teachers, this old adage: 'As goes sulphur, so goes the market.' In other words, the price of the raw material, the chemical sulphur, worldwide, always moved in tandem with most all other chemicals. And, this, in turn, moves with most all chemical manufacturing, and, that, in turn, with most other industrial undertakings, etc., etc.

Now, wouldn't you expect the price of the basic raw material, crude oil, to move in tandem with the price of the finished products? Of course. Usually. Under ordinary circumstances.

But, these are not ordinary circumstances. And, guess what? Ask yourself, at the end of 2007, what was the price of crude oil? Answer: $95.98 a barrel. And yesterday, what was the price of crude? Answer: $95.71 a barrel (source: graph in USA Today p. 2-B, 09/16/08). And gasoline, one of the finished products derived out of refining crude oil? It is still hovering around its all time high of $4.19 a gallon or so, nowhere near the $3 a gallon it was selling for at the end of 2007.

[As we are going to press on 10/27/08, a little over a month later, the price oil dropped 35% to $62.65 per barrel and the price of gas dropped 34% to $2.78 per gallon. While the prices moved evenly during the past month, we still have the question of why are gasoline prices about the same now that they were a year ago, even though the price of oil is about 30% less than it was a year ago?]

Is this not an unnatural divergence in financial markets? I would think so.

Similarly, the price of gold, recently, has fallen significantly. Most investors, sensing the insecurity of the markets in general, would be expecting the price to rise. In normal times, this probably would be the case. Do you want to do an interesting experiment? Look for the price of gold (quoted daily in most major newspapers) and then go out and try and buy some at that price or even close thereto. You will discover, it almost impossible. Why? Because the market for gold, the pretty yellowish metal most are so familiar with, is largely no longer open to people like me and you. Am I suggesting one can not, then, purchase the metal, gold? Not at all. What I am stating is that most gold merchants who deal in sales in the hundreds of low thousands of dollars charge 10% to 30% more than the published price. There are a few who will try to sell in small quantities with as little as a 4% markup, but these days, most of them have very little gold for sale at all.

The fact that the price of the basic commodity gold is dropping in this tumultuous market place is but another example of an unnatural divergence in the financial markets. When one would expect the price of a commodity to be rising, and, instead, it is dropping significantly, that is unnatural. Why do I believe this is all happening? Answer: So that very, very wealthy individuals and their families can cash in twice. First, they know that what might happen in the U.S. and other Western nations is that they could suddenly, in concert, announce a

return to the gold standard, at least temporarily. And, if this were considered to be a possibility likely to become true, and by using their tremendous influence and manipulative powers to distort the markets, why not buy as much gold as possible at an artificially low of a price? That would be a first way in which profits could be secured. And then, if gold were to be reintroduced as "The Standard" at say, $20,000 an ounce (I've actually heard this figure bantered around the "streets"), well, who knows what the ultimate result would be. And this is how the financial elite (better known as the Anglo-Dutch Financial Oligarchy to those who know of them and about them) would profit, immensely, yet a second time.

Consider this: In Russia, several years back, it was made possible that each and every citizen was able to obtain at least one newly struck gold coin. This was done under the Putin regime in order to give the Russian populace a "head start" should something like my "Great Equalizer" occur.

But there is more.

Now remember, earlier in this article, I suggested an experiment wherein one should attempt to purchase some gold. That was only half of the experiment. If you really want to understand how this all works, then one must also try and sell a small quantity of gold and see what the price for that sort of potential transaction turns out to be. Once this is tried, if it is tried, one should quickly realize that the sale and purchase of gold has developed into a one way street! You will have to sell your gold for **less** than the published prices. In other words, if you have cash, buy a few ounces of gold, then sell it for cash the same day, you may well have 20% less cash than you started out with. But you will have figured out another aspect of how unnatural divergence in markets occurs in the times immediately preceding great and tumultuous crashes (and I am not referring here to something like the "Great Crash of '29" - rather, I am referring to something like the end of the Lombard Banking System in the middle of the 1400's when the entire planet was plunged into a Dark Age and millions and millions of people perished as a result.)

Once again, it appears appropriate to expand a little what I was just discussing concerning how gold prices are established. There are at least two recognized ways in which the price of gold is determined. One of these ways is called "the London Morning Fix." Every business day in London, a group of powerful men get together in the Financial District of London, and "set" the price of gold for the day. I am still amused by the use of the term "Fix." It almost seems to suggest the "the 'fix' is in"—an old expression meaning that an authority has been bribed. And, in truth, it is! A second way in which the price of gold is determined is by what is called the "spot price" of gold bullion. The spot price is generally a little more reflective of actual market buy and sell prices, but, typically, the actual price paid by someone like you or me, is actually arrived at by haggling over what the "premium over the spot price" will turn out to be.

Now recognize, all I have dealt with here is the price of gold bullion and gold bars (which only governments and very, very wealthy individuals get involved with) and this gold is .9999 pure in all cases. So in reality, the novice buyer in the gold market trying to purchase just a small amount of gold, will frequently find himself paying anywhere from 10% to 30% above the so-called spot price in order to attain physical delivery of a specified quantity of gold.

The unnatural divergence of gas prices and gold prices discussed in this article are just two of many other financial discrepancies going on now. These are unusual times.

Does all that I have written mean the end is really close? I don't know. Do I, personally, think our collective financial demise is imminent?

Yes, I do. 🕮

Now You Know

In a village recovering from war, Trader Jones set up a warehouse and offered $20 for every used tank shell casing that people would bring. Many people needed the extra money so they brought all they could easily find. Then Trader Jones announced that he was working on a very profitable use for these shells and would now pay $40 each. People searched more dilligently and brought many more shells. When Trader Jones began offering $60 per shell, they started viewing shell casings as items of status. "Decorator" shells sold for well more than $60. Other shops began offering $65 or $70 per shell, speculating that Trader Jones would eventually pay $80 or more.

In the midst of this tank shell euphoria, Trader Jones announced that his plans were not going as well as expected, and he would now pay only $50, but would sell shells to anyone who wanted them for $60. The shells suddenly lost their attraction. With the hope of quick profits dashed, the speculators stopped buying. A few at a time, nearly everyone sold their once-prized shells for $50, many taking losses.

Not long after the market had dwindled down to that occasional odd shell that someone would find, Trader Jones announced that his production plans doing well and he would again pay $60 per shell. A few days later, he announced he would pay $80 per shell, and in a few more days, $100 per shell. People were traversing the countryside to find every shell they could, but the supply was running thin. Trader Jones announced that he had to make a personal trip to the production facilities, but that he expected to pay $150 per shell when he returned. He left an assistant to run his warehouse.

People continued their diligent search for shells and a few sold them for $100. Most kept them, waiting for the $150 price when Trader Jones returned. But there were just very few new shells to be found. One day, the assistant told a customer that he was still authorized to sell these shells at $10 over the current price. The customer proceeded to spend every dollar he had on $110 shells, planning to sell them for $150 when Trader Jones returned. Word spread, and soon the people of the village had spent every dollar they had or could borrow buying out Trader Jones' warehouse at $110 per shell. When the warehouse was empty, the assistant departed, and he and Trader Jones were never seen again.

Now you know how the stock market works. It is tough to win a game when other players can change the rules—NSE

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gold, is always available.

Gold is included as an important resource when man was created (Gen 2:11). Both Abraham's gold and silver were used to measure his wealth (Gen 13:2). When he sent his servant to find a wife for Isaac, the weight—the monetary value—of the gold jewelry given to Rebekah is specifically recorded (Gen 24:22). When David bought some real estate from Ornan the Jebusite, he paid in gold:

> Then King David said to Ornan, "No, but I will surely buy *it* for the full price,"... So David gave Ornan six hundred shekels of gold by weight for the place (1Chr 21:24-25).

Suppose you wanted to "pay cash" for a $40,000 car today. It would take 400 $100 bills which would be a couple of inches thick and weigh about 1 pound. (In practice, nobody uses bills larger than $100 because the danger of counterfeiting is just too great.) At $730 per ounce for gold, you could buy the car with 55 troy-ounce gold coins, which occupy about the same space, and weigh about 4 pounds.

The disadvantage of gold is its four-fold increase in weight. What are gold and silver's advantages?

- They do not wear out.
- They are not destroyed by fire or water.
- They cannot be tracked by serial numbers or RFID chips.
- They cannot be counterfeited.
- They are not subject to manipulation and inflation by bankers and governments.

Just Weights and Measures

The last point is important—extremely important. The whole reason that our nation, and ultimately the world, is in such financial trouble is because paper currency can be manipulated and inflated—and virtually always is.

A quarter minted in the 1960's contained 90% silver and was some thing of real value. It would buy about a gallon of gas. Today, that same silver quarter is worth about $3.50—and will still buy about a gallon of gas. (With our advances in technology, it should buy a lot more than a gallon of gas, but government and business corruption have prevented that.) As it is, silver's lasting value is obvious. By comparison, a paper dollar in the 1960's would buy about four gallons of gas—but how much gas would that paper dollar buy today?

Every day, our financial news media will carry some story about what the Federal Reserve, the World Bank or some other major financial institution is doing to affect the money supply or to "prop up" some sagging currency. In most cases, it means that they are making accounting entries to "create" additional money for some specific currency. Governments also borrow big chunks of money (like $700 billion at a time) to finance their latest project.

Nothing new of value is created in these money operations—there is just more paper (or electronic) money in circulation. So the net effect is that the ratio of the total money in a nation divided by its total real value gets bigger. But that also means that the real value behind each dollar gets smaller. This is why inflation is referred to as a "hidden tax". As banks and governments create more money from nowhere, the value of paper and electronic dollars that people have shrinks. As an example, if a man receives a dollar for working on a certain day, he could buy a loaf of bread with it; but if he saves that dollar for a year and then decides to buy a loaf of bread, he finds that it now costs $1.10—not because the bread requires more work or materials to produce—but because the value of his dollar has shrunk. Sure, the man could have put his money in a bank and received interest—and might have $1.03 at the end of a year. But he would still be $.07 short to buy the loaf of bread—and he might have nothing at all if his bank failed—or used his dollar to pay an obscure fee that was explained on page 27 of the fine print of his bank account agreement.

The paper dollars we have, produced by the Federal Reserve, are an unjust standard of value. The Bible commands:

> "Do not use dishonest standards when measuring length, weight or quantity" (Lev 19:35, NIV).
>
> "You shall not have in your bag differing weights, a heavy and a light. You shall not have in your house differing measures, a large and a small. You shall have a perfect and just weight, a perfect and just measure, that your days may be lengthened in the land which the LORD your God is giving you" (Deut 25:13-15).
>
> Diverse weights *and* diverse measures, They *are* both alike, an abomination to the LORD (Prov 20:10).

The inflation in the USA is probably much higher than reported by the Consumer Price Index. This index is complex with many variations—but some do not even include food or energy costs because they are "too volatile". Yet the CPI does include things like computers, televisions and electronics which continually drop in price due to technology advances. They offset the cost of other basic necessities whose prices are rising. One can find all sorts of opinions among economists in regard to the actual amount of inflation of each currency. Our paper money is not merely unjust—it is also impossible to determine exactly how unjust it is.

Christians must not become so desirous of earning and spending this unjust Federal Reserve "money" that they lose sight of its flaws. We should teach our children that this valueless "money" is not biblical and that we are sorry that they have to grow up in a nation that uses this kind of currency. This writer can no longer find the quote, but he once read that a Christian group made an effort to overturn the Federal Reserve Act shortly after it was passed—but they stopped when Dwight Moody, upon seeing World War I on the horizon, told them that Christ would return before the Act would have any effect. Yes, we probably

have sins of omission, but the greatest judgment will be on those who knowingly created and profited from this unjust "money":

> Am I still to forget, O wicked house, your ill-gotten treasures and the short ephah, which is accursed? 11 Shall I acquit a man with dishonest scales, with a bag of false weights? 12 Her rich men are violent; her people are liars and their tongues speak deceitfully. 13 therefore, I have begun to destroy you, to ruin you because of your sins. 14 You will eat but not be satisfied; your stomach will still be empty. You will store up but save nothing, because what you save I will give to the sword (Micah 6:10-14, NIV).

Our "Money" Is Not Money

When I was a child, I actually remember my father showing me a $5 "Silver Certificate" like the one, below. The major writing on the bill from top to bottom says:

SILVER CERTIFICATE

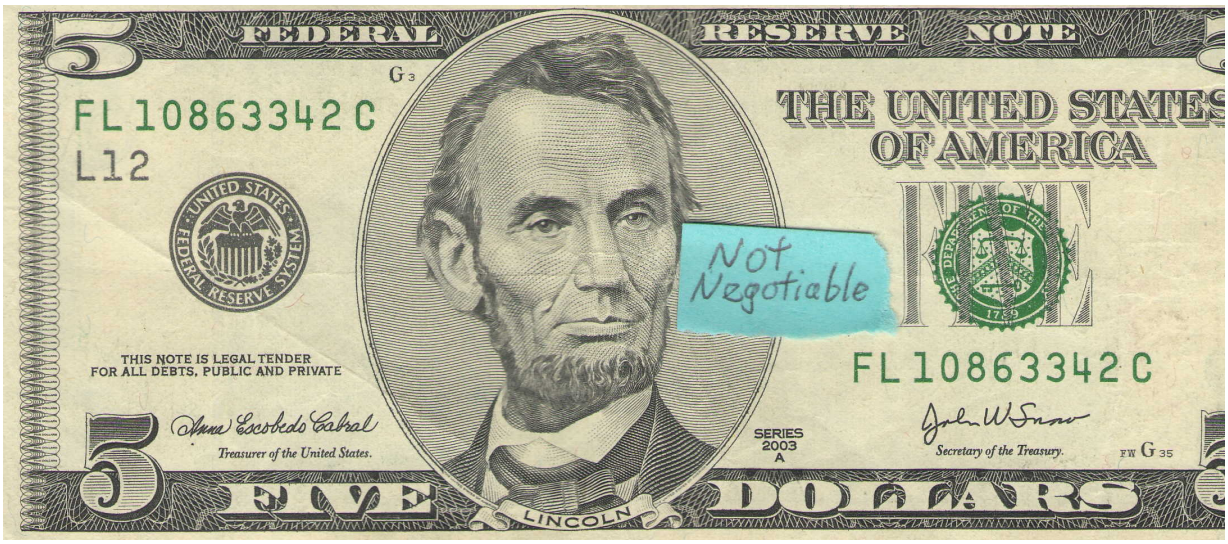
THIS CERTIFIES THAT THERE IS ON DEPOSIT IN THE TREASURY OF THE UNITED STATES OF AMERICA FIVE DOLLARS IN SILVER PAYABLE TO THE BEARER ON DEMAND.

Many years before that, our nation actually produced gold and silver notes—paper which was redeemable for gold and silver. Presidents Lincoln and Kennedy were both proponents of these substance-backed bills. But the idea died in 1963, along with President Kennedy, and that story is well beyond the scope of this article.

The paper that we now call money is not really money. It does not even claim to be money. People in the USA carry "Federal Reserve Notes" in their wallets and purses. While the words "THE UNITED STATES OF AMERICA" appear on the paper, the words "FEDERAL RESERVE NOTE" always appear first on the front. That is the title of the piece of paper and exactly what it is.

The bills contain no claim that they are redeemable for anything of value. They contain the old sentence: "THIS NOTE IS LEGAL TENDER FOR ALL DEBTS, PUBLIC AND PRIVATE". If you are in debt to someone, they have to accept these bills as payment. If someone is in debt to you, you have to accept them. What if you are working

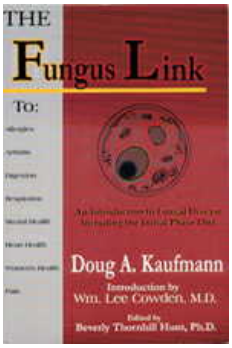
Continued on page 14



Books Worth a Look

by Bill Buckman

The Fungus Link



By Doug A. Kaufmann, Copyright 2000 by the author, Published by Media Trition, Rockwall, Texas

If you found our last review (The Chronology of the Old Testament) irrelevant to your daily life, here is a book that almost certainly affects you, or someone you know. You may be familiar with Candida yeast infections. But this book shows that Candida is only one of hundreds of fungi that can infect our bodies. The book's author does not spend much time on the biblical perspective, but he does make reference to Leviticus 14. This writer is beginning to believe that what the King James Bible calls "leprosy" is really fungus infections in people and buildings.

Multiple writers have contributed to this book. The main author is not an M.D., but several of the others are. Doug Kaufmann has spent much of his adult life researching and educating on health issues, particularly in relation to fungus. He is certified by the American Society of Allergy Technicians and helped devise the first ELISA food allergy tests. He has written several health related books, does national radio and TV programs, as well as frequently lecturing around the country. Dr. David Holland has his M.D. degree from Texas Tech University and has worked with Doug Kaufmann since 1996 in a nutritional medicine clinic in Dallas, Texas.

The authors believe there is often a fungal basis for many of our common and major health problems including allergy, respiratory, heart and many others. They back up their claims with evidence from major scientific journals and other M.D.s, as well as the personal testimonies of some of the many people they have helped.

Their solution for fungal problems is fairly simple, but not necessarily easy for a lot of us to carry out. Basically one needs to go on a diet that starves the fungus and take an anti-fungal drug or herbal fungus killer. The diet restricts virtually all sugars. Fungi love sugar! Stevia is allowed and a minimal use of honey. Initially all grains are eliminated and most fruits. Green apples, avocados, berries and some citrus are allowed. Thankfully this diet can usually be modified somewhat after a few weeks.

Along with describing a number of fungus related health issues, the book also takes on some more general problems in the medical profession itself. On page 83 Kaufmann states: "Charities are often the public relations entities for the medical communities that they represent. According to the book *Unhealthy Charities*, you'd be surprised at who these "charities" are charitable to." He continues on page 84: "Less than five per cent (5%) of the funds raised by the ALA [American Lung Association] for "urgent need" research actually goes to any research at all! The other 95% apparently covers costs, including payroll. According to the above referenced book, the ALA is a marketing wing for the respiratory organizations, purportedly including doctors, who treat lung problems." Further on page 85 he writes, "I believe what irritates me the most is the fact that the medical associations via their promotional and purportedly "non-profit associations, seem to be preying on children. That is apparently their "target market"…. Each of the magazines mentioned above has small, helpless children on the cover."

In spite of this Kaufmann does not say one should not go to an M.D. He just recommends you be very careful and seek medical advice from a variety of health practitioners. The book also cautions us to be careful of antibiotics and vaccines in general. Dr. Holland points out on page 209 that chronic fatigue syndrome began appearing just shortly after the use of antibiotics became prevalent.

Even though reference is made to several technical journals, this 283 page book is easy to read. It contains an index, charts of the diet program, some recipes, a 'frequently asked questions" section, and a "fungal quotient questionnaire".

In looking at Doug Kaufmann's website, knowthecause.com, I discovered there are now two more books in The Fungus Link series. All are available from this website.

In Leviticus chapters 13-15 God gave us some sound basic advice on how to stay healthy. However because of a possibly poor translation, "leprosy"; many of us, including most of the medical profession, may have missed what God was really trying to tell us. Maybe what God was trying to say was "keep the fungus out!" of our bodies and our dwellings. Since He inspired Moses to devote 3 chapters to it, it may be important.

The Fungus Link takes an unorthodox look at some of our major health issues. It looks through a different knowledge filter. This book may be a good start on understanding and dealing with a potentially very serious problem. 📖

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hard and want to save to have something of value for the future? These bills do not promise to have any future value. If people lose confidence in them some day and refuse to accept them, the Federal Reserve has not promised to help. All the Federal Reserve is responsible for doing is accepting them if you are in debt to them.

But don't panic too much, nearly everyone in our nation is in debt to someone—who is ultimately in debt to the Federal Reserve banking system. So most people will accept Federal Reserve Notes for the immediate future. On the other hand, the debt system is a house of cards that will some day fall. A solid trust in the Creator of the Universe is the only true answer.

Debt-Based Economies Fail

But is a debt-based economy good? Is that what the Bible teaches? When the Eternal gave this list of blessing for obedience to Him in Deuteronomy 28, He said:

> The LORD will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none (Deut 28:12).

The Federal Reserve is not part of our government, but a private corporation that works in a very complex system through its member banks to loan money to the US government. It has never had an independent audit. The Federal Reserve Act was passed in December of 1913 when many congressmen were not even there. It was many years before it had the massive effect on the economy that it has today. Now, in conjunction with its member banks, it prints all of our currency, sets interest rates, and creates money from nothing to loan at interest. One can learn all about how that happened in a book entitled The Creature from Jekyll Island: A Second Look at the Federal Reserve, by G. Edward Griffin.

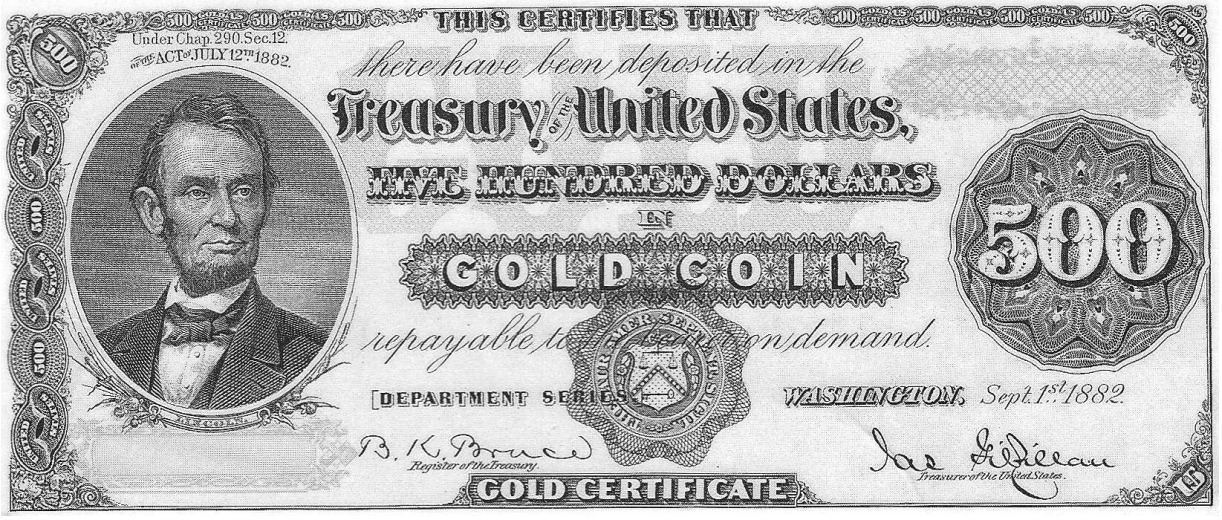
But the Federal Reserve is only half the problem. The other half is the governments, businesses and people who want to borrow from it. This writer earned a degree in business administration in the 1970s and was taught then—just like they teach now—about the advantages of businesses borrowing money. Even high school economics classes will go through a scenario something like this, though we are leaving out the precise calculations:

A business has revenues that exceed expenses by 20% every year. If that 20% surplus is reinvested into the business, it can grow at 20% every year. On the other hand, if that business were to take out a loan at 10% interest every year, it could double its size each year, using half of that 20% growth to pay the interest and the other half to repay the principle. Yes, we have added the cost of interest to the equation, but the business is now growing by 100% every year, rather than just 20% and its owners now control so much more money. The math is absolutely correct here. So most young businessmen borrow money and try to make a fortune quickly.

What they either skip in business class—or greatly underemphasize—is what happens when there is a bad year of no growth? In the first instance, the business doesn't expand for next year, but just keeps on going, hoping for a better year. In the case of the borrowing business, it does not have enough money to make its interest payments—and most downsize or take out another loan to keep going.

What happens if there are several bad years in a row with no growth or negative growth? The non-borrowing business survives—even though it will be smaller in scope. The heavily borrowing business still has all of its big loans to repay. It will either need a bailout, or default on its loans so its bank needs a bailout.

The world simply cannot support nearly every business growing at 100% per year. The population grows at nowhere near that rate. If the population is growing at a healthy 5% per year, and existing people—due to increased productivity—are able to consume 5% more each year, an average 10% growth among businesses is fine.



The 20% natural growth without borrowing cited above is more than enough. In order for even a significant number of businesses to grow at 100% per year, there must be a large number of other businesses either declining or failing. In most cases, it is simply not sensible economics for businesses to borrow money and expect very high growth rates. But our schools and financial institutions still push it.

Wealth hastily gotten will dwindle, but those who gather little by little will increase it (Prov 13:11).

The difficulties of a completely debt-based economy can be easily illustrated by this greatly simplified example. Suppose Fairly Raunchy Bank owns an empty town far away from the rest of the world that has farms, shops, energy production and everything a small community needs to survive. A group of 100 people want to move there to be completely self-sufficient. They are amazed when the Bank offers to give them the town for free, provided that they will perpetually use Fairly Raunchy Bank Notes for all their commerce, and provided that each person takes out a $1000 loan at 10% to get the economy started (a total of $100,000 of loans to the village). Things go marvelously well for the first year or so and most people have little trouble each paying their $100 annual interest—for a total of $10,000 per year to the bank. But after three years, there is now only $70,000 total currency in the community and some people are very short. So the Bank makes $30,000 in loans to the poor people secured against their property. There is again $100,000 of currency in the system, but the loans to the community now total $130,000 and the annual interest due is $13,000. As the years go by, more and more of the community currency is depleted by interest paid to the Bank each year, and the community is continually short. So Fairly Raunchy Bank makes more and more loans secured by the peoples' property. In another few years, the

Who owns all our debt?

Trying to determine the entire amount of debt in the U.S.A. is like trying to hit a multitude of moving targets hidden in the bushes: one cannot be sure how much the various figures overlap, and all of them keep changing all of the time. We have found the following items from the following sources. **All items are in trillions of dollars:**

10.0 The Public Debt of the United States treasury

49.1 Additional unfunded obligations of the United States government. Source: en.wikipedia.org/wiki/United_States_public_debt

2.3 State and local government debt in 2006. Source: www.cato.org/pubs/tbb/tbb_0706-37.pdf

2.6 Consumer short term debt (mostly credit card). This is small compared to everything else! Source: money.cnn.com/2008/06/06/news/economy/consumer_credit/index.htm

36.0 Total home mortgage debt in 2001. This was census data which is probably more accurate than other estimates. It is probably a lot higher now. Source: ww.census.gov/hhes/www/rfs/2001detailedtables/original/chapter2_17.htm

2.8 Commercial mortgage debt. Source: nreionline.com/news/commercial_mortgage_debt

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102.8 Trillion Total U.S.A. debt! This does not include commercial non-mortgage debt and certain other types of debt, etc. This writer has seen other total USA debt estimates approaching 200 trillion. The highest estimate this writer has seen of the amount of this debt owned by foreigner's is only 12 trillion.

Who is this debt owed to? Are there some rich guys in our country whom we could go to and just ask them to forgive all of this debt so we could all be on a positive footing again? Hmmm!

A very recent issue of Forbes magazine contained an article on the wealth of the 400 richest people in the U.S.A. Could they help the problem? No! Even though they are all billionaires, with a few possessing 50 billion dollars, the total net worth of these 400 people is only 1.57 trillion dollars. All they could do is pay a few months interest on the above debt and all 400 of them would be living day-to-day like the rest of us. Source: www.forbes.com/2008/09/16/forbes-400-billionaires-lists-400list08_cx_mn_0917richamericans_land.html

While the situation is complex with verifiable information difficult to obtain. The bottom line is that a large amount of this 102 trillion in debt is to banks that created the money from nothing. We cannot assemble a room of people who are owed this 102 trillion dollars and ask to make a deal with them. In reality, there are individuals who are on the boards of banks and other entities, that control other banks and other entities that that are ultimately the ones trying to collect on this outstanding debt of 100 to 200 trillion dollars—or whatever it really is. President Andrew Jackson once said: "If the people only understood the rank injustice of our money and banking system, there would be a revolution in the morning." Revolutions can be messy—often bloody. We do need an electorate who will refuse tweaks and bailouts as solutions, and insist on the elimination of the Federal Reserve, and the Constitutional coining and use of precious metal money. — NSE

people have more debt than their property is worth and the Bank demands that they leave the village and move to one of its forced labor camps in another country in order to work off their debt.

The point of this example is that when a bank collects interest on "money" it creates from nothing, there will never be enough money to pay the interest—because the bank only created the original principle. It never created any "money" to pay the interest, so the people will **never** be able to pay it. The borrowing cycle will continue with ever-increasing loans until all the people are in debt to the bank. This happens even if the people started out owning their own land; the bank will still eventually own everything.

While the reality of our modern day economics is many times more complicated than this, the effect is exactly the same. The US treasury is now directly 10 trillion dollars in debt, with interest payments of half a trillion per year. This writer has seen projections showing that within 20 to 30 years, the entire Federal budget will be consumed to pay the annual interest on our national debt. But actually, the 10 trillion debt figure is too low. If one includes unfunded liabilities—amounts the government has promised to spend but for which it does not have money, the figure is closer to 59.1 trillion dollars (see box on previous page). Some kind of financial restructuring must occur long before 20 years.

> "Banking was conceived in iniquity and was born in sin. The bankers own the earth. Take it away from them, but leave them the power to create money, and with the flick of the pen they will create enough deposits to buy it back again. However, take it [the power to create money] away from them, and all the great fortunes like mine will disappear and they ought to disappear, for this would be a happier and better world to live in. But, if you wish to remain the slaves of bankers and pay the cost of your own slavery, let them continue to create money
>
> —Josiah Stamp (1880-1941, English Banker, reputedly the 2nd richest man in England).

Bible Teaches Against Long-Term Debt

When banks are allowed to lend "money" that they create from nothing, history shows that they will virtually beg financially stable corporations and individuals to take out loans: "expand your plant" "build a fancy office building", "buy a new car", "take a vacation'. You have probably received credit card ads encouraging you to consume money now, and pay for it later. Internet rates for such loans often are very low to begin with. The bankers know that eventually, some of those financially stable entities will become less stable and be forced to come back for another loan. This time the bank can charge these "risky clients" a much higher interest rate—and maybe even take their property as collateral. This is how a bank turns the ability to create money into real wealth.

So there we have it. Today, the well-off pay the lowest interest rates, and the poor pay the highest rates. But what does the Bible teach? The opposite!

> "If you lend money to *any of* My people *who are* poor among you, you shall not be like a moneylender to him; you shall not charge him interest. If you ever take your neighbor's garment as a pledge, you shall return it to him before the sun goes down. For that *is* his only covering, it *is* his garment for his skin. What will he sleep in? And it will be that when he cries to Me, I will hear, for I *am* gracious (Ex 22:25-27).
>
> [Master to his servant] 'So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest (Matt 25:27).

The Bible condemns lending to the poor at interest in many places, though Jesus seems to accept lending at interest for business investment in Matthew 25. The servant in this parable who hid his masters money [silver] rather than using it to earn by trading was admonished to place the money with the bankers who would have given him a fixed return and use the money themselves to earn by trading. No borrower is poor in this latter scenario.

Today, the vast majority of individuals and businesses are in debt—and a great many of them are poor—barely receiving enough to continue to function. Some are poor due to their own mismanagement or sins, but others are poor due to circumstances beyond their control, or more likely, the greed, corruption and sins of others.

The Bible has a very clear solution to avoid long-term debt and to prevent bankers from gradually owning a nation (or the world) by lending money they create.

> At the end of every seven years you must cancel debts. 2 This is how it is to be done: Every creditor shall cancel the loan he has made to his fellow Israelite. He shall not require payment from his fellow Israelite or brother, because the LORD's time for canceling debts has been proclaimed. 3 You may require payment from a foreigner, but you must cancel any debt your brother owes you. 4 However, there should be no poor among you, for in the land the LORD your God is giving you to possess as your inheritance, he will richly bless you, 5 if only you fully obey the LORD your God and are careful to follow all these commands I am giving you today. 6 For the LORD your God will bless you as he has promised, and you will lend to many nations but will borrow from none. You will rule over many nations but none will rule over you (Deut 15:1-6).

There it is: debts are to be cancelled every seven years. God promises that our nations will be blessed if we do this. He knows what He is talking about. With this law in place, bankers would never try to lend money to someone so they could spend it on entertainment. They would never loan

money to gain control of someone's possessions over many years—because their loans would go away in seven years. People would only lend to the poor when they really needed it and only just as much as they needed.

Nobody should not lend what they cannot afford to lose. One major reason why our financial system is in such a mess is that most financial institutions and businesses have a lot of debt to one set of parties, and another set of parties (often their customers) that are in debt to them. If one party fails to pay, it creates a whole chain reaction of other entities that cannot pay their loans because they did not receive payments due to them.

Fortunately, many of our founding fathers were Bible readers, and they made provision for individuals to "file bankruptcy"—as often as once every **seven years!** The bankruptcy laws are complex, but they essentially provide a way for a poor person to keep a certain basic level of assets, use the rest of his assets to partially pay his creditors, and then discharge all of his debts and get a fresh start. Even though these bankruptcy laws are better than nothing, they are no where near as good as the teaching of the Bible.

The Bible is so plain: everyone knows when the year of debt release comes, and debt release is automatic to everyone. Today, filing bankruptcy is a very complex task beyond the ability of many poor people. Those who are using every spare dollar to try to pay their debts usually will not have the $500 to $1000 needed to pay a bankruptcy attorney. This writer has seen estimates that as many as 28 million people in the USA would benefit by filing bankruptcy, but that most of them don't even know about it—or how to do it.

This writer remembers sitting in a small claims court where various creditors were trying to collect against their debtors. Some debtors appeared irresponsible—either misspending the funds they had, or not doing what it takes to keep a job. Other debtors seemed to be genuine victims of job loss, health problems, or other adverse circumstances. They were struggling to pay as much as they could to their creditors, even selling many of their personal possessions. I felt sorry for them. When a judge called a particular case, I remember one creditor walking up to the clerk's desk and both immediately began to speak in hushed tones. I was close enough to hear a few words of the conversation and the creditor was explaining that she would get very little because the debtor had filed bankruptcy. It was very obvious that the creditor and the clerk **did not want the rest of the debtors in the court to find out anything more about bankruptcy.**

If the scripture above was not enough, the Bible continues to extol the benefits God will grant if those who have money lend to the poor.

> If there is a poor man among your brothers in any of the towns of the land that the LORD your God is giving you, do not be hardhearted or tightfisted toward your poor brother. 8 Rather be openhanded and freely lend him whatever he needs. 9 **Be careful not to harbor this wicked thought: "The seventh year, the year for canceling debts, is near," so that you do not show ill will toward your needy brother and give him nothing. He may then appeal to the LORD against you, and you will be found guilty of sin.** 10 Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to. 11 There will always be poor people in the land. Therefore I command you to be openhanded toward your brothers and toward the poor and needy in your land (Deut 15:7-11).

Bible Teaches Owner-Based Economy

If the Bible teaches that loans should not last longer than seven years, how can people obtain loans to buy a house? The answer is that most people should not need loans to buy a house.

To which you may reply, "You're dreaming, that's not going to happen in this world."

It is true that most nations are indeed very far away from the biblical teaching on the point we are about to discuss. But some of the USA's founding fathers understood it—so well that they chose part of the central biblical text to inscribe upon the "Liberty Bell":

"Proclaim LIBERTY throughout all the Land unto all the Inhabitants thereof Lev. XXV X"

When ancient Israel entered the promised land, the land was divided by lot, evenly apportioned among the people (Num 26:55-56; 33:54). The land was large enough to divide and pass on to sons or other family members (Num 27:1-11) so that young families did not have to take out a 30-year loan to buy a place to

Return of Debtor's Prisons?

While the USA technically no longer has debtor's prisons, it can work out that way if a debtor misses a court date. Judges can sentence a debtor to jail for not appearing in court—but then suspend the sentence provided that he/she makes timely payments. If a payment is not on time, the suspension is removed and the person can be arrested and jailed. In the examples I saw, I think the judge was reasonable. But it is easy to see how these laws could be abused. The judge can set the payments at whatever level he wants. The judge can let them out early provided that they keep on paying. A judge who lays down a sentence for the maximum number of days for missing a court date can get a lot of payments—even exorbitant payments—out of a debtor this way. The system can be further abused if the debtor is homeless or if the creditor/court does not make a sincere effort to inform the debtor of their court dates. I have not seen, but have read about cases where this has happened.

live. People were also free to sell their land and use the money to buy land elsewhere, or to start a business with it. They were also to free to make mistakes—to lose all of their money, and have to work for wages or even become servants. But in every fiftieth year, a Jubilee year was declared and each person received their family inheritance back. The history books contain much debate about when our Liberty Bell cracked—but I have wondered if it was not cracked in the year that our nation failed to proclaim a Jubilee year.

> "And you shall count seven sabbaths of years for yourself, seven times seven years; and the time of the seven sabbaths of years shall be to you forty-nine years. 9 Then you shall cause the trumpet of the Jubilee to sound on the tenth *day* of the seventh month; on the Day of Atonement you shall make the trumpet to sound throughout all your land. 10 And you shall consecrate the fiftieth year, and proclaim liberty throughout *all* the land to all its inhabitants. It shall be a Jubilee for you; and each of you shall return to his possession, and each of you shall return to his family (Lev 25:8-10)

Our initial reaction might be: "That cannot possibly work. My entire family could not go back to my parents house—or my grandparents house. We could not all live in their little place." And that is true in most cases. Most of our parents of 50 or 100 years ago did not have enough land to allow approximately half of their descendants to live on today. ("Half is used because the female descendants who had at least one brother would be living on the land of their husbands' families, not their parents.) The reason is that we have been living without Jubilee years for hundreds of years. But if the population had retained the hundreds of acre tracts that they received by homesteading in the 1700s and 1800s, there would still be enough land for many of their descendants to live—though most would now be urban in character rather than rural. When population in an area becomes too dense, the scriptures allow for expanding one's inheritance (Ex 23:31; Deut 19:8). The USA's westward expansion would have worked ideally for eastern families who had divided their inheritance so much that there was no longer room. The more adventurous family members could have moved west and staked out a new family inheritance.

The book of Leviticus goes on to explain the details of how the Jubilee year should be implemented:

> "That fiftieth year shall be a Jubilee to you; in it you shall neither sow nor reap what grows of its own accord, nor gather *the grapes* of your untended vine. 12 For it *is* the Jubilee; it shall be holy to you; you shall eat its produce from the field. 13 In this Year of Jubilee, each of you shall return to his possession. 14 And if you sell anything to your neighbor or buy from your neighbor's hand, you shall not oppress one another. 15 According to the number of years after the Jubilee you shall buy from your neighbor, and according to the number of years of crops he shall sell to you. 16 According to the multitude of years you shall increase its price, and according to the fewer number of years you shall diminish its price; for he sells to you *according* to the number *of the years* of the crops" (Lev 25:11-16).

Even with this requirement for land to go back to each family in the Jubilee year, people were free to "sell" or rent their land, houses, factories, mines or whatever they had as long as that sale was **prorated** till the next Jubilee year. In today's terminology, land was **owned** only by families, but the family could **lease** it to another for up to 49 years. This provides enough flexibility to do almost everything we do today.

Supposing a man inherits a large inland farm, but he really wants to make his living fishing on the coast. He is free to sell/lease his farm—maybe to a nearby farmer—until the next Jubilee, and use that money to lease/buy a fishery on the coast until the next Jubilee. When the Jubilee comes, if that man likes the arrangement and wants to continue to lease/sell his farm to the same farmer for another 49 years, he can. He can also continue to lease and operate the fishery from the family that owns it. But if the fishery fails, or if economic trouble hits the family, or if his children spend the money foolishly and lose the fishery—at some time in their adult lives, at the next Jubilee year, they will get a chance to own land and to start a life where they own some means of producing wealth.

Today, the average young person in America graduates from college and enters the work force not with assets with which he/she can work to produce wealth, but having to work for a wage and then often to borrow money to buy a car, household furnishings and other things necessary to live. Even worse, many young people enter the workforce in debt with a student loan, which will stay with them for the rest of their lives and cannot be eliminated via bankruptcy. Many people spend most of their working lives paying on a home loan, only to borrow against that home to pay medical bills when they are old. Our advertising media is saturated with false messages telling us that to be happy we need things—and we should borrow and spend now to get them. Most people live paycheck-to-paycheck. Slavery is alive and well in America—it is just in a different, complicated form, and we would rather not call it that.

Jubilee Years For Now and the Future

Continuing the scripture from above:

> "Therefore you shall not oppress one another, but you shall fear your God; for I *am* the LORD your God. So you shall observe My statutes and keep My judgments, and perform them; and you will dwell in the land in safety. Then the

land will yield its fruit, and you will eat your fill, and dwell there in safety" (Lev 25:17-19).

God reemphasizes that implementing a Jubilee year will produce a blessing for everyone involved—it will not be a disaster. Nobody should confuse what the Eternal has said here as some kind of socialist "the state owes me a good living" philosophy. This is a "the state owes me a chance to have **the resources** to make a good living at least once in my lifetime" philosophy. Beyond that, people are free to work hard and manage their resources well and benefit from that; or, they are free to be lazy and mismanage their resources and to have to work as employees (servants) for others for up to 49 years.

Another important part of the Jubilee year is that no family, corporation, secret society, or other entity is free to accumulate a disproportionate share of wealth over many decades and use that wealth as a means of control over other people. This, unfortunately, is what has happened today. A couple percent of the people own 80% of the land. The same is true for most other valuable assets. The Eternal clearly commands that even kings were not to accumulate such wealth or even military power:

> The king, moreover, must not acquire great numbers of horses for himself or make the people return to Egypt to get more of them, for the LORD has told you, "You are not to go back that way again." He must not take many wives, or his heart will be led astray. **He must not accumulate large amounts of silver and gold** (Deut 17:16-17).

Most of the oppression and even many of the wars that we have today come from these wealthy families, multinational corporations, and other powerful entities that use billions of dollars as a means of controlling others. (If you have trouble believing that people would conspire together like this to do great evil, please see the lead article *People of the Passover* in the *Servants' News*, July-Aug 2008 issue.) This writer has some idea who these people and groups are, but will not get involved with identifying them here because the situation is so complex. Much false and contradictory information has been published on the subject, and there is a great effort to keep the true information **secret**. And when the truth is discovered, those who wish to remain secret change their plans.

From the Tower of Babel (Hebrew word for Babylon) in Genesis 11:1-9 to "Mystery Babylon"—or better translated "Secret Babylon" that controls world trade (Revelation 17 & 18), the Eternal One has spoken against economic systems that take care of people's basic needs, but otherwise subject them to the control of some elite group of people. It is His desire for people to learn to be His Children (Heb 2:10; 1Jo 3:1-2). He wants them to have a chance to manage physical things properly so they can learn to manage spiritual things someday (Luke 16:11-12; Matt 25:14-30). The Eternal wants people to learn themselves that there are physical blessings for obeying Him, and curses for disobeying him (Lev 26; Deut 28). He wants us to have the mind of Christ (1Cor 2:16; Phil 2:5). These things do not happen when we are born into a society where most of what we do is work for a subsistence living.

The Earth belongs to the Eternal (Pslm 24:1) and He has decreed that land should be redistributed every 50 years. That may be difficult for some people's concept of private property—that one ought to be able to keep everything that one ever earns and leave it to one's children—but that is what the Eternal has decreed. Will the multi-millionaires and billionaires really suffer by having their wealth redistributed? No! It will be a blessing to their souls:

> Jesus said to him [the rich man], "If you want to be perfect, go, sell what you have and give to the poor, and you will have treasure in heaven; and come, follow Me." 22 But when the young man heard that saying, he went away sorrowful, for he had great possessions. 23 Then Jesus said to His disciples, "Assuredly, I say to you that it is hard for a rich man to enter the kingdom of heaven. 24 And again I say to you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God" (Matt 19:21-24)

Both the rich and the poor alike need to learn to trust the Eternal and His ways. That is why the Earth is here. The poor need to be given the resources to earn a good living at least once in their life—and they need to learn the effects of diligence versus sloth. They need to trust the Eternal when there is not enough. The rich need to learn to give to the poor, knowing that they may not be paid back, and they need to have faith that they will be taken care of when the Jubilee year comes and they have to again exist on an average amount of money.

The Jubilee year does not mean it is impossible to build large industries to make ships, autos, computers and the like. These types of industries can grow on the land of the people who develop them. Factory populations can generally be much denser than agricultural ones, so they allow for a family to stay on a piece of land for many more generations. These businesses could be large extended family businesses—much safer and worker-friendly than the capital vs. labor fights that have plagued our industrial history. In a large family run auto business, the experienced older people would do more of the design and management work, while the younger ones would do the actual assembling. These are their own children working—they will not want the sweatshops that we had in the 1800s! Sure, some people who have lost their land or who simply want to leave home for a while will come to these factories to work. But they

and their families can return to their own land at the next Jubilee.

The Jubilee prevents monopolistic conglomerates from developing and taking over an industry. If a successful person builds or buys other factories on other people's land (as is common in our society today), they will all go back to the owners of that land at the Jubilee year. It will only make sense for people to build these industries on their own land—and any one family only has so much land.

Someone might ask, "What about corporations? What will happen to their land in the Jubilee?" In general, the goals of a corporation are not in keeping with biblical teaching. A corporation can, in theory, last forever. But God gave land and other property to individuals who were commanded to pass it on to their families—corporate ownership of property is contrary to this. Also, corporations are owned by stock-holders, who hire a board of directors who hire a CEO to run the corporation. These individuals have "limited liability"—they are not personally responsible if the corporation harms people or goes in debt for billions of dollars—and they can be paid millions of dollars for doing it. And then our governments spend billions on bailouts. The Bible does not teach any such limited liability. Furthermore, the Jubilee year protects individuals from losing all their family has worked for due to some business accident or false lawsuit. A family will get back what rightfully belongs to it in the Jubilee year anyway.

We must not think that the Jubilee year was something only for ancient Israel, which can now be safely forgotten. Ezekiel 40-48 describes the future world when Christ returns with much physical detail. It specifically states that the land will be divided by lot again (Ezk 45:1; 47:22; 48:29) just as it was anciently. It also states that inheritance will be passed on through families, and that even the wealthy, powerful families will not be able to take land from the others:

> "Thus says the Lord GOD: 'If the prince gives a gift *of some* of his inheritance to any of his sons, it shall belong to his sons; it is their possession by inheritance. But if he gives a gift of some of his inheritance to one of his servants, it shall be his until the year of liberty, after which it shall return to the prince. But his inheritance shall belong to his sons; it shall become theirs. Moreover the prince shall not take any of the people's inheritance by evicting them from their property; he shall provide an inheritance for his sons from his own property, so that none of My people may be scattered from his property" (Ezk 46:16-18).

To many people, these biblical commands seem like a **good dream** that could never really happen. But the truth of the matter is this: if we, as a people, do not strive to make this good dream a reality, we will experience the economic crisis that comes about from living centuries without a Jubilee year. We may wish it was only a **bad dream**, but it will be real.

Nevertheless, the people of God must not be fearful to live in this present debt-based economic system. If one is poor, it is best to be frugal and stay out of debt; but if one ends up deeply in debt, there is nothing wrong with exercising our nation's equivalent of Deuteronomy 15:1-6. If one is well off, one must use those assets to help those in need (1Jo 3:17)—helping them to be able to change or take care of themselves if possible. We all must not fear those who are evil, but stand up for what is right and trust the Eternal to take care of us. King David had a good grasp of this type of situation

> *It is* better to trust in the LORD Than to put confidence in man. *It is* better to trust in the LORD Than to put confidence in princes. All nations surrounded me, But in the name of the LORD I will destroy them (Pslm 118:8-10).
>
> While I live I will praise the LORD; I will sing praises to my God while I have my being. Do not put your trust in princes, *Nor* in a son of man, in whom *there is* no help. His spirit departs, he returns to his earth; In that very day his plans perish. Happy *is he* who *has* the God of Jacob for his help, Whose hope *is* in the LORD his God (Pslm 146:2-5).

As I finish this article, the Day of Atonement is beginning. I know that some time in the future, at the perfect direction of our Savior and King, a trumpet will blow and the land will be again divided fairly among the people. Individuals cannot implement the Jubilee year on their own—it can only be done within governing units. It is doubtful that today's politicians would be capable of fairly re-dividing the land among the people—even if they wanted to. But each of us should learn to understand the biblical economy, proclaim it to others as they are willing to hear, and work toward implementing it with whatever limited power is available to us now. As laws and candidates come and go, we can apply the biblical principles covered in this article:

1. Money should be silver and gold, or something that can be redeemed for it.
2. Banks should never be permitted to create money from nothing and collect interest on it.
3. Interest should not be charged to a person who is poor.
4. All Debts should be forgiven every seven years without the complexity of filing for bankruptcy.
5. The wealth of each nation should be redistributed after 49 years so that everyone has a chance once in their life to own wealth-producing land.
6. The Bible clearly teaches against any wealthy class of people who own or control many times the individual average for wealth.

Those who use their wealth and power contrary to this important biblical teaching will be judged.

> "And behold, I am coming quickly, and My reward *is* with Me, to give to every one according to his work" (Rev 22:12) 🕮

"Letters" from p. 5

to deal with situations where the person has brought allies instead of witnesses.

LETTER: The witnesses are for the purpose of establishing for the Church, Step 3, all that had happened between the two with the sin between them.

RESPONSE: Yes.

LETTER: You should rethink your form and replace step two with instructions conforming themselves with the intent of Matt 18. The idea is for the two involved in the sin to work out the problems without the Church being involved. Two opportunities for this are given, one with witnesses and one without. The witnesses are to report faithfully what they observed in the interaction to the Church. It is possible that both parties to Matt 18 are wrong, and the faithful witness will disclose that situation to the Church.

RESPONSE: I agree with all of this. I guess I just need to replace "help resolve the matter" with a more complex explanation. These are the trials of designing a form that is:

1. Easy to understand
2. Thorough its instructions
3. Large enough type that people can read it
4. Big enough spaces that people can write in it
5. And fits on one page so it is not too cumbersome.

Thank you for your input.

LETTER: Hopefully, God will grant you what is needed to continue your calling in Port Austin, and will take those enemies from your door.

— Royce Mitchell, Texas

RESPONSE: Thanks for the encouragement.

— NSE

Likes *Are Sermons Biblical?*

LETTER: July 5, 2008

Dear Norman,

My hat is off to Roj. Beaumont and his article, "Are Sermons Biblical" dated 07/07/07. I was delighted to see that you would print his analysis and conclusion that participation would produce more understanding. In my experience gained from the several Churches of God that I personally attended, the person delivering the sermon believed that his message was inspired from God and biblically correct. What was actually delivered was a sermon in keeping with the beliefs of the WCG whether correct or not. Even the self-exalted Gerald Flurry admitted that he was unwilling to change the ban on makeup because "he was not sure if it was correct or not."

I did attend with a very small group that met in members homes for a time. Questions were allowed and I watched the people grow weekly. It was fun to go to services. Unfortunately we grew and returned to the tape format with its attendant limitations.

My prayers will be with you and your struggles.

Regards,

— Bob Shiloh

RESPONSE: There is no doubt that more learning can occur when questions and answers are permitted. But, those in attendance need much more faith in the Eternal. In groups where all teaching is controlled, it is easy for people to believe that their organization has all the truth because they rarely hear more than one understanding of any doctrine. But in groups that allow interaction, there will almost always be disagreement on significant doctrines. Often, this causes people to stop attending, or to participate on a limited level.

We should be careful of our boasting about this method of teaching, because the controversy created sometimes drives those who are weak in the faith not to attend any service any more. Then they are worse off than when they were in the hierarchical group where they at least fellowshipping once per week with teaching that was flawed, but still helpful. (Some ministers in the hierarchical churches do teach a lot of scriptural meat, others mostly promote of themselves and their organization.)

Those who participate in interactive services should develop the wisdom to see when their comments are helping and when they are offending others. There are signs we can look for. When people are quiet and refuse to talk about the subject of a service, or when they resort to a simple dogmatic statement of their belief and refuse to discuss it any further, they are having trouble with it. If they leave during the teaching, or frequently skip the service all together, that is not good. I know people who feel compelled to announce to everyone present that they don't agree with everything that is being said at this service. Helping these people troubled by interactive teaching can be accomplished in two ways.

The first way is to avoid openly discussing things that one knows would be difficult or offensive to other believers. If there were some truths that the apostles were not able to accept at that time (John 16:12), there may be truths that some cannot accept today. Paul learned some things that were "not lawful for a man to utter" (2Cor 12:4). There may be "deep truths" that we cannot share at our service, but only with a few friends. Also, there may be lessons that we feel must be brought up occasionally to the congregation, but which we should avoid bringing up "every time" in order not to have the same disagreement every week.

The second way is to teach people to be able to work among believers with whom they are in partial disagreement. Show them that Messiah and His Apostles met in synagogues where others spoke—there would be error taught there. They participated in the service and spoke later (Acts 13:15). Much of the New Testament epistles and Revelation 2 & 3 are corrections to the congregations at that time—and there is very little teaching to avoid meeting with the brethren who need this correction. Avoidance is only for major public sin, destructive false doctrine or agents of Satan. Those who are spiritually strong ought to go and hold up the weak (Gal 6:1-2).

While I would personally not want to attend a congregation where only one understanding of Scripture can be voiced, we all ought to recognize that we are all struggling together to learn from our Creator, and that none of us have the perfect method of doing that.

— NSE

Night in New Heavens/Earth? Apparent Conflict Resolved!

LETTER: August 17, 2007

Norm,

I am glad to see a Servant's News back with articles of interest!!!! It's been a while. I do have a question regarding one of the articles {July-Aug 2007, p.9], with discusses "who" is in the new earth, and the comment that there will be day **and** night there. In the description of the new earth in Rev. 22:5, the scriptures say there will be "no night there" nor is there a need for a candle, as the Lord God gives them light. Can you explain the writers comment regarding there being cold and heat, day and night in the new earth? I don't see that.

Thanks,

— Kim

RESPONSE: The two Scriptures are:

> "While the earth remaineth, seedtime and harvest, and cold and heat, and summer and winter, and day and night shall not cease" (Gen 8:22).
>
> There shall be no night there: They need no lamp nor light of the sun, for the Lord God gives them light. And they shall reign forever and ever (Rev 22:5).

The last verse is clearly written about those who have eternal life. They are the ones who "shall reign forever and ever". There will be "no night" for them, for they will always have the light of God. But it also says that they "need no lamp nor light of the sun", not that those things no longer exist. The flesh and blood people that are still alive will still need those things. Those that are "outside the city" (v 15) could not live without them. Hopefully they will learn to keep God's commandments (v 14).

If it also important to realize that the Greek for "night" is *nux* and while it does mean a literal night, it also has a figurative use. According to Frieberg's lexicon:

> ... (2) figuratively; (a) as a symbol of death (JN 9.4); (b) as a sphere of moral darkness (1TH 5.5); (c) as a symbol of the present age (RO 13.12)

There will be no more death and sin among those who are reigning forever and ever.

— NSE

Information on Healing

LETTER: May 14, 2008

Hi Norm,

I was just speaking with Dixon Cartwright about healings and he said you had some views on this subject. I'm interested in getting a better understanding of divine healings historically and today after having had some in and out of the WCG. What piqued my interest was his statement that you believe there are just as many healings in protestant churches as the CoGs influenced by HWA. I'm interested in your evidence and reasoning behind that claim because it was not what I expected. Do you have some articles on your site that address this topic?

Sincerely,

— Tim McHyde

RESPONSE: I would say there are less healings in the big denominational, institutional churches. But the Bible churches, the charismatic churches, etc. certainly believe in it. They pray biblical prayers, anoint with oil. I have seen a room full of people crowd around a sick person and pray for them. I have seen some miraculously get well; I seen some remain sick and later die.

I have read the prayer lists and updates of Sabbatarian groups and those of non-Sabbatarian groups. The number of dramatic recoveries, gradual recoveries, and "no answers" seem very similar—though I have not made a scientific study.

We can see in the New Testament that healing sometimes depends on the faith of the sick person, but also can be of function of a Christian with the gift of healing. Jesus and Peter sometimes healed people who did not even seem to be seeking it. There are people in Sunday-keeping groups that claim to have the gift of healing. I have never personally gone to one of their meetings. I have seen evidence that some of them are phonies. On the other hand, I have met people who are now Sabbatarians, but said that they were healed at one of these mass-healing meetings. I am sorry that I do not have written documentation of this. I would have to search through my notes and e-mails to find the instances--which I might someday. I don't know where you live, but I think if you attended some Sunday services of people who believe in biblical healings, and asked people if they know anyone who has been healed or anyone with the gift of healing, it would not take you too long to find your own data.

Another aspect of healing that I am studying is how to actually lay hands on people. Jesus sometimes touched the place where the person was sick. He made mud to put on people and did other things. He did not always just lay hands on people and/or anoint them with oil.

I have attached some articles. ***When Will God Heal*** is a good basic article available now on the literature page of www.servantsnews.com. ***Healing--Dunamis usage*** is a set of overheads I used for a message. It is mostly verses showing where the Greek word "dunamis" is used. It is frequently used for "miraculous healing power" in the Bible. ***Sin and Healing*** is another set of overheads, mostly scriptures, used in another teaching message. An article entitled ***Biblical Elders Needed for Healings?*** from the May/June 2000 *Servants' News* by John Leitch is also available on the Previous Issues page of our web site. [A very recent thorough study is available at Feast2008.org/Feast2008%20files/feast_2008_msgs/healin01.pdf]

May the Eternal bless your searching. Please let me know if you write anything up about it.

Are you suffering from something for which you need healing?

— NSE

Trial With Spouse Passing

LETTER: November 2, 2006

Sir:

Sorry that I have not written sooner, nor helped. The only reason I have is that I have not worked this year except in the garden. My problem stems from my wife [name withheld] died [two years ago]. From a mental way, I could not

work as an electrician which I did for forty three years. Hope this little will help some.

May God bless you,

— J. L.

RESPONSE: May the Eternal give you strength and peace in your time of difficulty. Many of us totally underestimate the value of a faithful spouse. It is always easy to see their imperfections—which are always there—and to not appreciate their good enough. We do not realize it until they are gone—either through death, or even more sadly, the nonsense of unnecessary divorce.

I had a taste of this difficulty in a different way when my wife moved 2½ hours away from Port Austin to cook for Spring Vale Academy to get the 86% staff discount so our sons could go to that Sabbatarian high school. (Interested parents: 989-725-2391, www.springvale.us).

Even though I called her virtually every day and visited her most weekends, I still found that my work was not as effective as when we were together all of the time. I understand how you might not be able to do the job that you did for forty years.

Why does the Eternal let this happen? One reason is that He wants us to completely trust in Him—even more than in our believing mates! Our Heavenly Father has helped us through many trials in life, and the loss of a loving spouse is one more He will help us through. I realize that it is a lot easier to intellectually write than it is to live it. I struggled with it, but I do not think I let the Eternal work in me as much as He would have.

My wife has been back with me for several months now and it is a great blessing. But the Eternal does what He will. If he takes away a loving spouse, then we must work with Him. "Though He slay me, yet will I trust Him" (Job 13:15).

The Eternal may also be testing other believers to see if they will help those who are suffering from these difficulties, or if they will simply be too uncaring or too busy to help.

May the Eternal strengthen you in your trial so you may overcome and again be a blessing to others during the remaining years that He may give you. May he strengthen others to encourage you.

— NSE

God Promises Trials... and Delivers!

LETTER: November 8, 2006

Dear Brethren in Christ,

You are not alone in your struggles. Being a believer and persecuted is just a sign of the times. Although this sounds a little lame, but there are people who are praying for your welfare. I saw a street billboard the other day that read, "The worlds greatest people built the Titanic, but God's amateurs built the Ark." There are believers all over the world who are enduring great struggles---read The Voice of the Martyrs at: www.thevoice@vom-usa.org Don't be dismayed at trials. In the Book of Acts God told Paul he would be rescued from a shipwreck, but Paul still had to go through that frightening shipwreck, and after he got to shore, was bit by a deadly snake!!

— Alison Raborn, Florida

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