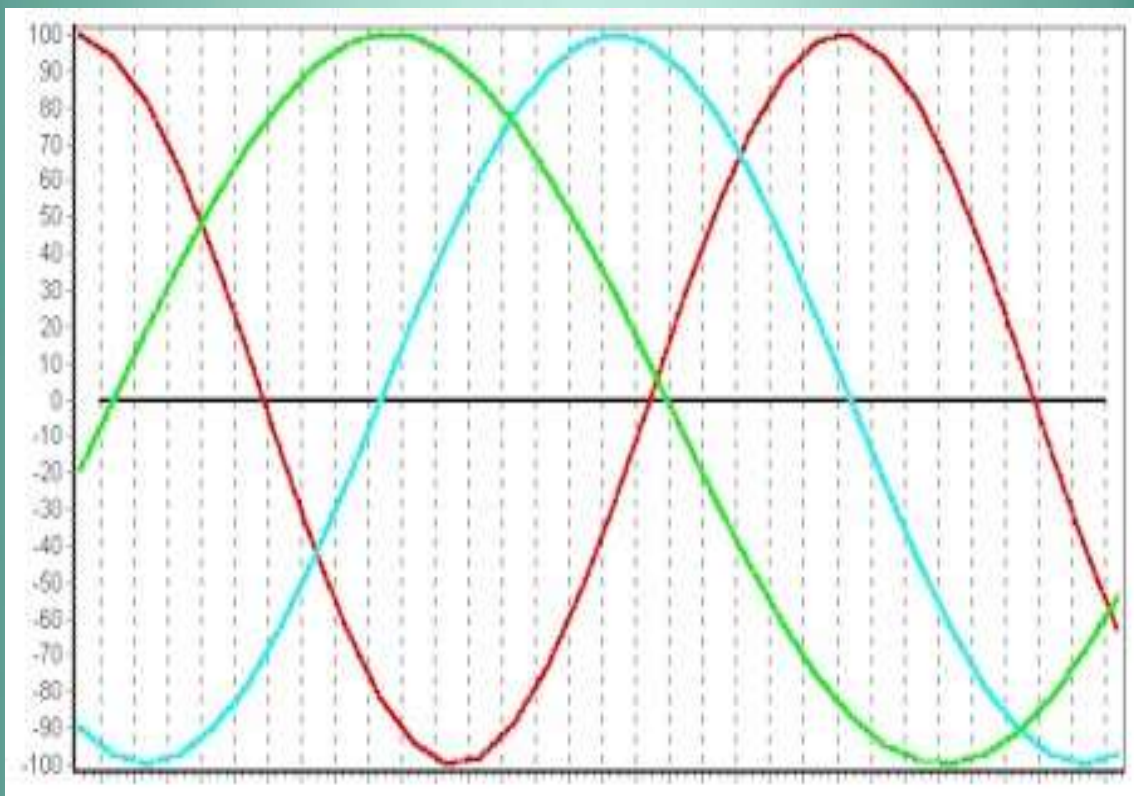


How to Survive the Coming Crash



Preparing For the Ultimate Economic Disaster
Now in its 3rd Edition, with
Dramatic New Facts & Revelations

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All Scripture quotes found in this book are taken from the New King James Translation Bible, unless otherwise specified.

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Dedication

There is an old saying that says, "*Behind every successful man is a good woman, pushing!*" This book would never have come into existence without the faithful prodding of my loving wife, Beverly. I was busily engaged in writing one of the episodes of *Unrolling the Scroll* when Bev came to me and said that she was getting very strongly from the Holy Spirit that I was to suspend work on that project and put all the materials in *How to Survive the Coming Crash* into book form. I had begun working on this project back in 1998, when the Lord spoke to me about an impending economic disaster which would sweep over America and the world. Then, about three years ago, I had the opportunity to develop the materials further into a series of six PowerPoint sermons. After that presentation, however, the materials went into a dormant state, and stayed that way while I went through the devastating circumstances of a heart attack, inoperable, malignant cancer, being fired by the church I was pastoring because they thought I would die and being betrayed by my assistant pastor and the District Superintendent who both assured me that everything was just fine while plotting behind my back to dismiss me as I lay in a hospital, throwing up as many as five times a day because of the chemotherapy I was being given.

In all of this, only one person stayed faithful to me – my lovely and beloved wife. It was she who nursed me through the crisis when I was so weak I couldn't even stand up. It was she who drove me daily to the hospital for radiation treatments. It was she who helped get everything ready to move when I was so fragile that I could only pack about one box a day. Every step of the way, she has been there, supporting, upholding, and, yes, when I finally got strong enough, pushing me to do what I knew deep in my heart of hearts I was supposed to do.

To you, dear Beverly, this book is dedicated. Once the project was started, it came together with startling rapidity. And now this book is being distributed all across the United States and even into other countries. It is only fitting that your name should travel with this book, for without your encouragement and exhortation, it would never have come into existence. I love you, my darling, and I thank God for you. Proverbs Chapter 31 says is best: "*Charm is deceitful and beauty is fleeting, but a woman who fears the Lord is greatly to be praised.*" My darling, according to the commandment of Scripture, I praise you, and I praise God for you.

Preface

Nobody likes bad news. The old adage about killing the messenger because you don't like the message is as true today as it ever was. And so to begin a book by stating on the cover that you must prepare for an inevitable economic disaster seems both sensationalistic and irrational. Yet in the 15 years that I have been researching this matter, I have become more and more convinced that absolutely nothing can prevent what is about to happen to America, the church and the world. I do not ask you to accept this statement at face value, but rather to be like the Bereans in the Book of Acts, who listened carefully and rationally to what Paul had to say, and then searched the Scriptures themselves to see if those things were true. Many years ago, the Lord gave me an interesting little motto. It goes something like this: "I have the revelation by inspiration, but the confirmation by investigation". I urge you to do the same. Follow with me as we walk through both the Holy Scriptures and clearly documented economic facts in order to discover one of the most amazing and frightening warnings hidden in the pages of the Bible. And then together, we will draw a series of logical and prayerful conclusions about what this implies for America today, the church in its current moral condition and the world at large, all centering around how the *Ultimate Crash* is going to trigger *The Final Great Awakening*, which will in turn bring about *The Tribulation*, *The Great Tribulation*, and finally, last but certainly not least, *The Rapture*. For a decade and a half, the Lord has been pouring into me a vast array of revelation, knowledge and insight into matters political, economic and spiritual, and it is now time for me to in turn pour this knowledge into you, my dear reader and friend. Above all else, as we journey through the amazing and frightening world of tomorrow, remember that Jesus promised that He would never leave us or forsake us, but would be with us to the end of the age. That end is upon us, and He has shown me the sequence of events which must take place beginning in the very near future. There will be a lot to chew on and pray about in this book. It is not a "*How to be healthy, wealthy and wise in 7 easy steps*" booklet. Rather, it is a prayerful, thoughtful, detailed explanation of what is about to happen and what you must do in order to be prepared to survive until His Sign lights up the sky from east to west. Please do not be deceived into thinking that the church will escape difficulty and hardship unscathed. That is a Pollyanna delusion which I once held myself. But extensive research into the Word of God, analyzing *the Revelation of Jesus Christ* and all supportive Scripture and repeated exposure to our brothers and sisters in the 3rd World have convinced me that we are simply kidding ourselves in America about avoiding the period of time known as the *Tribulation*. In fact, according to the timeline laid down by Jesus Himself in both the Olivet Discourse in Matthew, Chapters 24 and 25 and the Revelation of Jesus Christ, we will have to endure both the *Tribulation* and the *Great Tribulation*. Don't believe me? That's OK. All I ask is that you set aside your prejudices and predispositions and walk with me through the facts as presented in this book. Then, at the end of the journey, we will see if you still hold fast to your original thoughts on the matter. Because this particular book is focused on economic issues and not Scriptural issues, I cannot in good conscience take the time to explain all of my doctrinal stances. It would make this book four times larger than it already is. I have documented everything I teach and preach in great detail in our *Unrolling the Scroll* series. I encourage you to get each of the *Episodes* and read through them thoroughly. I was strongly Pre-Trib for the first 15 years of my ministry, relying on "*Second-Hand Smoke*" for my theology, depending on what others said. Then the Lord challenged me to study the Scriptures for myself, just as the people of Berea did, and it forced me to rethink 80% of my End Times doctrine and change almost everything I had been teaching up to that point in time.

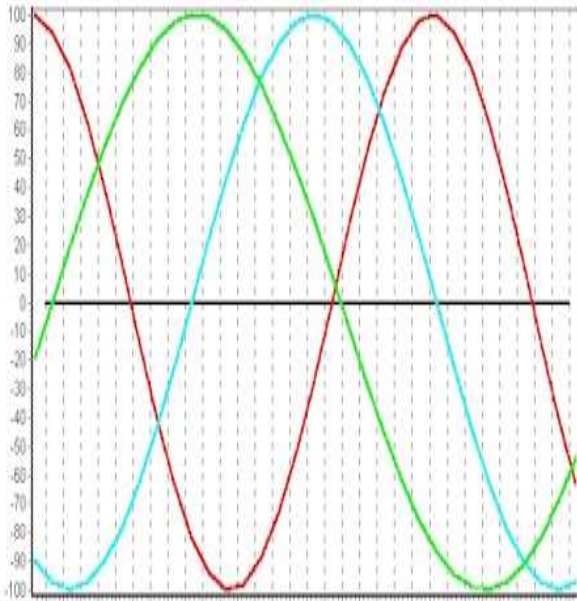
Some of this material is deep and technical. It will take some reading and re-reading. But I have written this book not as some scholarly work intended to sit on some dusty shelf somewhere but rather as a book that the average believer could take in hand and slowly but surely digest and come to understand. Be patient with both me and yourself and the knowledge and understanding that you will garner as you read, study and meditate upon the truths found in this book will change your life forever and enable you to walk in such a manner as to be prepared to endure, for Christ Himself said in Matthew Chapter 24 that only he who endures to the end shall be saved. I say to you, as I always say everyone in all of my writing, "*May God richly bless you as you walk in faith and obedience to Him! Amen and Amen!*"



Chapter 1

What's A

Biorhythm?



*"The theory of biorhythms claims one's lifecycle is affected by **rhythmic cycles** and makes approximate predictions of cycles of physical, mental and emotional characteristics. A rhythm or a cycle is a characteristic that is **periodically repeated in a predictable and measurable way**. These inherent rhythms are said to control or initiate various biological processes and are classically composed of three cyclic rhythms that are said to govern human behavior. In its simplest general form, the theory states that **from birth to death every human is governed by internal biophysical cycles: the physical, the emotional, and the intellectual.**" -- Unknown*

Wow. Nice definition. But what does all that gobbledygook mean, anyway? Let's bring this nice, formal definition down to where people live, and take a look at some practical examples along the way. In its simplest terms, a rhythm is a **constant, predictable beat** that allows a musician to weave his song around it. I can clearly remember in high school when I was in marching band. It was hilarious to everyone except the band director when we first started out practicing at the beginning of the school year. Some of us who had been brought up with music already had an ear for the tune and a toe for the beat. Others, who were doing this sort of thing for the first time or who, unfortunately, simply had no concept of beat, would struggle hopelessly to try and match the cadence we were marching to. I still remember a lovely young lady name Ginny. She had a beautiful voice and was quite a musician, but her big toe was a living testimony to the fact that some folk just ain't got rhythm! Her boyfriend Charles first pointed it out to us while she was singing a solo. "Look at her big toe", he said with a smirk, "It has no idea what the rest of her is doing!" Sure enough, her toe was moving spasmodically up and down, with no real connection to the beat of the song she was singing. We never let her forget that fact, either.

Without rhythmic, repetitive cycles in our lives, we would be paralyzed just trying to accomplish even the most basic of tasks. We develop standard repeatable patterns for just about everything we do in life. There are good reasons for that. Imagine, for example, how much time you would waste on simple motor functions if you had to think about the standard patterns you use during the first hour that you are awake in the morning. Bev and I always sleep on the same sides of the bed. That's a repeating pattern. Because of damage that I received in my throat and saliva glands from radiation therapy when I was battling cancer, I keep a bottle of water on my nightstand. That's a repeating pattern. When I wake up, I have to rotate and flex my feet and ankles to overcome the effects of something called peripheral neuropathy, another nasty side effect of the chemo that I was given when I had cancer. I then massage the soles of my feet. Yet another repeatable pattern. Then I put my shoes on and find my way to the bathroom. From there, you don't want to know. I have the first hour or so of every morning totally mapped out. Because of that fact, I can perform other, higher functions like write, pray, talk on the phone, watch ESPN and eat breakfast, all without struggling to try and create new patterns. Without those manufactured patterns, most of us would never get anything done at all. We'd be paralyzed, just trying to micro-manage the minutiae of every moment.

Biorhythms are similar to that, but different in a very powerful and often disturbing way. Everything that I described in the last paragraph was something that I decided to do that way. The ball was in my court, and I made the call. Every time you encounter a new situation or fact in your life, your mind searches its database to see if there is an existing pattern or subroutine that it can call on to handle it. If nothing applies, a creative individual will either adapt an existing pattern to the new situation or create something from scratch, which then gets filed in the library of available solutions for future reference. But biorhythms are not something that you decide on. They are something that are really imposed on you from the outside (economic) or inside (circadian/biological). Biorhythms always involve forces beyond our

rational, cognitive minds; something so deep, so primitive, that they impact our lives without us even being aware of it most of the time, and, even when we are aware of them, still dictate a significant portion of our lives to us with or without a note from mom to the teacher.

With that in mind, we have to ask ourselves a somewhat disturbing question: just exactly how much of our lives are really under our conscious, cognitive control, and how much of them are already laid out for us, predetermined and unalterable? There are several answers to this question. The first and most obvious answer is that it depends on the individual. Some folks are methodical, plodding, uninventive and just plain "*stuck in a rut*". They've run the wagon over this road so many times that it has worn a groove in the road, creating a "*rut*", a standard behavior pattern that they will use, rain or shine, for the rest of their lives. And nothing, and I mean nothing, will make them change their minds. As a pastor, I have often heard it said that the seven last words of any church before it starts to die are "*We've never done it that way before*". What people don't realize is that today's tradition was once yesterday's brainstorm. And once people realized that it worked well in that situation, they continued to use it year after year, even if the circumstances which had necessitated the bright idea have changed and the bright idea is no longer quite so brilliant. Last year, for the first time, Pastor Joe's little church decided to release balloons on Easter, signifying the resurrection, with little prayer phrases or the names of the members of the church inside the balloons. Next year, it will be automatic. "*Why Pastor*", the chairperson of the committee will say, "*We've always done it that way!*" To which Pastor Joe will sigh and roll his eyes to the heavens, wondering how so many good people could develop total amnesia in so short a period of time. If the truth be known, I was "*Pastor Joe*" in this particular scenario and the church that I was pastoring at the time did exactly what I just described.

But even the best, creative and most innovative of us are still governed by these various biorhythms far more than we realize. During the winter months, some people literally become ill with a "*disease*" called **SAD** (*Seasonal Affective Disorder*), a biological response to not having enough exposure to sunlight. The treatment? More light. Even more fundamental are things like the monthly cycle which ladies have to endure during their child-bearing years, and the related condition which their husbands have to endure before that monthly cycle has started. Cycles are woven into the very fabric of life. Our moon passes through a 30 day cycle. Any ER nurse can tell you that violent behavior and strange events coincide with the full moon, hence the term "*lunacy*". Our planet rotates every 24 hours, producing a standard cycle of 8 hours of sleep, generally during the night. Folks who transfer from day shift to graveyard shift can readily attest to the fact that it no small thing to try and go to bed at 3:00 in the afternoon. Our planet also rotates around the sun every 365 or so days a year. That produces other cycles. Clearly, as we look around ourselves, we are surrounded by cycles of every conceivable kind, most of which we have absolutely no control over.

So the question is not whether these biorhythms exist or not. The question is more of a philosophical nature. **Exactly how important a role do these multiple biorhythms play in our lives?** Are we free moral agents, swimming bravely against the current, or are we doomed to forever repeat the sins of our fathers or even our own sins, failing again and again because of factors totally beyond our control? If you travel across the world, you will find two prevailing patterns of thought on this matter. Let's take a good hard look at these two world views.



Western Thought: The Arrow of Time

To our mindset in the Western World, as described by cosmologist Stephen Hawking, we see time as an arrow shot from a bow. The arrow has a starting point, and it is always moving toward a desired target or goal. It is this kind of thinking which, frankly, produces progress. Historically, any culture which makes a decision that it is going to look at the passage of time in this manner will exhibit growth and achieve things. The *Arrow of Time* always assumes that it is going somewhere to do something, and that most of the time, that something has meaning and purpose. You couldn't hold a business meeting, set agendas, build houses, cook meals, attend classes or even get up if you didn't have a reasonable expectation that what you were doing would eventually be over and accomplish a task. This kind of task-driven, results-oriented philosophy has been emulated successfully all across the world, giving us the level of civilization we currently enjoy. But as successful as it has been, it is not without its own pitfalls and problems. If we begin a task expecting an end and a result, and they don't happen, we become frustrated and angry. We in the Western World expect to do something for a period of time and then be done with it. If we are forced to do the same thing again and again without achieving a result, discouragement sets in, then apathy, and finally, defeat.

If we observe nature in action, can we support this Arrow of Time philosophy? Of course! Many things in our lives have an observable beginning and ending. At the risk of being ridiculous, here are some examples:

The word that I am typing on the page has a beginning and an end.
The sentence that contains that word has a beginning and an end.
The paragraph that contains that sentence has a beginning and an end.
The chapter that contains that paragraph has a beginning and an end.
The book containing that chapter has a beginning and an end.

Every second has a beginning and an end.
Every minute has a beginning and an end.
Every hour, every day, every week, every month, every year and every decade all have a beginning and an end.

So much for the small end of things. But what about larger things?

Every life has a beginning and an end.
Every civilization has a beginning and an end.
Every species has a beginning and an end (disturbing thought!).
Every planet has a beginning and an end.
Every star has a beginning and an end.
Even every universe has a beginning and an end (despite some theorist's opinions!).

Hmmm...so everything including the observable universe seems to have a beginning and an end. What does the Bible have to say about the Arrow of Time? Let's take a look at the last book in the Bible, the Revelation of Jesus Christ, and see if Scripture supports the concept:

*“⁷ Behold, He is coming with clouds, and every eye will see Him, even they who pierced Him. And all the tribes of the earth will mourn because of Him. Even so, Amen. ⁸ ‘I am the **Alpha** and the **Omega**, the **Beginning** and the **End**,’ says the Lord, ‘who is and who was and who is to come, the Almighty.’ ”*

-- Revelation 1:7-8 NKJV

Wow. That’s pretty conclusive, isn’t it? If Jesus Himself is the **Alpha** (first letter in the Greek alphabet) and the **Omega** (last letter in the Greek alphabet), that pretty well covers it all. And, just to emphasize the fact that there is an Alpha point and an Omega point, He states that He also is the **Beginning** and the **End**, and, in several other passages elsewhere in Revelation, adds that He is also the **First** and the **Last**¹. There can be no doubt about it; the Bible supports the concept of the Arrow of Time.

If the Arrow of Time were the only way of looking at things, I could quit writing here and now, but, as we have already discussed, there’s more than one way to look at reality, which brings us to our next major viewpoint, **The Wheel of Karma**.

¹ Revelation 1:11, 1:17, 2:8, 22:18 NKJV



Eastern Thought: The Wheel of Karma

While the philosophy of Linear Time came to dominate the Western World, the Eastern World was going in an entirely different direction. Taking the same set of observable circumstances, eastern religion and philosophy came to a totally different set of conclusions: that everything in life tended to be repetitive and cyclical in nature. Although there are many symbols in Eastern thought that express this idea, including the Yin and Yang of Buddhism, no symbol captures the concept of cyclical thought better than the **Hindu Wheel of Karma**.

As someone who has been raised in a Christian, Western environment, I personally find the Wheel of Karma to be somewhat offensive. Now, if you believe in Karma or are a Hindu, please accept my immediate apology. But also give me a few moments to explain why I recoil from this philosophy, even though there is just as much truth to it as there is in the Arrow of Time. The Wheel of Karma is the philosophy of Cyclical Time taken to its logical extreme. India, of all the countries in the world, probably has as much promise and poverty coexisting at the same time as any nation on the face of the globe. I firmly believe that if the people of India had the yoke of the Wheel of Karma taken off of their shoulders that they could rise up in a matter of a few generations and come to dominate the world in any number of areas. One of the reasons that America excelled and came to dominate the world economically, politically and militarily was that America, unlike Europe where most of our ancestors came from originally, was a land of opportunity. Here, it did not matter who or what your father had been or done. It did not matter if he was an Irish peasant digging potatoes for a living, or a gilded gentleman living in a mansion and casually enjoying the luxuries which his father or mother had bequeathed to him. In America, intelligence, creativity and hard work defined your success or failure. This is why people have poured into this country all through our history, even to this day. Despite growing problems with culture, race, religious and monetary issues, America is still by far the best country to move to if you are interested in starting your life over from scratch. Although we are no longer the limitless plain with a mule and 40 acres for each settler, nonetheless, America is still better by a wide margin than almost any other country in the world. Freedom in the hands of people who are willing to work together to achieve something is one of the most powerful forces for good in the world. God provided an amazing, unique opportunity to the Founding Fathers to create *One Nation under God, with Liberty and Justice for All*. No other nation had this opportunity to be a blank slate, or *tabula rasa*, in the hands of people who chafed under brutal totalitarianism, aristocratically arrogant monarchies or morally corrupt theocracies. For the first time since the founding of the nation of Israel in the days of Joshua, a nation was being carved out from scratch, with land, the basis of all prosperity, being placed into the hands of every family and every individual.

It is precisely this inalienable right, granted by God Almighty, that every man should have the opportunity to create his own future and make his own decisions that Karma takes away from those who are Hindus. According to Hinduism, there really is no such thing as an Alpha and an Omega point in life. You are born into a caste system based on your Karma from your **previous** lifetime, no matter if you are an Untouchable or a Brahmin. No matter what your station in life, you are there **because you deserve to be there**, based on your conduct in your previous life. If you are poor, it is because you deserve to be poor. If you are a leper, it is because you deserve to be a leper. If you are a child, orphaned when your Untouchable parents were killed in an accident, and you are slowly dying of starvation and begging for even a scrap of bread and scavenging through trash heaps for rotting food, it is because you deserve it. What a hellish doctrine! And since you deserve what you do or do not have, and where you live, and what your situation is, no matter how horrible, then there is no sense to ever try to change anything. Your best

option consists of merely suffering in silence, in order to create "good" Karma, so that your next lifetime will be just a little better. And so it goes, according to the Wheel of Karma, endlessly recycling your soul and spirit from one body to another until perhaps, according to many Hindu scholars, after 10,000 or more lifetimes, you finally move far enough up the ladder that you can obtain Nirvana. What is Nirvana? That you simply **cease to exist**, and merge back into God. If ever there was a doctrine of demons, the doctrine of reincarnation is it. No hope, no future, no realistic possibility of ever obtaining what Christianity gives full assurance of through the shed blood of Jesus Christ, all in the span of a single lifetime. Why then is India not fully Christian? Because we have not walked in the power of the Holy Spirit, in signs, wonders and miracles. If the church would only show them the true power and love of God, the Indian subcontinent would change in just one generation, transform itself, and then transform the world. Interesting enough, when I first wrote those words back in 2006, India was less than 3% Christian. But only three years later in 2009 when I revised and updated this book, a massive revival had broken out on the Indian subcontinent, complete with mass conversions, healings, signs, wonders, miracles and yes, intense persecution. Many estimates are now placing the Christian population of India at nearly 25%, an astronomical increase in only three short years! As we walk through this book together, you will find that many of the things I predicted or prophesied eight years ago either have come to pass or are coming to pass as we speak. I can take no credit for these things. All I can gratefully do is to give the credit where all the credit belongs, in the hands of an Almighty God who does nothing without first revealing it to His servants the prophets! ²

Despite all of that, there is an element of truth to the Wheel of Karma. It is correct to say that things do repeat themselves, on a regular, cyclical basis. But it is not the kind of cycle which traps the individual in an eternal loop without an exit point. It is rather a predictable, anticipatable event which the wise man can see coming and take action to avoid or take advantage of. If you are a race car driver driving the Brickyard in Indianapolis and you know that the last turn is a bit on the steep side you can adjust accordingly. And you can adjust each and every time that you come around that turn, because you know the pattern, the cycle that exists there. This is the power of the Wheel. It is not designed to trap or enslave those who encounter the normal biorhythms of this universe. It is rather designed as an early warning signal, a flashing light that says, "*Warning! Danger ahead! Take care!*" There is an old saying, full of wisdom, from George Santayana, a Spanish poet, philosopher and author, which simply states, "*Those who cannot remember the past are condemned to repeat it*" ³. How very true this is. Each generation comes into this world facing both opportunities and pitfalls. The enemy stands ready in each generation to use the same old tricks on a whole new bunch of rubes and suckers. But we have something, a wonderful weapon, which we never seem to use. And that is the weapon of wisdom, based on experience, and founded in the historical record. If only we would take the time to examine the cycle, we would see where we are in the loop, and what it is that we have to do to avoid the next bump in the road.

Again, we must ask ourselves, "*Is this doctrine Biblical?*" This time, we must visit the wisest man who ever lived, King Solomon. Listen to what this son of David says in his book called *Ecclesiastes*:

"⁴One generation passes away, and another generation comes; but the earth abides forever. ⁵The sun also rises, and the sun goes down, and hastens to the place where it arose. ⁶The wind goes toward the south, and turns around to the north; the wind whirls about continually, and comes again on its circuit. ⁷All the rivers run into the sea, yet the sea is not full; to the place from which the rivers come, there they return again. ⁸All things are full of labor; man cannot express it. The eye is not satisfied with seeing, nor the ear filled with hearing. ⁹That which has been is what will be, that which is done is what will be done, and there is nothing new under the sun. ¹⁰Is there anything of which it may be said, 'See, this is new?' It has already been in ancient times before us. ¹¹There is no remembrance of former things, nor will there be any remembrance of things that are to come by those who will come after."

-- Ecclesiastes 1:4-11 NKJV

Clearly, there can be no doubt. The Bible also supports the Cyclical view of time. But how can both the Linear and Cyclical views of time be right at the same time? Is the Bible in error? Hardly! Instead, it hints at a marvelous mystery woven into its fabric. Many of the deep things of God are not readily visible.

² Amos 3:7 NKJV

³ http://en.wikipedia.org/wiki/George_Santayana

He hides them to see who will have the diligence to search them out. And, sad to say, very few of us do. Most Christians have the most superficial understanding of this marvelous covenant which we have been given. Most do not understand or appreciate the power that has been placed into our hands. And very few indeed are willing to devote the time and effort required to walk in either the power or the deep things of God. All of them require a price, some more steep than others.

So, what then is the truth? Is time Linear or Cyclical? The answer is that it is neither, but rather both. What? Is an explanation required? Absolutely, or this first chapter wouldn't be necessary. To understand the true nature of time does not mean that you can control it. We exist in four dimensions but have mobility in only three. In a very similar fashion, we are a triune being, made by a Triune God. Our basic makeup is that of spirit, soul and flesh. Understanding that dichotomy is not part of this book. Suffice it to say that you come to Earth as a spirit, enter into a body, and develop a soul. When you die, your spirit and soul leave this Earth, casting the old, worn out flesh aside for the guarantee that you will inherit a new body, indestructible and eternal. That is true for believers and unbelievers alike. Most people don't know that. For those who love the Lord, that immortal body will live forever in the New Jerusalem, saturated with His love and glory. For those who don't, that same immortal body will die forever, constantly enduring the agonies of death without ever being able to experience a termination point. Either way, the process will be on-going and eternal. Not only is our being triune, but the universe in which we have mobility is also triune. What do I mean by that? Consider. A straight line consists of only one dimension, length. A square requires two dimensions, length and height. A cube requires three dimensions, length, height and depth. We have mobility, the ability to move and interact, in those three dimensions. I can move forward or backwards. I can move left or right. And, within reason, I can jump up and down. I have mobility in all three physical dimensions. But if you will remember, I said that we exist in four dimensions, not three. What is the fourth? Time. It is in time that we have no mobility. We are caught in the river of time like a leaf in a stream, swirling around, but constantly moving forward, with no control of our own. We cannot arbitrarily move forward or backward out of sequence with the time stream. Despite all the wonderful science fiction stories about time travel, it is simply not possible for us in our mortal bodies to move in either direction. Since our bodies are anchored in the time stream, if we were to suddenly move forward in time 20 years, our bodies would accordingly age 20 years. Eventually we would come to a place where we would no longer exist. The same is true if we were able to move backwards in time. We would come to a place where our physical bodies had not come into being yet. In terms of our spirit, we are eternal. In terms of our flesh, we are clearly temporal and temporary. The only way to circumvent this nasty little problem would be to surround the individual with a bubble of temporality, a little slice of "now" in which we would have to safely stay, not straying into the "yesterday" or "tomorrow" we were visiting. Science fiction? For the moment, yes. For the future, definitely not. There will come a time in the future of mankind where those who have become sons of the Living God will possess indestructible, immortal bodies, not subject to the laws of space and time as we know them. Jesus has such a body right now. It is the only one of its kind in the universe. He is the "first fruit" or prototype of what we will become ⁴. And that, dear friends, is very exciting. After His resurrection, He made certain very interesting excursions into time, interacting with the history of mankind at critical junctures in the past in order to shape their future into the present reality that He needed it to be. Head hurt yet? Don't worry. Suffice it to say that all through the Old Testament there are what the theologians call "Theophanies" or guest appearances by the Son of God in His resurrection body. The 4th Man in the Fiery Furnace ⁵ and Melchizedek ⁶ are two examples of such intervention. It would take too long in this book to explain all of this time travel by the Son of God, but if you are interested and would like to know more, I have written extensively about this matter in our *Unrolling the Scroll* series on the End Times in *Episode Three – The Things That Shall Be* in our *Day 7* article, entitled, appropriately, "Time Traveler". I encourage you to get the entire *Unrolling the Scroll* series. It contains, by ratio, as many amazing revelations as *How to Survive the Coming Crash* does and it will forever change your life and your theology as a Christian if you take what is being show to you seriously.

For the moment, we cannot move through time. But we can analyze it, determine what kinds of biorhythmic cycles exist in it, and anticipate and plan for their occurrences when they do come. It is no different than going to bed at a reasonable hour (which we rarely do in our house) so that you can get up

⁴ Romans 8:22-24, I Corinthians 15:20-23 NKJV

⁵ Daniel 3:19-25 NKJV

⁶ Hebrews 5:5-11, 6:19-20, 7:1-28 NKJV

bright and early the next morning to go to work. It just takes a little more planning and insight to understand these larger cycles.

All of that is true, however I said earlier that time is neither Linear nor Cyclical, but rather a combination of both. How is that possible? Consider the following example. Let's say that I was holding a crayon in my hand, with my arm fully extended over my head. That would be one point in time. If I would then start to slowly move my arm at its full extension around and around in front of me it would create a circle, or a two-dimensional entity. If I just kept doing that, the crayon circle would get thicker and thicker, as more and more lines were laid down. But what if, as I moved my arm with the crayon in my hand in a circle, I started to walk forward? What kind of geometric form would I create? Now stop and think about this for a second. In fact, go ahead and grab a pencil or pen and actually do it yourself. Have you figured it out yet? No? Let me help you a bit. You would create a Spiral, a circle extended over the third dimension of width. A coil or spring is an example of a spiral. It goes not only around and around, but forward from a fixed starting point to a fixed termination point. In other words, if you combine Linear Geometry with Cyclical Geometry, you always come up with a Spiral. And that, dear friends, is the true nature of time. Not merely going from one point to another. Not merely repeating the same dreary loop over and over again. But a divine combination of the two. Progress from a determinable point of origin to an equally determinable point of termination. A start and a finish. An Alpha and an Omega. A first and a last. A beginning and an end. Yet, within that movement through time, there would be predictable, determinable cyclical patterns of behavior that can be analyzed and anticipated, in order to best respond to them. What shall we call this view of time? How about...



Biblical Thought: The Double Helix of Life

When God created mankind, He wove together a marvelous biochemical computational system, capable of analyzing data, responding to new situations, and, incredibly enough, capable of creating new computational systems by combining the best of two previous systems. I am referring, of course, to the marvelous way in which almost all creatures on this planet create new life. There is always an egg from the mother, containing all of the DNA programming that took her from being a single celled individual traveling down her mother's Fallopian Tube to crash land on the wall of her uterus, eventually to grow into the being that she is now. There is always a sperm, containing all of the DNA programming from the father. And when these two meet, a marvelous and frankly both mystical and scientific event occurs, a new, combined program results, and a totally unique life form is created. But it is the way in which that information is encoded that I want to look at more closely. For a long time, we really didn't understand how the DNA molecule was woven together. But as science has advanced the frontier of knowledge, we have come to realize that it is constructed as a double helix, or two interwoven helices (*helices* for the more sophisticated of you out there!). What's a helix? Well, take a good look at the picture at the top of this page. There you see two *helices* wound together around one another in a double helix. Why a helix? That is a good question, and one that I'm not totally sure that I have the answer to. But I'd be willing to bet that it has something to do with creating a mechanism in which two different sets of encoding are bound together in the most durable fashion geometrically possible. That's exactly what DNA needs. You have one set of encoding or programming coming from the father and another set of encoding or programming coming from the mother. It's almost as if the structure binds the two dissimilar chains of information together in a bond that cannot be broken. As a pastor, I can see all kinds of analogies pouring out of that picture, many relating to marriage, some to Christ and the church and some pointing to the perfect three-fold cord referred to in Ecclesiastes ⁷, which I often take to represent a husband, his wife, and the Lord Jesus Christ. Any time material is interwoven in this fashion it drastically increases the strength of the cord that is formed. And that's really what we are looking at; a biological cord joining two previous lives into one new life with a dramatically increased strength of unity.

In fact, if you search the Scriptures, you will find that many things in the Bible come in matched pairs, such as faith and works, holiness and grace, liberty and responsibility and the like. Always, true Christianity involves taking the two opposites, both of which are equally true, and intertwining them together to achieve a harmonious balance between the two. Faith without works is dead, says James the brother of Jesus ⁸. Yet works without faith cannot save either, says the Apostle Paul ⁹. Both are equally true, yet if one tries to exist without the other, eventually the individual will veer off to one side or the other and become unbalanced and unstable. Consider the individual who says they have faith, yet has nothing in their life that indicates that faith is there. Can that kind of empty faith save them? James reminds us that even the demons know that God exists and that He is one, and they tremble in fear ¹⁰. On the other side of the pole are those individuals who have been in church all their lives and are constantly doing something in the church. God bless them for their activity, but their motives are also important; in fact, why they do what they do is often more important than what they actually do. Many people spend their whole life trying to build up enough good works to make heaven. That will never happen, no matter how hard they try. The Bible says that none are righteous, no, not one, and that all

⁷ Ecclesiastes 4:12 NKJV

⁸ James 2:14-24 NKJV

⁹ Romans 3:26-28, Galatians 2:15-16, Galatians 3:1-14 NKJV

¹⁰ James 2:19 NKJV

have sinned and fallen short of the glory of God ¹¹. That's why we need a Savior. If we could save ourselves, there would be no need for someone else to save us. Here's the catch: no amount of good works will save you, only faith and faith alone. Yet true faith will always produce as many good works as the person who has no faith yet works constantly trying to gain approval from God for their deeds. Do I have you scratching your head? Let me explain. I do not work for God because I have to work for Him in order to make Heaven. I am saved by grace through faith, and not of works, lest any man should boast ¹². But it is precisely because I am saved that I love Him so, and want to work mightily for Him all the time. So my living faith produces an ongoing stream of good works, not in substitution for faith, but because of faith. Another person sitting beside me may have never really trusted Jesus to save them, and are convinced by bad doctrine or incorrect reasoning that the more things they do for God, the better the chance that they will make Heaven. Unfortunately, there is never a point of "enough", because it is always based on man's righteousness, not God's. Self-righteousness is the one thing that Jesus constantly fought against and constantly condemned. The only true righteousness comes from God, and is given as a free gift to all who ask in faith, believing. It is this relationship with God by faith as the basis and foundation of Christianity that marks it as being totally different at its core from all other religions. Christianity is based on the righteousness of Christ. All other religions are based on the righteousness of the individual. Salvation is what God does for man through Christ. In all other religions, salvation is what a man achieves on his own. Only the Gospel of Jesus Christ contains this paired bonding of faith and works that produces balance and enduring results.

Now, take these concepts that we have been discussing and transfer them over to the understanding of time. Again, we have two polar opposites, Linear Time and Cyclical Time. On the surface, it seems that the two are completely incompatible and cannot exist in the presence of one another, just like matter and anti-matter. Yet, when we look closely at the two, we find that they cannot exist apart from one another, and must have one another in order for things to run properly and in balance. And, just as with the DNA double helix, we combine two different things to come up with something which doesn't compromise the content of the original two programs, but rather creates a marvelous new single entity out of the two. Think with me for just a second about all the things that we have been talking about in this chapter. We need Linear Time in order to be able to move from one point to another, achieving goals and accomplishing projects. Without it, there could be absolutely no change, and change is indispensable to the process of growth. And without growth, there is no way that life can exist in the universe. All life is constantly in the process of growing and changing. I have heard it said that your body replaces 100% of its cells once every seven years. If that is true, then the person you are at a cellular level now is not the same person you were seven years ago. It is common medical knowledge that your body grows and expands until about the age of 25 or so. At that point, it begins to lose its viability and starts to age. From that point on until your death, you are fighting a losing battle, slowly but surely giving ground against that most evil of all enemies, death. But what theologians call the Law of Sin and Death is also what scientists call the Law of Entropy. The Law of Entropy simply says that left to themselves, things break down, fall apart and die. That applies to everything from radioactive decay to the expanding universe theory. It is believed that our universe is constantly expanding. Some scientists believe that it will someday stop expanding and will begin to collapse in on itself, finally recompressing into a microdot of incredibly dense material, only to explode all over again. Other scientists believe in something they call "The Big Rip", a condition in which the entire universe will expand so far and so fast that it will literally tear apart at a molecular level and cease to exist. Interestingly enough, this latter theory just happens to match what the Bible says will happen at the end of the Millennial Reign just prior to the Great White Throne Bema Seat Judgment ¹³. The universe in which we dwell right now is seriously damaged, and is being held together by the power of the risen Christ ¹⁴, who created all of this that we see and live in. But once this universe is worn out, it will be discarded and replaced with a brand new one, bright and shiny, but without the double helix of time loaded into it. Why? Because everything that needed to be accomplished was accomplished in the universe in which we all live right now.

Just as we need Linear Time in this universe in which we live, we also need Cyclical Time as well. Why? Because the existence of Cyclical Time inside the mechanism enables us to create and detect repetitive

¹¹ Romans 3:10-12 NKJV

¹² Ephesians 2:8 NKJV

¹³ Revelation 20:11-15 NKJV

¹⁴ Colossians 1:15-17, Hebrews 1:1-4 NKJV

patterns within Linear Time. These eliminate the need to micro-manage the fundamentals of our lives, just as I described with my own morning routine. Otherwise, without the ability to create cyclical patterns of our own or be governed by larger cyclical patterns like the myriad biorhythms that constantly surround us, we would be paralyzed into total inaction just breathing, walking or doing even the most fundamental of actions.

What is the result of merging Linear Time and Cyclical Time? The Biblical Pattern of the Double Helix of Life, a brilliant merging of two different kinds of time into something totally new for the purpose of repeating a series of patterns until a desired goal is finally achieved. If at first, you don't succeed... You get the picture. It was a triune Being originally called the Lord, the Word and the Spirit who mutually agreed to create this kind of time so that a fourth entity, called the Bride, could be woven into the matrix of Divinity in Eternity. Had this new kind of time not been introduced, no change would have been possible, and several critical goals could not have been met. First of all, the Lord desired to also become a Father. The Word desired to become a Son and a Groom. In order to do that, a kind of time had to be introduced and woven into a fabric called space/time so that these changes could take place. All of this triggered the creation of an intelligent race of beings on an obscure planet on the edge of the Milky Way Galaxy. This new species would be a unique blending of flesh and spirit, something never done before up until that point (I can't say that point in time, because time didn't exist as we know it back then!). Out of this bizarre blending of flesh and spirit would eventually come a group of people who would willingly respond to the still small voice of the Holy Spirit, and would draw near to God to be cleansed and purified until they could merge into a totally new being called the Bride. With the creation of this entity, it allowed the Word to become a Groom, giving Him a Mate for all eternity. In order to do this He found it necessary to enter into human form and take on a flesh suit like all mankind, thus becoming the only begotten, or naturally born, Son of God ¹⁵. In doing so and becoming a Son, it allowed the Lord to become a Father, for no man is a father until he has a child. I start out as a child. I become a man. I marry, and become a husband. But it is not until I produce a child that I am considered a father.

What made all of this possible? The Double Helix of Time, weaving direction and purpose together with repetitive patterns to simplify and shorten the process. Oh yes, dear friends, it did shorten the process, immeasurably so. As a programmer, I learned a very important lesson early in my programming career. Never reinvent the wheel. Don't write and rewrite code over and over again when a standard, repetitive subroutine or module can be written that can be used over and over again. Hence the cyclical nature of the double helix. Woven together for strength. Carrying the virtues of both parents, hopefully, without any of the evils. Creating something new so that something wonderful could be created using it.

You may ask yourself, *"I thought this book was all about some upcoming economic crash. How come this first chapter is all about science and theology and metaphysics?"* Well, let me put it to you this way: You will never be able to play the game successfully unless you understand the rules. And a book about a coming crash based on Biblically-based biorhythms will never make sense to you until you understand what a biorhythm is, how it is constructed, and why it is necessary. I know that you just wanted to know what time it is, and we will get to that subject in the very next chapter. But I just couldn't help wanting to share with you just a little about how the watch is made, so that you can learn to tell the time properly. If you know the times and the seasons, you will not be caught unawares when the events that this book predicts come to pass. Instead, you and your family will be prepared for the Wrath that is to come, and you will be able to survive, endure and be victorious. And that, my dear reader, is what this book is all about!

¹⁵ John 1:14-18 NKJV



Chapter 2

The Perfect

Economy

Different Ways to Solve the Same Problem

The history of our planet has been filled with hundreds, if not thousands, of various ideas and schemes created for the mechanisms of government and economy. All of these models are designed to address the three most fundamental needs of humanity: food, clothing and shelter. Once those basic needs are addressed, then supplemental needs begin to enter into the picture. Things like peace, prosperity, and health become major issues. Once those issues are addressed, then things like education, culture, religion and entertainment take front stage. As a pastor, I would like to see religion take a more prominent role and a higher priority in people's lives, but, given that we are creatures of the flesh first and foremost on this planet, it's not likely to happen on its own any time soon. As I have interacted with people in other countries, I find that things are the same all over the world. Although living conditions are clearly not the same, the basic needs and wants of mankind are universal. There can be no doubt about it; from our genetic makeup to our emotional needs, mankind is clearly one species. We all grow hungry when we are not fed, we all grow cold when we are not clothed, we all feel pain when we are injured and we all weep when we are grieved in our hearts.

The means of supplying each of these needs is as varied as the kinds of humanity that occupy this increasingly crowded globe. Religious systems include the Big Four: Christianity, Islam, Hinduism and Buddhism, and then splinter into a million pieces, including Judaism, Shintoism, Ancestor Worship and a vast variety of other sects, cults and groups. Although Judaism is foundational to two of the Big Four, Christianity and Islam, I can't include it in the Big Four because the world-wide number of adherents simply isn't there.

In the political realm, we have tried everything from soup to nuts (and a great many nuts, if the historical record can be believed!), including, but not limited to: Monarchies, Theocracies, Democracies, Totalitarian Regimes, Anarchies, Republics and a wide variety of combinations of the above. Although I have had the privilege of being raised in a democracy, my study of history has proven conclusively to me that people can live quite comfortably in any form of government, so long as their basic creature comforts are taken care of on a consistent basis. In Imperial Rome, all that was required to keep psychopathic, murderous, incompetent Caesars in power was to provide bread and games. In our culture today, it would equate to Universal Fight Club or the World Wrestling Federation and McDonald's. Freedom of action and speech, which we value so highly, are considered to be extraneous options in many cultures. Some cultures, such as those found in China and Russia, have really never known a time of freedom from oppression. After the breakup of the USSR in 1991, Russians tried to embrace the concepts of democracy and freedom. Many of them failed miserably at the effort, and today are moving back toward a culture based on the kind of control once exercised by the Czars and men like Joseph Stalin.

In fact, if you examine the kind of government that will be exercised during the Millennial Reign, you will find that it has nothing to do with Representative Democracy, the form of government which we are accustomed to here in the United States. Instead, it will be a government which will be a combination of a Monarchy, a Theocracy and an Oligarchy. What on earth is that? Well, we are accustomed to saying that Jesus will rule and reign on the throne of His father David¹⁶. The fact that we have mentioned a throne clearly indicates that a Monarchy will be involved. Monarchies involve the presence of a King or Queen. In this case, we already proclaim Him as King of Kings and Lord of Lords. In addition, since He is also God in the flesh and the Only Naturally Born Son of God, it makes this period of time a Theocracy, or the rule of man by God. But it is the other, unique feature of government during this thousand year period that makes it most interesting. The Bible clearly says that we will be Priests and Kings unto the Lord our God¹⁷ and that we will rule and reign with Him. Now, an Oligarchy is the rule of a privileged few over the unprivileged many. Jesus specifically said that those of us who were good and faithful servants, having been faithful in small matters, would be put in charge of ten cities¹⁸. That will make us administrators or governors acting on His behalf and in His place on a local and regional level. To further complicate the matter, at that point in time, we will be immortal, with resurrection bodies. Our subjects, the people that we will rule over, will be mortal, still human, but with radically extended lives, probably back to the near-

¹⁶ Luke 1:31-33 NKJV

¹⁷ Revelation 1:6, 5:10 NKJV

¹⁸ Luke 19:17 NKJV

one-thousand-year mark which we once enjoyed during the period after the expulsion from the Garden but before the devastation of the Flood ¹⁹.

After the Millennial Reign is over and this physical universe in which we live has been destroyed there will be a transitional period between universes known as the Great White Throne or Bema Seat Judgment ²⁰. After that, we will see the creation of a New Heavens and a New Earth ²¹. While it is not totally clear what form of government will be in place during this final, eternal period, it is clear that the Father will be in total control, with the Son submitted to Him ²². Beyond that, we will just have to wait and see. It is probable that no other kind of government will be necessary, since we will be totally interfaced into the Trinity as the Fourth Member of the Godhead, commonly referred to as the Bride ²³. We will know God as well as He now knows us ²⁴. We will know one another as well as He knows us. We will be interfaced into a kind of Divine Star Trek Borg Collective, yet without sacrificing any of our individuality. It will be a state of being which we can only speculate on right now, because it is beyond our ability to understand. Once we are fully immortal and fully divine, like Christ in every respect, we will have the Mind of Christ fully activated in us, and our intellects will skyrocket beyond any measurable scale. Based on my studies and a whole lot of prayer, it looks like we will be linked into a kind of super-massive neural network, using the power of the Holy Spirit as the interfacing device, and all directly interfaced into the Father Himself. It boggles my imagination to think about this, and most Christians think that I am espousing some kind of heretical doctrine when I simply take what Scripture says and retranslate it into plain English. Rest assured, sitting on clouds and strumming harps is not what God the Father has in store for us ²⁵.

Economic Instability

But this book doesn't really concern itself with the form of government that is perfect, but rather a form of economy that can be near-perfect here on Earth. No matter what kind of political institution you put in place, it is only as stable as the economy on which it sits. If you destabilize the economic situation, you also destabilize the political situation. During the 1980's, the Communists used this technique to introduce Communism into South and Central America time and time again. They would pick out a country in which the level of poverty was extreme (not hard to do in South America!) and which also had an oppressive, authoritarian form of government which was also significantly insensitive to the needs of the people. They would then use terrorism to destabilize the economic picture. Remember, as long as there are bread and games, people will put up with nearly anything. Don't believe me? Then take a little trip on the internet and begin to study the methodical erosion of personal freedom in this country over the last 200 years, coupled with the equally massive erosion of state's rights, and then compare what the original framers of the Declaration of Independence said compared to what we have today. In fact, several years ago, a group of researchers took the Bill of Rights and went out on the street, asking people to give their opinion of the various components of the Bill of Rights without actually knowing that it was the Bill of Rights. Much to their amazement, the vast majority of the American public interviewed rejected those materials, considering them to be far too radical to be used in American democracy! In fact, many of the people polled asked if this was some sort of Communist Manifesto! Given the current political trends in our country, it won't be too long before we have become a completely Socialist country, with near Totalitarian control by the government over our individual lives. It is not without significance that immediately after the sub-prime lending market meltdown and the consequent massive, almost one trillion dollar bailout of 2009, one of the major news magazines in the US featured a front cover trumpeting the almost victorious phrase, "*We are all Socialists now!*" I shook my head sadly when I read those words. Without fail, when anyone, be it private individual or corporate monolith, accepts government money, it always comes with government control. During the three years after I first wrote this book, I watched the rapid erosion of the free enterprise system in America. Who would have believed that Fannie Mae and Freddie Mac would both be nationalized within the span of a single month? Or that

¹⁹ Revelation 20:4-10, I Corinthians 15:35-55, Isaiah 2:1-4, Isaiah 65:20-23, Micah 4:1-3, Zechariah 14:16-21 NKJV

²⁰ Revelation 20:11-15 NKJV

²¹ Isaiah 66:22, Revelation 21:1 NKJV

²² I Corinthians 15:20-28 NKJV

²³ Revelation 21:2, 21:9, 22:17 NKJV

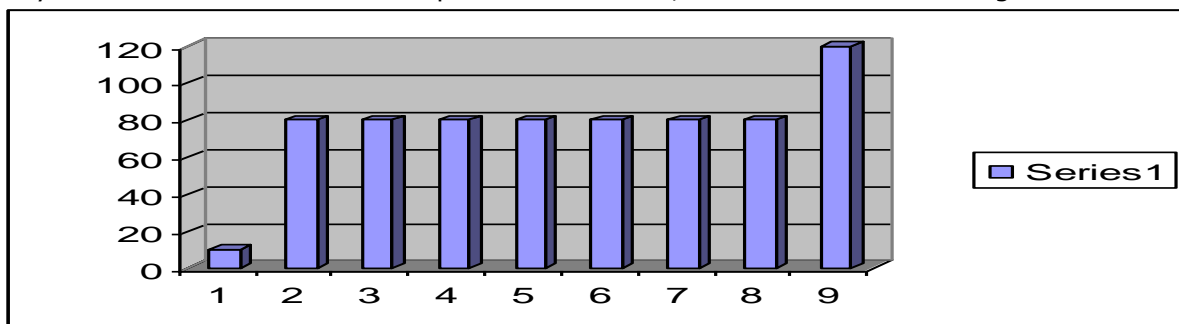
²⁴ I Corinthians 13:12 NKJV

²⁵ I John 3:2, I Corinthians 2:16, I Corinthians 2:9 NKJV

Detroit would come begging, hat in hand, asking for government bailouts and willing to accept the leash that would be placed around their necks as a result? Now we are looking at the potential nationalization of the entire lending industry, including most of the banking giants. The destabilization of our own economy has led to a hue and cry for order and security as imposed by government.

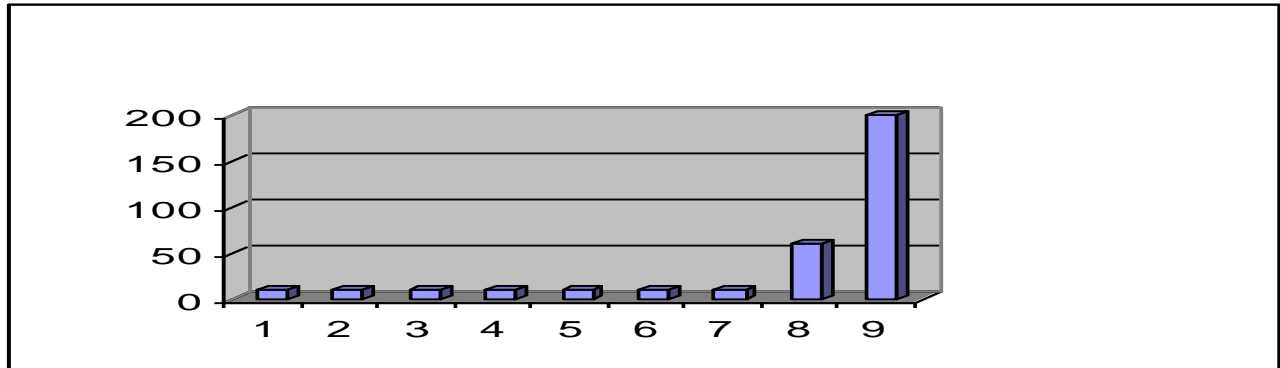
As long as the economy is stable, government is stable. But the problem with the economy is that it isn't stable all of the time. And any time the economy takes a nosedive, the grumbling in the ranks begins immediately. But what if there were a perfect economy, one that would never experience a crash? And what if that economy was so incredibly effective that it produced a population in which 5% were poor, 90% were middle class, and 5% were rich? It is virtually impossible to overthrow a government based on such an economy. Here's how it works: As long as all of us are poor, sleep on the floor, and eat only one small meal a day, it's all right. Why? Because we are all suffering equally. No one is better off than another. And so no one feel cheated or disenfranchised because everyone is in the same boat. But let's say that one farmer is walking in the woods one day near his little plot of ground, and he discovers oil. Suddenly, the oil companies are knocking on his door, offering him large amounts of money for the use of his ground. Suddenly, he is eating three meals a day instead of just one. And just as suddenly, there is resentment among many of those around him. Before you know it, he isn't walking any more. Now, he is riding around on a bicycle! And then, sinful man that he is, he actually goes out and buys a car!!! Now, everyone in the neighborhood is looking at his massive prosperity and comparing themselves to him, not to each other. Now, they realize just how disenfranchised they really are, simply because they have a new basis of comparison. Sound far-fetched? Not really. In fact, I just ran into this very situation, with just a few minor modifications, in regard to a ministry that we worked with in India. God began to bless them and prosper them. Then resentment began to arise against them on the part of other ministers in the area. When we spoke with one another about the matter, they shared an Indian parable with me. It seems that a visitor came to India from another country. As he was walking along the shoreline of the Bay of Bengal, he came across an Indian fisherman who was catching crabs and throwing them into a basket. Although there were many crabs in the basket and they were all very much alive, the fisherman didn't have the lid to the basket closed. And yet, even with the top of the basket within easy reach of the crabs, none of them were climbing out. The passerby expressed his astonishment at the fact that none of crabs were crawling out. "Oh", said the fisherman, "That's no great surprise. You see, these are Indian crabs!" The visitor was confused, and confessed that he didn't understand what that had to do with the situation. "It's simple", replied the fisherman, "When any one crab tries to crawl back out of the basket, the other crabs become jealous and pull him back down with them!" This simple Indian tale represents the very heart of economic and political stability and instability. As long as all the crabs were in the basket and on their way to being eaten, being eaten seemed to be a reasonable fate, since that fate was shared by all. But the minute one of the crabs began to crawl out of that fate, the others became enraged. Instead of rejoicing in their brother crab's break for freedom, they actually resented it and attempted to hinder it. The only way for one crab to escape was for all of them to escape, and to escape at the same time.

In the same fashion, the only way to produce a politically stable environment is to undergird it with an economically stable environment in which the vast majority of the people all enjoy the same relative level of prosperity and success. If we were to put it into a chart, it would look something like this:



Please note that from a geometric standpoint, if this chart were a single piece of material, it would be very stable, with a wide, uniformly even base. It would be very hard to overturn it because of the wide, uniformly stable foundation. The same thing holds true from an economic basis. When the wealth of a society is uniformly distributed among a majority of the people, that society will be uniformly stable.

Unfortunately, that is not the way it is in most of the world. In Haiti, for example, 5 families control 95% of the wealth. There is virtually no middle class, and the remainder of the people, probably 90%, live in abject poverty. Let's take that economic model and see what it looks like as a chart.



The structural instability of this model is immediately apparent. Virtually everyone is living in a state of grinding poverty, having barely anything. Yet they must constantly look at a very small group of people who have almost everything. Resentment, bitterness, anger, revolt and revolution are the logic consequences of such massive inequality. And it isn't just Haiti that struggles with such inequity and iniquity (I love how the two words are spelled so much alike and seem to go hand in hand across the planet!). It's the entire 3rd World. Small wonder, then, that it is so difficult to maintain political stability in countries where the resources are so badly and unevenly distributed. It is a sin against God and man. This automatically puts those who have too much in the potential role as abusers of what they have, and those who have too little in the potential role of being abused. Many years ago I had the opportunity to go to Haiti for three days. Fifteen years before TBN came into Haiti, we had a signed government agreement to bring Christian TV into the country. Since more than half of the country's 6.5 million inhabitants live in Port Au Prince, the nation's capital, we planned on located several key mini-dishes on the side of the mountain overlooking the flat sandy bay where the city is located. We had the money. We had the land. We had the government approval. Yet the deal died. Why? Because of two greedy, carnal "Christian" businessmen, one in Louisville, KY and one in Evansville, IN, who both wanted controlling interest in the corporation, even if it was only 51% versus 49%. One lousy percent kept 6.5 million people from having Christian TV! I was so torn up by the situation that it made me sick for months afterwards. Think of all the souls that were lost to the bowels of Hell over one lousy percent! And one of those "Christian" businessmen was an Abuser First Class. I remember that he showed up one day at the orphanage where we were staying (he stayed at the ritziest hotel in town, in air-conditioned comfort, while we slept at the orphanage in sweltering, breezeless heat. Notice how the inequality of the situation still generates feelings of anger and frustration in me to this day?), bringing with him a large container of hard candy. Perching himself majestically on the top of the steps leading up to the orphanage, he simply reposed himself as if he were some sort of imperial king awaiting his adoring subjects. Then, without a word being spoken, children of all ages began to pour into the orphanage, assembling themselves on the steps, all with eager eyes poised toward His Imperial Majesty, the King of Candy. And then, to my horror, he simply began to pitch candy out into the crowd. Now, in America, in a place of abundance, when candy is tossed during a Thanksgiving Day parade, there may be a brief scuffle for the candy, but it only lasts for a moment. The children along the parade route know good and well that another group will be coming down the street in just a moment, and, should they fail miserably and get no candy at all, mom and dad will cover them and take them to Dairy Queen where they can overload on sugar for the rest of the day. Not so with these children. As far as they knew, when this candy was gone, they might never see another piece of candy for the rest of their lives. And so there was no gentle scuffling around for candy. It was a knock-down, drag-out fight for candy. Larger children had no compunctions about taking the candy right out of the hands of the smaller children. Many children were knocked down. It's a small miracle that none of them were hurt. I turned and looked at this man in absolute disbelief. How could he so recklessly put these precious children at such risk? Yet there was no recognition of the danger in his eyes at all! He was so accustomed to using his money to put him in controlling, abusing situations that it came naturally, with no sense of shame or concern for the people that he was abusing. That is the danger of a monarchy. Power corrupts. Absolute power corrupts absolutely. Unless, of course, He Who wields that power is also

absolutely incorruptible. That's why the only monarchy that will ever work properly in the history of the world will be the Millennial Reign of King Jesus.

Let's take this analogy a step further, shall we? The people of America have a difficult time understanding why we are hated by so much of the rest of the world. Now would be a good time to apply the lessons and principles you have just learned. Let's see... America is the most uniformly wealthy nation in the history of the world, with the exception of Israel under Solomon. It is not without significance that whenever a nation chooses Yahweh, or YHWH, if you prefer, that nation becomes blessed, prosperous and dominant in the world. It is also significant that any nation or empire that has chosen to persecute the Jews and reject God has been destroyed in just a few generations. America has become the most affluent, prosperous, powerful nation in the world not because of the great natural resources, not because we are united, and really not because of the economic opportunities afforded by a seemingly endless frontier, but rather because this nation chose at its inception to make the Lord its God. All of the other things that I have talked about earlier in this book happened because God intervened in our history time and time again. There could just as easily have been as many as 10 separate nations on this continent, and not one. There could have been two English-speaking countries located on the Eastern Seaboard. There could have been a French-speaking nation cutting the continent in half, controlling the western side of the Mississippi River, all the way from the Canadian border to the Gulf of Mexico. There could have been, and actually was, a separate nation of Texas, speaking southern drawl, something distantly related to English. There could have been a Spanish-speaking nation controlling all of Mexico and the entire West Coast, all the way to Canada. And there could be a Caribbean nation, embracing Florida, Cuba and the Caribbean islands, speaking a combination of French, Spanish and Creole. The Pacific Northwest could also be an English-speaking nation of its own. Last but not least, what we call today the state of Alaska would still belong to Russia (and they still want it back, by the way!), and Hawaii would belong to the Japanese. I am told that they really do own it, with something like 90% of the land ownership on the islands now in Japanese hands. Clearly, without God's intervention, none of what we have today would have come to pass.

Like England before us, as we embraced the Gospel of Jesus Christ, He began to fulfill the promises found in Deuteronomy 28:1-14. Like England before us, we became the dominant nation in the world as a result of it. And, like England before us, we have become abusers of our privilege as the wealthiest nation in the history of the world. Now, I'm not saying that there might not have been empires that collectively had more wealth. But there has never been a nation in which that wealth and the opportunity to create wealth were more uniformly distributed among the vast majority of the populace. That also has created the most uniformly stable political system in the history of the world. It has also created the most uniformly stable and fair legal system in the history of the world. American jurisprudence, based on the English model, which was in turn based on the Biblical model of Deuteronomy and Leviticus, became the standard globally, often imitated but never really duplicated. But no sooner had we truly begun to realize the wonderful promises of God found in Scripture than we began to abuse them. We began to assume that since we were prosperous, we were always right, experts at everything and knowing everything. I have seen this trait in rich people time and time again. They think that because they have become successful at something that this makes them an expert at how to do everything. As a result, we began to tell the rest of the world how to run its business. Then we began to make the rest of the world run their business as if it were our business. As a result, the image of the Ugly American became famous across the globe, reaching its height in the 1950's, after World War II and before the Korean "*Conflict*". (Heaven's sake, it really wouldn't do to say that we didn't win a war. Let's just call it a conflict, shall we?) Even though we have been extraordinarily generous with other countries, particularly those whom we have conquered, and even though many of our actions have been based in genuine Christian concern for the needs of those less fortunate, it has been inevitable that we would become abusers of our privileged position, and that the rest of the world would see itself as abused, manipulated and controlled by us in an unfair manner. Truthfully, the conduct of our country regarding the CIA and other covert operations has been in many ways reprehensible. Put yourself in the position of the 3rd World for just a second, if you will. Imagine that you are the people of the 3rd World, living at a level of squalor and poverty that is beyond comprehension. And then imagine that America is the rich "*Christian*" businessman, pitching hard candy at you with no real concern for your well-being. Can you see how it would be impossible for there not to be a level of frustration, jealousy and anger that you couldn't control? Even the poorest of us in America are staggeringly wealthy compared to the vast majority of the people in the rest of the world. There are times when I complain to God about our finances. Then I go and look at the pictures I have of 50

precious children in India sprawled all over the ground asleep, their pillow the crook of their arm, their blanket the sole garment that they own, and their mattress the hard, often wet ground of the compound. And then I remember that these are the lucky ones, for they have a roof over their heads, even though it leaks like a sieve when it rains. At least they get a real meal once a day most of the time. Where they came from, on the streets of India, with no parents or relatives to care for them, dumpster-diving is a way of life, and rotten, spoiled food with maggots in it and flies swarming around it is their customary cuisine. We have so much, and take it for granted. They have so little and cherish it all. I know I have spent a great deal of time on this subject, but unless you understand what the economic disparity between us and them has created, you will never understand world politics or the events leading up to the Tribulation and the Great Tribulation. And, like the Apostle Paul, I do not want you to be ignorant, brethren ²⁶. Knowledge is power. And understanding the signs of the times may be the key to your very survival.

God's Economic Model

This is the condition of the world. But it need not be this way. It was never meant to be this way. God selected a nation who was chosen to demonstrate His economic and spiritual model to the rest of the world. Had Israel actually implemented the genius-level economic plan given to them in the wilderness, Israel would have become the most prosperous nation in the world, with an economy that would have never failed, never crashed, and would have continually redistributed wealth among all its inhabitants using the universally acceptable standards of opportunity, intelligence and hard work. Israel would have expanded from its original tribal allotments to claim the property originally promised to it, stretching from the Mediterranean Sea all the way to the Euphrates River, then north, swallowing up Iraq, Syria, Lebanon, Jordan and part of the Sinai Peninsula, effectively ending the Palestinian problem as well as the Muslim problem ²⁷. With the descendants of Ishmael enjoying equal economic opportunity with the descendants of Isaac, there would be no hatred in the Middle East, and the powder keg which will eventually fuel Armageddon would never have been ignited.

Unfortunately for all of us, that never happened, exactly as the Lord foretold, and we are stuck with the mess we have today. How fortunate for us that the Bible promises that all things, even our mistakes, work together for the good of them that love the Lord and are called according to His purposes ²⁸. But it is highly instructive to take a close look at the model that He invented and we never implemented. Since the Lord already knew that all things perform in repeating loops across time, having created it that way to begin with, it only makes sense that there would be economic loops, just as there are biological, emotional, circadian and other loops. Where in the Bible are these loops found? Specifically, in the Pentateuch, or first five books of the Bible, attributed to Moses. All the social interaction and religious rules and regulations for Israel are outlined there, and it only stands to reason that the economic models should be found there as well. Let's take a look at the first of these cyclical patterns:

Principle # 1 – The Seven Year Cycle of Debt Release

"¹ At the end of every seven years you shall grant a release of debts. ² And this is the form of the release: Every creditor who has lent anything to his neighbor shall release it; he shall not require it of his neighbor or his brother, because it is called the LORD's release. ³ Of a foreigner you may require it; but you shall give up your claim to what is owed by your brother, ⁴ except when there may be no poor among you; for the LORD will greatly bless you in the land which the LORD your God is giving you to possess as an inheritance — ⁵ only if you carefully obey the voice of the LORD your God, to observe with care all these commandments which I command you today." – Deuteronomy 15:1-5 NKJV

These five simple verses introduce an economic principle so revolutionary that no country in the history of the world has ever implemented it, fearing that it would destroy the economy of the country that did so. In actuality, it would have delivered that economy, coupled with one other concept that we will introduce later on in this chapter. But let's take a look at this concept for just a second, shall we? The concept of

²⁶ I Corinthians 12:1 NKJV

²⁷ Genesis 15:18-20, Joshua 1:4, I Kings 4:21-24 NKJV

²⁸ Romans 8:28 NKJV

having seven-year economic mini-cycles is interesting enough, and many of our laws in America regarding bankruptcy borrow from this seven year time frame, as do certain laws regarding the statute of limitations involving prosecution for certain kinds of crimes and litigation. But to totally remove debt every seven years? Unthinkable! Yet the Lord specifically promises that if this seven-year debt forgiveness cycle is obeyed that there will be no poor in the land, thus eliminating poverty, a constant curse, from the economy, and that He will greatly bless the individuals in the land, provided, of course, that they carefully obey Him and observe His commandments ²⁹. How could such a seemingly insane action actually cause the elimination of poverty and enhance prosperity? Actually, it is not only the action of forgiving debt every seven years that causes these changes to take place, it is the value system and moral code that are enforced because of the rule that bring about the desired result. Let's think through what would actually happen if America implemented this rule tomorrow morning.

Day has dawned, and all debt has been cancelled across the entire United States. The initial impact would be devastating to existing lending institutions. Banks with multitudes of 30-year mortgages would be brought to their knees. Those banks without a solid asset-liability ratio would be forced into insolvency and probable bankruptcy within the day. High risk loans, particularly to 3rd World countries, would be in default immediately. Frankly, it would trigger a total economic collapse world-wide, and bring about the Final Great Crash prematurely. It would be like taking an addict off of crack cocaine cold turkey and just throwing him into a corner to sweat it out. Although the economic system that would arise out of the ashes of the current one would be stable and self-rejuvenating, the human misery and suffering that would be triggered would not be worth it, so let's scale the plan back a little. Let's say that instead of canceling all debt immediately, we will grant a seven year transitional period to allow both lenders and borrowers to restructure and reconfigure the current mess they're in and try to find a way out of it. Time to restart, then, with a fresh set of assumptions.

And so, beginning tomorrow, no new loans will be made of more than seven years in duration. This is going to mark a massive paradigm change for the entire lending community. No lender is going to issue a loan exceeding seven years, because any outstanding balance at the end of that seven-year period would automatically be forfeited by the lender. How will this change lending practices in the housing industry, for example?

It used to be that when you wanted to buy a home that you had to have 25% or more of the total price of the house in hand before you went to the bank to borrow money. Since I am now 65 as of the moment that this 3rd edition is being prepared, I've had the privilege of watching things change slowly but surely over the last half-century, and hardly any of those changes have been for the good. Gradually, over a period of time, the down payment required by lenders has decreased and decreased until for some time now, lenders have been advertising zero percent down mortgages. That seems on the surface to be a wonderful thing, allowing more and more people to own homes without having to accumulate a significant down payment. And the lenders have been quick to advertise it as just such; a wonderful, visionary thing that they are doing to help the potential homeowner. Nothing could be further from the truth. Over the years, I have dealt with banks and bankers as both a homeowner and as a business owner. In all that time I have only discovered one banker who did anything for his customers that did not inherently benefit the bank first and foremost. Let me give you an example of what this zero percent down lending philosophy has created in America. Some years ago, I knew a wonderful, Spirit-filled Christian couple named Al and Betty (fictitious names, as if you couldn't guess!). They owned a Christian bookstore in the town where I lived. Al worked for a large public utility, and Betty ran the bookstore. Together, they had planned their dream home and had designed all the details. Even though they didn't have the money, a local lender had the "*vision*" to offer them 100% financing, zero down. They dutifully began to search for a piece of property that seemed right to both of them. They found it. And then they "*purchased*" the land and constructed their dream home, combining the entire project into a single loan at the bank. Sounds perfectly normal in today's lending environment, doesn't it? They moved in and everyone lived happily ever after, right? Wrong! A few years later, I happened to come by the bookstore to say hi to Betty, who had become a good friend. I found her in the back room, clutching her chest and unable to breathe properly. At first we suspected a heart attack had happened, but as she calmed down, it became apparent that she had suffered a panic attack. Why? Because the financial pressures of the store plus the enormous house payment that they were making was pushing she and Al closer and closer to bankruptcy.

²⁹ Deuteronomy 28:1-14 NKJV

I began to ask some practical questions about their financing and their home. Yes, the home was beautiful. Yes, it was everything that they had ever wanted. But no, it was not something that they could really afford. They had been lured by lenders and merchants alike into living beyond their means. In doing so, they had simply been following the lead established by their own U.S. government, which has been living in a deficit spending environment ever since the 1930's. As much as we might want to, we cannot live beyond our means for very long. Sooner or later it catches up to us. Not only was the house payment far beyond their realistic means to pay it, but we also made several other discoveries. In the dollar values of that time, their home was worth \$100,000.00. Today, it would be at least \$250,000.00, given the location and features of the house. I asked her about the term of her mortgage. It was, like so many others, a standard 30 year mortgage. We then took their monthly mortgage payment and multiplied it by 360 months, or 30 years. I gently tore the calculator tape off and showed it to Betty. They had constructed a home worth \$100,000.00 in the market place. But over the next 30 years, they were going to pay \$300,000.00 for that \$100,000.00 home! The bank was going to walk off with a \$200,000.00 profit based solely on usurious interest paid to them by Al and Betty. That's a 200% profit margin. That's also highway robbery. It's also a clear violation of the Scriptures as well.

Back then, this was the exception. Today, it is the expected and advertised norm. Why? Because the banks know that they can make a killing off of the fact that Americans simply will not defer their need for immediate gratification. This would be bad enough, but there's something equally insidious at work at the same time. It's called the Rule of 78's. Simply put, it allows banks and other lenders to collect the vast majority of the interest due during the term of a loan up front, and then, only when most of the interest has been collected, to then collect the principle borrowed. How does that work? In the online encyclopedia *Wikipedia*, the definition for the Rule of 78's goes like this:

"Also known as the sum-of-the-digits method, the Rule of 78's is a term used in lending that refers to a method of yearly interest calculation. The name comes from the total number of months' interest that is being calculated in a year (the first month is 1 month's interest, whereas the second month contains 2 months' interest, etc.). This is an accurate interest model only based on the assumption that the lessee pays only the amount due each month. If the lessee pays off the loan early, this method maximizes the amount paid by applying funds to interest before principal."

I hope you didn't skip over that last sentence. Read it again. Then read it again and again until you realize what was just said. Bluntly put, it penalizes the diligent debtor who pays the loan off early by making sure that every penny of interest is collected before the principle is paid off. It ought to be a criminal offense to do so. Unfortunately, it is not, and is probably even viewed by many bankers as a recommended procedure. *Wikipedia* then goes on to explain how the calculations are made.

"A simple fraction (as with 12/78) consists of a numerator (the top number, 12 in the example) and a denominator (the bottom number, 78 in the example). The denominator of a Rule of 78's loan is the sum of the digits, the sum of the number of monthly payments in the loan. For a 12 month loan, the sum of numbers from 1 to 12 is 78 (1 + 2 + 3 + . . . +12 = 78). For a 24 month loan, the denominator is 300. The sum of the numbers from 1 to n is given by the equation $n(n+1) / 2$. If n were 24, the sum of the numbers from 1 to 24 is $24(24+1) / 2 = 12 \times 25 = 300$, which is the loan's denominator, D."

"For a 12 month loan, 12/78's of the finance charge is assessed as the first month's portion of the finance charge, 11/78's of the finance charge is assessed as the second month's portion of the finance charge and so on until the 12th month at which time 1/78's of the finance charge is assessed as that month's portion of the finance charge. Following the same pattern, 24/300's of the finance charge is assessed as the first month's portion of a 24 month precomputed loan."

Now, let's put some plain English into this situation and decode what was just said. Let's look at the speed with which the borrower actually pays back the principle of the loan over the term of the loan. Let's assume that the amount borrowed was \$100,000.00 and that the interest rate was 6%. Let's also assume that the term of the loan was 30 years, or 360 months. I found a loan calculator online, and ran the numbers to see what the results would be. Even if you don't understand the math, these online loan calculators are invaluable. They can be smart for you. The one I used for this example is located at www.bankrate.com.

When all the smoke had cleared and the gears were done spinning, I found myself staring at a monthly payment of \$599.55. That seems reasonable enough until we look at how that \$599.55 is broken down. The first time I would sit down and write my monthly mortgage check for that amount, only \$99.55 of that amount would be applied to the principle of the loan, and \$500.00 would be applied to the interest! The following month wouldn't be much better with a split of \$100.05 and \$499.50, respectively. Ouch! The split between principle and interest doesn't even out until 18 years have elapsed in the term of the loan. It now becomes obvious what is going on: the bank is bleeding you to get all of the interest out of you as quickly as it can. Why? Several reasons come to mind. The first is that you might default at some time on the loan. That way, the bank minimizes its risk in lending money to you. The second is more insidious. It seems that the number seven shows up all the time in human affairs. You've heard of the old movie starring Marilyn Monroe called "*The Seven Year Itch*"? It deals with the fact that many relationships only last seven years before thoughts of adultery began to drift through the minds of the couple involved. It also happens that the normal "*homeowner*" only lives in their home for an average of seven years! That means that the typical 30 year mortgage only lasts for 7 years before it is refinanced and placed into the hands of a new "*homeowner*". With numbers like this, the whole concept of actually owning a home by purchasing it through a mortgage becomes ludicrous. All any of us are doing is simply paying the bank pure interest for the privilege of living in the home of our choice. To truly own anything means that there is no debt or liability on that object. That means that the vast percentage of Americans who delude themselves into thinking that they "*own*" their own homes are really no better off than their renting neighbors. We "*buy*" a home in order to have some reasonable control over what we can and cannot do with the place we live. We also "*buy*" a home so that we can "*build equity*". But explain to me, please, how in the world anyone can build equity when you are paying interest instead of principle at a ratio that be as bad as 5 to 1 or even worse?

There is another reality hidden in this whole new mechanism. It used to be that lenders were concerned with the viability of the loan itself. A bank that had a high percentage of defaulted loans was looked down on by the lending industry. Banks prided themselves in being conservative, reliable and dependable. They were, after all, the financial cornerstone of the community in which they were located. But with the purchase of most local banks by regional banks, who were in turned purchased by national banks, who were in turned purchased by multinational banks, the banking industry effectively lost its local conscience. Profit replaced integrity as the driving force in the industry. And then the mega-bank conglomerates made a disturbing discovery: it was no longer in their best interest to make absolutely sure that all loans were paid off and never defaulted. In fact, given the fact that there was a long-standing housing shortage and the fact that fickle American consumers traded homes every seven years, it dawned on the industry that the only thing that mattered was keeping the homeowner in a continuous, repeating, seven-year loop which restarted the entire interest calculation process over and over again. If a homeowner, enticed by unrealistic lending terms, was drawn into a mortgage and then defaulted a few years later, all the better, since it restarted the interest payment process. The home would quickly sell because the housing market was always in a shortage condition. The bank ran almost no risk of swallowing the home. A little fix-up here and there and the home was back on the market again; ready to begin the process of pure interest and pure profit all over again.

It would not be until the collapse of the sub-prime market that justice and chaos would both catch up to the greedy lending industry. Men like Donald Trump, famous for his book "*The Art of the Deal*", leveraged himself so deeply in debt that the only things that saved him from total bankruptcy on several occasions were that (1) he was so deep into the pockets of the banks he dealt with that if he had gone down he would have taken them with him and (2) the constant, irrational appreciation in property values, even when no real value was being added to the property, kept him afloat. Despite the earlier popping of the Dot-Com bubble in the 1990's, it never dawned on the lending industry that the housing market might be headed in the same direction. Again, I made the original statements found in this book in 2006, when everything seemed to be hunky-dory. The subsequent collapse of the industry in 2009 and the near-collapse of the world financial community as a result makes me want to say, "*I told you so!!!*"

The longer the period of time a loan is taken for, the worse the abuse of the borrower by the lender. So what does the Lord do in response to this kind of hypocritical, manipulative situation? He takes the gun out of the hands of the shooter. He reduces the maximum term of any loan to 7 years. This dramatically decreases the amount that can be borrowed. It also dramatically decreases the amount of interest that

will be paid. And it also forces potential borrowers to live within their means and deploy long-term frugality and savings plans. I am told that the average Japanese worker saves 20% of their gross income! How do they do it? Simple! They live within their means. Saving money for future purchases is their main priority. They modify their life styles accordingly. It used to be that the United States operated in the same fashion. If something broke, you didn't throw it away. You fixed it. And if you wanted to buy something, you began to save your money until you could afford to purchase it. Cash on the barrelhead. No debt. No interest. No problem!

Once the shock of this new financial model had passed, people would begin to notice certain significant changes in their lifestyles. Our culture of unrestricted credit would simply fold up and disappear. Terms and conditions for lending would become much more restrictive. People would begin to rethink their lifestyles and spending habits. A more conservative mindset would begin to take over America. This mindset would ripple from our personal spending habits into our national spending habits. If we, as individuals, were forced to live within our means and save a meaningful percentage of our income, eventually our government would begin to adopt the same philosophy. Deficit spending would become a thing of the past. The budget would really be just that, a budget, restricting what can be spent in any calendar year on any project. America would begin to set monies aside to help begin to pay back our national debt, a seemingly impossible task given the obscene amount which we owe. At the end of World War II, we were the greatest creditor nation in the history of the world. We had the greatest uniform prosperity in the history of the world. We could and did lend astronomical amounts of money to nations all over the world. Today, in just over 60 years, we have become the greatest debtor nation in the history of the world. Once we bought up huge tracts of ground all over the world, and bought controlling interest in foreign corporations, so much so that our involvement and manipulation was bitterly resented. But today, the tables have been turned. Today it is the Germans, the Japanese and in recent years the Chinese, most of whom were the very countries that we defeated in the Second World War, and who we helped to rebuild, who are today methodically buying up property and companies all over the U.S. and the world. We are no longer in control of our own fate. We are owned and operated by overseas interests and it is getting worse every single year. How did the Germans and the Japanese do it? By researching the concepts found in the Bible regarding debt, interest, spending and saving and applying the principles of the Gospel without actually applying the Gospel itself. Unfortunately for rebellious believers and fortunately for obedient unbelievers, the principles found in the Word of God will work for anyone who applies them, whether they believe the Gospel or not. America is filled with Christians who are in total financial, emotional and spiritual ruin because even though they say they believe, they stubbornly refuse to implement the principles which God has outlined in His Word. Since God watches over His Word to perform it ³⁰, when others operate within the boundaries of His Word He honors it every single time. The rain falls on the just and the unjust alike ³¹. Only those with the wisdom to bring umbrellas stay dry.

Having begun this seven year transitional period, lenders and borrowers with loans that will not terminate within this remaining grace period now act to restructure those loans so that they terminate on December 31st of the 7th year. Why? Because at the end of that period of time, all debt will be cancelled. In canceling the debt of all individuals every seven years, it creates a safety valve on the economic pressure of debt that lifts and releases the pent up steam in the kettle every seven years, without fail. We already know the enormous power this paradigm will carry in redefining the atmosphere of the lending industry. But it also carries a delivering power for those who, despite their best efforts, have fallen into serious debt and are unable to deliver themselves. Who might be in such a group? Well, me, for one. Let me tell you my story. When I was younger, stronger and stupider, I decided that I could rule the world and so I started my own company. Although I was never really super-successful, the company was slightly better than break-even for 10 of the 12 years it was in existence. It paid my employees (as many as nine), it paid our vendors, and it occasionally paid me a modest salary which allowed us to live at least part of the American dream. But then I went through a series of disasters that threw me into the ditch. In the last two years of the company, it added on \$40,000 worth of debt. How did that happen? Suffice it to say that the market went one way when I thought it would go another way, and we got killed trying to sell equipment from a retail location instead of selling programming services from a small, low-overhead office. The massive debt and the pressure that came with it helped to destroy my marriage, and eventually plunged me into total bankruptcy, both corporate and personal. I was mentally, emotionally

³⁰ Jeremiah 1:11-12, Isaiah 55:10-11 NKJV

³¹ Matthew 5:45 NKJV

and spiritually drained, and unable to continue any further. The bankruptcy purged me of most of my debts. Unfortunately, there were several debts that I couldn't discharge because of the laws governing the process. And because I was not able to discharge them, seven years later I was forced back into personal reorganizational bankruptcy because of them. This time, however, I was able to come out of the reorganizational bankruptcy after 5 years, two years early. I was just so glad to be rid of it that I shouted "Halleluiah!!!" for about three hours and then went on my way. Had the Biblical model been in place during my first run at bankruptcy, there would have been no second trip into the ditch. Not only would it have eliminated that second trip, but since all debt is cancelled every seven years, there would have been no stigma on my financial record because of it. Every seven years every individual and company would be given a fresh start. If you were solvent, Amen and God bless you! But if you were in debt for whatever reason, all of your debt would be cancelled and the terrible burden you had been carrying would be washed away. In my case, it was business-related, but there are many other people in the U.S. who have been buried alive with medical expenses. Their so-called medical insurance programs have been so jury-rigged as to leave them with little or no coverage. Medicare leads the way in this crazy quilt of rules and regulations. There is a gap in Medicare Part D coverage called the "Donut Hole" which happens to most people on it every single year. You get to a certain point in your coverage and suddenly it ceases until you spend a certain amount on your own. For those on fixed incomes who are dependent on various medications to keep them functioning, these gaps can be life-threatening. I talked with a Medicare representative several years ago regarding my own coverage, and discovered this deliberate gap. She told me that many people call her up weeping in nausea and pain because they can't afford their medicine. An equal number of people have to choose between buying food, medicine and paying the rent so they can have a place to live. This is not right. At least a seven year debt cancellation process would mean that no one would have to live with \$250,000 or more of medical debt on their backs. Impossible? You haven't read the statistics. In addition, given that all debt would be cancelled, it would also mean the end of all IRS back tax debt. Every seven years, you would have the satisfaction of telling the IRS to go away! I've had my battles with the IRS as well, and I know of too many Godly people that the IRS has buried with penalties and interest. It is not uncommon for a tax debt of \$2,000 or so to balloon up to \$20,000 or more in a matter of a few years because of the never-ending penalties and interest that the IRS piles on without fail.

Add to this the cancellation of all business debt, and suddenly you have also changed the way in which America does business. The Donald (Trump) would either have to totally redefine the way he does business or simply go out of business altogether. Why? Because Trump constantly lives with a high level of corporate debt. He is highly leveraged, and not to his advantage. There have been several times in his career when his creditors wanted to shut him down, but he was into them too deeply for multiple loans. Had he gone down, they would have lost everything. And so, in desperation, his creditors shored him up and continued to fund him in the desperate hope that he would finally right himself and become profitable again. Fortunately for them, he did just that, but he still holds far too much debt regarding his asset to liability ratios. In the event of a major crash, put a safety net underneath the windows of Trump Towers, or wherever the Donald is staying at that point in time.

The severe limit on the term of debt would also limit the amount of debt. This would also militate against large, multinational corporations with huge assets but also huge amounts of debt. It would tend to strengthen the small, independent entrepreneur, with limited amounts of debt and limited assets. It would restore America and the world to an economy in which every man worked for himself, or at the least, restore local and regional employment where employer and employee are forced to live with one another in the same community, forcing a sense of corporate responsibility and community awareness. This increased sense of responsibility and awareness would be enforced by the Lord Himself, as He supplemented the prosperity already being generated by the new economic model in place.

"⁶For the LORD your God will bless you just as He promised you; you shall lend to many nations, but you shall not borrow; you shall reign over many nations, but they shall not reign over you. ⁷"If there is among you a poor man of your brethren, within any of the gates in your land which the LORD your God is giving you, you shall not harden your heart nor shut your hand from your poor brother, ⁸but you shall open your hand wide to him and willingly lend him sufficient for his need, whatever he needs. ⁹Beware lest there be a wicked thought in your heart, saying, 'The seventh year, the year of release, is at hand,' and your eye be evil against your poor brother and you give him nothing, and he cry out to the LORD against you, and it become sin among you." – Deuteronomy 15:6-9 NKJV

A fascinating side effect of the seven-year cancellation of debt is that the amount available for lending would shrink annually as the Year of Cancellation drew closer. For example, let's say a property was worth \$70,000. Let's further assume that, in this particular case, the lender was going to lend to the borrower at no interest. And finally, let's also assume that the borrower could only pay back \$10,000 a year. I do all of this to keep the math simple. If it was January 1 of the new seven-year cycle, one day after the Day of Debt Relief, a lender would probably be willing to lend the full \$70,000 that the property was worth, knowing that the borrower would be able to pay back the full amount before the next Day of Debt Relief came due. But what if that same borrower came to the lender at the beginning of the second year in the cycle? If all the factors were the same, the lender would have no choice but to demand one of two things out of the borrower. Either the borrower would have to agree to a higher annual payment or would have to provide \$10,000 in down payment as a matter of good faith. Each year that passed in the cycle would either decrease the amount that could be borrowed, increase the annual payment or increase the amount of down payment that the borrower would have to provide up front.

The Lord, knowing human nature as He does, anticipated this incrementally increasing tight-fistedness on the part of the lender. He warned that there would be a penalty for those lenders who hardened their hearts to needy borrowers. While the economic reset would be on a seven-year cycle, the occurrence of crisis and disaster could not be expected to respect that same cycle. God also promised to bless those lenders who, despite the nearing of the Year of Debt Cancellation, would nonetheless act according to His Word instead of their bottom line. In essence, God was saying to all lenders, *"Don't worry about crisis-based lending. I will cover your bottom line if you honor My Word. If you take care of My business, I will take care of yours"*.

As a result of a general increase in prosperity and general decrease in debt, more funds would become available for charitable giving, both on a personal and a corporate level. As a result of the increase in cash available for discretionary spending, personal lending on a short-term basis would increase, along with a corresponding decrease in the number of personal loans which the lenders would require to be paid back. One of the things I have noticed down through the years as a pastor is that the very first thing that is affected by an economic downturn is not discretionary spending, but rather charitable giving. The sad truth is that most folks will stop helping others before they stop treating themselves. The even sadder truth is that this pattern extends directly into the church. Instead of giving themselves out of the financial ditch that they are in, most Christians tighten up their belt even more, thus choking off the very flow that could have rescued them.

Principle # 2 – The Fifty Year Cycle of Income Restoration

If all God had provided to us was the seven year cycle of debt release, it would have been incredibly useful and would have forestalled economic disaster for a long time, but it would not have prevented it. Why? Because the seven year cycle is actually a sub-cycle of a larger cycle, the fifty year cycle of income restoration. The core Scripture for this larger economic loop is found in Leviticus Chapter 25:

"⁸ 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." – Leviticus 25:8-10 NKJV

God has this thing for sevens, doesn't He? It's actually kind of a neat thing, when you think about it, almost like some complicated rhythm in a musical piece, with a little "hiccup" at the very end before we begin the score again. Count seven beats, dump the debt, count seven beats, dump the debt...repeat seven times. Then pause a single beat...restore the income, and repeat the measure. As a former programmer, what I see when I look at this Scripture is pure programming logic, with what are called "iterations" or repeating subroutines inside a larger main routine or program. I constantly marvel at the genius of God. We rave about people when they are very smart, yet when God does something that is absolutely out of this world, we simply shrug our shoulders and take it for granted.

There's another little fun factoid hidden in this Scripture. The Jewish calendar is very different from ours, so their first month is not the equivalent of our January. The first month of their civil year is called *Tishri* and starts sometime in our September. Their sacred calendar's first month is called *Nisan* and starts in our March. But I find it fascinating that their "*Declaration of Independence*" occurs in the 7th month on the 10th day, while the celebration of our independence is also held in our 7th month, the month of July, on the 4th day. Equally fascinating is that *Purim*, the Jewish holiday celebrating the Jew's victory through Queen Esther over the wicked Haman just happens to be a time when all Jews observe a time of feasting and joy and the sending of presents to one another³². This holiday just happens to fall in the 12th month, the month of *Adar*, on the 14th and 15th days. And in America, we celebrate the birth of Christ in our 12th month, the month of December, on the 25th day. During this time we, too, celebrate and send presents to one another. And finally, it just so happens that the Jews observed three major holidays during the year when the men of Israel had to present themselves to the Lord. In America, we pastors joke that most men only show themselves in church three times a year, at Thanksgiving, at Christmas and at Easter. Later on in this book, I will discuss the amazing parallels between Israel and America. Just add this little notation to the rest of those amazing facts when you get there.

Some of you may have noticed what appears to be a minor discrepancy between what the Scripture quote above says and what I said about it. My heading talks about income restoration, while the Scripture talks about "*returning to his possession*". Actually, when you boil all economics down to their most fundamental elements, it's all the same thing. Let me explain why.

It's all about the Land

All throughout history, the source of all wealth has always been the ownership and utilization of land. Let me give you some concrete examples. Oh, wait, I just did! Let's take concrete, for instance. Concrete is typically made of Portland cement, some sort of aggregate (generally gravel and sand), water and something called admixtures. Portland cement is made by heating limestone with clay and then grinding this product with gypsum. Where do all these things come from? The land. All of the basic elements that make up concrete have to be mined from the land, and then combined into the proper mixture. My grandfather worked for many years for a cement manufacturing company in a little town called Stockertown, PA. I can still remember how everything at the plant was covered with a thin, powdery gray covering of dust from the process of making the product. Let's follow that process to see how crucial ownership of land is to everything financial.

1. Mine limestone from the land.
2. Mine clay from the land.
3. Heat both items together in oven sitting on the land.
4. Mine gypsum from the land.
5. Grind limestone/clay compound with gypsum in device sitting on the land.
6. Various devices are made from steel which is made from iron which is mined from the land.
7. Mix that compound with aggregate (gravel and sand) dredged from a river bed which runs on top of the land.
8. Add water from pipes or hoses made from various materials which come from the land.
9. Mix together and put in a hole which you have just dug in the land.
10. Build building on concrete foundation sitting on the land.
11. And so on, in a never-ending fashion.

Stop and think about it for just a second. What do you have in your life that doesn't come directly or indirectly from the land? All wealth is derived from the utilization of land and the resources which it contains or supports. Even the more esoteric ways of earning money, such as stock trading and software development, still require buildings, phone lines or cell phones, tables, chairs, carpets, steel, wood, concrete and a never-ending list of items which have to be mined and manufactured from resources found in or on the land. Somebody has to own that land. Can you become wealthy and not own land?

³² Esther 9:18-19 NKJV

Absolutely. Can you make a living and not own land? Absolutely. But you can't go very far down the supply chain before you find land ownership entering into the picture.

In ancient Israel, everyone owned land, even the priests and Levites. After countless centuries of being nomads, living off the land but not having ownership of it, and 430 years as slaves in Egypt where private land ownership was lost during the Great Famine, it had to have been painfully obvious to Moses and every other thinking person in the thirteen tribes that if God was going to bring them into the Promised Land it would also have to entail private ownership of the land for everyone involved. In fact, there is a lot of Scripture in the Old Testament devoted to outlining exactly where each of the tribes was to locate. That piece of ground was to be their land. Within that tribal inheritance, each clan had inheritances of their own, and within the clan individual families owned property³³. For those priests and Levites who owned land within a city, the ownership was limited to a house³⁴. But for the many priests and Levites who served in the temple at Jerusalem on a monthly rotating basis, land ownership involved owning farmland, which they faithfully used to grow their own crops and raise their own livestock. Remember how earlier in this chapter I mentioned that economies are stable as long as everyone is relatively equal? That is exactly what God engineered for Israel when they came into the Promised Land. Granted, each tribe was responsible for conquering the territory assigned to it, but, hey, nothing's perfect, right? But once the enemy tribes had been driven out of the land, every single family received their own piece of ground, which was theirs in perpetuity. And it was at this point in the process that the genius of the Almighty was once again manifested in plain and clear terms. Land ownership was nothing new in the history of the world. Nomadic tribes viewed the land as a shared resource between them and the wildlife which they hunted. But when men began to settle in one spot and stay, land ownership became an issue. Ever since then disenfranchisement from the land would eventually produce poverty and the accumulation of land and its resources would produce wealth. The rich would get richer and the poor would get poorer, all through the ownership of the land.

During Israel's stay in the wilderness, land ownership was once again non-existent, although it would have been meaningless regarding who wanted to own a stretch of barren, inhospitable, arid desert. By the time that the Children of Israel had crossed over the Jordan River, however, future property assignments had been mapped out. All of this was really nothing new, and nothing revolutionary. But what followed next was. After assigning who was to get what, the Lord added several revolutionary new concepts to the Hebrew notions of land ownership.

A New Way of Looking at Land Ownership

First of all, land ownership was to be a joint venture between God and man, with God holding the final mortgage on all properties. Israel was to view herself as leasing the land in perpetuity from Yahweh. He actually owned the land, but placed it in a condition of perpetual trust into the hands of the various tribes and individual families. Because He owned the land, it was not possible for a tribe, family or individual to sell what they did not own. Instead of owning the family farm, they were merely leasing it from God. And since they could not sell the property, they could only sub-lease it to someone else. It is at this point that the Biblical view of land ownership skews dramatically from all previous traditional views of property and property ownership. Just as with the concept of canceling all debt every seven years, this concept was at total variance with prevailing world philosophies on this matter. In addition to retaining ownership of all land, God further placed a stipulation on all properties that had been subleased. Regardless of the terms of the sublease, all properties had to be returned to their original owners every 50 years. In Israel, when you "sold" your property, you were merely selling the leasehold rights to the property until such time as the next Year of Jubilee came around. At that point in time, all properties all over Israel were to be returned to their original family ownership. Again, a single idea is all that God needs to totally transform a situation. The implications of this concept were even more staggering economically than the seven-year debt cancellation clause was. Let's look more closely at those implications and the terms under which property could be "sold".

³³ Joshua 13:1-22:9 NKJV and many other Scriptures in the Old Testament

³⁴ Leviticus 25:25-33 NKJV

Let's say, for example, that Johnnie Johannsen migrated from Sweden to the United States in 1853. After landing in New York, Johnnie moved west and north until he found himself in what we know today as Minnesota. Ambitious and hardworking, he started out with 40 acres and a mule. Soon a little Swedish gal named Inga caught his eye. Before long they were married and not long after that a few new little blonde-haired Johannsens were running around in the back yard. At that point Johnnie saw the need to expand. His neighbors were moving out and heading for California, and Johnnie was able to purchase their 40 acres and two mules for a very reasonable price. After several years, Johnnie was able to add an additional 80 acres to his homestead. Before he died, he had accumulated 500 acres and multiple barns, tractors, crops and little blonde-haired Johannsens, all going "Ya!" and "You betcha, sure!" Johnnie had done quite well for himself. The farm was taken over by Johnnie Junior, or "Yonnie Yunior", as his friends playfully called him. J.J., as he preferred to call himself, was a good farmer and a hard worker like his dad. Although he did not expand the family farm, he was effective at maintaining it and earning a more than adequate income from it for him and his family. It wasn't until the third generation of American Johannsens that trouble reared its ugly head. Johnnie's grandson, Tom, developed a serious drinking and gambling problem. Over a period of fifteen years, Tom successfully managed to gamble away the entire farm except for the original 40 acres, which were no longer sufficient in a rapidly modernizing economy to support the financial needs of the family. Finally, with no other options left to him, Tom sold the remaining acreage to a neighbor and went off to work in a factory.

Third Generation Throwaway

A sad story? True. A true story? Sadly, more often than most of us would like to admit. There is a biorhythmic pattern found in the history of humanity that I call *Third Generation Throwaway*. It is best exemplified by the story of David's family tree. David started out as a little Hebrew boy who was the eighth and youngest son of Jesse, a normal kind of guy from a normal kind of town named Bethlehem. Through a remarkable series of events engineered by the Lord, he ended up as king over all Israel. Under his dynamic leadership, Israel waged a series of wars which drove its enemies back and off of lands that had been promised to the descendants of Abraham, Isaac and Jacob. Just like Johnnie the son of Johann in Minnesota, he did pretty good for himself, by golly! His son Solomon took the efforts of his father and skillfully consolidated them, turning Israel into the gem of the Middle East, the wealthiest and most opulent nation of its day, where iron and brass were considered too commonplace to even bother to count³⁵. Everything seemed to be going just fine. And then along came the grandson of David, a snot-nosed, arrogant little twerp born with a silver spoon in his mouth and no brain in his head named Rehoboam (the Retard). What his grandfather David had built from scratch and his father Solomon had labored so hard to consolidate, Rehoboam the Retard threw away in a three day period at the beginning of his kingship. We won't go into the gory details of his stupidity, but by the end of the 3rd day, Solomon's former advisor, Jeroboam (the Jerk) had walked off with the ten northern tribes tucked under his belt, and Rehoboam (the Retard) was left with only three tribes, Judah, Benjamin and Levi³⁶.

I have seen this pattern repeated time and time again in people's lives. The grandfather will work hard and long and build something of substance for himself and for his progeny, exemplifying the kind of morality and work ethic which once made America great. The son, who lived through the hard times as a little boy, will continue on in his father's footsteps, working hard and consolidating the efforts of his father. But when it is time for the grandson (or granddaughter, for that matter) to take the reigns of authority, something goes dreadfully wrong. In many cases this grandchild has never known adversity, lack or want. They have grown up, just as Rehoboam the Retard did, in the lap of relative luxury. They often feel "entitled", a phrase we hear so often today about our own young people. They do not understand what it means to work hard for a living. They lack the ambition or motivation to neither create nor consolidate a kingdom of their own. They are content, like the Paris Hilton's of the world, to squander their family wealth in a show of carnal, shallow, opulent foolishness. Unfortunately for many of them, sooner or later they end up sitting with the pigs that they acted like for so very long. Some of them come to their senses, but by that time many of them have not only squandered their share of their father's inheritance, they have managed to lose the entire farm just like Johnnie's grandson Tom. By the way, Solomon probably saw the disaster coming. In writing Ecclesiastes he bemoaned that who knew if the son

³⁵ I Chronicles 22:14 & 16 NKJV

³⁶ I Kings 11:28-12:20 NKJV

who came after him would be a fool ³⁷. (I suspect he already knew!) No wonder he exclaimed, "*Vanity, vanity, all is vanity!*" ³⁸"

In both cases, the kingdom was lost. For one son, it was 500 acres and some darn fine John Deere equipment, not to mention some prize-winning Holsteins. For the other son, it was the chance to become the dominant nation in the Middle East for a very long period of time. In both cases, the damage was irreparable. But what if the same situation had happened under the economic guidelines laid down by the Lord God of Hosts? Would things have been different?

If Johnnie had been born Hebrew, in the tribe of Dan, for example, and the guidelines laid out by the Lord had been implemented and in place, here's what would have happened. The original plot of ground, all 40 acres and the mule, would have been registered under his family name as their rightful property, subleased from God. Those 40 acres would have been non-negotiable and irrefutably his. No matter what happened in the future, that land would always belong to his family. As he expanded, he would have subleased land from other families around him. Even though his contract stipulated that he was managing the property for them, it would have remained in their family name. Nothing would have stopped Johnnie from expanding to his U.S. size of 500 acres, plus John Deeres and Holsteins. Things for his son, J.J., would have been the same in both the U.S. and Israel. And the grandson Tom would have thrown the farm away in both countries as well. But it would be in the 4th generation that things would have changed drastically. Remember that Israel was instructed to return all property to the original family ownership at the end of every 50 years, the Year of Jubilee. In America, because property is actually bought and sold irretrievably and without recourse, Tom's son, whom we will call Johnnie III after his great-grandfather, would be stuck with the apartment that his dad lived in while he worked that factory job. Everything that his great-grandfather had worked so hard for was gone forever. But not in Israel. In Israel, when the 50-year reset of the economic production base occurred, restoring the land ownership to the original family regardless of what had happened in the past, young Johnnie III, the great-grandson, would receive notice in the mail that his great-grandfather's family farm, all 40 acres, was being returned to him. He could assume ownership again within two weeks. Shucks, they even had a mule left over that the previous owners were willing to leave behind! In America and the rest of the world, Johnnie the great-grandson was just out of luck. So sad, too bad! You snooze, you lose! But not in Israel. In Israel, the young blonde-headed Swede from the tribe of Dan would be able to start fresh all over again, because the family farm would NEVER stop being the family farm. For all eternity, every 50 years, all properties would reset and return to their original ownership. Can you now begin to understand the massive ramifications of this single difference in how land ownership was viewed in Israel versus the rest of the world?

Ten Things the Year of Jubilee Would Do

This simple difference in how property ownership was viewed would have had massive implications for personal and corporate usage of land, and would have helped to shape the kind of industrial base formed in any country that would implement it. Here are some snapshots of how it would work in different situations:

- (1) In the case of the third or fourth generation family member whose predecessors had ruined everything and sold the family farm off, it meant automatic redemption and a chance to start over every 50 years.
- (2) It would therefore be almost completely impossible for the poor to stay poor forever. Sooner or later a 50-year reset would coincide with someone with a little ambition and gumption, and they would pull the family out of poverty simply by having the opportunity presented to them.
- (3) This would decrease the number of individuals and families living in poverty and increase the number of families living in relative prosperity.
- (4) This increase in the number of families living in relative prosperity would also increase the relative stability of the political system resting on this kind of economy.
- (5) On the flip side, it would discourage the development of vast amounts of personal wealth based on property, since property would always revert every 50 years to the original landowner.

³⁷ Ecclesiastes 2:18-21 NKJV

³⁸ Ecclesiastes 12:8 NKJV

- (6) If someone had been subleasing the property and wanted to do so for the next 50 years or less, it would necessitate renegotiating the terms of the sub-lease with the original owners. If the original owners did not want to renegotiate the sub-lease, the property would revert to the original owners.
- (7) This kind of ownership structure would encourage the development of small, individual entrepreneurial operations and discourage the development of massive super-corporations.
- (8) Just as with the 7-year cancellation of debt, this 50-year restoration of land as the basis of income would favor the strong, self-reliant, hard-working individual who owned his own business, be it farming or small job shop.
- (9) It would discourage the development of large corporations employing large numbers of anonymous employees, and having no sense of community loyalty or responsibility.
- (10) It would defuse feelings of frustration and rage because of inequality since everyone would know that they would get a fresh start every 50 years.

With these two business models in place, economic crashes would be virtually impossible. Strict controls on lending would impose boundaries on speculative banking and investing, two of the major contributors in any crash. Inflation would also be virtually impossible due to a fiscally conservative mindset. Any country implementing this kind of economy would eventually become a nation of strong, self-reliant, hard-working small businessmen with a solid moral foundation and a save-and-fix mindset rather than a trash-and-spend mindset. Big government would also become impossible to sustain, and federal government would find itself being downsized and regional and local government would find itself being expanded to take up the slack. Only in a nation of individuals working for someone else can big government flourish. When someone yields ownership of their income to someone else, they will be willing to yield ownership of their political future to someone else as well. When a man is responsible for his own economic welfare, he will also tend to be responsible for his own political welfare as well. This also applies, by the way, to spiritual matters as well. Individuals in such an economy will tend to be better educated, better read, better thinkers, better debaters, better leaders, better fathers and husbands and better Christians. They will be more community minded, more sensitive to the needs of others, and more willing to pitch in to help. Imagine, if you will, the community work ethic and unity of the Amish and Mennonites, coupled with the best of the free enterprise system envisioned by Adam Smith. It would be a privilege to live and work in such a country. Above all else, the moral character of such a country would be very strong.

Proclaiming Liberty throughout the Land

There is one more aspect of the 50-year Jubilee Cycle that deserves a few minutes of our attention. Unlike the United States of today, Israel had slaves and bond-servants. It would be grossly unfair to provide a man with the opportunity for economic freedom and a fresh start without granting him a corresponding political and personal fresh start. For that reason, if anyone had fallen so far as to not only have sold the family farm but also have placed themselves into indentured servitude, they would receive their own personal freedom at the same time that their property also gained its freedom. Right now that doesn't seem like such a big deal, but the Lord has dealt with me that there will come a time in America where slavery, in the form of indentured servants, will exist once again. This existed in America during Colonial Times. It will happen again during the Final Great Crash. I will deal with this issue in detail in **Chapter 5 – The Days of Joseph**.

Explain to Me One More Time How This Stuff Works

Often, when I try to explain how property values and buying and selling property works in this kind of economy, I see people's eyes roll back in their heads. At the risk of throwing some of my readers into shock, I'd like to spend a little time illustrating how values for property were assigned using a 50-year economic cycle. Let's refer back to Leviticus Chapter 25 once again:

“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.” – Leviticus 25:13-16 NKJV

I marvel at how the Bible can pack a complex theological, economic or spiritual principle into a single line and then just kind of shrug its shoulders and go on its merry way. Leviticus says that *“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.”* What exactly are they referring to, anyway? Now, for the third time, we run into a way of looking at things that is at total variance with the way the world sees and does things. And this vastly different way of seeing things has to do with the assigning of property values.

For the last fifty years or more, we have been in a real estate market in which property values have been in a steadily appreciating upswing. That is to say that even with no change to the actual property itself, property values have been going up steadily, due largely to inflation and an almost relentless demand for more developed land and available housing. When I first wrote this book in 2006, it appeared that the Real Estate Bubble might have finally started to burst. Fortunes have been made all across the U.S. for years by simply finding a piece of land with some potential for development and then simply sitting on it until the developers caught up with the purchase. The whole Fix-and-Flip industry is based on buying a piece of property that is undervalued, performing some minimal level of cosmetic surgery on it, and then *“flipping”* the property back out on the market for a quick-kill profit varying from a few thousand dollars and up. On the other hand, the longer you hold onto a property, the more the property is worth. I bought my first house in downtown Evansville, IN in 1973. It was rundown and was definitely a *“fixer-upper”*. We didn’t have a lot of money, but we had a lot of *“sweat equity”*, and worked hard to turn it into a house that we would be proud to live in. We had originally set up a 10-year plan to upgrade the house. But 4 years into the 10 year plan an opportunity arose to relocate to a different community for a much better job offer. In only four years, our little home had increased in value by \$13,500.00 from \$7,800.00 to \$21,300.00 in value. The increase in property value was our walk-away profit to the penny, and it also became our down payment on a much larger, much more beautiful home that we purchased in our new community. We lived in that new home for many years after that.

Now, for the first time in a very long time, housing values are starting to go down. It was inevitable. Housing has been massively overpriced for at least 20 years, and it was only a matter of time before the hyperinflation in housing had to deflate. Three years later in 2009, the housing bubble had not just burst. It had exploded, with real estate values down all across the country varying anywhere from 25% to 50% or even higher in some regions. Southern California, Detroit and parts of Florida have been the most severely devastated. I know that in the community in which we now live, house after house sits empty with For Sale signs on them. The current owners, often the bank to whom the original homeowners defaulted their mortgage, have more tied up in the home that it is currently worth on the market. Now they are faced with a serious financial dilemma. Do they absorb the financial beating they often deserve and sell the house below the debt linked to it, swallowing the difference and a whole lot of pride, or do they hold onto the home in the hopes that the values in the housing market will in some mystical way rebound? Frankly, that is not very likely to happen, at least not in the near future. We are probably looking at a 20-year period of deflation until property values return to rational levels again. That means that homeowners and investors are going to take a huge pounding for a very long time. Now, the Federal Government is talking of buying up all the *“bad paper”*, defaulted mortgages and loans which are uncollectible, and putting them into a Federal *“Bad Bank”*, further socializing and collectivizing our economy.

Inflation isn’t the only factor in determining property values. Location is also huge. The old adage about real estate is that there are three important factors involved in any property: location, location and location. The right house in the wrong neighborhood will be seriously devalued. A junker in a high income neighborhood will be worth three times what it should.

Housing values are seldom totally rational. But the market hasn’t been largely rational for a long time. In ancient Israel, a totally different method was used in determining what a piece of property was worth. As we did earlier, let’s look at several examples:

How Much Is That Farm in the Window?

Let's go back to Johnnie Johannsen for a moment. Let's say that the 40-acre farm of his was truly located in Israel, in the allotment for the Tribe of Dan. How would we determine how much that farm was worth?

The first thing that we would have to do is determine what the net annual profitability of the farm is. How do we determine that? It's actually pretty simple. Let's say that we can grow a nice crop of corn on those 40 acres, and that we can get \$100,000.00 a year for the crops that we can grow there. That's our starting point. Then we have to calculate the expenses associated with the same plot of ground. That would include seed, fertilizer, amortization for farm equipment and a wide variety of other factors, most of which should be safely left to the hands of a competent accountant. After all the smoke clears, let's say that the total annual expenses associated with that plot of ground would amount to \$50,000.00. That would mean that the net annual profitability of the farm would be \$50,000.00 (\$100,000.00 of income minus \$50,000.00 of expense).

Now that we have calculated the net profitability of the farm on an annual basis, we need to determine how many years are left before the next Year of Jubilee. Let's say that the last Year of Jubilee was in 1980. That would mean that the next Year of Jubilee would be in 2030. When we originally did this calculation it was 2009. That meant that at that point in time there were about 21 years of profitability left before the property must be returned to the original owner. Now the math gets simple. If the property is capable of creating a net profit of \$50,000.00 a year, and we can keep sub-leasing the property for another 21 years, the total value of the property right now would be \$50,000.00/year x 21 years or \$1,050,000.00. You wanna buy my farm? That is what it will cost you! Obviously, the further you are from the next Year of Jubilee, the more the property is worth. The closer you are to the next Year of Jubilee the less the property is worth. That may seem strange to us, but remember, at the end of the 50-year period, the farm goes back to Johnnie Johannsen and his descendants, unlike our own economic system. So calculating a value for property in ancient Israel would use a totally different set of assumptions than the rest of the world does. When God says that His thoughts are not our thoughts and His ways are not our ways, He isn't kidding!³⁹ And when He says that they are higher, He isn't kidding, either!

That's how you would do the calculation for farmland. What if it were a suburban home? You would simply take what the house could be rented or leased for on a monthly basis and multiply it by 12 to get the annual value. Let's say that a home could be rented for \$1,000.00 a month. That would make the annual rental value of the house \$12,000.00. Then just multiply that amount by the number of years remaining till the Year of Jubilee and, lo and behold, you have your price!

If it were a factory, you would have to calculate the net annual profitability and off you would go again. Once you get a feel for this, it really turns out to be pretty simple, and a whole lot easier to understand than the dreadful Rule of 78's that we looked at earlier.

There are a few more things that we have to look at before we close this chapter on the Perfect Economy. Even though we have looked at some of the reasons why land is the basis of all prosperity, there are some additional reasons worth considering.

Why Is Land Ownership the Basis for all Wealth and Prosperity?

1. It eliminates the largest source of consumer debt – rent and mortgages.

How much do you spend on your rent, lease or mortgage? More importantly, what percentage of your monthly spendable income do you have to use up in order to keep the Big Bad Wolf away from your door, or to even have a door to keep the Big Bad Wolf away from, for that matter? Back in 2009, according to the Federal Fannie Mae Corporation, you should never spend more than 40% of your net income on housing. Now, only five years later, much to my horror, that percentage can

³⁹ Isaiah 55:8-9 NKJV

now be as high as 55%! ⁴⁰. I personally think that is absolutely insane, but I know many people who spend far more than that just to have a roof over their heads. Many of them are on fixed incomes and really don't have a choice. Given the kind of games that bankers play with mortgages, it is becoming increasingly difficult to own a home debt free. Now bankers are offering Senior Citizens something called a Reverse Mortgage. This is great for the banker because he will end up getting your house for next to nothing when you pass on. If you don't have any living relatives or any relatives with whom you would wish to live then it's not necessarily a bad deal for the older person. It allows them to draw on the equity in the home to cover monthly expenses not covered by disability, Medicare, retirement and other forms of limited income. The Senior Citizen is betting the bank that they will live long enough to exhaust all the equity in the house and then go to their eternal reward, leaving the bank with an asset with no real asset value. If the bank wins, it ends up with a nice little piece of property that it can fix and flip. The truly bad news is that it takes an often completely paid for piece of property and puts it back under a mortgage, making the bank the true owner again, one monthly payment at a time.

2. It reduces the stress of living and housing environments.

Years ago a major university on the West Coast did a fascinating and rather morbid experiment with rats and rat "culture". The skeptic may say that it is rather doubtful that rats have any culture at all. On the contrary. It turns out that rats have a very complex and orderly society, with strict "moral" boundaries of ethical rat conduct that are rarely ever violated. But then the scientists changed one variable in the rat culture. They increased the amount of crowding until it approximated the population density of a major U.S. city like New York or L.A. When the scientists increased the density of the rat population to equal that of the human population of a major city, the moral structure of the rat culture began to completely break down. Gangs of rats began to form and attack individual rats. Gang rape of females also began to occur. Rat homosexuality also manifested itself, something that is never found in a normal rat population. The entire rat society broke down and began to manifest all the moral and social ills that our human urban cultures evidence. Why did this happen? It all has to do with personal space. Every creature has an inherent need for personal space. Different species have difference tolerances for closeness. The more aggressive the species, the more personal space is required. Herbivores generally congregate in large herds, the larger the better. Carnivores also group together, but generally in smaller units, like lion prides. Carnivores are also far more aggressive. What is true for whole species is also true for individuals within that species. It even goes as far down as gender. Men tend to be more aggressive than women. As such, most men do not feel comfortable within the confines of large groups, and tend not to seek such things as consensus. Male dominated organizations typically feature solitary leaders surrounded by those who implement their wishes. Female dominated organizations tend to make decisions in large groups, always seeking consensus, usually with seating in a circle. I have been in both kinds of organizations in my professional career and it is both fascinating and humorous how little a distance we have traveled from our primitive heritage, when men hunted in small groups in a straight line or alone, and women gathered protectively in circles around the fire to grind meal, sew clothes or discuss the events of the day. Daniel Boone is once supposed to have said that when he could see the smoke from his neighbor's fireplace in the sky, it was time to move on ⁴¹. Given the extremely aggressive nature of our species, it is small wonder that before the Flood, with a greater available landmass than today and a probable surface population of between 8 and 12 billion, that men's hearts were continually focused on nothing but evil ⁴². The constant violation of our personal space caused a complete societal breakdown. It is also not surprising that after the Flood, the Lord was absolutely insistent on mankind spreading out over the globe rather than focusing his attention and living space in one tightly congested area like the Tower of Babel. So important was this issue to the Almighty that two generations after the Tower of Babel, in the days of Peleg, the earth itself was

⁴⁰ https://www.fanniemae.com/content/job_aid/standard-modification-expense-income-ratio.pdf

⁴¹ http://thinkexist.com/quotation/there_is_in_every_american-i_think-something_of/327348.html

⁴² Based on Excel spreadsheet calculations, where the human life span was an average of 930 years and a woman's child-bearing years spanned from about 100 to 600. According to ancient Hebrew traditions, Adam and Eve are reported as having more than 50 children during their life span. Global population would have exploded during the final generation before the Flood, escalating from roughly 2 billion to as high as 22 billion, not factoring such things as violent death and other life-shortening factors.

divided, breaking the super-continent that geologists call *Pangea* into the seven continents that we know today ⁴³. This isolated different groups of humanity from one another and prevented, at least for about 6,000 years, a repeat of the conditions just prior to the Flood.

Families also require personal space. If a family does not own its own property and its own home, it forces the members of that family into a proximity that will inevitably produce conflict because the individual members of that family are having their private space violated on a regular basis by other members of the family. The worst possible scenario in America is for two untidy teenage girls to have to share the same bedroom and wear the same size clothes. The opportunities for conflict are literally infinite. Let's take this a step further. Let's say that this same family does not own its own home or even rent a home, but has been pushed by economic necessity into an apartment environment. Now not only are the members of the family potentially in conflict with one another, but they are also potentially in conflict with those who live next door to them. Now we have an irate neighbor pounding on the wall complaining about the noise being created by the argument between the two teenage daughters over who wore whose favorite outfit and got it dirty. Multiply this by an entire apartment complex, and you are working on a police incident. Multiply this by an entire housing project, with limited economic opportunity and clearly perceived inequality created by a TV that presents an affluent, largely white population to a poverty-stricken, largely African-American or Hispanic minority population, and you have a ready-made recipe for riots, drugs, sexual immorality and, eventually, ethnic genocide. Having pastored both all White and all Black congregations, and having worked in inner city areas, I can see how obvious this housing crush coupled with economic inequality is. It does no good to preach to young Black men that they should all behave and be good little boys when our culture and our media constantly present to them a picture that tauntingly says, "*This is what we already have and what you can never have!*" I know that in saying this, I will offend some of my Indo-European readers. I can only reply that I, above all, was born and raised as a WASP, with a total Republican orientation. I am not a liberal today, but without abandoning my cultural and economic heritage, I still must say that until America provides significant economic change for its minorities, any attempt at true spiritual revival will be hindered. It is not without significance that the great Wesleyan Revival which is part of my spiritual heritage included not only heart-rending repentance for individuals, but also massive social and economic change for England and America, the two nations in which it occurred. The election of America's first Black President has made a tremendous impact on the Black community already, and hopefully will continue to have significant impact in the lives of young men of ethnic backgrounds who now can clearly see that in order to get ahead they don't necessarily have to sell drugs or pimp. Even in the midst of the worst economic crisis since the Depression, young American males with a darker skin color now have an inspirational role model to look up to. I pray earnestly that nothing happens to him. Barack and Michelle so remind me of John and Jackie Kennedy when they first entered the White House. Kennedy was castigated because he was Catholic. As a teenager, I heard many hateful religious comments during that election, just as I have heard many racial comments in the past two. Kennedy's assassination tore a hole in the heart of America. If something were to happen to our President, America would erupt into the greatest orgy of racial violence the world has ever seen. Please pray for our President, just as Paul implores us to pray for our leaders ⁴⁴.

When all individuals and families are provided with their own land, which they can manage as they see fit, hostility within and between families is greatly reduced. And, it can be powerfully argued that war itself can be largely eliminated if the distribution of natural resources is perceived as being relatively equal between countries. Reclamation of the prosperous Ruhr region by Germany from France was one of the key goals of the Nazi regime at the onset of World War II. In fact, every single military action that Hitler took at the beginning of the war was designed to reclaim territory which the old Austria-Hungary Empire had possessed prior to World War I. ⁴⁵

⁴³ Genesis 10:25 NKJV

⁴⁴ I Timothy 2:1-3 NKJV

⁴⁵ http://en.wikipedia.org/wiki/World_War_II

3. It provides the natural resources for manufacturing of all raw and finished goods.

During the 1970's, one of the favorite TV sitcoms in America was "*The Beverly Hillbillies*", an apocryphal tale of a dirt poor Appalachian family that discovered oil on their land. The financial revenues from that discovery catapulted Jed Clampett and his unlikely clan into the totally alien existence of Beverly Hills, and provided many generations of Americans with some great slapstick humor. The resources contained on or in the land drive the economies of the world. Even Solomon said that money is the answer to everything ⁴⁶. Let me share a true story with you. Many years ago, as a Lay Minister in the United Methodist Church, I had the privilege of pastoring some little country churches in Warrick County, IN. One of them, named Fletcher Chapel, was located, like so many little Methodist country churches, in the middle of a series of cornfields, at the intersection of two little country roads. Over the passing of time, church membership had both aged and dwindled until the church was reaching a point where it was no longer viable. The older members loved the church and couldn't bear to see it torn down. And then the Lord and a major coal company intervened. It seems that rich coal deposits had been discovered in the immediate area. Many local farmers had sold their farms or subleased them to the coal company and were living off of the significant royalties of the natural resources located just under the surface of their fields. The coal company had been systematically buying up property all around Fletcher Chapel. Finally, the inevitable occurred. The coal company made a very attractive offer to the little congregation. But the little congregation turned it down. They could not bear to see their precious little church torn to the ground, so they made a counter offer to the coal company, a very interesting and unusual one. The company pondered the offer for a while. Then, one day the fateful call came. The company had agreed to the unusual request. What had the little congregation asked for? Three things:

- a. That the coal company would provide up-front funds for the little congregation so that it could purchase a small piece of property on the main road that traveled from Boonville, the county capital, and I-64, the major interstate in the area, and build a replacement church on that property, thus ensuring that the little congregation would have a chance to survive.
- b. That the coal company would provide an ongoing royalty payment to the little congregation, thus helping it with its financial stability.
- c. That the coal company would pay for all expenses involved to move the precious little country church building all the way to Boonville to a place called Thresherman's Park, a historical preservation area dedicated to retaining many of the historical features of the local region, and that they would pay for the complete renovation of the church, inside and out, restoring the building to its original glory.

A few years after these events transpired I had the privilege of driving back down to Warrick County to see how it had all worked out. Sure enough, as I drove down Highway 62, the connector road between Boonville and I-64, there stood the new Fletcher's Chapel, a tidy little brick church with a modern look to it, apparently still going strong. And then, when I reached Boonville, I pulled into Thresherman's Park. There was the little country church, perfectly restored, including the highly unusual church-in-the-round pew arrangement that had been the primary reason for preserving it. It has been placed on the Historical Register, as one of a kind in the whole Midwest.

Even though I was the only one in the church at the time, I could still feel the presence of the Holy Spirit lingering in the building. In this case, ownership of the land and the resources it contained had proven invaluable. Even though they did not retain ownership of the ground, and it is today part of a massive strip mine, everything of value on the land was rescued, including both the building and the necessary function that it had played. It was clearly a win-win situation for everyone involved.

Now take this incident and play it back, generation after generation, in an economy that regularly returns the basis of all natural resources to the family that originally owned the land. With control of natural resources back in the hands of the individual instead of some corporate conglomerate,

⁴⁶ Ecclesiastes 10:19 NKJV

wealth flows backwards toward decentralization, making economic prosperity more uniform, with the rich getting poorer and the poor getting richer, again, providing balance in all things.

4. It provides all precious gems and metals.

How would you like to own a diamond mine? How about a gold or silver mine? Would doing so change your economic perspective? Obviously. As in the example listed previously with natural resources, the ownership of almost all gems and precious metals is once again found in the hands of large, multi-national corporations. With the return of baseline ownership of the land to families and individuals, it puts control of the land and those assets back into the hands of the people. At this point, I probably sound like one of those "Power to the People, Man!"-style hippies of the '60s and '70s. Guess what? I was! At one point in my life, I had shoulder-length hair and a full beard, dude! But even now, it only makes economic sense for the individual, not the corporation, to control the economy. Economic manipulation, in the form of subtle psychological advertising, would become a thing of the past. If Mega-Corp wanted access to the south 40, then, by golly, they would have to pay a pretty penny for the right to dig in the ground out there, and, oh yes, they would have to put everything back where they found it, and in better condition than they found it when they were done with it at the end of the 50-year cycle, or somebody else would get a shot at it the next time around. We cannot begin to grasp what returning the land to the people would do to our entire economic infrastructure. As I have written this book, more and more things have occurred to me as logical implications of what God has said we were to do, and I marvel more and more at His infinite wisdom and knowledge.

5. It controls all transportation and movement of goods and services.

When I was 16, my parents and I took a trip from Nazareth, PA all the way to Flora, IL. Several images stand out in my mind to this day. The first image was the amazing Pennsylvania Turnpike, where vehicles could go up to 60 MPH on four lanes of almost repaired highway for 6 hours, the full length of the state. I remember the Howard Johnson restaurants along the way, granted the exclusive right to be the only sources of food and gas on the Turnpike itself, with terribly inflated gas prices (30 cents a gallon!) and the worst food in the world. I also remember spending 8 hours stuck in Wheeling, WV, where all east-west traffic came to a halting bottleneck because of the mountains. I also remember passing a four-door sedan in Illinois with one minor flaw – no doors! Things have changed a lot since then. Only one thing has remained constant – the Pennsylvania Turnpike is still almost repaired. It will remain under construction during the entire Millennium for all I know. Now vast superhighways crisscross our nation and have revolutionized the transportation industry. But all of those good and services which cross our nation on these six-lane wonders have one thing in common: the land on which they rest once belonged to someone. In some cases, the owners of those properties were forced to sell their land for ridiculously low prices. In some cases, states simply claimed the right of Eminent Domain, and seized the property from their owners. But what if the Biblical model of land ownership was in place in the U.S.? It would be impossible for land owners to be forced to sell or to have their property seized out of hand. We might still have the superhighway network we have today, but individual landowners would be profiting on a continual basis from the fact that those highways ran over top of their right of way. Since individual ownership of property is one of the most foundational rights of Biblical law, violation of that law as it has been done in the United States would never be allowed to happen.

6. It provides all food and water consumed.

When informed that the peasants of Paris were starving and had no bread, Marie Antoinette supposedly said with flippant unconcern, "Let them eat cake!"⁴⁷ According to legend, that callous remark triggered the French Revolution. It wouldn't be the only war or revolution that was triggered by food and water shortages. Although we grow a pittance of our foodstuffs hydroponically, the overwhelming percentage of all our food comes from the land and always will. As the population of our planet burgeons toward the explosion point of eight billion, the availability of food becomes increasing more important. In fact, the Third Seal in Revelation involves the

⁴⁷ http://en.wikipedia.org/wiki/Let_them_eat_cake

collapse of the wheat and barley crops in the Northern Hemisphere of our planet ⁴⁸. This is followed by the Fourth Seal of plague and famine ⁴⁹, which in turn triggers the global persecution of Christians referred to by Jesus as the Tribulation ⁵⁰. Think food isn't important? Consider the following Biblical fact as well: near the end of the 7th Seal, the Euphrates River literally dries up into seven small streams, and then completely evaporates so that men can cross over the dry riverbed ⁵¹. When Turkey and Iraq drew up plans about ten years ago to create a massive series of dams to gather the waters of the Euphrates into an exclusive property, Iran, downstream from them, threatened to go to war over water. We know from the Biblical account that the sun will scorch the earth ⁵². Whether this means an increase of solar activity or a change in the earth's orbit, either way it will have devastating effects on the availability of water. We say that we need many things, but, if the truth be known, all we really need are four things: food, water, clothing and shelter. He who controls land ownership controls all four of those constants.

When all is said and done, the implementation of two seemingly simple laws in our world would have astronomical impact on the economy of the world. Unfortunately, Israel never bothered to model the full program to us so that we could all see how wonderfully it worked for all parties involved. But take heart. As I have been studying the Millennial Reign of Jesus Christ, the 1,000 year period of time where Christ personally rules over the whole world, I have come to some interesting conclusions. One of those conclusions is that all of these wonderful economic models will finally be implemented during that time. It will be a time of great peace, prosperity and unity. With the threat of war removed, and temptation in the form of the devil and his unholy crew safely locked up in the Abyss ⁵³, the monies which our world has had to devote to military and police activities will be fully available for the reclamation of our planet in a near-perfect world utilizing a near-perfect economy. Having said all of that, however, we must now turn our attention to the rest of the story, as Paul Harvey used to say. Now we must deal with what has happened in our world in general and in the U.S. in particular because we have not followed these simple economic rules. Now we must look at **Chapter 3 – K-Waves and the Coming Crash**.

⁴⁸ Revelation 6:5-6, Zechariah 6:2 NKJV

⁴⁹ Revelation 6:7-8, Zechariah 6:3 NKJV

⁵⁰ Revelation 6:9-11, Matthew 24:9-10, 29-31 NKJV

⁵¹ Revelation 16:12, Isaiah 11:15, Zechariah 10:11 NKJV

⁵² Revelation 16:8-9 NKJV

⁵³ Revelation 20:1-3, 7-10 NKJV

Chapter 3

K- Waves



And The
Coming
Crash

So far this little book has been a pleasant trip down the placid river of theory. Chapter One was dedicated to helping you understand what biorhythms are all about, including their basic nature and the inevitability of their occurrence. Chapter Two was all about what might have been if Israel had actually obeyed the Word of God and modeled God's perfect community and perfect economy to the rest of the Gentile world. And so far, none of this should have been very threatening to you. But now things are going to suddenly get ugly. The storm clouds are going to gather. Lightning is going to strike. And disaster is going to come. Because when we are done exploring what are called K-Waves, you will know beyond a shadow of a doubt that not only can another crash occur, it will occur within our lifetimes and when it does, it will trigger the first truly global economic collapse of all history. You will also understand beyond a shadow of a doubt that this massive global economic collapse will be accompanied by an equally massive global crop failure, primarily in the Northern Hemisphere ⁵⁴. These two events, paralleling the Great Depression of 1929 and the Dust Bowl of the 1930's, will turn the world against the Christian community and trigger a global persecution of all Christians and Jews which the Gospel of Matthew and the Book of the Revelation of Jesus Christ both label as the Tribulation ⁵⁵. This will occur during the 5th Seal in Revelation, and be followed by the cataclysmic events of the Great Tribulation or 6th Seal ⁵⁶. Only at the end of the horrific events of the 6th Seal will the prepared portion of the church be removed in the event which all of us have come to know as the Rapture ⁵⁷.

Still reading? Haven't run away shouting "*Heresy! Heresy!*" at the top of your lungs? Good. Now, sit down, if you aren't already sitting, and get a notebook out, or please feel free to make notes all over this book, since you bought it (borrowers, beware!). What we are going to be discussing is going to be technical in nature, and I am going to run a whole bunch of facts and concepts past you in this chapter. You don't have to understand everything we say here, but you must understand the core concepts in order for you to be able to tie all of this together. Now, let's roll up our sleeves and get at it.

What's a K-Wave?

After the Bolshevik Revolution in Russia in 1917 and the accompanying Russian Civil War from 1917-1920, the newly formed Communist government set about to prove its economic theories. Among the things which Vladimir Lenin and his unholy cohorts wanted to prove was that capitalism as an economic system was doomed and would eventually wither away and be replaced by a classless worker's society. In order to do so, they enlisted the help of a Russian economist named Nikolai Kondratieff. His job was to research economic patterns all over the world in order to prove that Communism's basic tenets were correct. Unfortunately for both the Bolsheviks and Kondratieff, they hired an honest man.

Being a diligent man, Kondratieff began to study world economic behavior all the way back to 1789. As he began to analyze the data that he had in front of him, several things became increasingly apparent. Despite the doctrines of his employers, the facts of the matter proved conclusively that there would never be a collapse of capitalism and the Free Enterprise System. Instead, his research proved that the world and regional economies behaved in what he called self-correcting Long Waves. These Long Waves involved regular patterns of alternating cycles involving rapid growth, plateaus and crashes. It seemed that if left to itself, capitalism would never fade away and that this idyllic worker's paradise envisioned by Lenin, et al would never come to pass except at the point of a gun barrel. When Kondratieff presented his findings to his superiors, their reaction was predictable. The incredible truth that he had discovered was quickly suppressed, and Kondratieff was rewarded for his diligence and honesty with a "*promotion*" to a new and more challenging academic opportunity in the Gulag of Siberia! Poor Nikolai was unprepared for such adversity and his health eventually gave way. He was executed there in 1938, a victim of Communist ignorance and brutality ⁵⁸.

Somehow, Kondratieff's work survived him, and his Long Waves eventually became known as Kondratieff Waves, or simply K-Waves. What Kondratieff had discovered by accident was the incredible fact that

⁵⁴ Revelation 6:5-6, Zechariah 6:2-6 NKJV

⁵⁵ Matthew 24:6-14, 24:29-31, Revelation 6:9-11 NKJV

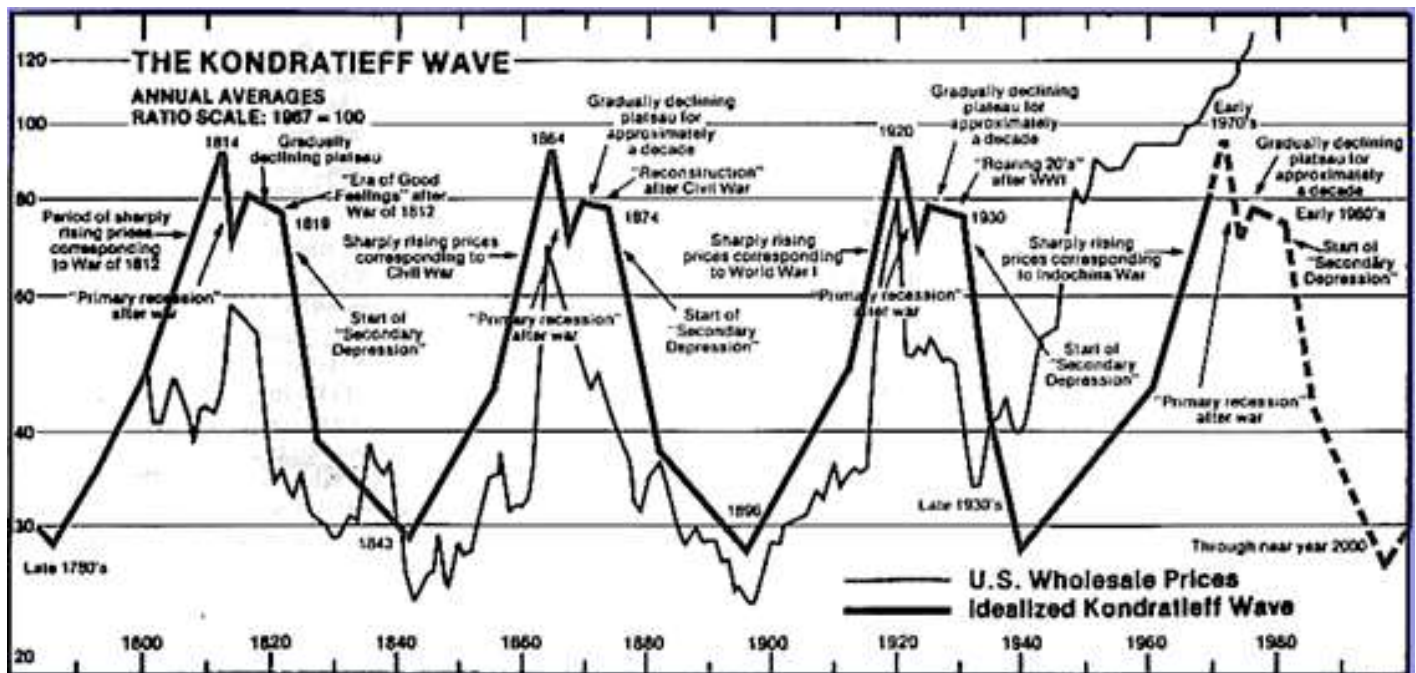
⁵⁶ Matthew 24:21-31, Revelation 6:12-17, 7:9-14 NKJV

⁵⁷ Matthew 24:30-31, I Thessalonians 4:13-17 NKJV

⁵⁸ http://en.wikipedia.org/wiki/Kondratiev_wave

although Israel and the world had never accepted the 7-year and 50-year economic cycles found in the Bible, those cycles were running the world economy with or without their approval. What Kondratieff discovered was that the economy tended to reset itself violently in the form of a crash every 53-56 years. Had he been a student of the Holy Scriptures, he would have automatically recognized the Year of Jubilee as the driving force behind these cyclical crashes. Simply put, if we had done what God told us to do and instituted the 7-year releases of debt and 50-year return of property ownership, it would have reset the economy in a controlled fashion instead of a violent one. I can still remember when the Lord showed me the connection between these two events. I was surfing the net for something, heaven only knows what, and I stumbled across K-Waves. As I began to read and study more about them, I immediately saw the connection. I tell people that I have "*The revelation by inspiration, but the confirmation by investigation.*" And that's exactly what I did, pouring through everything I could find on K-Waves. What I discovered was fascinating. It was also disturbing. I found that the Great Crash of 1929 and the following Great Depression was not the only time these events had happened in the U.S. In fact, it was the third time that the economy of our country had crashed, all in cyclical patterns involving a gap of slightly more than 50 years! I also discovered that K-Waves were inevitable and absolute. They had nothing to do with politics, speeches, programs or any other such nonsense. Not even the mighty Alan Greenspan could stop the inexorable tide of time. These were matters such as were described by Solomon in Ecclesiastes ⁵⁹. These patterns were part of a plan which was grander than the lifespan of mankind, they were Biblical Biorhythms. In fact, even as we speak we are overdue by almost 30 years for the next crash. Why the delay? We will get into that in *Chapter 4 – The Alpha Female*. Suffice it to say that when this 4th crash does come, it will be with a violence and scope unprecedented in the history of civilization. It will not only impact America, it will impact the entire world, and will trigger the final Four Seals of Revelation. How do I know all this? We will discover how as we walk through the pages of this book. For right now, let's get back to the topic at hand, K-Waves.

What Does a K-Wave Look Like?



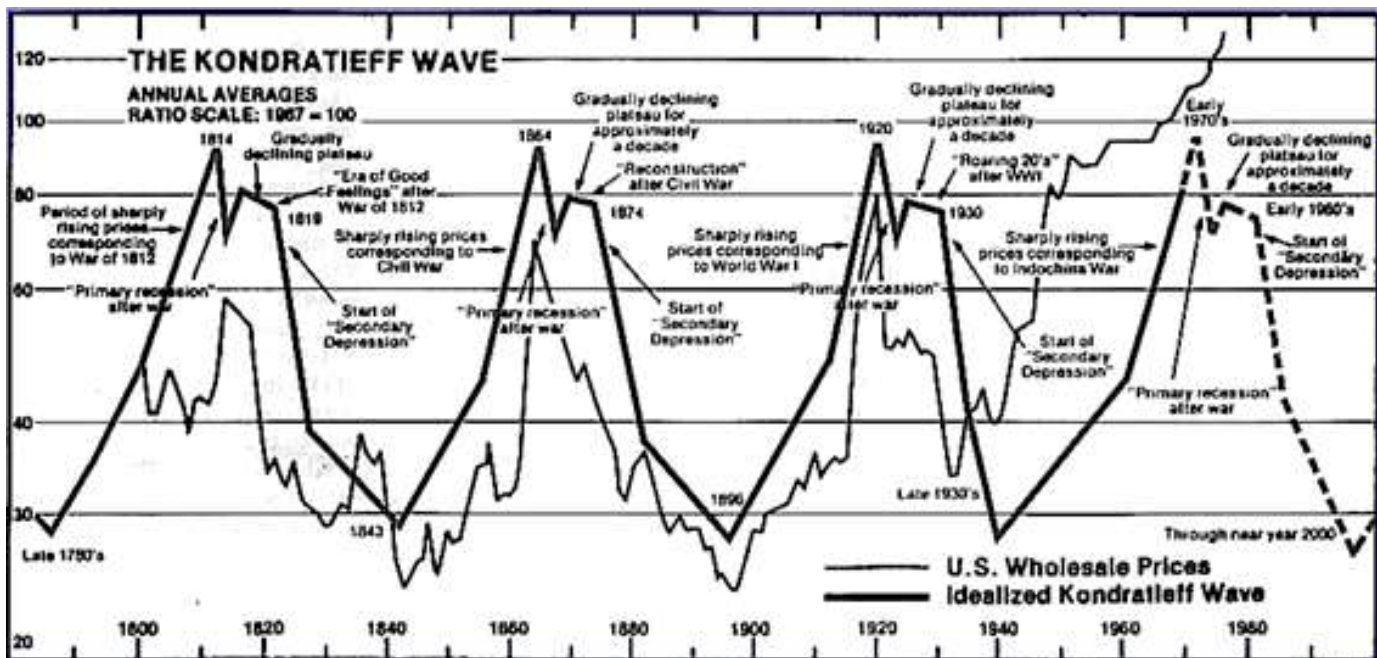
There's an old Chinese proverb that says that one picture is worth a thousand words. So, in keeping with that thought, here's an interesting graph I found comparing ideal K-Wave cycles with the actual K-Wave cycles that the United States has experienced. This graph is a wee bit hard to read because of the use of black on white for both the ideal curve and the actual curve. However, you don't have to be a rocket scientist to figure out which one is ideal and which one is real. The dark line represents the ideal K-Wave.

⁵⁹ Ecclesiastes 3:14-15

The slightly lighter line represents the actual K-Waves which we have experienced. This is typical of nature and the real world. There is always a theoretical, perfect model, and then there is real life. Cycles in real life, affected by a million different factors, are never perfect but are always predictable. That's because the driving forces behind these basic biorhythmic cycles are so immense that they cannot be prevented by other temporal factors, only altered slightly around the edges, if you will. My basic understanding of these super-massive cycles actually comes from the pages of one of the greatest of all science fiction writers, the late great Dr. Isaac Asimov, inventor of the now-famous *Three Laws of Robotics* and author, in my opinion, of more great science fiction short stories and novels than any other writer in the history of the genre. Among those brilliant works was a trilogy called, respectively, *Foundation*, *Foundation and Empire* and *Second Foundation*. The novels trace the rise of a new field of science called *Psycho-History* by a brilliant researcher named Hari Seldon. Seldon's premise was that the history of mankind, and, for that matter, all history, was shaped by certain inexorable patterns which were predictable, not only in grand terms, but also eventually in terms of actual human lives. He also realized that the development of this new discipline would eventually take thousands of years and so he began to make preparations. Seldon saw the coming inevitable destruction of the galactic empire of which he was a part, followed by a devastating 10,000 year Dark Ages period, similar to what happened after the fall of the Roman Empire on Earth. Seldon's research indicated that if small, strategic changes were made along the way, it could shorten this impending Galactic Dark Age from 10,000 years to 1,000 years. The three novels center around a mysterious organization called *The Foundation*, whose job it is to bring about these necessary changes and to prevent any future such crashes. Does this bear a vague resemblance to a subject that we have just been talking about? Hmm... As always, great science fiction always borrows its themes directly from the Bible. I was captivated by the scope of the novels, and intrigued by the concept that such super-cycles could exist and exert such an influence over mankind. Equally intriguing was the thought that these cycles could be analyzed, predicted, and proactively anticipated, thus altering or bending slightly such cycles. Although at that point in my life, I had neither the tools nor the Biblical insight necessary to understand what was happening, there was something on the inside of me in what I now know to be my spirit man that instinctively, intuitively responded to this concept as being foundationally and fundamentally true (forgive the bad play on words!).

Later on, as I became a serious student of history, I began to see common threads in the rise and fall of all great world empires. There were indeed common patterns which were present when any nation rose to world power, and there were also other, different patterns that were just as predictable when a nation began its inevitable decline into the dust of history. The more I studied the matter, the more firmly I became convinced that something had to be behind all of these patterns, driving them. At that point in my life I somewhat jokingly say that I was not yet fully converted. I had received Christ as my personal Savior when I was 7 and had a personal supernatural revelation of Him when I was 16, but then lapsed into a period of about 9 years where I was on the run from Him. After turning back to Him again when I was 25 and being baptized in the Holy Spirit when I was 29, I embarked on a major campaign to make up for lost time. I read the Bible constantly. I underlined, double-underlined, circled, margin noted and commented on the Scriptures so much that during my peak period of learning, I had to give my Bible away every two years and get a new one because I had underlined everything in it by that time. Then I would take a new Bible, usually a different translation, and, pen and ruler in hand, gleefully begin the process all over again. It was during one of these learning frenzies that I stumbled across the two key driving economic cycles of 7 and 50 years. Suddenly, I understood why Asimov's work and the writings of such great men as Adam Smith had such an appeal to me. All of them were quietly, calmly pointing the way back to the Word of God and the Eternal Principles outlined by the Eternal God which would stay in place for all eternity, since that's where they originated from.

Before we move on to an analysis of the various components, I want us to turn back to that chart we just looked a few minutes ago. In fact, for the sake of ease of reading and to avoid having to flip back and forth constantly between two pages, let's recreate (in a cyclic fashion!) that same chart:



Notice that in the first K-Wave that the US experienced, the actual wave was slightly out of sync with the ideal wave, and had kind of a hiccup as it moved toward its peak. There was also another hiccup on the way into the depths of the crash which followed. Since the U.S. was relatively small and weak in terms of the world economy, it was possible for outside factors to influence the cycle, creating anomalies along the edges of the cycle, but not preventing the cycle from occurring. This first cycle centered on the War of 1812, when America was beginning to assert itself on the North American continent. As such, other cyclical patterns occurring in other nations such as England and France would have played a major role in influencing our own economic cycle. Remember that critical fact. It will play a major role later on in this book in explaining why the 4th crash has been delayed.

In the second K-Wave, centering on the Civil War, notice that the behavior of the actual K-Wave is much closer to that of a "pure" K-Wave. The reason should be obvious: America now was the dominant economic and political power in the Western Hemisphere. The War of 1812 had effectively ended Britain's attempt to retain dominance over North America, and Spanish and Portuguese influences in South America were waning rapidly. The only issue left for America to decide was whether or not we would expand toward the Pacific Ocean divided and in constant internal warfare, or united with a single mind and purpose. In the next chapter, we will discuss the enormous impact of the Civil War in determining America's destiny. Once it was determined that the United States of America would stay united, our own K-Wave cycle became dominant for us, with virtually no outside influences. Instead, our own cycle now became strong enough to become influential in the K-Wave cycles of other nations surrounding us. Our Sphere of Influence began to grow. America had already issued the Monroe Doctrine in 1823, telling the European powers to keep their noses out of the Western Hemisphere, which we essentially told them was now our backyard and no longer their concern.

When we encounter the third K-Wave, we find an unusual variance in the pattern. Once the crash with which we are all familiar occurred, our economy went into a tailspin, just as it had in the two previous crashes. But if you study the graph closely, you will find that it didn't plunge to the depths of the two previous crashes. We like to think that things were bad during the 1930's. "*Buddy, can you spare a dime?*" was the theme of the times⁶⁰. Yet, as bad as it was, it wasn't as bad as the two previous crashes. The recovery period began much more quickly. And, most importantly, there has been no 4th crash, which should have occurred in about 1980. What happened? Why was the Great Depression cut short? Why has the inevitable 4th crash been delayed? We'll find out why in our next chapter. But don't jump ahead just yet. Resist the temptation to jump to the next chapter to find out. We'll discover how Flash Gordon

⁶⁰ http://en.wikipedia.org/wiki/Brother,_Can_You_Spare_a_Dime%3F

survives the crash of his spaceship. But before we do, we need to do some of that “confirmation by investigation” stuff that I talked about earlier.

What Are the Characteristics of a K-Wave?

Trying to see a K-Wave is kind of like walking up to a painting and putting your nose directly on the canvas. If you are too close, all you can see are smudges of paint. It's only when you step back away from the picture that it starts to come into view. Suddenly you can see that those smudges of paint are actually houses, with windows and roofs and little chimneys with smoke curling up out of them. The same is true of K-Waves. They are easier to see on a global scale than on a national or regional scale. Although such smaller loops exist, they are much milder. In fact, the size and impact of a K-Wave is directly proportional to the political and economic clout of the nation that is experiencing it. As an example, if we went back to a time where there were no dominant nations in Europe, the K-Waves would have been very small and regional in nature, centering on such city-states as Athens, Carthage and Troy. As such, the Athenian K-Wave would have been occurring at variance with the Carthaginian K-Wave and also out of sync with the Trojan K-Wave. But when the city-state of Rome began to dominate the Mediterranean Ocean, its combined military, political and economic might began to synchronize all of these other mini K-Waves into one combined heartbeat. After the collapse of the Roman Empire, things once again fractured and became virtually invisible again. The more we move toward a global economy based on the economic well-being of a single Alpha-dominant nation, the more obvious and visible the K-Wave associated with that group of nations becomes. When America was still just 13 colonies struggling to survive, it barely had an economic heartbeat of its own. It was rather dependent on the umbilical cord of its mother, England. As such, it was controlled and dominated by the nation that nurtured it. But by the War of 1812, the child had been born and was strong enough to have an economic heartbeat of its own.

A Slow Start-Up Period / Wars and Rumors of Wars

K-Waves always take the general shape of an S-shaped growth curve. There is always a slow start-up period as the next wave begins to gather strength and a little momentum. Wars and revolutions are more likely during this period of time. Perhaps you have already noticed that each of our three previous K-Waves center around a major defining war in our nation's history. The first K-Wave included the War of 1812. The second K-Wave included the Civil War. The third K-Wave included World War I. Also please notice that, regarding our own country, that each successive K-Wave has triggered a war of increasing violence, scope and intensity. What does that tell you about what will be associated with the 4th and final K-Wave in the history of our planet? Can you say Armageddon? Consider the following: America is currently the dominant nation in the world. Most of the world's economy is based on our own. When we go down, everyone else goes down with us with a few significant exceptions. And the magnitude of the war that follows will be equal to the magnitude of the economies that crashed at the same time. If you are not genuinely concerned at this point, something is clearly wrong with you. Perhaps you just haven't been listening. It's not a matter of if. It's a matter of when, how bad, and how long. Yes, the Final Great Crash will trigger the Final Great Awakening which will trigger the Final Great Persecution which will trigger the Final Great Escape which will trigger the Final Great Takeover which will trigger the Final Great Battle which will trigger the Final Great Victory. For those of you who think that I am an unbridled pessimist, please understand. I am neither a pessimist nor an optimist. I am a realist. Benjamin Franklin put it something like this: *"Optimists are doomed to eternal disappointment. I, on the other hand, expect only the worst, and then, when it does not occur, am delightfully surprised!"*⁶¹ Despite Ben's tongue-in-cheek comments, it does no good for us to stick our heads in the sand and pretend that these things are not going to come upon us. The Pollyanna-ish attitude that the America church has toward suffering causes me great concern. Because I am in frequent contact with the 3rd World, I know something of the true extent of the global persecution of the church, and I also know that it is increasing, not decreasing. There will come a day, and not too far away, when being a Christian in America will be politically incorrect to the point of imprisonment and execution. Civil liberties in America are rapidly becoming a thing of the past. There will come a time when words like "God", "freedom" and "liberty" will be stricken from our

⁶¹ <http://www.chacha.com/question/what-was-benjamin-franklin%27s-quote-on-bewitched-about-being-pessimistic>

government. How do I know that? By revelation. Through inspiration. But confirmed by investigation. Please forgive me. These issues burn so strongly in my heart that I sometimes get off topic. But this is not just a treatise designed to move your head. It is an impassioned plea with enough facts to, God willing, move your heart.

Having said all of that, let's get back on course. During the slow start-up period, wars and revolutions are more likely to occur. The nation or group of nations experiencing this part of the cycle will have a sense of youthful vigor, much like a teenage boy with more energy than sense. There will also often be a sense of *Manifest Destiny* associated with this period. The nation involved will see itself as destined to rule, expand and control by God or the gods or nature or natural selection or whatever force they acknowledge as being in general control of their lives. When we went into World War II, many of our boys had belt buckles with "*God is With Us*" inscribed on them. When we began to capture Germans as prisoners of war and confiscate their personal belongings, we were shocked to find their belt buckles were inscribed with the German phrase, "*Gott mit uns!*"⁶² For those of you who don't know any German, it means "*God is With Us*". Sadly, both sides were firmly convinced that God had sovereignly ordained them to carry out their divine destiny. Ironically, it may well be that both sides were actually right, in a bizarre sort of way.

Here's a troubling thought to chew on: Without World War II, there will be no Nazi Final Solution. Without the Nazi Final Solution, there will be no concentration camps, no gas ovens, and no slaughter of six million innocent Jews. Without the slaughter of six million innocent Jews, there will be no gripping moral conviction in Europe and America that we must somehow make amends for letting all of this happen. And without any gripping moral conviction in Europe and America, there will be no nation of Israel created in 1948 in a single day, just as Isaiah had prophesied⁶³. Do yourself a big favor. Don't linger over this thought too long. You are probably staring at a truth that is too big and too disturbing for the average person to deal with. There are always necessary chains of events which must take place for a certain result to be obtained. Sometimes the turn in the direction of the chariot of time requires just a gentle nudge. Sometimes it takes a slap across the side of the head with a two-by-four. The Nazi abomination was the slap that it took to birth Israel out of America and Europe. We had been jointly incubating her for a long time, just as Egypt had incubated her once before during her initial birth. Now, in her second and final birth before the return of the Messiah, another slap was necessary to separate the child from the womb and start it breathing on its own. We are in very deep water here, dear friends. I may be handing you more meat than you are prepared to chew on just yet in your walk with God. If that is the case, then just put aside what I just told you, wrap it up in an air-tight Zip-Lock bag, and stick it in your spiritual freezer until your teeth come in fully and you are able to chew and digest something a little stronger than milk. I must tell you this: the further I go into writing this book, the more revelation the Holy Spirit is pouring out to me. There is no telling where all of this will lead. We are on a journey of exploration together. And there are times when I have no more idea what is going to happen next than you do. Let's find out together what the Spirit has to say to the Church.⁶⁴

A Period of Rapid Growth

At the same time that wars and revolutions are occurring, a period of rapid growth also occurs. Again, the parallel between the nation involved in this process and a teenage boy is absolutely uncanny. I can remember when I hit my growth spurt. As a freshman in high school, I was a little butterball. I was 5'4" and 185 pounds. I went out for football and had my left knee destroyed on the 3rd day of practice when a 230-pounder fell on it sideways. Everyone called me a quitter. I never underwent surgery, but used 125 pounds of weights, a barbell, a couple of dumbbells, a piano bench and *Strength and Health Magazine* to rebuild my body. At the same time I was working out privately at home, I began to grow. Dramatically. I would come home and drink an entire gallon of milk straight out of the refrigerator. In one year I grew seven inches. I reported for football the next year at 5'11" and 185 pounds, but now I was solid muscle instead of wobbly flab. The head coach came up to me and said, "*Who are you?*" I replied, obviously, "*I'm Ray Young!*" The coach looked me up and down carefully, and then said, "*No, you're not!*" It took me several minutes to convince him that I was who I said I was. I won't comment about what that says

⁶² http://en.wikipedia.org/wiki/Gott_mit_uns

⁶³ Isaiah 66:7-9 NKJV

⁶⁴ Revelation 2:7, 11, 22 NKJV

about some sports coaches. Given the dramatic change in me over a single year, I am sure that the coach envisioned me at about 6'6" and 260 pounds by the time I was a senior. Sadly, that never happened. I never grew another inch in my life. After a close loss in my senior year, during which I had played a supposedly all-state lineman to a draw, the coach took me aside, congratulated me, and then said, plaintively, "Youngie, why the h*** didn't you ever grow?" Unfortunately for both of us, I had no answer to the question. I did end up being the only member of my graduating class to play college ball on scholarship, so it all ended well.

A Leveling Off Period

After the period of fast growth, a leveling off period occurs. The parallels are killing me! After I grew like a weed, I stopped. Cold. That leveling off period will last for a variable length of time, but it will always be followed by a period where things start to slowly decline, with no means of stopping the slide. A young man will grow like a weed from about 12 to 20. He will then stop growing. From the age of 20 till about the age of 30, his relative strength and stamina will stay the same. He will probably gain a little weight. His cardiovascular health may decline due to decreased physical activity. He will become more injury prone. Oddly, a man's physical strength will continue to grow during this period and even extend into his 40's and 50's if he maintains a strict regimen of exercise. All the great power lifters tend to be in their 30's and 40's, whereas sports which require speed, agility and eye-hand coordination tend to peak in the range of their 20's and 30's. Someone like baseball's Barry Bonds was an extreme rarity, but his performance was obviously enhanced by steroids. And just like a man, a nation will begin to decline in vitality, and no amount of exercise and no number of nutritional supplements will stem the tide.

A Panic

Eventually, a trigger event will cause a panic. In 1929, it was the failure of a single rogue bank in Chicago that had made way too many speculative loans to debtors who had little or no prospects of ever paying them off. Frightened by the obvious instability of the bank, depositors made a run on the bank, demanding their deposits back in full. But the bank was critically overextended and had nowhere near the cash on hand necessary to satisfy them. There is some debate as to whether the Stock Market crash was triggered by the bank failure, along with other banks, or the bank failures were the result of the bank failures. Either way, America was living a risky lifestyle and she knew it.

She had been brought up properly. She knew right from wrong. And she knew that flappers and bathtub gin were not exactly pleasing to the Almighty. Even though she was having a good time during the Roaring Twenties, there was a general sense of uneasiness about it all. It was almost as if she were living in denial, but continued to party even though she knew that morning would bring a man to the door who would demand that she pay the price for her sins. Adolph Hitler would be the piper she would have to pay. And since **prosperity is built on confidence**, when one bank crashed, it triggered a ripple of fear through the American psyche. Suddenly every bank was experiencing runs on it, even if its financial lending policies were soundly conservative. None of the banks had the cash on hand in the vault to cover a complete refund demand. Most of their monies were out on loan making money for the banks. That's how banks do business. They use your money to make their money. It's a well-known principle in the financial community and it even has an acronym associated with it: *OPM*, or *Other People's Money*. The panic in the world financial community in 2009 was almost been equal to the level of fear that gripped the country in 1929, 80 years ago. The difference between then and now? Federal involvement. In 1929, the Federal Government did little or nothing to assist the banking industry, leaving it to rise or fall on its own strength. From 1929 to 1933, 40% of the nation's banks failed, while the Federal Reserve did nothing at all, allowing a harsh recession to cascade into a banking collapse and a disastrous drop in the money supply of our nation. Cash plus bank deposits dropped by more than 1/3rd nationally. Out of that calamity came such things as the FDIC (*Federal Deposit Insurance Corporation*) and FSLIC (*Federal Savings and Loan Insurance Corporation*), mandating that the first \$100,000.00 of any investor's deposits were automatically guaranteed by the Federal Reserve and also mandating that the banks hold a larger share of investor's deposits in house to weather any potential banking run. As a part of the new stimulus package that \$100,000.00 guarantee was boosted to \$250,000.00 in an attempt to calm panicky investors and depositors. Unfortunately, even the 787 billion dollar stimulus bill of 2009 only temporarily stabilized

the financial marketplace. As hard as the U.S. was hit, foreign banks and markets were hit even harder. It is estimated that global stock markets lost over 6.5 trillion dollars on October 6th and 7th of 2008. Hard to imagine? Iceland, a nation whose entire financial structure is built on an international banking business and who has carefully crafted itself as an international banking center, nearly had to declare bankruptcy as a nation! European markets plummeted 38%, Latin American markets dropped 40%, Asian markets dropped a staggering 60% and Russian markets fell an astounding 67%! I would not want a nation as unstable as Russia is right now, with its whole arsenal of nuclear weapons armed and ready at all times, to undergo a financial meltdown. Heaven only knows who would rise to power in such a situation. The last time something like this happened, a man named Adolf Hitler rose to power in an economically devastated Germany and precipitated Europe and America into the most devastating war in the history of the planet.

A Crash

And so the panic turns into a crash. Once the course has been laid in, there is no turning back. The economy has spent itself to the point of no return, and now it enters into a period of rapidly declining health eventually leading to economic death, or at least a serious coma. After the cycle has reached the bottom of the loop, the process begins all over again, this time with a new set of players who usually know nothing about the previous cycle, and so are doomed to replay the same events over and over again, mindlessly making the same mistakes. This cycle takes between 50 and 60 years to play out, only to crash again and then rebuild again and again and again. Only with knowledge of the characteristics of a K-Wave can we begin to anticipate and recognize these trends, so that we can at least be prepared when these events come to pass. To be forewarned is to be forearmed. And as a prophet, it is my unfortunate job to tell you what I see coming toward the city from my vantage point atop the watchtower. And my greatest heartache is that most of those I warn will take no heed to what is being said to them. All they can see is the marketplace around them. Times are good. There is much merchandise to sell. But when the soldiers break down the gates of the city, there will be no goods to sell and no buyers to buy them. That's why being a prophet is such a lonely business. A true prophet of God tells the people what they **need** to hear. But down in the streets there are many who claim to be prophets of God Most High. They, too, say that they have been to the watchtower. But they have spent no time in solitude staring out into the desert night. Their eyes and ears are not trained to sense the subtle changes in the wind, nor pick up the distant sounds of men shouting and horse's hooves pounding on the road miles away. And so these men who call themselves prophets tell the people what they **want** to hear. That all is well. That the economy will expand forever. That prosperity can be continuous, even though history stands in mute rebuke of their lies. As the Holy Spirit cries out for repentance, America and the church move blindly without hearing or seeing on toward the edge of the precipice, unaware and unconcerned about the abyss which lies yawning in front of them. Eyes that cannot see. Ears that cannot hear. Hearts that have hardened themselves toward the Still Small Voice that could prepare them for what is to come. I pray, as we continue this message, that your heart is open, your mind is ready and your ears are listening. Because even though these things must come to pass, it is still possible for you, dear reader, to prepare yourself and your family for the inevitable, to have a plan which can rescue you while others around you perish.

Please forgive me. I tried so hard to make this into a purely economic work, but the Holy Spirit will not let me do so. In the final analysis, everything is Spiritual. And so this book will be a strange blend of Adam Smith and Nikolai Kondratieff and Isaac Asimov and Moses and Jesus and heavens only knows who else. But I will guarantee you two things: **(1) everything I tell you will be Gospel truth and (2) these things will surely come to pass.** Let the others tickle your ears. **I am here to save your soul.** Now, having preached to you as the Holy Spirit dictated I do, let's move on and look at K-Waves more closely.

What Are the Phases of a K-Wave?

1. The Expansion Phase

- ✓ New technology is rapidly put into use
- ✓ Production of goods increases

- ✓ Greater prosperity occurs
- ✓ Higher prices hit the marketplace
- ✓ New countries are brought into the loop
- ✓ This produces an increasingly global economy
- ✓ Changes occur in gold production and monetary circulation
- ✓ Most wars and revolutions occur during this phase
- ✓ Unemployment falls
- ✓ Production increases, often as a byproduct of the wars that are fought
- ✓ Wages and productivity rise
- ✓ Accumulation of wealth and high consumer spending become part of the economy
- ✓ Technology is refined and absorbed, again often as a result of war-driven needs
- ✓ New construction & durable goods mark the domestic marketplace
- ✓ There is generally a Trough War – a "Inspired" and limited war early in the Expansion Phase
- ✓ Peak War – Result of the government trying to stimulate the economy - defense spending
- ✓ This produces a "Guns and Butter" Economy, as in America in World War II

It doesn't take a great deal of insight to see how these patterns clearly apply to the United States. If you look at the economic history of our country since the turn of the 20th Century, you can see these patterns at work as the U.S. grew and began to exert a global influence both politically and economically. It is at this time in the K-Wave that any nation feels robust and energized. Things are good. Wages are up. Productivity is up. We are finally beginning to realize the great American Dream of a two-car garage ranch-style home in suburbia. I was born in 1948, just after the end of World War II and in the same year that Israel was born. As I look at these above points, I can see my own life pass by. And, with a little help from the history books, I can travel back in time to look at the most significant Peak War in recent history, World War II. Remember that earlier I mentioned that the Crash of 1929 didn't stay "crashed" long enough to fit the chart? There were two reasons for that, and both of them are disturbing. When an economy has stalled and can't restart, government steps in to lend a hand. That's how it was in the Great Depression. The U.S. government began to spend money it didn't have in order to create public works projects. These projects were designed to put many of the men who were unemployed back to work in some kind of quasi-meaningful job. I had the unexpected privilege of encountering one of those WPA-created projects as I was walking one day. We had been visiting our family in Jeffersonville, IN, located on the Ohio River across from Louisville, KY. As I was walking in a new area still under construction, I came across a plaque on a pedestal. I paused for a second to read it, and was astonished. All along the walkway were beautifully chiseled stones, perhaps 3' x 5' x 1'. It seems that in the 1930's, the Federal Government had initiated a project to cut these stones out and use them for a landing area where the local ferry came across the river from Louisville. I paused in my reading and smiled. It was hard for me to imagine only a single ferry boat servicing the metropolitan Louisville area when today there are three bridges servicing the area, and, as of 2014, construction has begun on a 4th and even a 5th additional bridge. Here was unexpected, mute testimony of the very thing I had been writing about just the day before. Unlike the current generation, who seem quite content to sit and do absolutely nothing while on the public dole, men in that day defined themselves as providers and breadwinners by working for a living. Even the Bible says that if a man will not work, he shall not eat⁶⁵. Sadly, that concept seems to have gone by the boards in today's culture. I have worked as a pastor with any number of job retraining organizations, and their common complaint is that it is difficult to get people who want to work anymore. I personally know of situations in the inner city where we have three generations of families who have never worked a day in their lives, and who have absolutely no desire or intention to work so long as public monies are provided to them. This is equally true for Christians and non-Christians, sad to say. I know of way too many women who attend church regularly, shout for the Lord, and then go out and continue to have child after child out of wedlock because it is financially to their advantage to have a child periodically and thus stay eligible for public assistance. All protestations notwithstanding, if you sit down with the average inner city pastor and ask him what the chief sins of his congregation are, sexual immorality will rank right up there with drugs and crime.

But in the 1930's most men still had a certain amount of self-respect and wanted to work. So the government created jobs. Lots of low-paying, menial jobs which could easily have been done with far fewer men and a little heavy equipment. But it was not efficiency that the government was after. It was

⁶⁵ II Thessalonians 3:10 NKJV

trying to provide a sense of self-worth to a great many very frustrated men. There was a Catch-22 in all of this well-meaning WPA style employment, though. You see, government should only spend money that it has available to it. That money comes from taxes on the American worker and the American corporation. But what if the company is bankrupt and the worker is unemployed? Where, then, does the money come from? If you are an individual, it is a difficult thing to deal with, because historically you can't spend what you don't have. But not so with a government. If there isn't enough money to fund a project, all you have to do is print some new money! Suddenly, you have enough in the budget to fund all those public works projects. It seemed like a perfectly reasonable solution to the problem. Unfortunately, all it did was to create a cycle which we are still paying for today. It triggered the beginning of an inflationary spiral which we are still living in. I can clearly remember the first Arab Oil Embargo in 1973. Prices for gasoline rose to the obscene level of **73 cents a gallon!** At that point America should have awakened to smell the coffee and actually done something about the situation. Instead, as soon as the crisis abated, our legislators slipped back into their usual mindless bickering and squabbling and accomplished nothing. As a result, gas prices have risen steadily since that time until we have the highway robbery that we are enduring today. In today's economy, gas prices have skyrocketed in this country all the way to \$4.00 or more a gallon. But we do not have it as bad as many European countries, some of whom are paying as much as \$7.00 a gallon. The destabilization of the world financial markets temporarily suspended this exorbitant and unethical boosting of prices and as I worked on the second edition of the book prices dropped back to slightly less than \$2.00 a gallon, only gradually slither their way all the way back to the \$4.00 range again. Lest we think that we are doing better, please remember that in Kuwait and the other Arab Emirates gas is currently going for less than 50 cents a gallon and in Argentina the population only pays an astonishing **twelve** cents a gallon! We have been led down the road to slaughter by Big Oil. Their unholy alliance with the Arab nations has betrayed the very country which gave them birth. Their profit-driven actions are close to treasonous. And, in our own generation, two Presidents from the great state of Texas have failed to rebuke or curb them because their own pockets were lined and campaigns funded with big oil money.

By printing more money, the U.S. government also created a serious problem with the value of the U.S. dollar. Up until 1973 the U.S. dollar was based to a certain extent on a one-to-one ratio with equal gold assets supposedly located in Fort Knox. But Franklin Delano Roosevelt began and Richard Milhous Nixon finished taking us off that gold standard, and did permanent, irreparable damage to the viability of our currency in the world exchange system. As long as one paper dollar was backed up by one dollar's worth of gold, our currency was invulnerable to outside influences. But after the dollar was disengaged from a physical, tangible asset of equal monetary value, it meant that **our currency was only based on confidence in the economy that produced that currency**. That condition is known in economic terms as *Fiat Currency* ⁶⁶. During the Revolutionary War, the currency issued by the fledgling U.S. government was considered to be so worthless that the phrase, "*Not Worth a Continental!*" ⁶⁷ became a standard phrase in the usage of that day. As a result, the Constitutional Congress vowed that from that point on any U.S. currency issued would have to be backed up by a matching amount of gold or other precious metals. Sadly, that resolve quickly melted down in the face of various economic demands to do what was expedient politically rather than what was right economically.

Most countries today rely on Fiat Currency rather than Commodity Currency, based on gold or other tangible assets. Needless to say, there are profound differences from country to country regarding that country's perceived economic strength in regard to the countries around it. That's why there are exchange rates for every currency in the world. The exchange rate between the U.S. dollar and the India rupee runs somewhere between 42 and 45 to 1. That means that one U.S. dollar is equal to somewhere between 42 and 45 rupees. That's great if you're sending money from the U.S. to India. It makes us all look very rich to folks over there. As a contrast, we have friends who live in Australia. Their exchange rate runs about 32 to 1, so one Aussie dollar (and they use dollars, not pounds like England!) is worth about 32 Indian rupees. As you can clearly tell, our economy is far stronger than India's economy, and slightly stronger than Australia's economy. But all of those factors are recalculated constantly, and are all based on the world's perceptions of the relative strengths of each of the economies involved. Now, suppose that a crash were to strike the United States? Since our dollar is no longer tethered to a gold anchor, it is free to float or sink based on how the world views us. An economic crash would destroy the

⁶⁶ http://en.wikipedia.org/wiki/Fiat_currency

⁶⁷ http://en.wikipedia.org/wiki/Not_worth_a_continental#Continental_currency

value of the U.S. dollar in the marketplace. Things which are readily available to us for next to nothing because they are made overseas would suddenly become much, much more expensive. It is these disparities in relative economic strength that have driven much of the manufacturing process overseas in the last few decades.

Printing money without a foundation of precious metals to back it up wasn't the only problem, though. Once our government had established a pattern of spending money it didn't have, it was only a matter of time until the U.S. taxpayer followed suit. We will explore the enormity of the Federal Debt and the equal enormity of the U.S. personal debt in detail later on in this book. The truth still remains the same. We simply followed the lead of our government. Almost all financial decisions, both governmental and personal, are based on impulse and short-term need and not on long-term economic wisdom. We have totally disenfranchised ourselves as a nation in just over 50 years by simply spending money that we did not have. How did American taxpayers follow the lead of their tax-and-spend governmental leaders? We couldn't just print extra money, although I do know of one pastor's son who set up a counterfeiting ring in the office of his dad's abandoned church. What mechanism did the American public use? Credit cards! A huge percentage of the American public are living beyond their means, spending more than they make by simply charging the overage onto their one of a dozen credit cards. I don't want to steal the thunder of an upcoming chapter, though, so I'll stop right here on that subject.

The other factor that helped the U.S. recover prematurely was that fact that we went to war. It would be ludicrous to suggest that the United States somehow fomented World War II to help get us out of the financial ditch we were in. Russian demagogue Vladimir Zhirinovsky has suggested that this is what actually happened. Anyone who lost a son or a daughter in that horrible war would be justifiably outraged by such a suggestion, as would any member of the world Jewish community. But what did happen was that it pushed the US into a "*guns and butter*" economy. For those of you who are unfamiliar with that term, it refers to the fact that the U.S. manufacturing community, which was largely moribund after the Crash of 1929, was galvanized back into life by the need for military armament, hence the term "*guns*". The "*butter*" part of the phrase refers to the basic foodstuffs required in the civilian economy. Ironically, the origination of the phrase goes all the back to World War I, Woodrow Wilson and Williams Jennings Bryan, when a conflict arose regarding whether monies should be spent on the military (guns) or domestic concerns (butter)⁶⁸. Once the manufacturing community in the U.S. had been galvanized (another bad pun!) back into life by the military needs of the war, it kept right on running. All the Public Works deficit spending of the 1930's never really solved the problem. In fact, if not for World War II, it might have taken an extra 20 or 30 years for the US to fully recover from the crash.

In another one of those perverse twists of history, we actually created and "*solved*" our own problem. What do I mean? Follow this chain of events carefully. It is another one of those very disturbing trains of thought that I will introduce to you periodically throughout this book. During the Roaring Twenties, America was living in willful disobedience to God. It's one thing for any nation to live in rebellion to God. Many have in the past and still do today. However, when a nation is founded on the principles of the Bible, and says that it is "*one nation under God*" and has "*In God We Trust*" printed on its currency, it's another matter altogether. We have said for over 200 years that we are God's nation. No other nation has ever made that statement in the history of the world except Israel. When a nation claims that it belongs to God and actually makes a reasonable attempt to live for God, it will receive certain inevitable blessings. America has been greatly blessed during its history, more so than any nation in history other than Israel. But when a nation says that it belongs to God, it also garners to itself certain responsibilities toward God. If a child is misbehaving and that child belongs to someone else, it is irritating, but it is not your problem. However, if that child is your child, then it becomes your responsibility. By saying that we belonged to God, disciplining us became God's responsibility. And in the Roaring Twenties, we were being a very bad child. As such, the Lord struck us twice, first with the Stock Market Crash and second with the Dust Bowl era of the 1930's. After about ten years, America became duly repentant and experienced a time of significant revival. It's a good thing that it did, for America's moral fiber would be severely tested in the 1940's by the Second World War. If America had not been morally right with God going into that war, we would have lost. It not a widely known fact, but the Germans almost had the A-bomb before us. They had the computer before us, as well as the V-2 rocket and the first jet fighters. The decisive battle of the war, the Battle of the Bulge, hung in the balance and was decided by a very small band of highly

⁶⁸ http://en.wikipedia.org/wiki/Guns_and_butter

courageous soldiers who held the line against the German counteroffensive. Two of my uncles were in that battle and I remember the tales that they told. If the truth were known, we were very close to defeat, time and time again. What if a German U-boat on a suicide mission had surfaced in New York City harbor with an A-bomb strapped on its back? What if had been the Big Apple that got nuked instead of Hiroshima? How would that have changed the outcome of the war? And what if it had happened again just a few weeks later in Washington, D.C., located on the Potomac River? Like I said earlier, I will introduce some disturbing thoughts into your mind during this book. Stop for just a moment to shudder, and then move on. Let's leave that thought for just a moment, though, and roll the film backwards in time to the crash of '29. I have said before that America was to some extent indirectly responsible for World War II. How could that be true? Because when our own economy collapsed in 1929, it aggravated the hyperinflation already in effect in Europe courtesy of the onerous financial pressures put on Germany by England and France after World War I to repay their "debt". In 1920, one U.S. dollar was equal to 64.80 German marks. Only three years later, that ratio had skyrocketed to 4 trillion, 200 billion marks for a single U.S. dollar! Yes, you read that correctly! Despite U.S. counsel to the contrary, in May of 1921 England demanded reparations in gold to be paid in annual installments of 2,000,000,000 gold marks plus 26 percent of the value of Germany's exports! No nation could sustain such an enormous financial drain. It forced Germany off of the gold standard. Once its base currency was disengaged from a tangible asset like gold, the value of the mark immediately collapsed, taking the German economy with it. By 1923 prices in Germany were doubling every 49 hours! German workers began to demand that they be paid daily, not weekly, because of the rapid drop in the value of their money. As the collapse escalated workers demanded that they be paid twice a day so that they could go out at lunch to buy food for the evening meal. Why the rush? Because by the end of the day the value of their wages would have been cut in half as prices doubled. That hyperinflation destabilized the Weimar Republic in Germany and led to the eventual rise of Adolph Hitler, who brought the horrors of World War II into our lives. If America had been living right during the 20's perhaps the crash of the 30's would not have happened or might have been much less devastating. If it had been prevented, Europe and Germany might not have been turned upside down. If there had been a stable German economy the Weimar Republic would have been strong enough to crush an unstable ex-paperhanger's political dreams. However, that did not happen. Hitler did arise. America was forced into World War II. Our economy was kick-started by the need for guns and butter. It's as if the Lord said to us, "*You can do this the easy way, or you can do this the hard way. It's up to you.*" Sadly, America chose the more difficult of the two roads that diverged in a snowy woods just as most of us tend to do.

2. The Peak Phase

- ✓ The affluence created by the Peak Phase causes a shortage of goods
- ✓ As a result, production becomes strained
- ✓ Work attitudes change, for the worse, as workers begin to feel entitled
- ✓ Prices go up as a logical result
- ✓ Profits go down because labor costs are escalating, often because of unions
- ✓ Economic strains & rapid inflation occur as business tries to adjust
- ✓ Economic stagnation sets in because economic factors are beyond management
- ✓ Mood becomes much more conservative as business and individuals become more fearful

Most of you who will read this book will be younger than me. God willing, I still have slightly less than 1/3 of my life left. So many of the things that I have talked about in the present tense are ancient history to you, and are difficult for you to identify with. They may seem like the ramblings of an old man. Maybe so, until they happen again, as they surely will. But the characteristics of the Peak Phase have to strike a chord of familiarity in your hearts, because you have experienced them in just the last 20 years. Let's go through the checklist and see if I am telling you the truth. Has affluence caused a shortage of goods? Not really, but only because we have been able to outsource most of our production into the 3rd World. As a result, from a global perspective, there has been no shortage of goods flowing into the United States, and globally, production has not become strained. But within the United States, work attitudes have changed, drastically, for the worse. I don't have to go back to the 50's in order to track the erosion in work attitudes. All I have to do is walk into the personnel office of any corporation in the U.S. and talk to the Personnel Director. I had my own computer company for 12 years. During that 12 year period, I employed many students from my own computer science program at Vincennes University Jasper Center

in Jasper, IN, where I was a tenured faculty member and Associate Professor of Computer Programming Technology for 18 years. I taught computer science and business classes at a university level, and I approach this book from both a business and a ministry standpoint. But back to those students. I hired only the brightest and the best out of the computer program at the university. I hired individuals that I thought had a reasonable level of moral integrity. But in all of those 12 years, I only had two employees that I could trust with the keys to the front door and the cash drawer. Finding employees who think about the good of the company first and themselves last is close to an impossibility, and has been for twenty years, at least. Now stop and think about your last ten retail experiences. Have they been positive? Have the individuals who attended to your needs been concerned, committed, clean and competent? C'mon, now, be honest! How many times have you walked out of a firm vowing to never do business with them again because of the total lack of professionalism and concern in the people that you have to do business with? When I was in business and teaching at a university level, I called it the **Chimps, Chumps and Champs Factor**. It has been my experience that 90% of the people that I dealt with in the computer industry were either Chimps or Chumps. They either didn't know or didn't care, and, in many cases, successfully combined both characteristics, yet still somehow managed to retain their jobs. Only in 10% of the individuals I encountered did I find a Champ, someone who cared about their job and knew what they were talking about. Every time I found an individual like that, I immediately got their full name, their phone extension, a direct line, if at all possible and an email address. Why such a frenzy of activity? Because they were so hard to find. And in solving a problem, the last thing I wanted to do was wade through nine people who didn't have a clue or give a care until I finally found a new champ. No sir! No thank you! By the way, there's a corollary rule to all of this which I call the **90-10 Rule**. It has also been my experience as I have studied history and dealt with people in business, education and ministry that **10% of the people in this world cause 90% of the problems and 10% of the people in this world create 90% of the good**. The other 80% of the world's population is just along for the ride, neither significantly contributing to nor significantly diminishing the well-being of this planet. That may seem a bit harsh, but take a look at your own life. Of all the individuals you have met, how many of them have significantly impacted your life, either positively or negatively? In the *Screwtape Letters* by famed Christian author C.S. Lewis, the demon writing the letters complains that there are hardly any good, meaty souls around anymore; great saints or great sinners, that everyone is just so bland and tasteless when they feed on them (shudder!).

So much for work attitudes. Now let's look at some things that need no explanation or documentation. Have prices continued to escalate? Yes? Have profits continued to go down? Yes? In the last decade have we seen economic strains and rapid inflation? Yes? Has economic stagnation started to set in? Yes again? And has the mood of the country started to become much more conservative? You betcha!

As things start to become stretched beyond the ability of the economic surge to carry them, people begin to sense that something is wrong. At first, it isn't an alarmist kind of thing. It's just a general uneasiness, a sense that things are starting to head in the wrong direction. It is also accompanied by a general awareness that something needs to be done. Perhaps we need to stop living so high off the hog. Maybe we need to start paying off those credit cards. Unfortunately, this response, while valid, will prove to be too little, too late when all is said and done. Because our political leadership is a classic salute to situational ethics and the quick fix, we can expect no significant political Moses to arise from that direction. Although the new President repeatedly told Americans that they had to "*put away childish things*", it remained to be seen how far this new austerity message would carry when it found itself facing the entrenched, established "*Good Ole Boys*" network, replete with Pork Barrel politics and ear-marked projects by the hundreds, if not thousands, which were in the President's new budget.

In the early days of America politics ministers of the Gospel played a major role in every aspect of our political spectrum. Pulpits thundered with sermons espousing or castigating one political view or another. Unfortunately, most pastors today are so overwhelmed with trying to keep the church mortgage current and keep the offerings and membership up that there will be little visionary support from that direction. Add to that the fact that most pastors are horribly ignorant of economic issues, and you can see why very few voices of leadership arise from within the religious community. Sometime pastors will become politically involved, but without the underlying economic understanding required to know what to do if they actually get elected. Sadly, quick fixes and situational ethics will not solve what is wrong with America. What is wrong with America is moral and religious in nature. It is called **Sin**. There is only one answer to sin. **Repentance**. There is only one thing that will force repentance. **Crisis**. Again, I urge

you to think about your own life. Are you a Christian today because everything went so wonderfully in your life? Or are you, just like me, a believer today because, after trying to let you do it the easy way, God was forced to let you deal with the consequences of your own actions, perhaps for the first time in your life? When that happened, you were forced to drop to your knees and admit that you couldn't do it on your own and that the mess that you were in was largely of your own making. It was then that you finally truly realized that you were a sinner, that you had sinned, and that you needed a Savior. In order to find that Savior, you needed to repent of what you had done in the past and turn control of your life to a Person other than yourself. As it is with individuals, so it is with nations and empires. They are, after all, made up of people, aren't they? If they are made up of people, why would it be surprising if they would behave collectively in the same fashion? They are made up of organic creatures. It should not be surprising, then, that they behave organically, being born, growing, living, aging and eventually dying.

3. The First Adjustment Phase

- ✓ In the U.S., this phase occurred three times, in 1816, 1867 and 1920
- ✓ It is always accompanied by high rate of government debt
- ✓ Labor shortages are also very common

Because of an awareness that something needs to be done, something actually is done. As I've said earlier, it will be too little, too late, but it will temporarily forestall the inevitable. Aware of the fact that things are headed in the wrong direction, the Federal Government will begin to accrue huge amounts of debt, trying to reignite the economy through deficit spending. Nothing could be worse for what ails the economy at this point in time. While it gives the appearance of restarting the economy, it is just like the Titanic, taking on water and unable to stop. The burden of this additional debt will cause the government to become more and more unable to function effectively. You can never solve a problem by spending money that you don't have. In every single case, it produces debt, which then produces interest which must be paid. At some critical juncture, the rate of economic bleeding becomes greater than the ability of the government to bring additional revenues in through higher taxes. America passed this point of no return a very long time ago. As a point of reference, our country annually spends over \$500 billion more than it takes in. Notice I didn't say that our National Debt is \$500 billion. I said that it is increasing by over \$500 billion a year. To give you an idea how bad it really is, and how completely out of control it is, I went to a really neat web site called *The US National Debt Clock*. It is located at the following web site address: http://brillig.com/debt_clock/. In 2006 when I first visited the site, the total U.S. National Debt stood at **\$8,836,471,817,425.11**. Now, for those of us who have problems with dollar amounts with more than one comma in them, that's **eight trillion, eight hundred thirty six billion, four hundred seventy one million, eight hundred seventeen thousand, four hundred twenty five dollars, and, oh yes, eleven cents**. Tell you what. I'm good for the eleven cents. Can you cover the rest for me??? With a population of over 301 million, that meant that each of us was responsible for over **\$29,000.00 personally**. In addition, the National Debt was increasing by an average of **1.57 BILLION dollars A DAY**. But that was three long years ago. In March of 2009, the National Debt had skyrocketed to, are you ready for this? – **10 TRILLION, 891 BILLION, 114 MILLION, 737 THOUSAND, 729 DOLLARS AND 56 CENTS!** Again, I think I've got the 56 cents. Maybe you can write a check or something for the balance. Since September of 2007, our national debt has been increasing at the rate of **3.62 billion dollars a day!** Our individual share of that debt has increased from the mere \$29,000.00 figure quoted just a few sentences ago to **\$35,622.62!** But wait! There's more! Remember, we have been quoting figures taken from 2006 and 2009, respectively. How bad it is now? Well, the National Debt, which was almost 11 trillion dollars back in 2009 has swollen as of June of 2014 to a staggering **17 TRILLION, 520 BILLION, 508 MILLION, 14 THOUSAND, 304 DOLLARS AND, OF COURSE, 27 CENTS!** Again, I think I can find the 27 cents! You got the rest? No? As for Joe Average's personal share of that debt, it has skyrocketed from over \$35,000.00 per person to a mind-blowing **\$55,034.26!!!** The only shred of "good news", if it can be considered such, is the consolation that the daily rate of increase, once 3.62 billion dollars a day, has actually slowed to a mere 2.38 billion dollars a day since September of 2012. Wow! Things are really getting better, aren't they??? Can you see why I say that we are already way too far over the edge? There is no way humanly possible for the US government to **ever** pay off a debt of this staggering magnitude. And yet we continue to dig ourselves deeper and deeper into debt, like an alcoholic on one last binge before he drives the car off the cliff and into the sea. It is sheer madness to think that we can right this economic ship, and it is beyond belief that we have let ourselves come to this point in time financially and economically.

4. The Plateau Phase

- ✓ The Plateau Phase is characterized by a self-deceptive final "Blow Off"
- ✓ This period is generally referred to as *Euphoric Times*
- ✓ In 1815-23 it was referred to as the "Era Of Good Feeling"
- ✓ In 1867-72 it was called "The Gilded Age"
- ✓ And, of course, in 1922-29 we referred to it as "The Roaring Twenties"
- ✓ It marks the start of a 7-10 year economic decline
- ✓ During this period, there appears to be relative economic and political stability
- ✓ There is, unfortunately, also a predictable loosening of morals and an increase in gambling
- ✓ There is also a dramatic increase in consumer spending and personal debt
- ✓ New technologies are often developed
- ✓ Above all else, there are strong feelings of *euphoria*, an unwarranted belief that everything is OK
- ✓ There are also dramatic increases in business failures and foreclosures

Whenever I write a book dedicated to apocalyptic events, the inevitable question asked is, "All this is well and good, but where are we right now in this timetable of events?" People want to wait until the last possible minute to repent, so they can cram as much quality sinning in as possible. Sound negative? Then you have never pastored a Full Gospel church. In thirty years of ministry, I am hard pressed to recall the names of a dozen people who came to me and said, "Pastor, show me how I can live in as much righteousness and holiness as possible." On the other hand, I can recount literally thousands of so-called Christians who are constantly trying to find out how much they can get away with rather than find out how much they can accomplish. People are obsessed in this era of "All Grace!" with determining how close to Hell they can get before the wheels of their roller skates melt. When the Rapture comes, they will be part of the five foolish virgins that Jesus talked about, who are not ready and who are excluded for all eternity from entering in ⁶⁹.

All of that aside, "Where are we right now?" is a good question even if you're living right. Where we are right now is in the *Plateau Phase*. Now, the word plateau indicates a flat area, often associated with a mountain. There are many plateaus located in the West, the most famous of which is perhaps Devil's Tower, popularized by the classic science fiction movie, "Close Encounters of the Third Kind" ⁷⁰. What does a plateau look like? Well, if you were climbing a plateau, you would climb up one side of the mountain or incline. Then you would come to a large flat area, as if the peak of the mountain had been carved off. This would go on for a period of time, followed by an equally rapid descent to the bottom of the mountain. Remember, plateaus are always preceded by a rapid ascent and are always succeeded or followed by a rapid descent. Economically, we are describing the boom and bust phases of the K-Wave. How can I be sure we are in the Plateau Phase? Well, let's compare the current condition of our economy to the standard characteristics of a Plateau Phase.

The Final "Blow Off"

People have a natural, sinful habit of splurging one final time before repentance, hard times or the tightening of the belt come. It is not without significance that one of the most sinful holidays in the entire world, Mardi Gras, comes just before Lent. The idea is that since we are going to have to be good for 40 days, let's get all the sinning in we can just before that so we'll have some really good sins to repent of. I know of too many people who have gone on one last binge on Saturday night before coming to the altar to repent on Sunday morning. This final blow-off period always contains the illusion that somehow it will always last forever. Since the only things that will last forever will be the New Jerusalem and the Lake of Fire, located in the new Heavens and the new Earth, we can say with reasonable assurance that this, too, will come to an end. In fact, it will come to an end all too soon. But it always carries with it this kind of free-fall moment of euphoria.

⁶⁹ Matthew 25:1-13 NKJV

⁷⁰ http://en.wikipedia.org/wiki/Close_Encounters_of_the_Third_Kind

Referred to as Euphoric Times

In this euphoric period, there is the sense that it is "all good" and that we can do whatever we want without consequences. The church would better understand it as the false doctrine of "All Grace". We conduct our lives and businesses as if there will be no consequences of our actions. We have, after all, been riding on a long wave of increasing economic prosperity. At some point in this exhilarating ride, we have come to the conclusion that it will never end. We are such time-delimited beings. We think if anything lasts more than a year or two that it will last forever. We also begin to think that there is no connection between our behavior and our future. As I look on the doctrines that have permeated the American church over the last 50 years, they bear the unmistakable mark of this kind of self-deluded euphoria. We are right because we are America because we are right. We are right because we are Christians because we are right. This kind of self-justifying logic is always wrong. Alexis de Tocqueville, the great French historian, said it best: "America is great because America is good. And when America ceases to be good, she will also cease to be great"⁷¹. We have not yet come to an understanding of this in our country, no more than ancient Israel and Judah did in their day. The prophets bewailed the fact that even though God's people were no longer conducting themselves as God's people, they still continued to think that they would enjoy God's favor.

Here is another riveting quote that I ran across recently from a great American Quaker leader early in the history of our country. It expresses the same thought, but it is so powerful that it warrants inclusion in the book:

"Wherefore governments rather depend upon men, than men upon governments. Let men be good, and the government cannot be bad; if it be ill, they will cure it. But, if men be bad, let the government be never so good, they will endeavour to warp and spoil it to their turn" – William Penn, 1682

Although what I am about to say is not an economic principle, per se, it always carries economic ramifications with it. There is a standard, historical, Biblical pattern or biorhythm, which goes something like this:

- a. The people of God are in a terrible state. They are oppressed by other nations, in terrible economic distress and in slavery and servitude. Everything is going wrong in their lives. Finally, in desperation, they call out to God with prayer, supplication, ashes and true repentance and vow that if God will deliver them that they will amend their ways and serve and worship Him and Him only.
- b. God, in His infinite wisdom and mercy, hears these prayers of desperation and comes and forgives the people for their sins. He pours His Holy Spirit out on them and transforms them from the inside out. As a result, they begin to conduct themselves in a totally different manner, with truth, integrity, justice, fairness and mercy. This new way of conduct inevitably leads to a new way of conducting themselves economically, as hard work, integrity and honesty become the foundation of a new economic system. This new economic system then logically produces a new wave of economic prosperity, as the final link in a chain reaction of events. And so, for a season, the people rejoice in their new-found liberty and prosperity, and give appropriate thanks to God who has made all this possible by changing them and the way that they conduct their lives.
- c. After a period of time, the people begin to feel that that they are not only empowered but also entitled, and begin to take their blessings and prosperity for granted. This is precisely what the K-Wave cycle calls "Euphoric Times". They no longer remember the terrible times they went through perhaps only two generations previously. They forget that their current prosperity is directly connected by linear cause and effect to the repentance and righteous living that have permeated the lives of their fathers and grandfathers. And so, they begin to relax the standards and morals of the previous generation, believing erroneously that their current peace and prosperity will continue no matter what they do.

⁷¹ http://en.wikipedia.org/wiki/Alexis_de_Tocqueville "Democracy in America" (1835 & 1840)

- d. Since all things are tied together by cause and effect, the negative actions of their generation do not necessarily adversely affect that generation, but rather manifest themselves in the next generation. Those few who do understand this principle selfishly conclude that it is all right, since it won't impact them, but rather those who come after them. This is precisely why generation after generation of conscience-less legislators have continued to pile more and more onto the National Debt, willing to penalize their children for the sins of the fathers. Eventually, the chain of cause and effect leads the political and economic conditions so far down the road that the events of destruction that will follow become unavoidable and inalterable. The nation crashes into despair and defeat. Their enemies come in and conquer them, subjugating them to slavery, poverty and despair. We have now come full cycle in this spiritual biorhythm. In this condition of misery and defeat, we once again cry out to God, returning to step one to repeat the cycle all over again. This was the pattern during the time of the Judges, and it ran in cycles of three generations, almost without fail.

The Bible isn't the only authoritative source to notice this frustrating pattern, either. Scottish jurist and historian Sir Alex Fraser Tytler also made some telling observations about this cyclical behavior. Taken from the 1801 Collection of his Lectures, hear two profound statements he made. Compare what he said over 200 years ago with our current version of reality:

"A democracy cannot exist as a permanent form of government. It can exist only until the voters discover that they can vote themselves largess from the public treasury. From that time on, the majority always votes for the candidates promising the most benefits from the public treasury, with the result that a democracy always collapses over loose fiscal policy, always followed by a dictatorship."⁷²

Wow! Tell me that doesn't describe American Pork Barrel politics to a "T"! The only thing that holds this kind of financial insanity in check in a mechanism which is almost unique to American politics, something we take for granted but which doesn't exist with any semblance of stability in any other country I know of, the two party system. Most countries with some form of democracy have three or more parties, often many more. This produces political chaos and constantly unstable government. Italy, for example, has had well over 50 governments form and collapse since the end of World War II. Two strong parties act as a check and balance on the fiscal policies of one another, causing a pendulum kind of effect in political and fiscal orientation. The Republicans have always been noted for being partial to business and industry and of having a tight fiscal policy. The Democrats, on the other hand, have typically been associated with some form or another of populism and a "tax and spend" mindset. If you trace the political history of our country you will find that a balance of power exists between the two parties, voters affections swinging first one way and then another.

Tytler's first comment is powerful, but his second is electrifying. I can think of no other statement I have ever heard which so succinctly captures the very essence of this entire book:

*"The average age of the world's great civilizations has been **200 years**. These nations have progressed through this sequence: from **bondage** to **spiritual faith**; from spiritual faith to **great courage**; from great courage to **liberty**; from liberty to **abundance**; from abundance to **selfishness**; from selfishness to **complacency**; from complacency to **apathy**; from apathy to **dependency**; from dependency back again into **bondage**."⁷³*

Let's make this into a list to improve its readability:

- (1) Bondage → Spiritual Faith
- (2) Spiritual Faith → Great Courage
- (3) Great Courage → Liberty
- (4) Liberty → Abundance
- (5) Abundance → Selfishness
- (6) Selfishness → Complacency
- (7) Complacency → Apathy
- (8) Apathy → Dependency

⁷² http://www.goodreads.com/author/show/5451872.Alexander_Fraser_Tytler

⁷³ http://www.goodreads.com/author/show/5451872.Alexander_Fraser_Tytler

(9) Dependency → Bondage

Pretty scary, huh? Now, here's the ugly question that you have to answer for yourself. **Exactly where is America in this cycle?** What? Don't like the answer? Friend, neither do I. That's why I wrote this book. America is on its way back into bondage, servitude and despair. And there is no way to reverse the trend. In fact, American civilization may be far more fragile than we think due to the complexity of our economic infrastructure. One contribution author, writing in a column for *Scientific American*, researched sixty civilizations, both ancient and modern. His goal was to discover the life span of the average civilization. For each extinct culture, he calculated how long it remained in existence. For those still in existence, he used their current age. He concluded that the average life span of a civilization is only 421 years. Even more troubling is the fact that modern civilizations do not last as long as ancient ones. In viewing the 28 most recent civilizations that have existed since the fall of Rome, the average age is only 305 years. America is currently 233 years old. If we were a human being with an expected life span of 70, that would mean that our country is 53 years old. Perhaps a better way of helping you understand the ratio is to say that if America is typical of most modern empires it has already expended 76% of its life-force. The paunch is starting to show. We no longer have the national vitality that we once had. Oh, yes, our new President told us that we were going to have to get back into economic shape and put away the childish spending attitudes we have had for the last 50 years, but that is gonna be tough, very tough. I was sixty years old when I first wrote these words. Over the last ten years, I have watched my physical vitality wane. After my bout with cancer and a heart attack, I have found it very difficult to regain my core strength and muscle mass. The old gray guy ain't what he used to be. Ironically, I don't look 60 at all. Most of my friends tell me I look a dynamic 45. If only I felt that young! (Oh, wait! That is my last name, isn't it?)

These very same patterns have been true in America as well. If you will remember, I said that America has experienced three crashes. It has also experienced three periods of Euphoric Times. The first occurred in 1815-23 and was called "*The Era of Good Feeling*". The second occurred in 1867-72 and was called "*The Gilded Age*". The most recent of the three occurred in 1922-29 and was called, as we all know, "*The Roaring Twenties*". Fascinating, isn't it, how these cycles appear every 50 to 60 years, visiting us again and again. In every single case, it marked the start of a 7-10 year economic decline; a gentle slope or sort of skid, but not the kind of thing which would generate a serious sense of alarm. The reason for this lack of concern was that during this final transitional period, there was a period of relative stability. And this stability seemed to be independent of the moral conduct of the people, as we discussed just a few paragraphs ago, so there is always a loosening of morals. Another pragmatic observation from 35 years in ministry is that people will only be as good as they absolutely have to be. And, having loosened the moral collar around their necks once without a sudden jerk back on the leash by their Master, they are encouraged to do so again and again. Believing that they can now do anything they want without fear of reprisal or punishment, there is an increase in the reckless spending of money without thought to the consequences, creating an increase in gambling and a dramatic increase in consumer spending and debt. The negative impact of these actions is somewhat mollified by the development of new technologies, which create an artificial boost in the prosperity of the era. As we mentioned earlier, the dominant characteristic of times such as these is a strong feeling of euphoria, despite the fact that there is a dramatic increase in business failures and foreclosures.

Now, dear reader, you tell me. Are these the sign of the times in which we live? Tell me that we are not looking straight into a mirror and seeing ourselves. Which of these characteristics have not marked the period of time in which we find ourselves? The only difference is that our period of time has stretched far beyond the 7-10 year boundary normally associated with Euphoric Times. There is a good reason for all of this, and we will discuss it in the next chapter. Since the 1950's, America has been steadily eroding away, economically, politically and spiritually. We have gone from being the richest nation in the world to the greatest creditor nation in the world, all in the span of three generations. We have moved from being the most righteous nation in the world to being the most perverse, carnal and ungodly nation in the world, all in the span of three generations. How did this happen? Because we forgot that "*Whatsoever a man soweth, that also shall he reap.*"⁷⁴ We deluded ourselves into thinking that peace and prosperity would continue unabated no matter what our conduct was. And now we have positioned ourselves for the next, most dreadful phase in our Biblical Biorhythm.

⁷⁴ Galatians 6:7 NKJV

5. The Panic Phase

- ✓ Businesses continue to fail, but at a rapidly increasing rate
- ✓ Banks and savings and loans begin to fail at an alarming rate
- ✓ One Trigger Event generally leads to a reversal of public confidence in the economy
- ✓ As a result, an economic collapse occurs throughout the entire economic system involved
- ✓ This collapse is slowed only by the inertia created by local businesses wanting to survive and stay alive
- ✓ The price structure on all goods and services collapses over a 3-year period
- ✓ Farmers particularly go through a difficult time

Remember that in the previous phase, we had begun to see an increasing number of business failures. This process now suddenly escalates and begins to trigger a funnel-shaped drain on the economy. Once again a chain reaction begins to take place. A business, strained beyond its ability to endure profitably, suddenly closes its doors. This puts all of its employees out on the street seeking new employment. Normally the failure of a business in and of itself is not a traumatic thing. Statistics indicate that by the ten-year mark well over 90% of the businesses started ten years prior to that point have either gone out of business, merged or been bought out by larger, more cash-rich companies. The fact that my own company survived for 12 years gives me some small degree of satisfaction. We never set the world on fire, but we managed to stay afloat and generate a little profit every now and then. So, when one company folds and places its workers back into the job marketplace, there will always be another company to employ them. It's a case of musical chairs, and in times of great prosperity, companies can afford to offer extraordinary job security, benefit plans, health insurance, 401-K's, Golden Parachutes to their high paid executives and generally high wages to all their employees. Employees can afford to jump from one job opportunity to another without consequences because they know that another company is earnestly seeking their services, regardless of their past lack of loyalty. I clearly remember when we sent one of our salesmen to Comdex, the computer industry's largest annual convention. When he came back from the convention, he took me aside and related a story to me. It seems that he had been in a workshop of some sort on marketing, and the speaker had asked the assembled group of salesmen how many of them had been at their current job for more than one year. Not one person in that room could answer in the affirmative! As long as things are good, you can get away with this kind of bunny rabbit loyalty, hippety-hopping from one job to another. But not so in an economy that has begun its inevitable downward spiral.

Now, with multiple companies failing, jobs opportunities suddenly begin to dry up. Benefit packages suddenly begin to feel the squeeze. Insurance premiums begin to increase, and correlated insurance benefits begin to decrease. The number of days you can spend in a hospital for a given operation decrease. Suddenly, outpatient services include surgeries, pregnancies and other events which would have put you in the hospital for weeks in times past. Wages begin to shrink. People who were full-time are suddenly put on almost-but-not-quite-full-time status so that companies don't have to pay health and insurance benefits to them. The mass merchandisers such as Sears, Wal-Mart, Target, K-Mart and the like have made a living out of doing this. It seems that no one is employed full time at such stores any more. Why? Because then the company would be obligated to pay full-time benefits, per federal mandates. In our own particular scenario, American employers have added fuel to the fire by not only closing or downsizing their American manufacturing facilities but by also sending those jobs overseas to other countries such as Mexico, China, Malaysia, Indonesia, the Philippines, Taiwan and other 3rd World nations. Virtually 100% of these companies were birthed in the United States and still have their corporate headquarters there, yet they have chosen to betray the nation that permitted them to be birthed and enjoy the rights of free enterprise. I find this to be unconscionable. There should be a penalty for companies that show this lack of loyalty. In fact, perhaps it is time for some restrictive tariffs to be put back in place to put a premium on foreign imports. I have had serious reservations about NAFTA for quite some time now, and with the massive disloyalty of American corporations, it only serves to drive the point home. In attempting to globalize themselves and make themselves crash-proof, they only serve to hasten the demise of the very economy to which they are inexorably bound.

As more and more companies fail, suddenly workers can no longer simply relocate and become re-employed. Now they too are out of business. They are no longer generating an income and so they stop spending. Suddenly more companies that depended on their purchases go out of business. Workers are

put out on the street and they stop spending. Then more companies go out of business. And the funnel cloud begins to suck more and more individuals and corporations down the economic drain. And... And... And...

At a certain point in time, this encroaching whirlpool reaches the banking industry itself. America experienced a near-miss in the 1980's with the Whitewater Scandal. Based on research I have done, we came perilously close to a collapse of the S&L industry. If Whitewater had failed, it might have triggered a panic and run on the S&L industry, and then the banking industry in general. In theory, the banking industry is supposed to be protected by the FDIC, or Federal Deposit Insurance Corporation. The savings and loan industry is supposed to be protected by a similar mechanism, the FSLIC, or Federal Savings and Loan Insurance Corporation. In both situations, a certain percentage of all deposits are supposed to be retained on hand in order to protect against the kind of runs on banks that permeated 1929. But in reality, neither organization provides protection against a true crash. Here's how it's supposed to work. The FDIC and FSLIC are supposed to retain 10% of all deposits made against the possibility of a bank or S&L crashing. And that principle works fine as long as the entity crashing is a single bank. If the Watchnetockee Bank of Upper Long Island went belly up, the FDIC could step in and refund 100% of all the deposits made in that individual bank. The same would be true of an individual savings and loan. But that mechanism was put in place long ago, after the Great Depression, when almost 100% of all banks and savings and loans were locally owned. Since then, a great many things have changed. At first, all banks were individually owned and local in nature, with a real sense of responsibility to the local community which they served, just as they were portrayed in *"It's a Wonderful Life"*, the classic movie starring James Stewart back in 1946⁷⁵ in which Stewart's tiny savings and loan helped many members of his little town escape the clutches of the greedy banker in the town. Then some banks began to grow significantly larger than those around them, and began buying up many of the smaller banks. These banks began to evolve into regional banks, serving an entire state or group of states. Eventually, some of those regional banks began to grow bigger than their britches and decided that they needed to become national entities, so they began to buy up the regional banks around them. Finally, some of those banks decided that they wanted to become multinational or international, and so they began to buy up some of the national banks around them. This process of big fish swallowing little fish has been going on for the last 70 years or so. In doing so, they have placed the small local bank in danger of extinction. I had a very strange experience some years ago that really drove this fact home to me. I still had my own computer company and we were trying to compete with the computer retailers around us so we were renting a building with about 2,000 square feet located on 3rd Avenue in Jasper, IN. One day a fairly nondescript gentleman strolled into my store and walked up to the counter. It was a slow day and I was hoping for some business so I paid extra attention to him. It turns out that he wasn't there to buy anything. Instead, he was there to give me an education that I would never forget. *"I'm a millionaire!"* he exclaimed. *"Would you like to know how I did it?"* I looked at him with a jaundiced, skeptical eye. This guy sure didn't look like a millionaire. But it was a slow afternoon and I was bored. *"Sure"*, I replied, *"Tell me. I'd LOVE to know how you did it!"*

For the next hour and a half this unlikely millionaire proceeded to tell me his story. Sure enough, he was really a millionaire. Why had he chosen to stop at my store and tell me his story? Heaven only knows. I'm sure glad he did. Perhaps it was so that his story could become a part of this story so that you could read it and learn from it. Once I had agreed to listen, he told me to wait for a few moments and then went out to his car. He brought back a huge computer printout in a binder and opened it up in front of me. *"This"*, he said, *"is the secret to my success. It is a printout of every small bank in America, a breakout of all its assets, and what its financial health is. Every month I get a new printout, and I watch very carefully which small banks are slowly slipping into a financial position from which they cannot recover. When I see one about to slip into receivership or bankruptcy, I simply wait and watch. When it folds, all of its 'paper' goes up for sales for pennies on the dollar"*. At this point, I interrupted. *"I don't understand what you mean when you say, 'paper'". Please explain this to me."* *"When I say 'paper' "*, he replied, *"what I mean are the various notes, loans and other documents of financial lending that a bank has, such as home mortgages, car loans, notes receivable from businesses and the like"*. I nodded in agreement. He continued, *"When those documents become available in a bankruptcy sale, I can buy them for pennies on the dollar"*. *"I understand all that"*, I said, *"but how do you make money off of the transaction?"* *"Simple."* he replied. *"Let's say that you have a car loan with that bank for say,*

⁷⁵ http://en.wikipedia.org/wiki/It%27s_a_Wonderful_Life

\$10,000.00. And let's further say that I can purchase that same loan from the bank for \$1,000.00. Let's further stipulate that I have purchased several hundred or even several thousand loans, notes, mortgages and other pieces of financial paper, all for 10 cents on the dollar. Now, I put all the information on each of those documents into my computer; name, address, type of loan, amount owed, and so on. The next thing I do is to send a simple one page letter to each individual who owes the bank money. Actually, since I bought their paper, they no longer owe that money to the bank. They owe it to me. I am now their lender, legally. In that letter, I make them the deal of a lifetime. Let's go back to that \$10,000.00 car loan for a second. Remember that I bought it for \$1,000.000. In my letter I make you a simple offer. I offer to reduce your amount owed from \$10,000.000 to \$5,000.00 but only if you will pay the loan off in the next 30 days. Otherwise, I will sell your note for pretty much full price to another lending institution, who will then assume responsibility for the note and your indebtedness. I know very few people who will turn that kind of offer down. They will beg, borrow or steal the \$5,000.00 to pay the loan off. They could actually go to another lending institution themselves to get the \$5,000.00. I don't care how they get it, only that they do it within the 30 day deadline. I don't want to carry their note. I just want to profit off of it. Now comes the really great part". His eyes glistened as he came to the coup 'de grace. "You save \$5,000.00 on your car loan, so it's a win for you. You reduce your total indebtedness by \$5,000.00. Nobody turns me down on this deal unless they absolutely can't get a loan anywhere else. It's rare, but it happens. But now it's my turn. Remember, I bought the loan for \$1,000.00. I just sold that self-same loan for \$5,000.00 and put the title of the car or home or whatever it is back into the hands of the previous debtor. I turned a cool profit of \$4,000.00 on the deal, or a 400% profit, all for the cost of one piece of paper, an envelope, and the cost of a stamp."

I sat there dumbfounded. It was so obvious, so simple. Yet I would never have thought of it in a million years. I gratefully thanked the man for sharing his secret with me. After all of these years, I still don't know why. He didn't seem like he was interested in any partners, although I hinted around about the possibility.

That was over a decade ago. Things are much worse for the small bank today than they were back then. Pressure to compete with regional, national and multinational banks has forced most small banks to sell out, merge or fold because they cannot offer the services and rates that the larger banks can. And if a multinational bank decides that it wants a specific local bank out of business, it can offer such brutally competitive rates that it becomes almost an impossibility for the little guy to compete.

That is exactly what happened to me in my company. I had carefully analyzed our own business patterns over a ten year period. We would go through a three year period of growth, and then have a one-year setback. Then we would go through another three year period of growth, followed by a one-year setback. We were just coming off of our third period of setback, and sales had already started to skyrocket. Things were going well. I figured if we were ever going to change our paradigm, this was the time. I had my own internal patterns figured out pretty well. Unfortunately, what I didn't account for were the external patterns that were going on in the market at large. I decided to move from being what is called a *value-added reseller*, operating out of a modest office in a basement at low, low overhead (if you get the double pun!), to being a computer retailer, operating in a high-overhead, high rent, visible location. At the very same time as I made that decision, the market made a major paradigm swing away from selling computers strictly through computer retailer outlets and began selling them for the first time through mass merchandisers. Today, this is a common practice, even the preferred method. Back then, it was revolutionary. But what was devastating to me was the fact that these mass merchandisers were able to sell their products, the same products that I was trying to sell, at retail prices below my cost! There was simply no way that I could compete. If I kept my prices at a level which protected the necessary profit margin that any retailer must have in order to survive, I got killed in deal after deal. If I dropped my prices so low that I could be competitive, I had to sacrifice virtually every penny of profit and made myself terribly vulnerable if anything should go wrong with whatever it was I was selling. I found out, much to my horror, that hardware sales accounted for only 10% of my profit but 90% of my headaches. I was trapped between a rock and a hard place, and it eventually wore me out and put me out of business.

This same trend, by the way, was happening all over America in virtually every business. The small, independent, local businessman was slowly but surely being squeezed out of business by the large regional or multinational chain whose prices they could not compete with. I have watched the assassination of the small businessman in America over the last 40 years. Small farmers were put out of

business by large corporate farm conglomerates. Small retailers whose shops had graced the downtown area for as much as 100 years were systematically eliminated by Sears, K-Mart, Wal-Mart and the like. Small bankers were replaced by mega-banks spanning the whole globe. Small grocery stores were ground into the ground (another bad pun!) by their regional and national competitors, the Kroger's and Winn Dixie's. And small family restaurants have been replaced with national chains such as Golden Corral, Wendy's, McDonalds and the like. If you drive through any retail strip in America, you will find them all to be disturbingly the same. Do it sometime just for fun. Drive or walk through your local strip mall or mall complex and do a simple tally. Count the number of franchises or chains versus the number of locally owned shops and then compare the tallies. There has been silent murder going on all over America for the last 40 years. Corporate America has killed the small businessman. There has been one area of compromise, however. Some franchises allow for local ownership and operation of their stores. But that store must be run to the same exacting specifications as the corporate stores are. They must file the same reports, order from the same suppliers and do everything according to corporate guidelines. All of this was done in the name of competition, better prices and greater selection. And we have gained all those things. We now have better prices and better selection. We also have much poorer service, because a miniscule profit margin per item will not allow mass merchandisers to provide such support. Instead, we get minimum wage clerks with "Let me help YOU!" stickers on their vests who have absolutely no clue about how the products they are selling work, or even how one might find the product in question in their megalithic store. They think it might be in aisle 17, but they're not sure. Every gain has its corresponding loss. Whenever you gain something, you always have to give up something else in order to get it. Another disturbing side effect of the rise of the mass merchandiser is the homogenization of American culture. I'm been across a fair percentage of the East Coast and the Midwest and spent some time in the Southwest. Everywhere I go, it's always the same. The store are the same, the designs of the malls are the same, the way that the people dress is the same. We have lost, to a great degree, the ethnic and regional flavors that our country once had. Now, thanks to TV and the mass merchandisers, we all look, act and think just the same. We have become *Clones-R-Us!*

America is also ready to pay a far greater price for this mass merchandising than it has even had to in its history. If you will remember, the Great Depression was triggered when a single bank overextended itself. At that point in time, almost all businesses in America were in the form of small, independent owners. The crash was slowed and softened by the fact that there were a lot of tough minded private business owners out there who were darned if they were going to go down without a fight. They had invested their own sweat and blood in their company. It was actually like a child to them. And they were not about to let a member of the family die. Today, the picture is much different. The small business owner is gone. Now, we simply have a manager of a store who is employed by the corporate headquarters. The will to save the local outlet is not as strong, nor is the decision to hold or fold in the hands of the local manager. All of these regional and multinational corporations are now tied together in a domino fashion. In 1929 when a single store failed, a single store failed. Today, if a chain fails, hundreds or even thousands of outlets will all fail at the same time, just as Circuit City, a major electronics and computer retailer, did some years ago. The ramifications are staggering. Untold thousands of employees will lose their jobs, all at the same time. Imagine, if you will, what would happen if Wal-Mart were to go out of business suddenly. What would the impact on the U.S. economy be? Would the U.S. be able to absorb the impact? What if several chains failed at once? Remember, all of these outlets are connected together. If one goes down, they all go down at the same time.

Now, having established the new and extremely vulnerable nature of our current economy, we can return to the banking industry to conclude our conversation about the FDIC and FSLIC (Thought we forgot about all of that, didn't ya?). Remember, both institutions only hold 10% of the total deposits in reserve. That would have been sufficient in the era of small, independent bank owners. But now, if a bank goes down, it will be a 5th/3rd Bank, a Bank of America or a Chase Bank. And when all of the depositors of such a large institution present their demands at one time, tell me again how a measly ten percent is going to cover all those deposits. Remember that I mentioned earlier that the Whitewater Scandal almost broke the bank? That was literally true. Had Whitewater gone down a little differently, it would have exhausted the financial storehouse of the FSLIC and triggered a panic and a run on other S&L's across the country. Now, project an across-the-board collapse of the banking industry as in 1929, and you can see the obvious results. We will witness the complete collapse of the entire lending industry for the first time in the history of the world.

As I have been in the process of updating this book and converting it from the 2nd Edition into the 3rd Edition, I find place after place where events predicted in 2006 came to pass in 2009, only three years later. Nowhere is this more true than the near-disaster in the banking industry. U.S. banks lost 26.2 billion dollars during the final quarter of 2008. Fourteen federally-insured institutions failed that year, extending a wave of collapses that began in 2008. 2009's tally of 25 banks shut down by regulators was more than in the previous five years combined and up from only three bank failures in 2007.

The failures sliced the amount in the deposit insurance fund to \$18.9 billion as of Dec. 31, the lowest level for the fund since 1993, during the savings and loan crisis. That compares with \$52.4 billion a year earlier. Bank regulators said there were 252 banks in trouble at the end of 2008, up from 171 in the third quarter. Because of this enormous financial strain on the FDIC and the steady depletion of its funds, the head of the FDIC, Sheila Blair, sent a letter out to bank chief executives dated March 2, 2009, warning them that the FDIC could go broke that same year!!! The FDIC also estimated that the number of bank failures in 2010 would be much higher than the previous year. Because of this, the FDIC imposed a temporary emergency fee on lenders and raising its regular assessments of banks in the hopes of forestalling its own bankruptcy. Please remember that in 2006 in the 1st Edition of this book I clearly warned that this kind of thing could happen. Now we are on the verge of seeing yet another event the Lord showed me come to pass. But please also believe this: I take no pleasure in seeing the things I prophesied come to pass. This is why Jeremiah is referred to as the "*Weeping Prophet*". He did not want to see the destruction of Jerusalem and the captivity of his people. Yet he also had no choice but to be obedient to the Lord and issue his warnings, which were calmly ignored until it was too late. How I understand his torment!

In and of themselves, these numbers and events are mind-boggling, yet the end is not in sight, nor was this the "*big one*" referred to constantly by Fred Sanford in the old TV comedy, *Sanford and Son*. When the financial crisis erupted my incoming email and phone line were almost overwhelmed with people wanting to know if this was what I had been predicting. Sadly, the answer is no, not yet. In this most recent crisis, the stock market dropped precipitously, but only by 30%. To most speculators, the word only and the number 30% have nothing in common with one another. They view this as a major crisis. You have to remember, however, that by the low point in the stock market crash, which came in 1932, 4 years after the free-fall began, stock prices had dropped almost 90% from their previous peaks.

We have some good friends in the Cincinnati area who have worked with us in overseas missions. The husband is a retired doctor who carefully watches his stock investments several hours a day. They represent his nest egg and his source of income now that he is no longer actively practicing medicine. Shortly before we left to return to Jeffersonville, IN, I felt the strong urge to warn him to sell off a reasonable portion of his stocks and convert them into physical, tangible assets such as gold. I couldn't put my finger on exactly why I felt that way, and, being the analytical man that he is, he discounted my advice and retained all his stocks. Right now he is probably looking at a 25% or more decrease in his investment. It isn't just my friend, however, that is in mounting financial trouble. Two of the biggest bank failures in the nation's history occurred in 2009. Pasadena-based IndyMac Bank collapsed in July and cost the federal deposit insurance fund \$10.7 billion. That was a huge loss, but Seattle-based Washington Mutual Inc. was the largest U.S. bank failure ever. WaMu fell in September of that year, with around \$307 billion in assets, and was acquired by JPMorgan Chase & Co. for \$1.9 billion in a deal brokered by the FDIC. Talk about a steal! That's even better than the dime on the dollar deals that my strange friend was making! Who says banks aren't tender-hearted? Add to that such disasters as Bear-Stearns and CitiGroup and you had a potential crash in the making. Only a massive infusion of funds temporarily stayed the execution of the investment industry. Notice I said temporarily. In previous collapses, the vitality of the private small business owner and small-town banker held the fort against total collapse. But we killed them off a while back in favor of lower prices and better selection, didn't we? Now, we too will have to pay the price, and it will be far more than we want to pay.

Hardest hit will be the farmers, upon whose products we depend for our very life. I will share with you another story which I have garnered down through the years. For 18 years I taught full time at a university level, teaching computer science and business courses. During one of my courses, I was sharing some of these facts, and a woman in the back of the classroom commented angrily that she knew exactly what I was talking about. I asked her to explain, and again I learned a very valuable lesson. Before I tell you her story, though, I would like to pose another theoretical economic problem for you. Let's say that it is the Great Depression, and the year is 1935. Two farms in the local area that both have

mortgages at your bank have been struggling and have come into receivership, unable to make their payments. You, as head of the Loan Department, have to decide whether to foreclose on one, the other, both or neither. Here, then, is your situation: Both banks are worth \$100,000.00 in the dollar value of the day, clearly farms worthy of buying or selling. One farm has been very well managed, and has only \$20,000.00 worth of debt on it, giving it an equity of \$80,000.00. The other farm has been poorly managed, and has \$80,000.00 worth of debt on it, giving it an equity of only \$20,000.00. The two farms are clearly reverse mirror images of one another. Now, it is your turn. What will your business decision be? Will you foreclose on the farm with \$80,000.00 worth of debt or the farm with \$80,000.00 worth of equity? This was the story that this woman in her late 50's related to our class. And she posed that very question to us. Almost every person in the class replied that they would foreclose on the farm which had the greatest amount of debt. And then, to our amazement, she told us that the bank did just the opposite! When we inquired why, here's how she explained it:

As a banker, you are concerned about turning a profit on every transaction. You make money on other people's money and you don't do deals where you are going to lose your shirt. It is the Depression and so there is even more pressure on you to not lose money for the bank. As you look over the situation, you know that you can resell either farm for about \$50,000.00. Not exactly what the property is worth, but property values are extremely depressed, just like everything else. So you look very closely at the asset/liability ratios of the two properties, and you think in hard, cold dollars and sense. If you foreclose on the property that has \$80,000.00 worth of debt, and then resell it for \$50,000.00, you will take a beating of \$30,000.00! The next thing you will do is get a little cardboard box to clean out all of your personal belongings, because you will have gotten yourself fired! Nope! As poorly as this farm is being managed, you simply cannot afford to foreclose on them. You will just have to ride out the storm with them, hoping that they will turn things around. On the other hand... You now turn your attention to the other farm, the profitable farm, the one with a sizeable net asset value of \$30,000.00! If you foreclose on that farm, you only have \$20,000.000 worth of debt. And if you can turn it around and sell it again for \$50,000.00, you will make a clear profit of \$30,000.00. It was that decision that the bank made, the lady said. They left the poorly managed farm alone, because it wasn't worth foreclosing on. But the well managed farm was foreclosed on, destroying the farmer and his family in the process. How did she know these things were true, she asked? Because her father was the good farmer who was foreclosed on by a local bank in the area who shall forever remain nameless in this book! We all sat there shocked and appalled. You could see that even after all these years, she had never been able to forgive her "friends" the bankers, who had sold her father down the river for the sake of profit.

In the previous chapter, we pointed out how ownership of land is critical to a stable economy and political system. What will happen when we begin to put the farmers of this nation out in the street and begin to seize their farms? Remember, most of these men still know how to handle firearms.

America is already poised at the edge of the cliff. All that is left is a single Trigger Event. What will it be? Only heaven knows, and my heavenly sources aren't talking about that subject right now. But I wouldn't be surprised if I am told just before the event. I had a Christian friend named Orville who was told by the Holy Spirit to sell his stock in a company only hours before it collapsed in a "cooked book" scandal. His \$10,000.00 profit was saved by God so that it could be invested in a Christian Bookstore which was in danger of going out of business. I'll tell you the full, remarkable story later on in this book in the Chapter on the Kinsman-Redeemer. If the Lord is able to do that then certainly the Lord is both capable and willing to tell me and other Men of God who walk in the prophetic when it is about to happen before it comes to pass. Surely the Lord your God does nothing without revealing it to His servants the prophets!⁷⁶

6. The Decline Phase

At this point, the die is cast. The events that will transpire over the next several years will be inexorable, a juggernaut that no one will be able to stop. When the crash finally comes, the entire world economy will begin to skid. Only the economy of Mainland China will be spared to some extent, but due to recent financial coupling with the United States, China now needs us more than they hate us. China is the top foreign holder of US Treasury bills, with \$1.169 trillion dollars worth of them (down from a previous high of 1.314 trillion dollars set back in July of 2011) followed by Japan with \$1.0813 trillion dollars, according

⁷⁶ Amos 3:7 NKJV

to the latest official data from Washington. I shudder when I read those statistics. We now are in debt to the Far East to the tune of roughly 2.5 trillion dollars! However, the United States is not content to hold the line on those numbers. Secretary of State Hilary Clinton actually made a trip there a few years ago on behalf of President Obama practically begging the Chinese to buy even more of our debt! It would be disturbing enough if it were merely a matter of finances. Technically, Japan and/or China could ask for their money at any time. To do so would be no different in principle than an investor wanting to sell his stock like my friend Orville or a customer who comes to his local bank branch and asks to withdraw his deposits. But as a minister of the Gospel and a serious student of the End Times, I find it unnerving to no end that we are being held afloat financially by Japan and China. You may not already be aware of this, so let me share a bit of Biblical insight with you. In Revelation, Israel is attacked by a 200 million man army⁷⁷. This army is not the army raised by Gog, ruler of Magog of the Far North⁷⁸ (Russia/Germany). No, dear friends, this army originates from a land whose name, when literally translated from the *Koine Greek*, means "*The Land of the Rising Sun*", not "*The Kings of the East*"⁷⁹. The Greek word *helios* is conveniently dropped out of the translation as if it were redundant, and, given what we know about the militant history of Japan, known as the *Land of the Rising Sun* during World War II, that is clearly a significant mistranslation in the KJV and other translations. When the Lord told John the Revelator that a 200 million man army would come from that region of the world, there weren't even 200 million people on the whole planet! Now, it is perfectly reasonable to assume that two Oriental nations whose combined population is rapidly approaching 1.5 BILLION people could easily put 200 MILLION men on horseback for a combined military thrust into the Middle East. There will come a time in the not-so-distant future when Japan, the Land of the Rising Sun and her new ally, China, will find it to be both politically, economically and militarily to their advantage to pull the plug on the American economy. True, they will temporarily lose some of the market for their products. This is one of the reasons that China is working so furiously to develop its own economy. Its goal is to be able to be self-sustaining in the world economy, able to consume the products of its own factories. At the same time, China is also working furiously to build up its navy. Its clear-cut goal is to be able to dominate the Pacific region in much the same way that Imperial Japan sought to do prior to and during World War II. China is in the ascendancy in its own K-Wave and is showing all the signs of wanting to enter into a growth and expansion-oriented war. Once it has secured the Far East, it will cast its eyes toward India and the Middle East and eventually send that 200 million man army rampaging, raping and pillaging its horrid way across Southeastern Asia and India on their way to the Middle East. I've actually plotted out the probable course of the army in my extensive PowerPoint series on the End Times. Along the way, one of their goals is the economic destruction of the U.S. Imagine the enormous advantage of pulling down the United States of America as the economic leader of the world and replacing us with themselves. Heartless? Naturally. Unthinkable? Yes, but only to people who truly care about the welfare of mankind as a whole. Practical. Of course. Inevitable? Only time will tell, but the more unstable we become economically, the better "*cut-and-run*" looks to the Far East, particularly when they consider the long-term ramifications of the deal.

Africa will also be spared, but largely because it will be a corpse continent by that time, ravaged by Aids, other diseases and constant tribal genocide so that its population will drastically be reduced. Its economy will be largely non-existent. The entire world will enter into a time of economic devastation unparalleled in the history of man. Business and industry worldwide will collapse and be unable to rise up. All of the manufacturing plants built outside of the United States will suddenly grow silent, for there will be no one left with enough money to buy their products. Shortages of goods and services will sweep throughout the world, because we refused to allow small local businessmen to provide those good and services to the local region in which they lived. With no monies available to transport those goods and services, the transportation industry will grind to a halt. There will be no 18-wheelers plying our superhighways. Airlines will stop flying. Trains will stop moving across the tracks of our country. Starvation, plague and famine will sweep our land. All of this will be coupled with a collapse of the wheat and barley crops in the Northern Hemisphere⁸⁰. This will impact such countries as the U.S., Canada and the Ukraine. In short, many of the countries with the nukes will be hit the hardest by famine.

⁷⁷ Revelation 9:13-19, 16:12-13 NKJV

⁷⁸ Revelation 19:17-21, Ezekiel 38:1-39:20, Revelation 20:7-10 NKJV

⁷⁹ http://www.blueletterbible.org/Bible.cfm?b=Rev&c=16&t=KJV&p=0#s=t_conc_1183012. The actual Koine Greek reads as follows: *basileus* (kings or national capital) *apo anatole* (of the Eastern or Rising) *helios* (Sun).

⁸⁰ Revelation 6:5-6, Zechariah 6:1-6 NKJV

You have heard the old phrase, “*Desperate times require desperate measures*”. Never will this be more true. As in Germany during the period after the Crash of 1929 and before World War II, people will desperately search for a strong leader who will promise to lead them out of this terrible time and back into times of peace and prosperity. People will also search for scapegoats to blame for all of this. In Germany, they found the Jews as their scapegoat. And they listened to the words of an unemployed paperhanger named Adolph Schickelgruber, who promised them that if they gave power into his hands, he would lead them into their manifest destiny and establish a 1,000 Year Reich in which the German people would rule and reign. One fateful night, the Brown Shirts came and destroyed the shops of all the Jewish merchants all across Germany. It was called *Kristallnacht*, or *the Night of Breaking Glass*,⁸¹ as storefront after storefront was broken into, looted and destroyed. At least 91 Jews were killed in the attacks, and 30,000 were arrested and incarcerated in concentration camps. Jewish homes, hospitals, and schools were ransacked, as the attackers demolished buildings with sledgehammers. Over 1,000 synagogues were burned (95 in Vienna alone) and over 7,000 Jewish businesses were destroyed or damaged. Only this time, it won’t only be the Jews who are blamed for this terrible disaster. It will be the Christians as well. The catastrophic events of the 3rd and 4th Seals will usher in greatest period of Tribulation the world has ever known, the terrible 5th Seal of Revelation. Christians by the untold millions will have to give their lives for Christ, or deny Him to save, at least temporarily, their miserable lives. Only the Swat Team Rescue of the *Parousia* or Rapture will draw part of the church out of this terrible time. But that will not occur until the end of the 6th Seal, the Great Tribulation. A great many more events must occur before we can discuss such matters. As a sidebar, I have written a series of seven books on this subject entitled *Unrolling the Scroll*. Each Episode is dedicated to a specific part of the Revelation of Jesus Christ and how it will unfold. Each Episode is also formatted in a series of daily devotionals, so that the reader can absorb the incredible detail of Revelation and its corollary Scriptures one bite at a time. I would recommend that you contact us in order to find out how you can obtain copies of these seven books. It will be well worth your while to do so.

Now, we must return again to the subject of K-Waves. We have looked at a great deal of theory concerning them, but theory must be backed up by fact. That is what the next section of this chapter will deal with; documenting the actual K-Wave crashes that have occurred in the history of the United States.

K-Waves In American History

	1 st Cycle	2 nd Cycle	3 rd Cycle	4 th Cycle
Trough	1789	1843	1896	1952
Peak	1814	1864	1920	????
Crash	1825	1872	1929	1980(?)
Depression	1836	1883	1937	????
Recovery	1845	1892	1948	????
Expansion	33 Years	26 Years	28 Years	????
Decline	30 Years	26 Years	28 Years	????
Total Wave	63 Years	52 Years	56 Years	????

At first, we looked at American K-Waves as a graph, and that was very telling and helpful in understanding what a K-Wave looked like and comparing each successive K-Wave to the previous one in order to understand why changes occurred from one to the other. But when you start to look at the

⁸¹ <http://en.wikipedia.org/wiki/Kristallnacht>

actual numbers that underlie the graph, another set of informational nuggets start to reveal themselves. First of all, let's define what the row headings represent. The *Trough* is the bottom of the K-Wave. The *Peak* is when the K-Wave reached its maximum prosperity. The *Crash* is when everything fell apart. The *Depression* is when things started to get really bad economically. The *Recovery* is when the economy began to start rallying and started climbing again. The *Expansion* is the number of years that the economy moved in an upward fashion toward increasing prosperity. The *Decline* is the number of years that the economy moved in a downward fashion toward decreasing prosperity, and the *Total Wave* represents how long the entire K-Wave lasted, from one trough to another, before we began a new cycle.

How Long Is A K-Wave?

The first thing we notice about a K-Wave is the total length of the respective waves. The first wave lasted 63 years, the second only 52, and the third 56. God's economy was meant to be precise and controlled, with 7 year sub-cycles and exact 50 year major cycles. That way the economy could have had a regular, steady, rhythmic heartbeat. Instead, we find that when we leave the economy to itself, we have what heart doctors would call *arrhythmia*, or an irregular heartbeat. It isn't totally off, but it isn't totally regular either. None of the waves were less than 50 years, but some seemed to go longer than others. The major reason for this was that each cycle was influenced to some extent by cycles that were going on elsewhere which impacted the America cycle. These cycles did not exist in a vacuum. It is much like the weather patterns across the United States. Just as it can sometimes be difficult to be a weather forecaster, so it can sometimes also be difficult to be an economic forecaster. There may be a cold front coming down from Canada, but it has to compete with a tropical storm coming up from the Gulf of Mexico. All of these various weather fronts interact with and affect each other. Sometimes it is difficult to predict what that interaction will be. We can know in general terms what will happen from one season to the next, but sometimes predicting what will occur on a given day can prove to be problematic. In the same way, it is much easier to predict the broader strokes of an economic cycle than it is to say what will happen in the next year, month or week, much less the daily fluctuations. We simply don't have the tools to do that yet, and our understanding is still far too primitive. It is my hope that this book will stir a greater interest in researching and understanding K-Waves. We have lived in ignorance of the forces around us for far too long.

What Goes Up Must Come Down

The second thing that really jumps out at us is the fact that it takes as long to go up as it takes to come down. In the first recorded crash, it took 33 years to reach the peak, and another 30 years to hit the bottom. In the second recorded crash, both the "up" and the "down" took 26 years, and in the third recorded crash, it took 28 years for each. There are no shortcuts, no magic formulas and no government programs that can significantly affect the ebb and flow of these magnificent forces of economy. Legend has it that the Persian king Xerxes became outraged when he ordered the tide not to come in and it did anyway. As a "punishment", Xerxes ordered his men to lash the waves with their whips. How ridiculous! How foolish! And how totally useless! In the same way, any and all programs that we devise will do nothing more than disrupt the top of the wave and send a few drops of water flailing in some different direction. But our economic whips will have no more influence on changing the tide or preventing it from coming in or going out than the whips of Xerxes' men did in his day.

When Is the Next Crash Coming?

The third and perhaps most disturbing thing that stands out is the mysterious absence of the 4th and final crash. By all rights, using the formulas provided to us by the three previous, predictable crashes, a crash should have occurred in about 1980. As I have studied K-Waves and crashes, it has become obvious that these cycles are based on the length of three human generations. Every fourth generation tends to see a crash. And when the last member of a generation that has seen a crash finally dies off, it is time for a new one. I can still remember how my mother had my father build rows and rows of shelving on the steps that led down to our basement. When I was younger, she would often torment me by forcing me to go with her to the grocery store. Even though we had tons of cans of green beans, string beans, peas, corn and the like, every single time that she went to the store she would buy even more of the stuff.

Finally, frustrated by what seemed like insanity to me, I blurted out, "Mom, why in the world are you doing this? We already have tons of this stuff at home!" My mother looked off in the distance and replied, "Well, you never know!" It never dawned on me until many years later that she had experienced the crash of 1929 and the Great Depression personally. The terrible scarcity of things that were necessary for life permanently affected her and how she approached things. I found the same thing to be true in my mother-in-law. Even though she was relatively well-to-do later on in her life, she had that same economic insecurity, based on what she had experienced in her youth. But from my generation on till the present, we have never experienced lack in our lives. We cannot imagine a time when everyone would be hungry and we would all be eating "stone soup", if you will. Perhaps it is this blindness to scarcity that brings about the scarcity itself. The devil now has a new generation of suckers and rubes to pull his same old tricks on. The last generation that he conned into a crash is now dead. There is now no one left alive to warn the young. But there is another, even more significant cycle of three that also seems to operate in K-Waves. **Just as K-Waves seem to appear in three generation loops, so nations and empires seem to last for the span of three K-Waves.** Once a nation or empire has experienced three K-Waves, the fourth wave seems to bring them down. And once they have crashed themselves, they never enter the picture of world domination again. This is a very deep subject, and we will return to it later on in this book. Now, all of this has been historically true across the world from the 1700's on. Actually, it has been true all along, but Kondratieff only went back that far in his research. But this time around, something different is happening. If you refer back to the graphic representation of the K-Waves, you can see how the crash of 1929 was interrupted prematurely by World War II, when a "Guns and Butter" economy spurred by the need for military hardware cause the economy to kick start. Once it started back up, it has never stopped climbing. There have been several points at which the economy might have and probably should have crashed, but in every case we have dodged the bullet, so to speak, and have continued to climb. The reason why this has happened is found in our next chapter, but one thing should be plainly, terrifyingly clear. The bigger they are, the harder they fall. Prices and prosperity have been driven to an almost insane level, far higher than in any of the previous waves. This ridiculous height has been driven by forces outside of the American economic loop, as God prepares us and the world for the Final Great Crash that will trigger the events we have discussed earlier. When this Final Great Crash occurs, it will drop the entire world to its economic knees. The length of the crash will be proportionate to its ascent. In other words, the time to go back down equals the time that it took to go up. We have been going up since 1952. If we have already peaked, and I think that it can be argued convincingly that we have, we may be looking at a 100 year super-cycle. This K-Wave is twice as long and twice as big as any of the previous cycles, much as a Tsunami might be compared to a conventional wave. Based on my understanding of K-Waves, the typical ascension period is about 25-30 years. This time it appears that we have an ascension period of roughly 50 years. That would put our peak at approximately the year 2000. Again, it is difficult to see where we are in the wave as long as we are actually in the wave itself. Things will be much clearer and easier to see after the fact. Unfortunately, we don't have that privilege right now, so we just have to estimate our way through and hope for the best. If the peak of this super-cycle was reached in 2000, then there will be a decline period twice as long as the normal decline period. If the decline period is also twice as long, and it should be, then instead of lasting 7-10 years it will last 14-20 years. If I take the midpoint of that range, that would mean that the most likely date for our economy to fall off the edge of the cliff would be 2016. Interestingly enough, I was talking to a fairly knowledgeable individual the other day who knows his real estate market, who told me that his real estate gurus are predicting a crash in 2016. Hmmm... Rather disturbing, isn't it? I'm not saying that this is a "Thus saith the Lord". I'm only saying that the statistical probability of these events coming to pass then is very high. To be very truthful, the crash should have already occurred. At this point I will share some prophetic information that the Lord gave me over the last few years. Perhaps it will help you to understand how important spiritual things are in impacting economic things.

All of this began back in 1998 when the Lord spoke to me and told me that, just as it had been in the days of Joseph in Egypt, so it would be in the United States in our day. The Pharaoh had been given a dream. In fact, he had been given it in two different forms. Joseph had interpreted those dreams and told the Pharaoh that 7 good years of plenty were coming, followed by 7 bad years. He also told him that the 7 bad years would be so bad that they would "eat up" all the remembrance of the 7 good years⁸². The Lord then told me that American had 7 good years left. That was in 1998, and what He told me launched me into an extensive investigation of economic cycles that has eventually led to the writing of this book.

⁸² Genesis 41:1-8, 17-32 NKJV

"Aha!", you say. *"If the Lord spoke to you in 1998 and told you that America had only 7 good years left, then that would have meant that the Final Great Crash was to have occurred in 2005."* Right you are! And when 2005 came and was nearly gone, I was puzzled and confused. I knew I had heard from God on the matter, but I couldn't understand why the crash had not happened. So, I went to the Lord and asked what in the world was going on. I asked Him shortly after the presidential elections had been held and George W. Bush had been re-elected as president of the United States. Here's what he told me: *"America was indeed scheduled to crash in 2005 but because America has chosen a godly President over an ungodly one, I have decided to delay the crash."*

I immediately thought of Jonah, who walked for three days through Nineveh crying *"Yet 40 days and Nineveh shall be overthrown!"* After making this unconditional prophecy, Jonah calmly settled himself outside the city waiting for the Wrath of God to descend on the Assyrian capital. Much to his consternation, it didn't happen. The king of Assyria took the message of destruction to heart and commanded every man and beast in the capital city to fast and pray for 3 days to see if this judgment could be turned away. Lo and behold, God was merciful and cancelled the judgment, at least for the moment⁸³. Assyria would indeed eventually be captured, sacked and burned to the ground by the Babylonians, but it didn't happen exactly when Jonah thought it would. I found myself in the same predicament in this case. The Lord had given me what I thought was a firm date, yet He was willing to modify it because our nation made a good choice. As I think back on that election, I marvel at just how close it really was. I lived in the state of Ohio, near Cincinnati at the time. Ohio proved to be the pivotal state in the presidential election of that year. I never really understood how just a few votes at the right place and the right time could turn the tide in a critical season and make such an overwhelming difference. We went blindly on our way, unaware of the disaster which we had narrowly averted. I am sure that many of the citizens of Nineveh came out of their fast and said to themselves, *"What the heck was that all about? Nothing happened!"* Indeed, nothing did happen. But they averted something that should have happened and didn't. So it was in 2005. We dodged the bullet and didn't even know that it went whizzing past our heads. Since then, the Lord has given me a new date, but for a long time I had no release from Him to begin talking about it. I had to wait on the watchtower until it was time. If I had announced the coming of the enemy too soon people would have accused me of crying wolf. I will not do that. I will not cry out the date until He tells me it is time. I have announced dates and times and actual full names of individuals in a TV studio audience in the past, and they have all come to pass. When it is time and when I finally have a national stance from which to proclaim what God has given me, I will put the trumpet to my mouth and blow it.

I said earlier that America spent 50 years going up. That means that she will probably spend another 50 years coming down. People who have been taught a nice, quick 7 year Tribulation and the supposed *"fact"* that we will be raptured out before any of it happens are going to be in for a real surprise. The folks that have been taught that Jesus could come any second now are going to be in for a real surprise. Based on my study of the Revelation of Jesus Christ, it looks very clear in context that the Wrath of God alone, the 7th Seal, will probably take about 40 years to come to pass. There is, in fact, a 7 year period, broken into two 3 ½ year periods, but that 7 year period occurs within the context of the 7th Seal, after the Rapture, which occurs at the end of the 6th Seal⁸⁴. Confused? Not what you've been taught? Troubled? Good! I hope you stay troubled until you go and read the Word of God for yourself, just as I was forced to do 15 years ago. It troubled me then. It troubles me still. What I found in the Word had very little to do with what was being preached in the pulpits of America at that time. It still has very little in common with what is being preached today. Would it trouble you to know that the 1st Seal, the White Horse of War, began when World War I began? Would it trouble you to know that the 2nd Seal, the Red Horse of Ethnic Genocide, has been opened for a long time as well? Would it trouble you to know that we are currently in at least the 3rd Seal, the Seal of Crop Failure in the Northern Hemisphere, and that the Dust Bowl Era of the 1930's may well have been the start of the 3rd Seal itself? I challenge you. Give me one half hour with you and any translation of the Bible that is accurate and authentic. Give me an open mind and a pure heart to receive what I will say. And in one half hour I can prove to you from Scripture what I have been just telling you. Better yet, get the *Unrolling the Scroll* series and read it for yourself. The timetables which we have been given by our so-called prophecy experts are almost completely wrong. How many promises and predictions have they already made which have not come to pass? When I hear

⁸³ Jonah 3:1-10 NKJV

⁸⁴ Revelation 11:2-3, 13:5 NKJV

what the body of Christ is being told today, I sigh with frustration and disgust. Dear friend, it is not going to happen the way they say it is. God does not count time as we count time. One day with the Lord is the equivalent of 1,000 years to man ⁸⁵. Not figuratively. Not allegorically. Literally. That is totally provable as well. Oh, please don't get me started. There is so much pent up in me. I must speak and tell everyone what God has told me. Yet I have been pent up and held back until my time comes. I pray earnestly that this book is the beginning of my time to speak the Words that the Lord Jesus Christ has given me. And speak them I will, to everyone who will listen.

There is still much that must be said, but not in this chapter. We have accomplished our goal for this chapter, which was to familiarize you with K-Waves in general and how American K-Waves in particular have conducted themselves. We have taken you to the edge of the waterfall and let you look down into the mists into which we must eventually plunge. And we have shown you how God is working in all of this to perform His good, acceptable and perfect Will ⁸⁶. In Chapter 5, we will look at the mechanisms we must put in place in order to survive and prosper (yes, I said prosper!) while everyone else is going to you-know-where in a hand basket. Believe it or not, there is some good news ahead for those who will listen to what God has to say and implement His recovery plan into their lives as quickly as possible.

But we still have an unexplained mystery, and that is why the 4th Crash didn't occur in the 1980's as predicted. I promised you that I would show you why this happened, and so I will, in **Chapter 4 – The Alpha Female**.

⁸⁵ II Peter 3:8 NKJV

⁸⁶ Romans 12:2 NKJV

The image features a central figure of the Statue of Liberty, rendered in a greenish hue. She stands against a dramatic, stormy sky with purple and blue tones, lightning bolts, and seagulls. The statue's right arm is raised, holding a flaming torch. Her left arm is extended, holding a tablet. A white sash is draped across her chest with the text "WITH COURAGE WE GROW" in black capital letters. The background shows a cityscape at the base of the statue, with a prominent tower visible in the lower left corner.

Chapter 4

The Alpha Female

The Alpha Female

It all began in 1971 at Wellesley College, an all-female undergraduate institution. A woman named Martha McClintock began doing some research on a strange phenomenon that had been manifesting itself in the student body for some time prior to that. It seemed that if a group of women, all in their child-bearing years, lived with one another for an extended period of time that all of them would begin to experience their monthly periods at the same time. Generally, it took about three or four months for their monthly cycles to become synchronized. The cycles of seven female lifeguards involved in one study were far apart when the women began working together at the start of the summer, but fell within four days of each other three months later. Scientists are not sure what causes this menstrual synchronization, but they believe that it may be a female pheromone that in some unknown way triggers the changes in the cycles in others. It has since become known as the *Dormitory Effect* ⁸⁷.

Regardless of whether it involves pheromones or not, it is very clear from observing the behavior patterns of all animal life on this planet that when a group of individuals come together in some form of social, communal living, that an *Alpha Male* or *Alpha Female* arises out of the group as the established leader of the group. Sometimes violence is involved. Often it is not. Among bird species, particularly chickens, it is referred to as the *Pecking Order*. Despite what dear old Lenin wanted to believe, there will never be such a thing as a classless or leaderless society. I can still remember when Russia would send orchestras to America to perform without a conductor ⁸⁸. They had taken the concept of a leaderless society to the logical extreme. While it was true that orchestras without a conductor could produce relatively effective music, it was even truer that when an accomplished conductor was added to the mix that he was able to take the music to the next level. The Russian government finally gave up and abandoned the experiment, reverting to the accepted method for creating beautiful music. Leadership in any social structure is automatic and assumed. Many people want nothing to do with leadership, while others naturally gravitate to it. Any time I go into a Wal-Mart or some other mass merchandising store, within a matter of minutes someone who is a customer will walk up to me and start asking me questions about where things are located. At first when this happened, I used to react in astonishment. After a while, it became fairly humorous. The "bad widdle boy" in the back of my head used to want to give them ridiculous instructions, just to see if they would follow them. But the big grown up guy in my head would whip the little rascal and send him packing. I would then graciously send them to someone who could help them. Just as there are dominant individuals to whom leadership naturally flows in the social arena, so there are dominant individuals and countries to whom leadership flows in the economic arena. These individuals and countries can be referred to as *Alpha Males* or *Alpha Females*. In America, we tend to see our country as a woman, symbolized by the Statue of Liberty, so I will refer to America as the *Alpha Female* for the entire world as far as economic issues are concerned.

The Un-United States of America



In order to understand why the 4th and Final Great Crash has been delayed, we must study the history of our country in order to understand how she was formed, how she grew, and how she has come to be the dominant country in the world today. This chapter will contain a lot of maps, because in this case, a picture is actually worth more than a thousand words. When America was first formed, she was far from an Alpha Country in the world economic community. At first, she was simply 13 Colonies situated along the eastern seacoast of the North American Continent. Let's take a quick look at what America looked like back then.

In our first wave of growth, we simply clung to the coastline, trying to survive. But as time grew, we began to expand to the west, moving toward the Mississippi River, contending with the French and the Indians

⁸⁷ http://en.wikipedia.org/wiki/Menstrual_synchrony. Note: Even though there has been considerable controversy over the Dormitory Effect, I have personally witnessed many similar scenarios and strongly support McClintock's findings.

⁸⁸ http://en.wikipedia.org/wiki/Conductorless_orchestra

all along the way. Beyond the Mississippi the rest of the continent was conceded to Spain at the time because she controlled all of South America, Central America and all of the West Coast of North America. Today we take a single United States as a matter of course but it wouldn't have come out that way without a remarkable series of events, some of which we had no control over. In order to understand what America might have looked like without Divine intervention, let's take a good look at how the entire continent was divided up at the time that America began to expand westward.



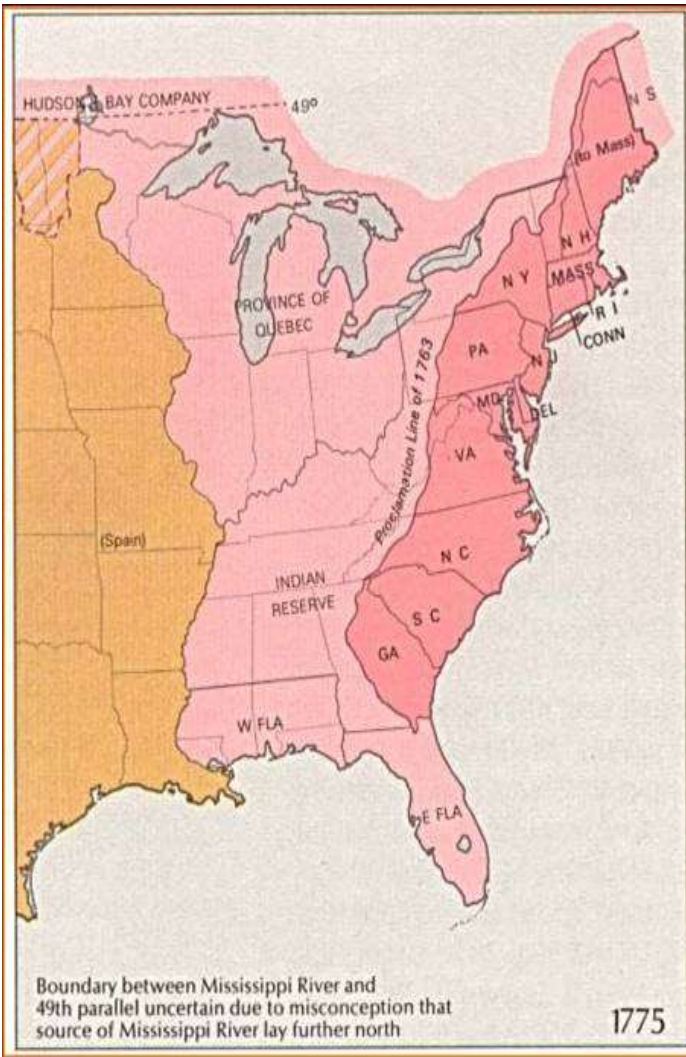
This could be the Un-United States of North America today. As I mentioned earlier in this book, we could have been as many as **10** different nations, much like Europe. Factoring in the Civil War, there would have been a much smaller nation located in the northeastern quadrant of the continent called the **United States of Eastern America**, but it would have stopped at the Mississippi River and also at the so-called Mason-Dixon Line. South of the line would have been the **Confederate States of America**, which would also have extended to the Mississippi River and then down to the **Republic of Hispaniola**, a composite of Florida, the southernmost tips of Alabama and Mississippi, part of Louisiana up to the Mississippi River, Cuba and the Caribbean Islands. Occupying the center of the continent would have been the **Republic of Louisiana**, a largely French-speaking country, having been successfully settled from the North by the founders of the city of Quebec. This republic would have been bordered on the east by the Mississippi and on the west by the Rocky Mountains. To the south would have been the **Sovereign Republic of Texas**, English speaking, but only loosely aligned with either the smaller USEA or the CSA located to the east of them. To the west of the Republic of Texas would have been the nation of **Calamexia**, a composite of what we know of today as Mexico, California and most of Central America down to the Isthmus of Panama. And finally, in the Pacific Northwest would be the small but prosperous **Republic of the Palisades**, encompassing what we know today as Washington and Oregon, plus small parts of some of the surrounding states and the Western Coastline of Canada for some distance toward Alaska. Palisades would also be English speaking, but with few political ties to anyone else on the continent. In addition, we would have the English speaking giant of the continent, **Canada**, and finally, the French speaking nation of **Quebec**, a small but passionately French enclave surrounded by English speaking nations. This would effectively divide the North American continent into **ten separate nations speaking three different languages**. None of these nations would begin to wield the kind of political, economic and military power that the United States of America does today.

In fact, if we had entered into World War I in this condition, we would have never expanded to be the Alpha Female that we are in the world today and had we entered into World War II in this divided condition, it is probable that Hitler would have been effective in his total conquest of Europe and possibly the world. England would have fallen as the last bastion of freedom on the European continent. With no enemy to fight on her western front, the German panzer divisions would have turned their full attention to the Russian threat on her eastern front. It would have only been a matter of time before German tank columns would have rolled into Moscow, Stalingrad and Leningrad, and would have crushed forever the fledgling communist regime there. As a side effect of this action, China would never have fallen to Mao Tse Tung, because there would have been no Chinese Communist Party. This would, in turn, have caused massive changes in the power structure of China, the Middle East, Northern Africa, and Central and South America. The Third Reich would still be in power today, along with a series of satellite countries carrying their political doctrines scattered all over the world and a totally unified Europe under the Nazi Swastika would be the most powerful political and military force in the world today. Hitler would have succeeded in his Final Solution and the people known as the Jews would only be a memory today. If you don't think

that America appears in the Bible or plays a significant, even critical role in the salvation of the Jewish people and the return of Jesus Christ, please think again! All it would have taken for this scenario to be reality instead of the one we have was for a few minor decisions to be made or not made here and there. What if the French had not decided to sell the Louisiana Purchase to America because the Napoleon Bonaparte was low on funds and needed money for his war effort ⁸⁹? What if the Civil War had split the United States into two competing nations, fighting against one another every step of the way instead of uniting together to push forward to the Western coastline of the Pacific Ocean? And, oh yes, lest we forget about Alaska, let us remember that it was known as Seward's Folly ⁹⁰ when it was first purchased, and was considered to be the act of a madman. After all, it was good for nothing. All we had purchased was a land of ice and snow. Today, it would be a part of the Grand Republic of Mongolia, an Asiatic foothold on the North American Continent. Hawaii would be a protectorate of the Imperial Japanese Empire, who annexed it during the Second World War along with all of Indonesia, Malaysia, the Philippines, Taiwan, Cambodia, Laos, Vietnam and all the Polynesian Islands. Think America's presence in the world hasn't made a difference? Without us, this world would be a far grimmer, more brutal, less free place. All of Israel would be a graveyard. The Arab world would be a playground for military excursions by the various empires to test out their new killing machines. It is not a world I would want to live in. It would not be a pleasant place to live. There would be no such thing as religious freedom and slavery would be the common practice in as much as 50% of North America.

⁸⁹ en.wikipedia.org/wiki/Louisiana_Purchase

⁹⁰ http://en.wikipedia.org/wiki/Seward%27s_Folly



Reverse Mirror Image Twins

In order to understand America's role as the current Alpha Female for the world economic community, we must go back in time and compare America and Israel as prime examples of God's Alpha Countries because the parallels between the two are simply amazing. The two countries are actually reverse mirror images of each other, looking exactly alike in some respects, but reversed in others. Remember that we told you that the United States had 13 Colonies? Well, just compare that to the 13 Tribes of Israel. Remember how we told you that the United States began on the Eastern Shore of a great land mass with a great body of water to the East, the Atlantic Ocean? Well, consider the fact that Israel began on the Western shore of a great land mass with a great body of water to the West, the Mediterranean. Let's take a look at Israel after the conquest under Joshua, as a basis of comparison with the 13 original colonies.

Can you see how one is the mirror image of the other? America was planted on the East Coast and told to expand to the West. Israel was planted on the West Coast and told to expand to the East. Didn't know that? Let's see what Scripture has to say about what Israel's territorial destiny was supposed to be:

"¹ After the death of Moses the servant of the LORD, it came to pass that the LORD spoke to Joshua the son of Nun, Moses' assistant, saying: ² 'Moses My servant is dead. Now therefore, arise, go over this Jordan, you and all this people, to the land which I am giving to them--the children of Israel. ³ Every place that the sole of your foot will tread upon I have given you, as I said to Moses. ⁴ From the wilderness and this Lebanon as far as the great river, the River Euphrates, all the land of the Hittites, and to the Great Sea toward the going down of the sun, shall be your territory.' "

-- Joshua 1:1-4 NKJV

Did you catch what the Lord told Joshua? That the territory of Israel was to extend going to the East all the way to the Euphrates River! That's a far cry from the Israel we are used to seeing today. Let's take a look below at what Israel gave away by losing their own Civil War.



This would have been the United States of Israel if only the people of God had obeyed what the Lord told them to do. It would have encompassed modern-day Israel, Syria, Jordan, Lebanon, most of Iraq, a little of Egypt and part of Saudi Arabia. What David had worked so hard to build and Solomon had worked so hard to consolidate, Rehoboam the Retard managed to throw away in just three short days. Had the kingdom not been split in a Civil War which was really never even fought, Israel's efforts would not have been divided by wars between the two kingdoms. Its energies and military might would not have been wasted in constant fighting between the North and the South. And had Israel remained a united kingdom under the descendants of David as was originally intended by God, Israel would have maintained its dramatic push eastward under Solomon until it would have extended its borders all the way to the Euphrates River on the East, encompassing part of Saudi Arabia on the south, and flush with the border of Iran on the east, swallowing up their eternal enemies, Ammon, Moab, Mt. Seir, Syria, Lebanon and Jordan. It would have effectively ended the Arab problem, and it would have established Israel as one of the most powerful nations in the world. Hitler's Final Solution would never have gotten off the drawing board. Military strike forces from Israel would have dropped the paperhanger dead in his tracks, and I do mean dead! Israel, and not the United States, would be the most powerful, most prosperous nation in the world today, and she, not us, would be the Alpha Female.

But that didn't happen. Israel was split into two warring nations who wore each other out fighting amongst themselves. Because of that, they had no energy left to fight the foes who came at them from the outside, such as the Assyrians, the Babylonians, the Seleucids, the Romans and just about everybody else who decided to ride through the region roughshod. If Israel had been united, none of this would have happened. Israel would have cut through the various nations around it like a hot knife through butter. It would have established its place of international prominence and dominance and would have become the peacekeeper for the world. Instead, the Northern kingdom fell to the Assyrians and the Southern kingdom fell to the Babylonians. What God had originally intended to do was cancelled by the rebellion of His children. For several thousand years, no nation really stepped up to the plate and said, "God, do for us what you did for them! We will be your nation, your people, one nation under God!" Then the Lord smiled, and said to a few fledgling colonies located on the edge of the North American continent, "All right,

let's try it one more time. I will give you a land that you can call your own. I want you to run it according to My statutes and principles, based on my Laws of grace, mercy and holiness. I will give you the same opportunity that I gave Israel!"

America took that opportunity and ran with it. It passed the critical test of the Civil War and emerged a unified nation, able, within logical limits, to move westward in order to fulfill its manifest destiny to dominate the continent. Out of that emerged the most powerful, most prosperous nation in the history of the world, and the nation which has poured more funds into the promotion of the Gospel than any nation in the history of the world except perhaps Britain.

Oh, one final interesting mirror statistic. Israel had its capitol in the South, and the North seceded. America had its capitol in the North, and the South seceded. Here is a side-by-side comparison of America and Israel. Enjoy!

- Israel -

- ✓ Founded on Biblical Principles
- ✓ 13 Tribes
- ✓ Foothold bordered on the West by a sea
- ✓ Expansion to the East
- ✓ Split by Civil War
- ✓ Northern Tribes seceded
- ✓ Did not dominate subcontinent
- ✓ Capital in the South

- America -

- ✓ Founded on Biblical Principles
- ✓ 13 States
- ✓ Foothold bordered on the East by an ocean
- ✓ Expansion to the West
- ✓ Nearly split by Civil War
- ✓ Southern States fail to secede
- ✓ Dominated sub-continent
- ✓ Capital in the North

Stay Outta Our Neighborhood!

As America began to grow and flex its muscles, it decided that the time had come to let Europe know that it was no longer welcome in the Western Hemisphere. Up until that point in time, the political structure of entire hemisphere was the result of European colonization, settlement and manipulation. England, France, Spain, Portugal and Holland had all taken turns trying to establish a foothold with varying degrees of success. Spanish influence had been strongest of all early on, particularly in Central and South America and on the West Coast of North America. But as Spain's power in Europe began to wane, her influence in the west began to wane as well. The French removed themselves from the running through the incompetence of their leaders, and the Dutch really only had one small foothold to begin with, where the current New York City stands today. By process of elimination, that left the English. The War of 1812 gave Britain its second straight licking at the hands of those upstart colonists and established our dominance over North America. But there was still quite a bit of meddling going on, and we decided to step up and let everybody know, in a strange combination of chauvinism and courage, that the Western Hemisphere was our turf now, and that nobody had better come around messin'!

We didn't word it quite that way, but that's what we actually meant. It is fascinating to read the wording of the Monroe Doctrine, written in 1823. Here is the text of the message:

"In the discussions to which this interest has given rise and in the arrangements by which they may terminate the occasion has been judged proper for asserting, as a principle in which the rights and interests of the United States are involved, that the American continents, by the free and independent condition which they have assumed and maintain, are henceforth not to be considered as subjects for future colonization by any European powers. . . Of events in that quarter of the globe, with which we have so much intercourse and from which we derive our origin, we have always been anxious and interested spectators. The citizens of the United States cherish sentiments the most friendly in favor of the liberty and happiness of their fellow-men on that side of the Atlantic. In the wars of the European powers in matters relating to themselves we have never taken any part, nor does it comport with our policy to do so. It is only when our rights are invaded or seriously menaced that we resent injuries or make

preparation for our defense. With the movements in this hemisphere we are of necessity more immediately connected, and by causes which must be obvious to all enlightened and impartial observers.”

Whew! Now, let’s strip away all the legalese and see what the United States actually said:

- (1) North America and South America are no longer to be considered targets for colonization by the various European nations.
- (2) We are keeping an eye on you guys, watching what you are doing.
- (3) We will try real hard to keep our nose out of your business.
- (4) We will only get involved if you start messing in our business.
- (5) Don’t mess with us and we won’t mess with you!

This declaration effectively established America as the Alpha Female of the Western Hemisphere. The fact that this political declaration went unchallenged by the European powers was simple proof in and of itself that America was strong enough to hold sway over its own neck of the woods.

Stepping Up to the Next Level

The new status quo established by the Monroe Doctrine stayed pretty much the same until World War I was thrust upon us. America did not want to become involved in that war, and viewed itself as isolationist until events transpired against our own ships that made it impossible for us not to become involved. We were, after all, just trying to maintain the conditions which we had established ourselves in the Monroe Doctrine by staying out of European affairs. By the way, it was at this point that the 1st Seal of the Scroll of Revelation was opened. That seal is represented by the White Horse of War, with the rider going forth conquering and to conquer, wearing a crown, and carrying a bow⁹¹. Only nations conquer other nations. Crowns indicate the leadership of those nations, and a bow might be used for hunting, but in this context it can only represent a weapon of war. In comparing the parallel text in Zechariah, we also discover that this action will occur in the Northern Hemisphere. By joining the two passages together, we find that the 1st Seal represents war between nations in the northern hemisphere. How interesting it is that both world wars have been fought between protagonists exclusively in the northern hemisphere. More information on the Scriptures which support this in context can be found in our *Unrolling the Scroll* series.

Let’s take a brief look at the Central Powers as they were aligned in the First World War.



It should become immediately obvious that Germany, Austria-Hungary, Bulgaria and the Ottoman Empire were the nations that started World War I. It is amazing that these very nations are named by their tribal, ancestral names in Ezekiel 38. Ezekiel names Gog Magog (or Gog of the Land of Gog), Meshech, Tubal, Gomer and Togarmah as some of the principal tribal groups who will come against Israel during the End of Days⁹². Magog refers to the Germanic tribes who settled in Germany and Austria. Meshech and Tubal refer to those Germanic tribes that settled in the western part of Russia. Gomer refers to the Eastern European area, and includes Bulgaria. Togarmah clearly refers to Turkey, which at that time was referred to as the Ottoman Empire. Even in this first conflict, the

protagonists were beginning to line up for the final conflict. To be truthful, this so-called “world war” was not truly global in scope. It was, however, successful in embroiling the United States in the conflict,

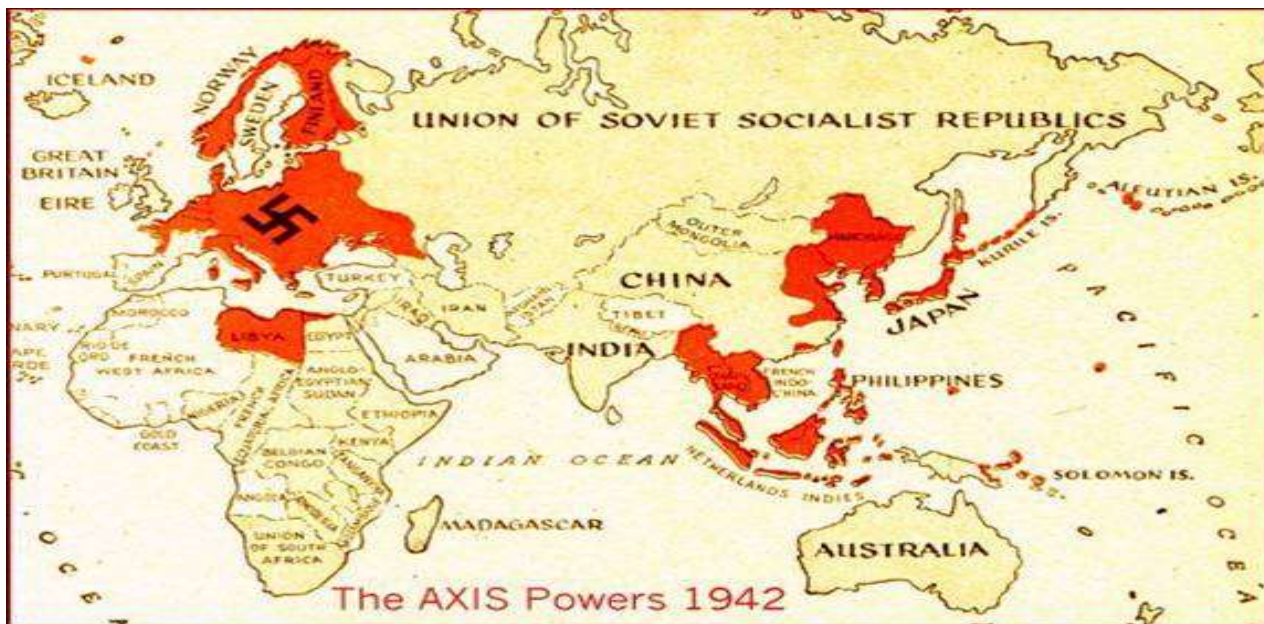
⁹¹ Revelation 6:1-2 NKJV

⁹² Ezekiel 38:1-6 NKJV

thereby involving at least three continents in the battle. At the end of the First World War, the scope and influence of the United States had increased considerably. Up until that time, our focus and concern had been limited to our hemisphere per our own statements found in the Monroe Doctrine. Now those artificial barriers had been broken by the actions of others. We would never retreat from our expanded role in the world. We now became the Alpha Female for three continents; North America, South America and Europe.

Do We Have to Do This Again?

You would think that Germany, having received such a beating in the First World War, would not be eager for a rematch. But the *Triple Entente*, the group of nations that opposed them in the First World War, wanted to make sure that Germany was punished severely for their role in starting the war. America was not in favor of this, but other nations in Europe where the damage had been most severe would not be deterred. As a result, German anger and resentment smoldered during the years between the wars and finally erupted when the economies of Europe in general and Germany in particular collapsed due in part to the hyperinflation which we had successfully aided and abetted by our Great Depression. World War II was basically a rematch of the opponents of World War I but with a few new members of the supporting cast included in. Let's take a look at the Axis Powers of World War II and examine the differences.



The map above doesn't do true justice to the actual nations involved in starting the war. It shows the extent of the Axis occupation at the peak of the war. This time, Turkey was not a major player on either side. Instead Italy took their place led by *Il Duce*, Benito Mussolini. But Italy was not the real problem. Just as in the First World War, Germany and Austria were the key instigators in this second global conflict. This second war could more accurately be described as a truly world war. This time the African continent would be the scene of many great battles, particularly involving Field General Rommel and his Panzer divisions. The Japanese would spread the fight into the Far East and involve China and most of the nations of the Far East in the fight. Epic battles would be fought in the Pacific, and the war would spread all the way to peaceful Hawaii. Much more than the First World War, this was truly a World War, involving all of the 1st World, also called the Old World or Europe, the 2nd World, including America, Canada and untold espionage all across South America, and the 3rd World, entangling many of the undeveloped countries of the world in a battle they wanted no part of. Again, America was reluctant to enter the war. We were not involved in the Pacific Theater until the treachery of Pearl Harbor, when a surprise attack by the Japanese destroyed a huge percentage of our Pacific fleet, an action which took us several years to recover from. Germany then declared war against us in solidarity with Japan and the other Axis powers⁹³. At the end of the Second World War, Germany had been bombed into rubble and two major Japanese

⁹³ http://en.wikipedia.org/wiki/World_war_II

cities lay smoldering as radioactive wastelands. Never before in the history of the world had the two initiators of a war been so soundly defeated. Never had a nation so displayed its overwhelming military superiority. Never had a nation risen so rapidly to global prominence. America had been thrust into the position of being the Alpha Female for a huge percentage of the world. We had not gone out of our way to seek the position. It had been thrust upon us by the ungodly actions of others. By the end of World War II the following nations had now become dependent upon us as "Big Momma" in the world, setting the political and economic tone for them and their economies:

- | | |
|-------------|-------------|
| England | Germany |
| France | Austria |
| Spain | Italy |
| Belgium | Japan |
| Portugal | Korea |
| Norway | Formosa |
| Denmark | Indonesia |
| Finland | Malaysia |
| Sweden | Philippines |
| Netherlands | Australia |

Doubtless I have missed several nations. That part doesn't really matter. What really matters is that all of this now goes back directly to the Dormitory Effect that we discussed at the beginning of this chapter. Yes, America was the Alpha Female now for all of these nations. But the monthly cycles of the women within the study took three to four months to synchronize. Let's take a look at the ratios involved for a second. It took three to four months to synchronize a cycle that is one month in duration. Does anybody out there see the light? Catch the drift? Understand the clues? Once again, the pattern of threes has asserted itself. How many cycles involving a three have we already discussed in this book? There is a pattern here that we must pay very close attention to. Please notice that it took three times the length of the cycle to standardize the cycle for all parties concerned. Say that to yourself a couple of times over until you have locked the principle firmly in your mind. It takes time to establish a new cycle. Once everyone is on the same page, then and only then can the new cycle proceed at full force again. Now think about that 4th K-Wave that seemed to just plain launch between World War I and World War II. Can anybody see where this is going? At the end of World War I, America had a number of new women enter the "dorm" of our economic influence. All of those Western European economies coming into the economic house of our own K-Wave disrupted the K-Wave and threw it out of sync. Then, just as we had experienced our own major crash, the demands of the Second World War threw us out of sync again. And, at the end of World War II, a huge number of new economic cycles came into the house again, disrupting the cycle again. Each time the cycle was disrupted, it had to restart, this time with an even larger number of players involved in it. It's kind of like a little snowball that starts at the top of the mountain and just starts rolling downhill. The further it goes, the bigger it gets. Person after person gets swept up in the snowball as it goes further downhill. Each new impact slows the snowball down slightly, but when it picks up speed again, it is going faster than ever. Heaven help the house that it hits when it finally gets to the bottom of the hill!

Oh, No! Not Again!



Just when our own poor K-Wave thought it was safe to come out of the closet, yet another economic crisis shook the world, sending dozens of nations scurrying to our house for safekeeping. What am I referring to? The economic collapse of the U.S.S.R. in 1991. First it had been Western Europe at the end of World War I. Then it had been the Far East at the end of World War II. Then it was the entire Communist Block and all the nations in Eastern Europe in 1991. Add to that the ladies already living in the house, including all of North and South America, and by the time you add all the ladies up, the only ones not in the house are mainland China, which was still largely agrarian and has, up until recently, been unattached to any economic loop other than her own, and Africa, which is on the way to being a corpse continent by the end of the century given the current rate at

which aids and other deadly diseases are expanding. It is not without significance that massive revivals are taking place there right now. This kind of thing happened in the United States just before the Civil War broke out. It happened in Cambodia just before Pol Pot and the Communist radical *Khmer Rouge* butchered several million people in their own nation. Every time a major bloodbath is about to occur, God quickly harvests as many souls out of that nation as possible so as to maintain the Revelation 7:9 balance in the Bride so that she is truly from every nation, kindred, tribe and tongue. A little too grim for you? Check out the history books for yourself. The evidence is all there, staring us in the face. We just don't want to look at it closely enough to acknowledge the obvious truth.

Now can you begin to understand why our mysterious 4th K-Wave had not crashed yet? Every time a major influx of new nations came into our own economic loop, it reset the loop at least partially, and threw the entire cycle off. This has happened at least three times since our last crash. That is why it has built into a super-cycle of at least 100 years in duration, 50 years up and 50 years down! And given that it takes the equivalent of three cycles to establish a new cycle, we may not even be done yet! Technically, this could build into a mega-cycle of 150 or even a hyper-cycle of 200 years before it comes crashing down. But when it finally tips over, oh brother!

What Then Shall We Do?

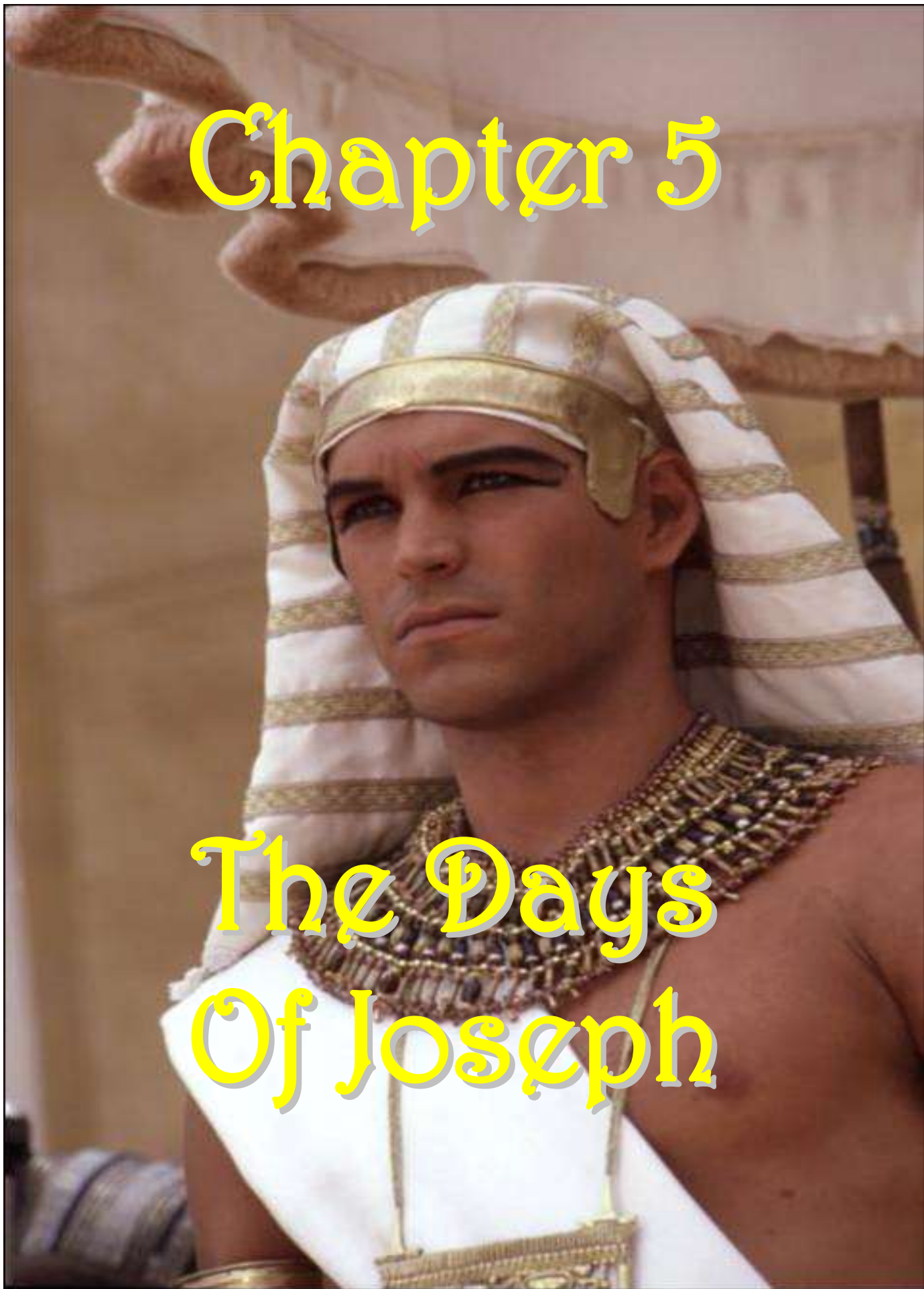
As we can now clearly see, this super- or mega-cycle is building with all the force of a natural tsunami. It has been driven to an artificial high of unprecedented scale. It has been forced into a time frame twice or even three times the normal length of a K-Wave. This will cause all of the characteristics we outlined earlier in this chapter to be stretched to an abnormal length, height and depth, making them gigantic in proportion to a conventional K-Wave. Every aspect of this 4th K-Wave is now two or three times the duration of a conventional wave. And because we are riding in the midst of the wave, it has made it almost totally undetectable by conventional economists. Everything is so gigantically out of scale that the individual characteristics of this wave are difficult to see, much like an ant on your arm would have a great deal of difficulty trying to describe the monster on which it was now riding. All it would know would be the details of your arm. It would have no way of seeing the rest of enormous you.

We, on the other hand, can now see this enormous beast on which we are riding, and we can clearly tell that we have gone over the top of the mountain and are starting to come back down on the other side. What should have been a 7-10 year of plateau activity may now have been stretched to 14-20 or 21-30 years. But when the crash portion of the cycle comes, it will stretch into a period of terror, poverty and despair unprecedented in the history of all mankind.

Is there still time left to prepare for the inevitable crash? And if so, exactly what is it that we can do to prepare ourselves for what is to come? That is the subject of our next chapter, in which we will study the plans that one great man of faith made to protect an entire nation from the side effects of its own economic crash. Now it is time to look at **Chapter 5 -- The Days of Joseph.**

Chapter 5

The Days Of Joseph



Where Do We Go From Here?

In our previous chapter, things got a little scary. We had a chance to stare into the jaws of the dragon, so to speak, and that will always be unnerving. I hate to do that to people, but most people simply won't listen unless they are confronted brutally with the hard cold facts. The problem still remains, however. Exactly what is it that we are supposed to do to prepare ourselves for this coming mega-crash?

In order to find our answers, we must go to the best Answer Book in the whole world. For virtually every problem in the world, the New Testament holds the principle of how to solve the problem and the Old Testament holds the example. You're going to say to me, "*C'mon, Pastor Ray! There are no examples of an economic crash in the Bible!*" Ah, dear friend, yes there are. Remember what I told you the symptoms of a crash are? Think back to 1929. After the economic crash of the banking industry and the stock market, what associated condition also occurred? Think carefully, now. That's right. The rain stopped falling. A drought occurred. The Dust Bowl era engulfed America's farmers. God hit America with a banking crash left hook and a Dust Bowl right cross and we went down for the count.

Now that we know what to look for, we can scan the Old Testament and the New Testament for examples of famines. Since the vast majority of the people in those times were farmers, any significant crash would have to strike the farming community to begin with. Everything begins and ends with the soil, even today. You know, that "*dust to dust*" thing? I've got a humorous version of that to share with you:

"Ashes to ashes. Dust to dust. If we don't wear out, we'll certainly rust!"

Now let's get back to business! It doesn't take long for us to find a major drought in the Bible. All we have to do is turn to the Book of Genesis and the story of Joseph. We won't recount the entire story but we will touch on the high points. Joseph was the highly favored son of Jacob's favorite wife, Rachel ⁹⁴. His father had given him a coat of many colors, which immediately triggered jealousy and cries of favoritism among his brothers ⁹⁵. They weren't wrong, either. Jacob is a classic example of a father who had difficulty loving all his children equally and impartially. With 12 sons all clamoring for their father's approval, it was probably a full-time job. Joseph didn't help, either. He was also a classic example of a negative situation: a young man of 17, highly anointed of the Lord and capable of having supernatural dreams and revelation from God ⁹⁶, yet full of himself, arrogant and proud, like most 17-year-olds in this world today. So sure of himself. So absolutely convinced that he knew it all. This combination of circumstances didn't play well with the brothers so they conspired among themselves first to kill him, and then, softened by their brother Judah's pleas, simply decided to sell him into slavery in Egypt (Gee, thanks a lot, guys!) ⁹⁷. From the slaver's chains into the house of Potiphar, we now see a young man who has had the wind taken out of his sails. No longer was he his daddy's darling little boy. Now he was just a slave, and he had to learn to survive and thrive in a negative environment. Slowly but surely his character began to develop. He became the dominant person in the household. Disaster quickly followed as his boss's wife decided he looked just a bit too delicious in that toga for her to leave him alone. Once again he was plunged from the position of most highly favored to the bottom of the trash heap ⁹⁸. Again, he faithfully rebuilt his life. Then two men entered his life who would change it forever. One would be brought out of prison to be impaled on a pole. The other would be brought out of prison to be restored to his former position as cupbearer to the king ⁹⁹. But a promise made under the duress of prison was quickly forgotten as soon as he was restored to his former glory. But even though man fails, God does not. Joseph had languished in slavery for 13 years. During that time, he had slowly changed from being the arrogant 17-year-old favored son of a tribal chieftain to a 30-year-old man ¹⁰⁰ capable of quality leadership under the most difficult of circumstances. Finally, his big break came...

⁹⁴ Genesis 29:18 & 30 NKJV

⁹⁵ Genesis 37:3-4 NKJV

⁹⁶ Genesis 37:5-11 NKJV

⁹⁷ Genesis 37:18-35 NKJV

⁹⁸ Genesis 37:36, 39:1-20 NKJV

⁹⁹ Genesis 40:1-23 NKJV

¹⁰⁰ Genesis 41:46 NKJV

"¹ Then it came to pass, at the end of two full years, that Pharaoh had a dream; and behold, he stood by the river. ² Suddenly there came up out of the river seven cows, fine looking and fat; and they fed in the meadow. ³ Then behold, seven other cows came up after them out of the river, ugly and gaunt, and stood by the other cows on the bank of the river. ⁴ And the ugly and gaunt cows ate up the seven fine looking and fat cows. So Pharaoh awoke. ⁵ He slept and dreamed a second time; and suddenly seven heads of grain came up on one stalk, plump and good. ⁶ Then behold, seven thin heads, blighted by the east wind, sprang up after them. ⁷ And the seven thin heads devoured the seven plump and full heads. So Pharaoh awoke, and indeed, it was a dream." – Genesis 41:1-7 NKJV

Pharaoh awoke that morning with a start. No pizza dream, this! It was very clear that the gods (you and I know better now, but he didn't back then) were speaking to him. The only problem was that Pharaoh, who was supposed to be a god himself, had absolutely no clue what he was being told! He had seen seven skinny cows eat seven fat cows. He had seen seven skinny heads of grain eat seven fat heads of grain. None of it made any sense at all. It was at that precise moment in time that the Holy Spirit struck the chief cup bearer with unbearable conviction.

"⁸ Now it came to pass in the morning that his spirit was troubled, and he sent and called for all the magicians of Egypt and all its wise men. And Pharaoh told them his dreams, but there was no one who could interpret them for Pharaoh. ⁹ Then the chief butler spoke to Pharaoh, saying: 'I remember my faults this day. ¹⁰ When Pharaoh was angry with his servants, and put me in custody in the house of the captain of the guard, both me and the chief baker, ¹¹ we each had a dream in one night, he and I. Each of us dreamed according to the interpretation of his own dream.'" – Genesis 41:8-11 NKJV

Now Pharaoh was listening intently. The cup bearer had a dream. The baker had a dream. He also had a dream. They finally shared something in common. God knows how to connect the dots and He was doing so at that very moment.

"¹² Now there was a young Hebrew man with us there, a servant of the captain of the guard. And we told him, and he interpreted our dreams for us; to each man he interpreted according to his own dream. ¹³ And it came to pass, just as he interpreted for us, so it happened. He restored me to my office, and he hanged him." -- Genesis 41:12-13 NKJV

Now Pharaoh was leaning forward, listening intently. Having dreams was no big deal. Interpreting them accurately was another. And it appeared that he had finally found someone who could accurately interpret his dreams. Not only that, but this man of the hour was sitting in jail just down the street from the palace! Quickly, word was sent from the throne to the jail. Find that Hebrew boy, get him cleaned up, and get him over here, pronto! Hastily, Joseph was scrubbed down, dressed up and hauled over to the palace¹⁰¹. His head must have been reeling with this turn of events. It had been two years since he had accurately interpreted the two men's dreams. At first he thought he had been abandoned and forgotten. Now it appeared that the Lord had remembered him after all. Hastily, he was ushered through scenes of unimaginable pomp and beauty until he was facing the most powerful man in the world, someone who made Donald Trump look like a used car salesman.

"¹⁵ And Pharaoh said to Joseph, 'I have had a dream, and there is no one who can interpret it. But I have heard it said of you that you can understand a dream, to interpret it.' ¹⁶ So Joseph answered Pharaoh, saying, 'It is not in me; God will give Pharaoh an answer of peace.'" – Genesis 41:15-16 NKJV

Joseph had finally learned his lesson. The Bible says that we have this transcendent power in earthenware vessels to show that the power belongs to God and not to us¹⁰². When he was 17, it was all about him. Now that he was 30 and much sadder and wiser, he had learned that it is all about God. He quickly shifted both the credit and responsibility to God¹⁰³. Pharaoh was so used to individuals coming to him eager to toot their own horns that this came as a shock to him. Here was someone standing before him for the first and perhaps the only time. He was a slave. He could have used this opportunity to plead for his freedom. He could have used it to accuse Potiphar's wife of illegally placing him in jail. Instead,

¹⁰¹ Genesis 41:14 NKJV

¹⁰² II Corinthians 4:7 NKJV

¹⁰³ Genesis 41:15-16 NKJV

this unknown Hebrew slave was conducting himself with a dignity and selflessness that put his own palace advisers to shame. Pharaoh knew a good man when he saw one. Now he waited to see what this man would give as an interpretation. The personality of the man was made up of the right stuff. Did he also know what he was talking about?

Pharaoh related his two dreams. Joseph stood there for just a second, with a faraway look in his eyes, almost as if he were listening to some still small voice inside his head. Then he spoke.

"²⁵ Then Joseph said to Pharaoh, 'The dreams of Pharaoh are one; God has shown Pharaoh what He is about to do: ²⁶ The seven good cows are seven years, and the seven good heads are seven years; the dreams are one. ²⁷ And the seven thin and ugly cows which came up after them are seven years, and the seven empty heads blighted by the east wind are seven years of famine. ²⁸ This is the thing which I have spoken to Pharaoh. God has shown Pharaoh what He is about to do.' " -- Genesis 41:25-28 NKJV

Pharaoh sat there stunned. In just a few sentences, this total unknown had tied everything in the two dreams into a single, logical conclusion, one with telling genuineness. Everything this Hebrew slave had said so far rang true. But he was not done speaking just yet so Pharaoh leaned forward again and listened intently.

"²⁹ Indeed seven years of great plenty will come throughout all the land of Egypt; ³⁰ but after them seven years of famine will arise, and all the plenty will be forgotten in the land of Egypt; and the famine will deplete the land. ³¹ So the plenty will not be known in the land because of the famine following, for it will be very severe. ³² And the dream was repeated to Pharaoh twice because the thing is established by God, and God will shortly bring it to pass." -- Genesis 41:29-32 NKJV

The king was intrigued. Seven years of extraordinary prosperity. That sounded good. But those seven years of terrible famine, those didn't sound good at all. This man certainly didn't lack confidence. He had told his imperial majesty that the matter was firmly established by God. Not even Pharaoh could keep it from happening. And it would shortly come to pass. There was little time left. Starting today, the clock would begin ticking. They had seven years to prepare, and they needed to start now. The tone in Joseph's voice arrested Pharaoh. People didn't tell him what to do. He told them what to do. Under ordinary circumstances, he would have had this impudent slave killed where he stood, but he couldn't shake the feeling that he was being talked to by the very gods themselves. He listened on to see what else this remarkable man would say.

"³³ Now therefore, let Pharaoh select a discerning and wise man, and set him over the land of Egypt. ³⁴ Let Pharaoh do this, and let him appoint officers over the land, to collect one-fifth of the produce of the land of Egypt in the seven plentiful years. ³⁵ And let them gather all the food of those good years that are coming, and store up grain under the authority of Pharaoh, and let them keep food in the cities. ³⁶ Then that food shall be as a reserve for the land for the seven years of famine which shall be in the land of Egypt, that the land may not perish during the famine." -- Genesis 41:33-36 NKJV

The king's jaw dropped to the ground. He had no lack of men who could tell him what was wrong in any given situation. What he was always short of were men who could tell him how to solve the problem. Now, literally out of nowhere, here stood a man who had correctly identified the greatest problem his administration would ever face, and in the very next breath also identified how to solve the problem. Here placed before him was a logical, professional solution to the problem. For the first time in his life, the man who was proclaimed to be a god of Egypt was completely blown away.

"³⁷ So the advice was good in the eyes of Pharaoh and in the eyes of all his servants. ³⁸ And Pharaoh said to his servants, 'Can we find such a one as this, a man in whom is the Spirit of God?' ³⁹ Then Pharaoh said to Joseph, 'Inasmuch as God has shown you all this, there is no one as discerning and wise as you. ⁴⁰ You shall be over my house, and all my people shall be ruled according to your word; only in regard to the throne will I be greater than you.' ⁴¹ And Pharaoh said to Joseph, 'See, I have set you over all the land of Egypt.' " -- Genesis 41:37-41 NKJV

Suddenly, everything that Joseph had endured was swept away in one glorious moment of time. He had been catapulted from prison to palace in the space of a few sentences. He was now the Shell Answer Man

for the most powerful nation in the world. Pharaoh was smart enough to know that you don't let a good man go by without hiring him. He was also smart enough to know the hand of God when he saw it. Joseph's brilliant analysis of the two dreams and his insightful solution to the problem clearly marked him as the man to put the plan into action. The rest, of course, is history. Or is it? We have concentrated on the man to the exclusion of his solution. Let's follow the timeline just a little further and look at the answer which Joseph proposed, also under the inspiration of the Holy Spirit.

"⁴⁶ Joseph was thirty years old when he stood before Pharaoh, king of Egypt. And Joseph went out from the presence of Pharaoh, and went throughout all the land of Egypt. ⁴⁷ Now in the seven plentiful years the ground brought forth abundantly. ⁴⁸ So he gathered up all the food of the seven years which were in the land of Egypt, and laid up the food in the cities; he laid up in every city the food of the fields which surrounded them. ⁴⁹ Joseph gathered very much grain, as the sand of the sea, until he stopped counting, for it was immeasurable." – Genesis 41:46-49 NKJV

So far, so good. Seven abundant years had brought significant resources into the land of Egypt. And Joseph had faithfully carried out the plan given to him by God. Every year, he had laid aside 20% of his income in the form of grain and placed it in storehouses.

"⁵³ Then the seven years of plenty which were in the land of Egypt ended, ⁵⁴ and the seven years of famine began to come, as Joseph had said. The famine was in all lands, but in all the land of Egypt there was bread. ⁵⁵ So when all the land of Egypt was famished, the people cried to Pharaoh for bread. Then Pharaoh said to all the Egyptians, 'Go to Joseph; whatever he says to you, do.' ⁵⁶ The famine was over all the face of the earth, and Joseph opened all the storehouses and sold to the Egyptians. And the famine became severe in the land of Egypt. ⁵⁷ So all countries came to Joseph in Egypt to buy grain, because the famine was severe in all lands." -- Genesis 41:53-57 NKJV

Seven good years had passed. Now we would see if Joseph had really heard from the Lord. Please notice the kind of timetables that He uses. Very few things happen quickly. Many things happen slowly, over a long period of time. He is in no rush, even though we are. And sometimes we have to wait a long time for Him to fulfill His promises. Peter even addressed this when he said that God is not slow as some men count slowness ¹⁰⁴. Joseph had to stand on faith on the Word of Knowledge that he had received for not seven, but eight years. For it would only be in the eighth year that all would know if he had been correct or not. Suddenly in the eighth year the rains stopped falling. The Nile River did not overflow its banks as before. And Egypt experienced its first year of crop failure and famine.

I want to stop for just a second in this timeline and jump to another timeline, this one found in the Revelation of Jesus Christ. In the 3rd Seal, there is a time of crop failure of wheat and barley in the Northern Hemisphere ¹⁰⁵. If Joseph's famine lasted seven years, what makes us think that the same kind of event in Revelation will be of any less duration? Again, we have grossly underestimated the timetable of the final book of the Bible. From a Biblical and historical perspective, it is probable that the events of Revelation, beginning with the opening of the 1st Seal all the way the pouring out of the 7th Bowl might take as much as 150-200 years to take place. Don't believe me? Just wait, like Joseph did. And see.

What happened during the ensuing seven years is even more instructional to us today than what occurred during the first seven years of prosperity. For it is in examining this timeline that we will discover what will happen to us during the first few years of the crash. What we find will be very disturbing indeed.

"¹³ Now there was no bread in all the land; for the famine was very severe, so that the land of Egypt and the land of Canaan languished because of the famine. ¹⁴ And Joseph gathered up all the money that was found in the land of Egypt and in the land of Canaan, for the grain which they bought; and Joseph brought the money into Pharaoh's house. ¹⁵ So when the money failed in the land of Egypt and in the land of Canaan, all the Egyptians came to Joseph and said, 'Give us bread, for why should we die in your presence? For the money has failed.' " – Genesis 47:13-15 NKJV

¹⁰⁴ II Peter 3:9 NKJV

¹⁰⁵ Revelation 6:5-6, Zechariah 6:2-6 NKJV

Remember this phrase: *"for the money has failed"*. Remember it well. We will come back to it very shortly. Let's travel down this road just a little further.

"¹⁶ Then Joseph said, 'Give your livestock, and I will give you bread for your livestock, if the money is gone.' ¹⁷ So they brought their livestock to Joseph, and Joseph gave them bread in exchange for the horses, the flocks, the cattle of the herds, and for the donkeys. Thus he fed them with bread in exchange for all their livestock that year." – Genesis 47:16-17 NKJV

Now remember this phrase also: *"give me your livestock"*. Write it down just under the phrase *"for the money has failed"*. We are making a list. Soon all of this will make sense. We just need to travel a bit further.

"¹⁸ When that year had ended, they came to him the next year and said to him, 'We will not hide from my lord that our money is gone; my lord also has our herds of livestock. There is nothing left in the sight of my lord but our bodies and our lands. ¹⁹ Why should we die before your eyes, both we and our land? Buy us and our land for bread, and we and our land will be servants of Pharaoh; give us seed, that we may live and not die, that the land may not be desolate.' ²⁰ Then Joseph bought all the land of Egypt for Pharaoh; for every man of the Egyptians sold his field, because the famine was severe upon them. So the land became Pharaoh's. ²¹ And as for the people, he moved them into the cities, from one end of the borders of Egypt to the other end." – Genesis 47:18-21 NKJV

It is at the end of the third year that things begin to get grim. The money is gone. The livestock are gone. All that remains is the land and their lives. Now, these too will become forfeit under the grinding burden of lack and want. First finances, then freedom. Let the reader beware. America is not exempt from any of these things. Egypt was the greatest country in the world. In seven years, the people of Egypt were reduced from being a nation of relatively well-off independent land owners to slaves without a home. In seven years. Seven years!

"²³ Then Joseph said to the people, 'Indeed I have bought you and your land this day for Pharaoh. Look, here is seed for you, and you shall sow the land. ²⁴ And it shall come to pass in the harvest that you shall give one-fifth to Pharaoh. Four-fifths shall be your own, as seed for the field and for your food, for those of your households and as food for your little ones.' ²⁵ So they said, 'You have saved our lives; let us find favor in the sight of my lord, and we will be Pharaoh's servants.' ²⁶ And Joseph made it a law over the land of Egypt to this day, that Pharaoh should have one-fifth, except for the land of the priests only, which did not become Pharaoh's." -- Genesis 47:23-26 NKJV

To add insult to injury, now Joseph instituted a permanent income tax of 20% on all the farmers of Egypt. Just in case you don't know, our current income tax legislation in the United States was put into place in the early 1900's and was supposed to be a temporary tax. In addition, it would now appear that the IRS may well have no real legal right to levy this tax on us because the correct rendering of the legislation seems to indicate that these taxes shall be levied on corporations, not on individuals! Unfair, illegal taxation is always the sign of an unfair, oppressive regime. This now enabled the government of Egypt to take monies from their citizens which they were not entitled to. Always remember, times of duress and difficulty give governments the excuse to enact legislation that would never be tolerated during normal times. Again, I wrote these previous words back in 2006. Now, history has once again proven the revelation which the Lord has given me to be correct. Just as with Joseph, I can take no credit. By myself, I would never have come to the understanding I have. He, not me, initiated this whole process and literally compelled me to write this book. In so doing, He has revealed marvelous things to me that I never knew, thus fulfilling Jeremiah 33:3, God's Phone Number, which says *"Call to Me, and I will answer you, and show you great and mighty things, which you do not know"*. The Economic Stimulus Package of 2009 was rushed through Congress without even being read. I understand the sense of urgency which President Obama had, and perhaps rightly so. But the Republican members of the Congress were outraged that a 1,000 page document would be blindly passed by the Democratic majorities of both the House and the Senate without even a moment's thought. Then, when the crisis has finally passed the oppressive legislation will remain, enduring long past the time when it was needed. Let me provide you with a true historical example right out of the pages of our own history books.

In 1933, at the height of the Depression, President Roosevelt presented Congress with a radical and unprecedented piece of legislation, the Emergency Banking Act, which Congress passed on March 9 without having read it and after only the most trivial debate (Wow!!! Is anybody out there listening???). House Minority Leader Bertrand H. Snell (R-NY) generously conceded that it was *"entirely out of the ordinary"* to pass legislation that *"is not even in print at the time it is offered."* He urged his colleagues to pass it all the same: *"The house is burning down, and the President of the United States says this is the way to put out the fire. And to me at this time there is only one answer to this question, and that is to give the President what he demands and says is necessary to meet the situation."* I hope you weren't chewing gum when you read that last sentence. Surely, if you had been, you would have swallowed it whole in utter astonishment at how closely the circumstances of that event parallel the events of January 2009.

Among other things, the act retroactively approved the president's closing of private banks throughout the country for several days the previous week, an act for which he had not bothered to provide a legal justification. It gave the secretary of the Treasury the power to require all individuals and corporations to hand over all their gold coins, gold bullion or gold certificates if in his judgment *"such action is necessary to protect the currency system of the United States."* The Emergency Banking Act reached back in time to amend the Trading with the Enemy Act of 1917, which had originally been intended to criminalize economic intercourse between American citizens and declared enemies of the United States. One provision of the act granted the President the power to regulate and even prohibit *"under such rules and regulations as he may prescribe ... any transactions in foreign exchange, export or earmarkings of gold or silver coin or bullion or currency ... by any person within the United States."* In 1918, the act was amended to extend its provisions two years beyond the conclusion of hostilities, and to allow the president to *"investigate, regulate, or prohibit"* even the *"hoarding"* of gold by an American. When the highly modified and distorted regulations were re-enacted in 1933 the reaction of the American public was one of astonishment and often anger. Many good citizens correctly assumed that the President had completely lost his mind and buried their gold coins in canisters and jars in the back yard or tucked them safely away in some rafter in the roof of the house. But many U.S. citizens willingly gave up their gold, in some cases in significant amounts because the government offered to do two things. The first thing was to issue paper currency supposedly of equal value to the gold in exchange for the precious metal that was being offered up. Unfortunately, President Roosevelt then embarked for the next six months on a crazy-quilt of policy changes regarding the fair market value of gold, often on a daily basis. Needless to say, by the time all the *"shucking and jiving"* had finished, the paper money supposedly equal to the gold turned in had been so badly devalued that it meant that the gold had effectively been stolen from the American public. The other thing which convinced many Americans to turn in their gold was the promise by the Federal Government itself that as soon as the crisis had passed, their gold would be returned to them. Apparently, even now in 2009, that crisis has never passed, since not one ounce of gold was ever returned to the citizens of our country. In fact, subsequent legislation tacked on by the President made it illegal for any U.S. citizen to own or *"hoard"* any significant amount of gold beyond a few dollars worth. The parallels between the Great Gold Robbery of 1933 and our current situation are too numerous to miss. Particularly unnerving is the fact that in both cases fundamentally illegal legislation was passed by both Houses of Congress without even knowing what the legislation contained. Beware, fellow countrymen and brothers and sisters in the Lord! There will come a time again when Americans will be asked to submit to some form of financial insanity without our permission or review under the promise that *"things will get better soon"*. Although Paul tells us to be submissive to the governing authorities ¹⁰⁶, he also tells us not to submit again to a yoke of slavery ¹⁰⁷. While his original concern was primarily doctrinal for the churches in Galatia, it is wrong for someone set free through the shed blood of Jesus Christ to submit to any yoke of slavery, be it political, physical, financial or spiritual. As personal freedom disintegrates under the enormous pressure of economic events, we will have to fight harder and harder just to maintain what little freedom we possess today. Just remember, taxation without representation caused the first American Revolution. It will, in some slightly altered form, cause a second American Revolution sometime during the 7th Seal, the Wrath of God. I am now speaking prophetically and not predictively, just so you know. At a certain point in the 7th Seal, after the Rapture of the Bride at the end of the 6th Seal, America will find itself compromised and betrayed by its leadership into aligning with a new, burgeoning super-power comprised of an alliance between Germany, Austria and the Germanic peoples of Russia and the

¹⁰⁶ Romans 13:1, Titus 3:1 NKJV

¹⁰⁷ Galatians 5:1 NKJV

Ukraine. That coalition will be headed up by a charismatic political figure who is promising world peace and a cessation of violence in the Middle East. America and the rest of the world will have been brought to this condition by a series of limited nuclear engagements, resulting in the destruction of South Korea by North Korea, an abortive attempt by Iran, Iraq, Syria and Saudi Arabia to attack Israel with nuclear weapons, the subsequent destruction of the capitols of all four nations by Israel using nuclear weapons and a series of "suitcase" bombs which will go off here in the United States. New York, Atlanta and a location somewhere in Minnesota will be severely damaged. Some of the top officials of our government will be slain as a result. The individual who steps into that vacuum of power will quickly negotiate with this mysterious figure from the European coalition and surrender a significant amount of American freedom into his hands. That condition will persist for a period of time. But a second American revolution will break out and, at least temporarily, wrest control of this country out of the hands of the Anti-Christ. The American military will play a major role in this uprising, aided and abetted by guerrilla warfare throughout the country. Yes, I know, I know. There have been several movies produced somewhat along these lines. It is not from Hollywood, however, that I get my inspiration. Nor is it from another place that begins with the letter "H", Hell. No, dear friends, what I have received, I have received from Heaven itself, from the Lord of Hosts. What Hollywood does not know, nor will it ever know, is that this momentarily revived America will skylift the shattered survivors of Israel out of their country to a safe haven near Bozrah in ancient Edom until Christ returns and leads them back into the Promised Land in victory ¹⁰⁸. After that, America will be viciously suppressed and shattered into four separate pieces, never to be united again until the return of Christ Himself. Over the last 15 years God has been pouring all of this out to me, line by line and precept by precept ¹⁰⁹. These words have literally poured out of my fingertips as I have been typing. Please take these words and hide them in your heart. They will be confirmed to you by multiple witnesses as time goes on. Perhaps for some of you, I am not the first witness who has said these things. That is all good and well. The important thing is that God never does anything without first revealing it to His servants the prophets ¹¹⁰. I am a follower of Jesus Christ. I am an educator. I am a businessman. I am a pastor. But, above all else, I am a teacher, a prophet, and, in the 3rd World, an apostle ¹¹¹. My job is simply to listen carefully to His voice and to speak the Words that He gives to me. It is His job to bring them to pass.

We have heard the entire story. Embedded in that story is a timeline for disaster. In that timeline there is a model for future disasters that can be applied to us today. What happened then will happen again very soon. And the way that it happened then is the way that it will happen again. As a result, we have been provided with two models. The first model tells us how to prepare for disaster. The second model tells us what will happen if we do not prepare. Let's look at the prevention model first.

How to Survive a Crash

1. Lay aside 20% of your gross income each year and put it into some form of tangible assets. At this point, most Americans, Christian and non-Christian alike, will simply throw up their hands in alarm and walk away. Why, nobody can save that much money! The little woman and I both need to work two jobs just to make ends meet! If that is the case, dear friend, then you have your ends stretched far beyond your means. Remember, I am not suggesting this course of action to you. I am telling you that this is the only thing that will work. I am constantly appalled by the level of denial in America. We are incapable of imagining that untouchable, perfect America could ever bring the Wrath of God down on it. It is for this reason that I often become angry with the Charismatic Movement and the phenomenal level of denial found in it. I spent 30 years in the Pastoral ministry. Time and time again, I counseled individuals who came to me saying, "Oh, Pastor! I am in terrible distress! Whatever should I do? Please tell me. I will do anything to get out of this mess!" I would dutifully listen to their sad, self-inflicted wound of a story. I would then open up the Word of God and show them, in context, exactly what they needed to do to rescue

¹⁰⁸ Daniel 7:1-7, Micah 2:12-13 NKJV, Revelation 12:1-2, 5-6, 14-17 NKJV. The word in Micah for "sheepfold" is literally *Bozrah* in Hebrew. The connection between the two wings given to the Woman is Revelation and the U.S. Air Force is explained in detail in our *Unrolling the Scroll* series in *Episode Five – the Time of the Beast* in our *Day 23 – A Woman Clothed with the Sun* article.

¹⁰⁹ Isaiah 28:10-13 NKJV

¹¹⁰ Amos 3::7 NKJV

¹¹¹ I Timothy 2:7, II Timothy 1:11 NKJV

themselves from disaster. They would sit in the chair for a few moments, thinking it over and then exclaim, "Well, Pastor. I'm real sorry. But I'm just not gonna do that!" Earlier in my ministry, I would beg and plead with them, knowing full well what their course of action would bring into their lives. But I don't do that anymore. I just smile sadly and say, "I guess I'll be seeing you again in about six months." I then pray with them, shake their hands, and go on to the next item on my agenda. Six months later they will sit in my office, saying "Oh, Pastor. I am in terrible distress..." I will tell them again what I told them before. They will reject the same good and Godly counsel again. And in about six months...

2. Make sure that what you save up is not in the form of standard deposits in a bank or S&L. Joseph stored wheat, something that could be bought and sold in the marketplace, a tangible asset. I constantly marvel at the goodness and the timing of the Lord. As I was in the process of reviewing this very section of the book for the 2nd Edition I received a phone call from a dear friend and supporter in Ohio named Cindy. As we talked on the phone, she mentioned that she had discovered a remarkable web site that specializes in long term storable foodstuff and supplies, such as grain! I was amazed and asked her about the name and the background of the company. It was a very strange name: *AAOOB Storable Foods*. I knew immediately that there had to be a story behind the name so I went to their web site to check them out. I was deeply impressed by what I found. Listen to their own testimony: "*This is a Judeo-Christian Business serving the public since 1998. The name 'AAOOB' is an acronym for a portion of scripture in the Gospel of Mark, which reads 'All acts of obedience are as worship before Me.' This business was started in obedience to the prompting of the Holy Spirit in order to principally help folks in this country and elsewhere prepare for the Biblically prophesied hard times, which may be soon to come.*" These are precisely the kinds of companies that we need to know about so that we can act as a clearinghouse for the Body of Christ as the time draws near. If you know of a company or a ministry that has the same kind of vision as we do, please let us know about them by simply calling us or emailing us with the information. We can strengthen one another and help work toward building the Cities of Refuge that will be so badly needed during the End of Days. Since we are committed to helping all Christian outreaches everywhere in the world we want to help and bless these wonderful people as well. Please go to their web site, www.aaobfoods.com and check them out. They have everything already in stock that I will be talking about in the final chapter of this book. Now I know where to get my own foodstuffs and emergency equipment! However, I realize that storing wheat may not exactly be the cup of tea for nervous investors who are used to dealing exclusively in term of money. If you have significant amounts of money tied up in ERA's, 401-K's and the like, you need to begin to move now to relocate those funds into gold, silver, platinum, land and other tangible, non-depreciable assets, things which are not subject to destruction of their value in the event of a crash. This will be almost as difficult for some of you as attempting to save 20% back each year. Do it anyway. In addition, you will have to be very discreet about the matter, doing it quietly and behind the scenes. There will come a time when angry mobs of wicked men and women will roam the streets, ready to descend on anyone they suspect of having any form of wealth. This is currently the way it is in the ghetto. While I still lived in Evansville, IN, I visited the home of the grandmother of a black radical friend of mine. She lived only about a block from the corner of Lincoln and Governor and the dreaded *Blue Note Lounge*, where most of the bad stuff in Evansville's small inner city took place. When we came to the front of her little "shotgun" house, it looked as shabby as all the other properties around it. (By the way, a "shotgun" house is so-called because of the way it is constructed. In most cases the property on which it is built has a narrow frontage but a relatively deep lot. Many of these parcels were laid out during the days of early exploration by such men as Lewis and Clark. The theory was that a small cabin would occupy the front of the property, with a large garden cultivated in the back, behind the house for protection. Later on, when larger homes were built, they had no choice but to build the house narrow and long to match the boundaries of the property. It was said, somewhat jokingly, that if you opened the front and the back doors, you could fire a shotgun blast through the house without touching anything. Hence the term, "shotgun house".) The paint was peeling off and totally gone in most places. The clapboard siding was worn and warped. The roof was patched and ugly. The porch gave the clear impression that it might cave in at any moment. Such was the outward appearance of the home. But when he and I stepped inside the home, it was like we had jumped from the ghetto to the finest upscale neighborhood in the city. On the inside, the home was beautiful, immaculately

cared for and beautifully outfitted. Being the dumb white boy that I was, I remarked on not only the interior beauty of the home but the contrast between the inside and the outside. My friend's grandmother just smiled and said, "*Honey, if they knew what I had, they would take it all*". Years of living around ungodly and violent people had taught her to maintain a low profile. We will all need to learn how to do the same.

3. Multiply the number of years you anticipate that the crash will last by that same 20% to let you know the full amount you must have in reserve to survive the crash. In Joseph's case, it required 1.4 years of income in reserve to last out the full seven years of famine. Although the down side of the crash will last far in excess of seven years, the Lord did tell me that America would go through seven years of economic devastation to match the seven previous good years. On the other hand, He has mercifully extended the number of relatively good years a little longer. Does that mean that the backside will also be extended? Hmm... I simply don't know as of the writing of this chapter. Perhaps this is a question I need to bring to Him very soon for additional clarification. In fact, it may well be that in 2008 our country entered into the first of the bad years, but even as I say that I know that the Holy Spirit is prompting me that we have not nearly hit bottom yet and when we do we will be staying there for a quite a while. Right now we are sliding, but we are not in free fall just yet.
4. Make every effort to ensure that any land you own is 100% debt free. Remember the story I told you about the two farmers in Dubois County? What happened then will happen again. If you do not own land, make every effort to obtain at least enough to live on. You don't need 40 acres and a mule. But you do need to be debt free. The location of that land is also a major issue. When our economy totally crashes, much of the inner city will either burn to the ground or become even more dangerous than it now is. Downtown Detroit, for example, would be a really bad place to purchase property. If possible, we will even need to avoid suburban land ownership. We have some 7th Day Adventist friends who own an underground home outside of French Lick, IN. You have to know that they live there in order to know that anyone lives there at all. From the road, the back of the home looks for all the world like a simple hill similar to the mountainous terrain found all over the area. Only when you drive up to and around the little hilltop do you realize that there is a door and windows on the other side, almost like the Hobbits of *The Lord of the Rings* Trilogy. On their land they have made ample provision to survive indefinitely. Hidden just over another rise is a beautiful, well-maintained orchard with a wide variety of fruit trees found in it. Gloria, the wife, is an expert canner and maker of preserves. She has jams, jellies, canned vegetables and even canned meat, for crying out loud! I had no idea that you could even can meat. What does it taste like? I have absolutely no idea, but I am sure that if I was hungry enough, it would be delicious. Proverbs says that to the hungry soul every bitter thing tastes sweet ¹¹². Not only have they been laying aside enough for several decades for their own needs, they have been amassing a huge warehouse of all manner of necessary items far beyond their own personal needs. You see, the Lord has already told them that they are going to have to act as a small scale City of Refuge, a concept that I will talk about in detail in the next chapter. They know that they are not only going to have to provide for their own family, but also for many other believers like them for an indefinite period of time. Quite frankly, places like Montana, Idaho and the Dakotas are looking more and more inviting as time goes on. Ironically, these parts of the American west which have often been view as inhospitable and uninviting may turn out to be the most valuable pieces of land in the continental United States. In April of 2008 the U.S. Geological Service issued a revised report on an area in that part of the country called the *Bakken*. It includes the western 2/3rds of North Dakota, western South Dakota, the extreme eastern part of Montana and portions of Canada. It turns out that the *Bakken* just happens to be the largest domestic oil discovery since Alaska's Prudhoe Bay and has the potential to eliminate all American dependence on foreign oil! Ironically, when I first mentioned these states back in 2006, I had no idea what God had placed beneath the ground there. When you walk in the prophetic, even the seemingly most insignificant details turn out to be from the Lord. The Energy Information Administration estimates it at 503 billion barrels of oil. Even if only 10% of the oil is recoverable, priced at \$50.00 per barrel we are looking at a natural resource worth more than 2.7 trillion dollars! The find contains enough crude oil to fully fuel the American economy for 41 straight

¹¹² Proverbs 27:7 NKJV

years. It has 8 times as much oil as Saudi Arabia, 18 times as much oil as Iraq, 21 times as much oil as Kuwait, 22 times as much oil as Iran and 500 times as much oil as Yemen. What is galling about all of this is that we have known about it for two years and yet have done nothing about it. Why on earth, you might ask, is America sitting on resources like this and yet letting the Arab world repeatedly kick us in the teeth and forcing us to pay monstrously exorbitant prices for their oil? Because the environmentalists and special interest group lobbyists have blocked all efforts to help America gain her independence from foreign oil. I recently forwarded information about this oil find to all of our "E-Postles", individuals who are on our regular email list, and listen to the response I got back from our dear friends Glenna and Rich in Ohio: *"Pastor Ray, Rich and I found out about this just a couple of months ago in the course of investment research. Major corporations in the U.S. have to file form 13F with the SEC that details how much they have invested and what investments they are currently holding. It is considered a public record so anybody can access it. We have accessed 13F forms filed by Berkshire Hathaway (owned by Warren Buffet) and others. They're investing in domestic oil. T. Boone Pickens, being an oil tycoon, surely knew about this and has invested heavily in domestic oil. The price of oil is projected to rise 300% by mid-September. Unfortunately, as a nation we've become borrowers and consumers instead of producers and savers and it is because we are importing much more than we're exporting that our trade deficit is so high. Our economy will not turn around until our nation becomes less service-oriented and more industrial. Not only will exporting increase with industry, reducing the trade deficit, but good paying jobs will return (manufacturing jobs generally pay more than the service jobs do.) All those goods we import from China are transported here on ships that use massive amounts of foreign oil... and then when the goods arrive, we still truck them from the west coast to the rest of the country, using still more foreign oil! Think about how much better off we would be to produce most of the goods that we consume instead of importing them from other countries! And if we transition to other fuel sources, which President Obama is really pushing for, we likely won't need that oil 30 or 40 years from now. If we started relying on our own oil now and began to export some of it too, not only would we not be slaves to foreign oil, but our economy should begin to recover a little faster."* I felt certain back in 2009 that under the Obama administration, which has placed a premium on energy independence, things would go forward. Unfortunately, as I look back from the vantage point of 2014, it seems that, as usual, there was much rhetoric and not nearly enough action, although I do hear that the oil industry is absolutely booming in those areas, so enough must have been done to get the ball rolling. It is also something that you, yourself, might be interested in finding out more about for investment purposes, hmmm??? To learn more about this extraordinary find, just insert this link into your web browser: <http://www.usgs.gov/newsroom/article.asp?ID=1911>. If you would like to kick somebody's backside and complain to our new administration about this or any other issue, go to President Obama's new economic stimulus website, www.recovery.gov and then click on the Contact Us link. It will open an email message page that will allow you to forward any kind of information back to the President and his staff. It is technically supposed to be used for individual citizens to help keep watch on local government spending of the new stimulus package, but every email will be reviewed, so why not use it to bring other, equally important issues to the President's attention?

5. Make sure that no matter where you live that your home is adequately stocked for repeated crisis situations. To help you understand what I mean, let me offer some concrete examples:
 - a. Make sure you purchase a decent sized electric generator. Back in 2006 I would never have thought of this, but in the last three years since I first put ink to paper, we have witnessed an increasing number of natural disasters. Last spring, it was a freak ice storm in April, when bees are supposed to be buzzing, birds singing and flowers blooming. It was bizarre to step outside in the three inches of snow and rock hard ice and look at the beautiful blossoms frozen solid. Later on that year, we had a hurricane, of all things, in the Ohio River Valley! Hurricane Ike came inland near Galveston, devastating the city as it passed overhead. But even though storms are supposed to lose their clout as they pass over land and grow stronger as they pass over oceans, Ike stayed strong and brutal. It took me a solid week to cut up and gather all the fallen branches, some of them huge and still quite alive. No sooner had we survived Ike than we moved from the Cincinnati area to the Louisville area and found ourselves cleaning up our new rental home just as we had cleaned

up our old one. Yeah, we rent. At one time I owned a very nice suburban home in Jasper, IN. But bankruptcy and other unnatural disasters stripped me of the assets I had. One of my personal prayers is to own a small home with three bedrooms, one for Bev and I, one for a guest bedroom and one for my office, where I do all my writing. Only time will tell if the Lord grants that request. To get back on subject, after Ike we suffered through another very severe ice storm, even worse than the one the previous year. In all three situations, our power went out. In the Great Ice Storm of 2009, power was lost in the Louisville area in some places for as much as two weeks. Utility repair crews were brought in from all over the continental United States to help deal with the crisis. Fortunately for us, we never lost any of the food in our refrigerator or small freezer. In the case of Ike, we were fortunate enough to live across the street from a fellow believer who owned not one, not two, but three portable generators! It seems that he was in charge of maintenance for a chain of motels around the Midwest and kept all of these items in reserve at all times. As we near the End of Days, the weather patterns of our planet are going to become increasing more unstable. As such, you are going to need to have a way to generate electricity, but not just for keep the fridge running. In our current home we heat the house using natural gas. But natural gas does you no good unless you have electricity to run the thermostat which monitors the temperature of your house and also drives the igniter mechanism which causes the gas to burn and create warmth. Although the peak temperatures of summer can be very uncomfortable without air conditioning, strategic use of fans can help. But when the temperature is ten degrees, discomfort is the least of your worries. As a result, your generator needs to be strong enough to support your house's heating and air conditioning system while still providing enough hookups for your refrigerator, freezer and a few assorted devices, particularly any land-based phone you might have in the house. This means that the correct time to buy a portable generator is not at the height of the winter storm! During the winter of 2009 we saw places like Home Depot "*nobly*" selling portable generators to the thousands of homeowners without heat at four times the normal price! Weren't they nice? Not only do you need to be wise about when you buy your generator, you also will have to pay a little extra to get one that can be linked directly into your circuit box, wherever it may be. In addition, you may have to also pay a licensed electrician to hook up the connection that you will plug into. I have learned the hard way not to mess with lightning, natural or man-made. On the other hand, it may be possible to simply purchase adapter devices at some place like Home Depot or Lowe's. I haven't researched the matter, but I plan to in the near future. All in all, it may cost you a pretty penny, but it will also prevent you from being evicted from your home in the midst of violent, sustained weather patterns. In addition, you are going to need to keep an ample supply of gasoline handy to run the generator. Understand that even in the best of circumstances, you will have to run the generator for a while, then shut it off, then run it a while longer.

- b. Make sure that if you don't have a pantry somewhere that you build one. It doesn't have to be fancy. Scrap lumber will do the trick. It just needs to be sturdy. Just as with the other assets we are recommending, your pantry should be a quietly held secret. Remember, you are probably no longer surrounded by wonderful, Christian souls. And even those who proclaim Christ may well not remain Christian in the face of persecution and death threats. Jesus specifically said that men would betray one another ¹¹³. What you have in your larder should remain your business and yours alone. How do you stock your shelves? Just like my mother did when I was a child. I shared earlier in this book how she would torment me by making me go shopping with her. She had to have her little "*Joey*" with her. At least that's what she called me. Dad referred to me as "*Bud*". Frankly, I didn't know my legal name until I was twelve. Just kidding, folks, just kidding! Every time we went shopping, mom would pick up a few extra cans of this and a few extra cans of that. The steps going down into our basement looked like a church food pantry. But mom had lived through the Depression, and she knew what it was like to not have food to eat. Bev's mom's family was so poor that the children were forced to eat lard sandwiches. Ugh! Later on in her life, Bev's mom developed severe problems with cholesterol in her blood stream. It seems that her body began to manufacture its own cholesterol in excessive amounts. We often wondered if the condition was related to those lard sandwiches they were forced to eat as

¹¹³ Matthew 24:9-10 NKJV

children. Make sure that you stock your pantry with non-perishable goods. If the United States suffers a breakdown in transportation, as I suspect it will, fresh fruits and vegetables will return to being a rarity, just as they were before we built our vast network of superhighways starting in 1956 under the visionary leadership of Dwight D. Eisenhower ¹¹⁴. I know that a lot of historians lambast Eisenhower for being a largely do-nothing president, but given the staggering importance of our vast network of superhighways in terms of the economic growth of our country after World War II, I think I still "Like Ike" ¹¹⁵. Prior to the outbreak of World War II, Hitler had invited American dignitaries, including Eisenhower, to come to Germany to see their brand new *Autobahn*, the very first superhighway in the world. The Autobahn stretched all the way across Germany and was one of Hitler's secret mechanisms to allow rapid troop movement when war finally broke out. Ironically, that same Autobahn was used near the end of the war by the Allies themselves to move rapidly through Germany, pursuing the now-fleeing Nazi troops. After the end of the war, when Eisenhower became president, he remembered how critical the Autobahn was to both sides of the conflict, looked at America's fragmentary road system and made a decision to do something about it. Before the creation of our incredible road system, I can still remember that as part of our Christmas treat at the little country Methodist church that we attended that we would receive a box of assorted chocolate candies and an orange. Why an orange? Because fresh fruits weren't always readily available. As a result, if transportation collapses during the crash as I think it will, make sure that you have plenty of canned fruits and vegetables to keep your diet balanced. Also remember that there may come a time when potable, drinkable water may be hard to find. There is an event in Revelation during the 3rd Bowl Judgment that speak directly to the poisoning of fresh water supplies by what for all the world looks like a comet which explodes high in the atmosphere, raining significant amounts of deadly trace elements such as mercury, zinc and arsenic down on our lakes and streams. Revelation even calls this comet *Wormwood*, which is extremely poisonous ¹¹⁶. As a result, you will need a decent supply of bottled water or some sort of filtration system to purify water. I'm afraid that I'm not much of an expert on water purification, so I can't speak knowledgeable on the subject. Do some research and make what is for you the best choice.

- c. Maintain a stock of crisis-related supplies. This includes a decent first aid kit, a well-supplied tool box, jumper cables, blankets, flashlights, candles and the like. Think creatively. Imagine what you would need to function if the power went off and stayed off for an extended period of time. Include in your list of supplies such things as towels, soap, toothpaste and other toiletries and sundries that you use on a regular basis. Try to stock up on such things as shaving cream, shampoo and other things which might go into short supply in the event of a crisis. Good places to shop for such things, if you are not already doing so, are the myriad "dollar" stores which specialize in overstocked items and off-brands. Frankly, we buy most of our items there already, since our income is often modest and we have to stretch every dollar.
- d. Buy generic foodstuffs whenever possible. Trust me, most of the generic equivalents work or taste just as good as the brand name stuff. Once the patent on brand name products, particularly prescription drugs, expires, anyone can duplicate the published formula for that drug and offer it much more cheaply than the parent company did. As an example, check out the various \$4.00 generic drugs that such companies as Wal-Mart, Kroger and Meijer offer. When the doctor prescribes an antibiotic that costs \$120.00 for eight tablets, ask him to prescribe an alternative that you have to take two of instead of just one. Believe me, at \$4.00 a prescription versus \$120.00, you can swallow twice. It's easier to swallow an extra tablet than it is to swallow the \$116.00 difference.
- e. Begin paying attention to coupons and specials. We were slow getting into this way of cutting costs, but now we look carefully for every possible way to save a penny. Benjamin Franklin, writing in his *Poor Richard's Almanac*, said that a "penny saved is a penny earned" ¹¹⁷. He's actually quite right in a way that most people don't understand. If I am in

¹¹⁴ http://en.wikipedia.org/wiki/Interstate_Highway_System

¹¹⁵ http://en.wikipedia.org/wiki/I_Like_Ike

¹¹⁶ Revelation 8:10-11 NKJV, http://en.wikipedia.org/wiki/Artemisia_absinthium

¹¹⁷ <http://www.wisegeek.org/what-does-a-penny-saved-mean.htm>

business and I increase sales by \$100.00, I don't increase my profit by \$100.00. Why? Because of the cost of purchasing the item for resale or manufacturing it. My profit may be as little as four or five cents on the dollar, depending on the type of business I am in. However, if I decrease costs by \$100.00, I also automatically increase profit by the same amount. A penny saved (by decreasing costs) is a penny earned (in pure profit). We must learn how to be frugal and wise in all our buying decisions.

- f. Avoid the Rent-A-Whatever Trap. One of the most deadly financial traps I have ever seen involves firms that will "rent" your "stuff" to you at a "modest" monthly rate. Before you rent anything from a place like that, just whip out your little calculator (even your cell phone has one now!) and multiply the monthly "rental" amount you will have to pay times the number of months before the "stuff" finally becomes yours to keep. Given the often shoddy quality of much of the merchandise sold, it is a guarantee that whatever you purchased will probably break or wear out long before you are done paying for it. It is also a guarantee that you will end up paying two to three times more for the item, be it a love seat, a big screen TV, a microwave or anything else, than you would have by saving up for the item and paying cash. Rental centers make a killing off the fact that Americans have been advertised into overdrive when it comes to lusting after things and having absolutely no sense of deferred gratification. This "I've gotta have it NOW!" urge is the same reason that young people are having sex and babies long before they get married, if they get married at all. Places such as this prey on the poor and the young in particular, who want to have the same kind of "stuff" as the upwardly mobile yuppies on the next economic level up. What they don't realize is that those yuppies are making the exact same mistake as they are, but using their credit cards to do it. Repeat this mantra after me: "It doesn't have to be NEW. It just has to be NEW TO ME". After repeating this phrase about a thousand times, you will have successfully deprogrammed yourself from the terrible "New and Improved" curse. As I edited this book back in 2009, I was sitting at a chair that I bought used for \$15.00 at the University of Cincinnati used equipment store. The huge, beautiful wooden desk which holds up my desktop PC, a monitor, three speakers, a HP Inkjet printer and my Xerox c2424 high speed full color printer/copier/scanner (which all by itself weighs almost 100 pounds!) cost me a big time \$35.00! My 1994 Lincoln Town Car with less than 100,000 miles on it cost me only \$3,000.00 when I bought it, even though the Blue Book value for it was at least twice that when I purchased it some years ago. Listen, dear friend, you don't necessarily need new stuff. You just need stuff that works. If it doesn't look good, you can make it look good with a little elbow grease, a little cleaner and some polish or polyurethane as a final step. We have a cute little motto in our ministry that I came up with many years ago: "We the faithful have done so much with so little for so long that we can now do anything with nothing!" After all, isn't that exactly how God created the universe? He started with nothing and look what He accomplished! You are His child, right??? I would assume that you are just like your Daddy, right??? If He created everything out of nothing, then you should be able to at least create much out of little. The Lord has given us broken and used things all throughout our ministry. Our job was to figure out what was wrong and fix them. In the same way, He has always given us broken and used people to minister to. We have also learned how to figure out what was wrong with them and fix them as well. And speaking of fixing stuff...
- g. Learn how to fix stuff. We live in a disposable era. When our manufacturing companies began to send their plants overseas, some good things and some bad things happened at the same time. The good thing, of course, was that the cost of manufacturing any product decreased rapidly because 3rd World labor is so inexpensive. My Haitian friend Octa once told me that a Haitian man would gladly work for \$8.00. "An hour???" I exclaimed. "Oh no!", Octa replied, "A week!" It seemed that the typical Haitian husband and father could easily feed his wife and his ten children for an entire week on the kingly amount of \$8.00. The bad thing that happened was that it became easier to replace an object rather than repair it. Our culture rapidly developed a "throwaway" mentality. It was simpler and cheaper to pitch the thing in the trash and buy a new one. Out of that disposable mindset came attitudes like it toward children, wives and marriage which today permeate our carnal ways of thinking. In fact, a movie just recently had the title of *Starter Wife*, implying that once you were done with this one, you would throw her away just like an old Sony Walkman and go get a newer model. We have begun to think of individuals as disposable pieces of

gear. Believe me, I have become the master of the creative fix-up! I have taken apart things I didn't know could be taken apart, and repaired things that I didn't think could be repaired. Fixing stuff also gets the gray matter in your brain working. You start thinking creatively. How can you fix this item instead of replacing it? Now, some things, like light bulbs, for instance, are really not repairable. But other things, like lawnmowers, automobiles and marriages, are. Learning to keep the things and people in your life in good repair creates exactly the kind of mindset that I alluded to in an earlier chapter.

I realize that many of these suggestions may seem banal or trivial, but the simple truth is that Christians in America and all over the world are going to have to start rearranging the way that they think about things. We are going to have to re-adopt frugality, creativity and durability as a way of life. And frankly, that's not such a bad thing regardless of the political or economic climate.

6. Disengage yourself from as much debt as possible. For many of you, this is in the form of credit card debt and mortgages. We will discuss this topic in greater detail in the next chapter.
7. Tithe to the Lord. Man, I know you didn't want me to tell you that right about now! Just remember this: Isaac sowed and reaped 100 fold in a year of famine. God's economy is not subject to the rules of the world. He can bless you and prosper you despite the circumstances around you. And, believe me, you will need His blessing in order to survive in what is coming. Most people stop giving to God immediately when things tighten up. Our daughter just received an emergency appeal from a very well-known Charismatic ministry in the mail. They have a long-standing reputation for excellence in ministry, integrity in financial matters, a spotless record regarding morality and a clear-cut track record of carrying the anointing of God for healing and deliverance throughout the world. But as soon as the economy tightened up a little last year, suddenly Christians stopped giving by the thousands. Now, mind you, they didn't give up going to the movies or eating out or denying themselves any of their creature comforts. They just decided to chintz God instead. This is always a bad idea. It will be an even worse idea in the years to come.
8. **Change the way you live.** Grow a garden. Can and preserve. Learn to cut coupons. Learn to share resources inside the church instead of duplicating them. Cut back on trivial expenses whenever and wherever possible. Make some quality decisions about your wardrobe, particularly you girls and women. You don't need brand names. You don't even need knock-offs. You just need something to wear. It's time to scale back on flash and trash, things and bling. It's time to look hard at your budget, and actually learn to live within it.
9. **Begin to step outside of the world economic system.** Given that there will come a time very soon where no one will be able to buy or sell without the Mark of the Beast, it stands to reason that an alternate economic system must be developed, probably relying on barter as a basis of economy. There is no doubt that the current economic system of banking and credit cards will eventually be in the complete control of the Anti-Christ. If you are one of the unfortunate 50% of the church left behind after the Rapture, you will have to find a different way to row the boat in a hurry. Begin thinking outside the box now. Begin to learn to repair and reuse rather than to pitch and replace.
10. **Listen to Men of God who are telling you what you need to hear, not what you want to hear.** This is critical. In Jeremiah's day, there were many prophets supposedly speaking for the Lord about the Babylonian situation. The vast majority of them, including a certain Hananiah, all prophesied that the evil Babylonian soldiers would go away and that all the temple items would be restored ¹¹⁸. The only prophet telling the truth was Jeremiah. After an ugly confrontation with Hananiah, he waited on the Lord until the Lord spoke to him about the false prophet and then spoke what God said about Hananiah to Hananiah. Two months later, the false prophet was dead, just as Jeremiah had prophesied ¹¹⁹. When a prophet gives you nothing but good news, be wary of him. True prophets are required to deliver four things: confrontation, correction, consolation and

¹¹⁸ Jeremiah 28:1-4 NKJV

¹¹⁹ Jeremiah 28:10-17 NKJV

comfort, in that order! Certain denominations which claim to be Full Gospel and Spirit-filled forbid any kind of prophecy in their services except exhortation and edification. In short, they cut off any kind of correction or confrontation at all, thereby stripping the true prophet of God of his most important function. It is not surprising, then, that absolutely no true prophets or apostles have come out of that organization in at least 25 years. Equally without surprise is the fact that only about 25% of their members now speak in tongues. Without the power of the Apostle to transfer the baptism of the Holy Spirit through the laying on of hands ¹²⁰, people are not receiving the Holy Spirit, or are receiving a fake baptism consisting of a phrase or two, which they repeat constantly. "Honda, Honda, Yamaha, Yamaha" is not what God intends for His people. In addition, please consider the examples of prophecy in the Book of Acts itself. I have a teaching on that subject entitled "Don't Bug Agabus!" Agabus is considered to be the prototype New Testament prophet, along with Peter and Paul. In all three cases, these men prophesied confrontation and correction first, only to be followed by comfort and consolation if those who had been confronted and corrected actually repented. As a result, we have folks like Ananias and Sapphira, who, because they refused their opportunity to repent, ended up dead and pushing up posies ¹²¹. We also have Agabus accurately prophesying a famine over all the land, with a love offering being taken up for the saints in Jerusalem as a result ¹²². Listen to those voices who are not afraid to correct you! They are the ones who are truly from God.

11. Last of all, begin to learn to lean on the Lord for all your needs. He is able to provide exceedingly, abundantly above all that you can think or imagine. He just doesn't use conventional means to do so. For example, when we lived in the Cincinnati area we rented a beautiful home on over an acre of ground. People who came into our home said without fail how beautifully decorated it was. We told them that it was decorated by one of the most famous French decorators in all the world. We tell them that his name is Jacques de St. Vincent DePaul. Get the drift? What we have has come through the most amazing set of circumstances. We have a church organ in our home, complete with the foot pedal base. Our cost? \$100.00. How long ago? Over 15 years ago. We have a solid, dependable riding lawn mower to mow our yard. How much did it cost us? Nothing. It was a gift, given to us by our neighbor next door, who had three riding mowers. Our gasoline driven weed eater was a gift. It's not new. It just works. Everything we have was given to us, or came to us in a state of disrepair, and we fixed it. We take care of the things that God gives us. If you want God to give you more, take care of what He brings into your life. I know of so many people who squander, waste or destroy the things that come into their lives. Look to God. Take care of what He gives you.

Now, For the Bad News!

It breaks my heart to think of how many Christians are going to be caught in the crash and the events that follow it. I know, much to my sorrow, that most American Christians won't even pick this book up. They want to read books that are entitled "Everything You Ever Wanted Right Now Without Having To Do A Thing To Earn It!" This book is rather dedicated to the clear-eyed few who know that something is desperately wrong and want to know what they need to do about it. For the rest of you who think that nothing will go wrong, let me give you your timetable for disaster.

1. **The Crops / The Banks / The Economy Fails.** In an agrarian society such as Egypt all that had to happen was for the rain to stop falling or the Nile to stop overflowing its banks for one year. In a more complex society like ours, it would take a combination of events such as occurred in 1929. Either way, the sources of revenue dry up and stop. People begin to lose their jobs. People are forced to take jobs below their educational and professional credentials. People at the bottom of the totem pole lose their jobs altogether. Slowly but surely, this process creeps up the professional ladder, picking off one person after another.

¹²⁰ Acts 8:14-17, 19:1-6 NKJV

¹²¹ Acts 5:1-11 NKJV

¹²² Acts 11:27-30 NKJV

2. **Available Money Fails.** Once the source of income is gone, all that is left to spend is the cash on hand. For some people, that could mean tomorrow, for others next week, for a very few, a few months from now, and for the very, very rich, perhaps never, based on their investments. Over the last decade, I have watched more and more Americans living at the waterline economically. Right now, there are a growing number of Americans living week to week either out of their cars or in a hotel or motel room. Once you fall out of the loop of home ownership or even being able to rent an apartment or lose a working automobile you quickly drop into a category of people who cannot maintain a job. It's a vicious cycle. In order to apply for a job you have to have a permanent address. Most companies will not accept a P.O. Box. You also have to have reliable transportation. Once one or both are lost, you suddenly find yourself without a stable source of income. Without a stable source of income, you are unable to come up with the security deposit and one month's rent in advance necessary to rent most homes or apartments. Now you are forced to live week to week, out of a motel room, with rates so astronomical that you will never be able to afford conventional housing again unless someone lends you a hand up, not a hand out.
3. **Discretionary income fails.** Having run out of available cash, you are now forced to part with the niceties of life. The boat gets sold. The car you have been working on for 10 years gets sold for junk. Your health club membership has to be let go. The summer timeshare goes by the wayside. Your vacation to the Bahamas has to be scrapped. Suddenly you find yourself trimming all the frills out of your life. Everything that is optional, not mandatory, gets cut out of your life. Unfortunately, many people have already had to dispense with such niceties. In fact, this trim-down process has been going on for about ten years in our culture. Not everyone is doing it, but it is also slowly creeping up the economic scale.
4. **Home ownership fails.** At this point, things begin to get serious. Remember that we established that debt-free ownership of land is the basis for all prosperity. When ownership of land is lost, you have lost your ability to regenerate income. Slowly but surely all equity is drained out of your life. Debt increases dramatically. Bankruptcy laws tighten up (wait a minute! Didn't that just happen in 2008? Hmmm...). You have now become a disenfranchised citizen. Without economic resources, you have also effectively lost all legal recourse against anyone who wants to come and defraud you. I used to work for a county government as a Systems Administrator, and got to know more lawyers in two years than I had ever met previously in my lifetime. I got to see the seamy underside of America's court systems. True, there were some good employees and good judges. But the frightening truth is that most people who work for the government at any level do so because they cannot obtain a normal job in the workplace. Instead, they are employed because their cousin Harry got elected Dogcatcher, and the Auditor owes him a political favor. Do I sound too cynical? Not only did I work for county government, I also acted a vendor to county government for many years in my company. We had developed several software packages for county government, so I dealt with many counties and many employees. In every case, the entire courthouse was held together by one or two intelligent women employees. All the other employees, including the office holders, who were mostly men, depended on the wisdom and know-how of those few women. Regarding legal matters, just remember that if you can't afford counsel, counsel will be appointed to you, to ensure you the right of a fair hearing. Right. Sure. I've been on the inside. I know that the average PD (Public Defender) has a caseload in the hundreds, if not thousands to represent, and has maybe 30 seconds to review your case as he or she is walking down the hall from the previous case to this case. Think you're going to get fair representation? Dream on! Even though many PD's are good and decent people, without time to review your case and prepare a defense, they just have to wing it when they come in. The only saving grace is that the 4th Assistant to the Prosecutor, who has also been assigned your case, hasn't had any more time than the PD to review what you stand accused of. Sadly, the phrase "*The best justice that money can buy*" is more truth than fiction. Don't believe me? Then consider the Menendez brothers or the case of O.J. Simpson. "*If it does not fit, you must acquit!*" Or, for those of you who are younger, consider the legal circus surrounding the death of Anna Nicole Smith. How much is that baby in the window? The one with the billion dollar inheritance?
5. **Individual freedom fails.** This is a tough one for Americans to swallow. When I tell folks that there will come a day when slavery will once again be an accepted practice in America, they look at me with disbelief. Only this time it won't be based exclusively on race. It will be a combination

of factors, anchored in one overwhelming factor, total loss of financial resource. Because of the economic and racial inequality in America, many Blacks, Hispanics and other minorities will be forced back into what we will euphemistically call "*Indentured Servanthood*". Doubtless the Spin Meisters will come up with a much more attractive term than that. But slavery is what it will be. Frankly, there are many illegal aliens of Hispanic origin who are living in virtual slavery right now in the Southwest. They have no rights. They cannot or will not learn the language of the land. They have no advocates to speak up for them. But the new class of slaves won't consist entirely of ethnic minorities. Many whites will find themselves in the same predicament. Slavery has been gone from our country for about 150 years, so it seems hard for us to believe that it actually was an accepted practice here for well over 100 years. Men and women were considered to be property, things to be bought and sold, not human beings with inalienable rights and privileges. Even in colonial times, there were indentured servants, often young men or women whose parents had fallen upon hard times and who had "*rented out*" their children on a long-term loan to their creditors in order to pay for their unpaid bills. According to the contract, when those children had worked off their parent's debt they were supposed to be freed. But there was a catch. The "*employer*" often made sure that the cost of the food and lodging they provided to the servant were so significant that the meager wage that the servant earned would never pay the bill off. This was also the practice for many years in Appalachia, when men would work the coal mines for a lifetime and never get out of debt. Why? "*You load 16 tons, and what do you get? Another day older, and deeper in debt. Saint Peter, don't you call me, 'cause I can't go. I owe my soul to the Company Store!*"¹²³ Greedy, manipulative mine owners made sure that their employees purchased all their needs from the Company Store, at prices so ridiculously marked up that it cost the employee more to live than they earned, effectively making them slaves in the truest form of the meaning of the word. Look for many such situations to arise during the crash and the depression that follows it. When men are given the opportunity to oppress other men, politically or financially, they will do it without fail.

6. **Democracy is completely replaced by Socialism.** That, dear friends, is already happening and has been happening for at least several decades. The end result of this process is that when individual property ownership is lost, individual liberties will be lost shortly thereafter. The two are inextricably intertwined together.
7. **Socialism is completely replaced by Totalitarianism.** Most people think I mean Communism when I say this. That is not the case. Actually, pure Communism is taken directly from the pages of the Book of Acts, where no one said that anything they owned was their own and the "*collective*", or early church, had all things in common¹²⁴. The only mistake that Lenin made was trying to implement a revolutionary form of government without first having a revolution in people's hearts. Totalitarianism, on the other hand, is the brutal, oppressive rule of the majority by the minority. Dictatorship is another name for it. It is Hitler, it is Stalin and it is Saddam Hussein. The more desperate the times are, the more people clamor for a strong leader to deliver them from the adversity that they find themselves in. The more difficult the situation, the more willing people are to trade freedom for security. This has been proven historically again and again. And the more adverse the conditions, the less tolerant people are of differing opinions, particularly those regarding religion. It is precisely in this kind of environment that witch hunts arise, looking for a scapegoat to blame for everything that is wrong. The more adverse the times, the more irrational people become. Sweet reason flies out the door. Emotions become explosive, then violent. As the people become more irrational, strong military government becomes necessary to keep violence from erupting. It is ironic to note that the adverse economic conditions of the Middle East produce at least in part the violent, irrational behavior of so many Muslims there, which in turn necessitates a brutal oppressive regime. That brutal, oppressive regime then creates additional adverse economic conditions by channeling so many funds into military venues that the people are forced to go without. And around and around we go.

¹²³ http://en.wikipedia.org/wiki/Sixteen_Tons

¹²⁴ Acts 2:44-45 NKJV

8. **The Anti-Christ takes advantage of this global penchant for a strong leader and gathers together a three-nation confederacy which then expands into a ten-nation coalition, from which he launches his conquest of the rest of the world** ¹²⁵.

Don't think this could happen? Then you haven't read your history books. Let's look at the exact sequence of events in Egypt in the days of Joseph. When Joseph stood before Pharaoh, Egypt was a nation of small business owners and farmers, just as the United States was in the early 1900's. Most of Egypt was self-sustaining. A small tax base kept the government funded with all the money it needed. Individual prosperity funded national prosperity, just as it should be. The seven good years did nothing to discourage this. There is one thing I have always wondered about, though. It has always puzzled me why the critical information about the coming crash was not shared with the individual property owners and farmers. Had they been properly warned, they could have done exactly what the government of Egypt did, saving up enough cash reserves in the form of grain in silos to outlast the seven bad years. Perhaps the king was afraid of a national panic. Perhaps they were warned, but chose to ignore the warning, viewing Joseph as some crackpot foreign prophet. No matter what the reason, it was painfully clear in the first year of the famine that the individual property owners were not ready for what happened. Since farming is generally a year-to-year proposition, you can't count on last year's crop to feed you beyond this year. In the fall, you bring in the crop. All things being equal, that crop will be enough for you to eat off of for the following year until the next crop comes in and we start the process all over again. In addition, the fall harvest must also provide seed to be planted in the spring. If you eat your seed, you will have nothing to plant when it is time to do so. In a good situation, there is enough left over for you to plant a little more seed each year. That way, your crop in the fall will also be exponentially greater as well. Given good weather over a series of years and good farming techniques, a diligent man could develop quite a farm over a period of time, given that enough farmland was available for planting. In the case of Egypt, no grain had been saved up individually during the previous seven years. That left the individual property owners vulnerable in the event of a bad year. What had the surplus been spent on? Probably the very things I just cautioned you would have to be sold early on in the process. The farmers probably tried to enhance their symbols of prosperity. Their wives probably had a little more "*bling*" on year after year. Whatever the case, the excess crop was not invested wisely. Only Pharaoh and his court were prepared for the inevitable disaster.

Because of this, at the end of the first year of crop failure, there was no grain to eat. This placed the Egyptian farmers in the unenviable position of having to purchase the grain for the coming year from the government, which was amply prepared, and which was more than glad to take their money in exchange for the grain. This grain fed the farmers through the winter, and provided enough left over for seed to plant the following spring. Being farmers, they assumed that this bad year was an exception to the rule and that conditions would return to normal. Unfortunately, they didn't. The government already knew they wouldn't. Now the farmers were forced to come to the government once again for a "*loan*". Only there was no cash left to spend. It had been completely spent in covering the previous year's fiasco. And this government didn't make loans. The only way that grain could be purchased would be through a barter system in the absence of cash. The only thing that the farmers had left that would be sufficient to purchase a whole year's worth of grain would be their livestock ¹²⁶.

By the end of the second year, the farmers had been stripped of their liquid assets and their tangible assets. Their cash had gone in the first year, and their livestock in the second year. The third year would bring only more heartache. After two straight crop failures, the only significant assets the farmers had left were their croplands and their lives. Remember that I told you that a loss of economic freedom will always be followed by a loss of personal freedom? Egypt is a textbook example of this ¹²⁷. Let's review, from Scripture, exactly what happened in that third terrible year.

¹²⁵ Daniel 7:7-8, 19-25, Revelation 13:1-10 NKJV

¹²⁶ Genesis 47:13-15 NKJV

¹²⁷ Genesis 47:16-20 NKJV

"¹⁸ When that year had ended, they came to him the next year and said to him, 'We will not hide from my lord that our money is gone; my lord also has our herds of livestock. There is nothing left in the sight of my lord but our bodies and our lands. ¹⁹ Why should we die before your eyes, both we and our land? Buy us and our land for bread, and we and our land will be servants of Pharaoh; give us seed, that we may live and not die, that the land may not be desolate.' ²⁰ Then Joseph bought all the land of Egypt for Pharaoh; for every man of the Egyptians sold his field, because the famine was severe upon them. So the land became Pharaoh's. ²¹ And as for the people, he moved them into the cities, from one end of the borders of Egypt to the other end."
– Genesis 47:18-21 NKJV

What can I say to add to this terrible picture? In just three years, Egypt was reduced from a prosperous nation of small business owners to a nation of slaves, no longer in control of their own lives. Since they no longer owned the land, Joseph could do with them as he pleased, and so he moved them into the cities so that it would be easier to feed them. That way, the food supplies would be in proximity to the people he needed to feed. Individual rights had now effectively disappeared from Egypt. Ironically, a Hebrew had been responsible for the loss of individual rights for the citizens of Egypt. Only a few generations later, the Egyptians would be responsible for the loss of the individual rights of the Hebrews living in Goshen¹²⁸. A trend that Joseph had unwittingly released in Egypt came back to haunt his people after his death.

Many years ago, there was a wonderful car commercial with a gruff garage mechanic chewing on a cigar. "You can pay me now," he growled, "or you can pay me later". That is the situation we find ourselves in today. How much time is left before the trigger event that will cascade America and the world into the greatest economic cataclysm in the history of the world? I honestly don't know. But I do know this. Unless you start preparing now, you will never be ready.

Are You Sure About This Drought Thing?

For quite some time now, we have been living in total ignorance of the fact that the Western part of the United States has been gripped in a major drought. How bad is it? Well, the Rio Grande, or "Great River", was so depleted of water that it stopped flowing several hundred yards shy of the Gulf of Mexico some time ago. Embarrassed, U.S. officials decided to dredge out enough sand so that a small trickle of water could make its way through to the sea. The mighty Colorado River is also in danger of running dry, with many cities along the way diverting water from it to meet their ever-growing needs. In some places in California, the water table has dropped so far that the ground itself is dropping in elevation. I originally included some telling articles and statistics from 2003 that bear this out. Since then, there has been no improvement in the condition. I have since added a series of articles, moving from 2003 to 2009 and eventually to 2014 that tell the story far better than I ever could:

Experts say 75 percent of West in drought
ASSOCIATED PRESS 11/5/2003 09:45 pm

DENVER — Water experts attending a national conference in Denver say more than 75 percent of the regions in the American West still are deep in a drought. And no one knows how long it will last. "The truth is, none of us knows when this thing is going to break," said Don Wilhite, director of the National Drought Mitigation Center in Lincoln, Neb. "This may go on for quite a while." His comments came at a federal conference Tuesday in Denver on how to develop better forecasting, conservation and monitoring tools to reduce future drought-triggered water disasters in the parched Western United States.

One-fifth of US in drought, little relief seen

Source: Copyright 2003, [Reuters](#) Date: February 13, 2003 Byline: Julie Vorman

¹²⁸ Exodus 1:7-14 NKJV

WASHINGTON - Despite winter storms, one-fifth of the United States remains in a drought with some Plains and Western states facing the worst conditions in a century, U.S. government weather forecasters said this week. The drought, which began last year, has withered grazing pastures, dried up water reservoirs and reduced crop yields, according to the National Oceanic and Atmospheric Administration. "From year to year, it is not unusual for some area of the country to be in drought at some point," said Douglas LeCompte, drought specialist with NOAA's climate prediction center. "However, the extent of last summer's serious drought conditions measured by the Palmer Drought Indices has not been seen since the mini-dust bowl drought of the mid-1950s. Even now, over one-fifth of the nation is in severe drought."

Now, those articles were from 2003, and so someone might just argue, "Well, I'm sure that things have gotten much better since then. I'm sure that was only a temporary condition". To which I would have to reply, "Nope! In fact, it's gotten much worse!" Here is an article dated June 11, 2007. Read carefully what it has to say. I have highlighted all the "good parts" for you.

The wrath of 2007: America's great drought

By Andrew Gumbel in Los Angeles

Published: 11 June 2007

America is facing its worst summer drought since the Dust Bowl years of the Great Depression. Or perhaps worse still. From the mountains and desert of the West, now into an eighth consecutive dry year, to the wheat farms of Alabama, where crops are failing because of rainfall levels 12 inches lower than usual, to the vast soupy expanse of Lake Okeechobee in southern Florida, which has become so dry it actually caught fire a couple of weeks ago, a continent is crying out for water.

*In the south-east, usually a lush, humid region, it is the driest few months since records began in 1895. California and Nevada, where burgeoning population centers co-exist with an often harsh, barren landscape, have seen less rain over the past year than at any time since 1924. The Sierra Nevada range, which straddles the two states, received only 27 per cent of its usual snowfall in winter, with immediate knock-on effects on water supplies for the populations of Las Vegas and Los Angeles. The human impact, for the moment, has been limited, certainly nothing compared to the great westward migration of Okies in the 1930 - the desperate march described by John Steinbeck in *The Grapes of Wrath*.*

Big farmers are now well protected by government subsidies and emergency funds, and small farmers, some of whom are indeed struggling, have been slowly moving off the land for decades anyway. The most common inconvenience, for the moment, are restrictions on hosepipes and garden sprinklers in eastern cities.

But the long-term implications are escaping nobody. Climatologists see a growing volatility in the south-east's weather - today's drought coming close on the heels of devastating hurricanes two to three years ago. In the West, meanwhile, a growing body of scientific evidence suggests a movement towards a state of perpetual drought by the middle of this century. "The 1930s drought lasted less than a decade. This is something that could remain for 100 years," said Richard Seager a climatologist at Columbia University and lead researcher of a report published recently by the government's National Oceanic and Atmospheric Administration (NOAA).

While some of this year's dry weather is cyclical - California actually had an unusually wet year last year, so many of the state's farmers still have plenty of water for their crops - some of it portends more permanent changes. In Arizona, the tall mountains in the southern Sonoran desert known as "sky islands" because they have been welcome refuges from the desert heat for millennia, have already shown unmistakable signs of change.

Predatory insects have started ravaging trees already weakened by record temperatures and fires over the past few years. Animal species such as frogs and red squirrels have been forced to move ever higher up

the mountains in search of cooler temperatures, and are in danger of dying out altogether. Mount Lemmon, which rises above the city of Tucson, boasts the southernmost ski resort in the US, but has barely attracted any snow these past few years.

"A lot of people think climate change and the ecological repercussions are 50 years away," Thomas Swetnam, an environmental scientist at the University of Arizona in Tucson, told *The New York Times* a few months ago. "But it's happening now in the West. The data is telling us that we are in the middle of one of the first big indicators of climate change impacts in the continental United States." Across the West, farmers and city water consumers are locked in a perennial battle over water rights - one that the cities are slowly winning. Down the line, though, there are serious questions about how to keep showers and lawn sprinklers going in the retirement communities of Nevada and Arizona. Lake Powell, the reservoir on the upper Colorado River that helps provide water across a vast expanse of the West, has been less than half full for years, with little prospect of filling up in the foreseeable future.

According to the NOAA's recent report, the West can expect 10-20 per cent less rainfall by mid-century, which will increase air pollution in the cities, kill off trees and water-retaining giant cactus plants and shrink the available water supply by as much as 25 per cent. In the south-east, the crisis is immediate - and may be alleviated at any moment by the arrival of the tropical storm season. In Georgia, where the driest spring on record followed closely on the heels of a devastating frost, farmers are afraid they might lose anywhere from half to two-thirds of crops such as melons and the state's celebrated peaches. Many cities are restricting lawn sprinklers to one hour per day - and some places one hour only every other day. The most striking effect of the dry weather has been to expose large parts of the bed of Lake Okeechobee, the vast circular expanse of water east of Palm Beach, Florida, which acts as a back-up water supply for five million Floridians. Archaeologists have had a field day - dredging the soil for human bone fragments, tools, bits of pottery and ceremonial jewelry thought to have belonged to the natives who lived near the lake before the Spanish arrived in the 16th century. Environmentalists are not entirely upset, because the lake is notoriously polluted with pesticides and other farm products that then poison nearby rivers. River fish stocks in the area are now booming.

Nothing, though, was so strange as the fires that broke out over about 12,000 acres on the northern edge of the lake at the end of May. They were eventually doused by Tropical Storm Barry last weekend. State water managers, however, say it will take a whole summer of rainstorms, or longer, to restore the lake.

And finally, just to prove beyond a shadow of a doubt that this drought is not only persisting but actually gaining rapidly in intensity and scope, here's an article that appeared in 2013.

More than half of USA in a drought

Doyle Rice, USA TODAY 6:05 p.m. EDT September 12, 2013

Drought is at its largest percentage since April.

Story Highlights

- 50.7% of the contiguous USA is in a drought
- More than three-quarters of the western USA in moderate drought or worse
- In the South, drought expanded or intensified in areas of Louisiana, Arkansas and Mississippi

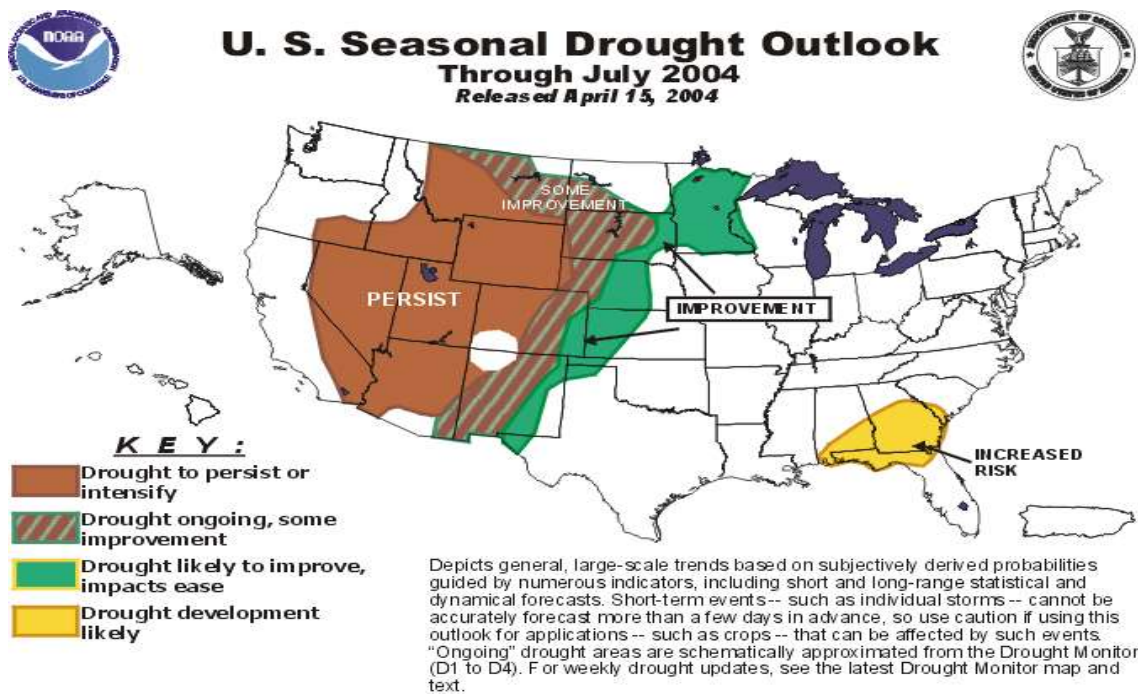
Drought covers more than half of the country and is at its largest percentage since early April, according to this week's U.S. Drought Monitor, a weekly federal website. As of Tuesday, 50.7% of the contiguous USA is in a drought. Hot, dry weather over the past week led to worsening drought in the central USA: In the Midwest, where temperatures have been as much as 10 degrees above normal over the past week, drought expanded in parts of Missouri, Iowa, Illinois, Indiana, Minnesota and Wisconsin, according to the monitor. For example, since July 1, La Crosse, Wis., has received only 2.4 inches of rain, the driest July 1-Sept. 10 period on record for that location. The West is also dry: "More than three-quarters of the

western United States remains in moderate drought or worse," says Anthony Artusa, a meteorologist with the Climate Prediction Center and author of this week's monitor.

Every state west of the Mississippi River is experiencing some level of drought conditions, including both Alaska and Hawaii. Slightly more than 97% of California is in a drought, where the dryness is at record levels: This year, California is having its driest year on record, according to the National Climatic Data Center. In the South, drought expanded or intensified this week in parts of Louisiana, Arkansas and Mississippi.

There can be no doubt that America is coming under a curse because of its rebellion against God. I'm sure when Elijah told Ahab that except at his word there would be neither rain or dew that Ahab just chuckled, shook his head and went on his way. But 30 days later he was starting to worry. 60 days later he was starting to panic. 90 days later he was organizing search parties to look for that blasted old man. At the end of the first year, Elijah was probably on the 10 most wanted list in Israel, and by the end of the second year, every law enforcement agency in the land was totally devoted to trying to find him. The vice closes slowly but surely. It is the accumulative effect of drought that makes it so devastating. As you watch everything and everyone around you slowly dying for lack of water, you begin to panic. Soon, you are consumed by the need for water. I'm going to make a simple prediction: it's going to get much, much worse than this, with a dramatic increase in both violent weather patterns such as tornados and hurricanes, and a dramatic increase in violent weather swings, just as the article talked about. You don't have to believe me. Just follow the weather channel carefully and see what happens.

Here also is a telling map showing the impact of the drought across the US back in 2004. Remember, it is far worse now than it was back then:



And, finally, a grim reminder from the Prophet Joel:

¹⁰ The field is wasted, the land mourns; for **the grain is ruined**, the **new wine** is dried up, the **oil** fails. ¹¹ Be ashamed, you farmers, wail, you vinedressers, for the **wheat** and the **barley**; because the harvest of the field has perished. ¹² The vine has dried up, and the fig tree has withered; the pomegranate tree, the palm tree also, and the apple tree -- all the trees of the field are withered; surely joy has withered away from the sons of men." -- Joel 1:10-12 NKJV

One final observation about that passage. Did you notice the references to wheat, barley, oil and wine? Do you know that this parallels the 3rd Seal of Revelation 6:5-6? Revelation is a giant computer matrix, weaving untold hundreds of passages in the Old and New Testament into the most densely coded book ever written. Nearly every sentence contains multiple references back in time, with phrases and symbols which can only be understood if you know where in the Bible the passage is pointing to. If you want to understand all these symbols and phrases, check out our *Unrolling the Scroll* series, particularly *Episode Three – The Things That Shall Be*, *Episode Four – The Crucified Bride* and *Episode Five – The Time of the Beast*. I spend a great deal of time connecting the dots and decoding the Book of Revelation and the Olivet Discourse so that they make rational sense, as they should.

Is There Any Hope, Pastor Ray?

There still remains one unanswered question. What about the millions of Christians who will never hear this message, or who will choose not to believe or receive it when they do hear it? Is there no hope for them? What about the untold millions of believers who live in the inner cities of America? How can they ever hope to come into a position of economic security and stability such I describe in this book? Thank God that there is hope in the form of a Biblical figure known as the Kinsman-Redeemer. We will meet him in the next chapter. He is the hope of all true believers. We know Him as Jesus, the ultimate Kinsman-Redeemer, but there will many "*miniature*" versions of Him during this final, terrible time who will act to rescue His people from destruction. Let's turn to Chapter 6 now, and see how the whole mechanism of the Kinsman-Redeemer works.



Chapter 6

The Kinsman- Redeemer

The Kinsman Who?

At the end of Chapter 5 we left America, the world and most of the church in a terrible predicament. All through this book I have been carefully outlining and documenting for you what was going to happen, why it was going to happen, and perhaps, within reason, when it was going to happen. Having established that set of facts, we then set out to find out how we could respond in order to circumvent the circumstances and escape the devastation that is now inevitable. However, in doing this the vast majority of Christians, either through ignorance, disobedience or lack of finances, have excluded themselves from deliverance. Now we must find if there is any hope for them.

Even though I have tried to be as positive as I could throughout this whole book, there are times when circumstances are inevitable and the consequences of these circumstances are unavoidable. Let me tell you a tragic but true story from Armenia. Many years ago, about the same time that the Holy Spirit fell in America at Azusa Street, the same event occurred in Eastern Europe and Russia. Some of these Russian Pentecostals migrated south into Armenia during the time it was ruled by the Ottoman Turks. A great move of God also arose in Armenia. And out of that movement came a young man called the Boy Prophet. He was unable to read or write, but frequently had visions of God which proved to be true time and time again. Suddenly, without warning, the Boy Prophet locked himself up in his cottage, refusing to talk to or see anyone. At the end of a week or so, he finally came out and announced that the Lord had been talking to him during that entire period. When he invited the interested villagers into his home they found a detailed map drawn on the wall with notations in a strange, unknown language written all over the map. No one recognized the map or the language at first, until a townsman who knew English came to the house. He had traveled abroad, and was astonished at what he found. Although the Boy Prophet could neither read nor write Armenian, and certainly could not read, write or speak English, all of the notations on the map were written in English. And although the Boy Prophet had never been outside of his village in his whole life and knew nothing of world geography, he had drawn a perfect map of the United States on the wall of his house. New York City was clearly identified, as was Los Angeles. The young man said that he merely traced all the symbols and lines he had seen in the Spirit, without having any understanding of what they meant. In addition, the Boy Prophet had been given a very specific and detailed prophecy.

God had warned the people of Armenia that they were to flee the area immediately, for a great and terrible destruction was about to come on them. Their instructions were to move to the United States, to the city of New York. There they would settle for a season, until another set of instructions would be given to them to move to a city on the far side of America, a city called Los Angeles. This extensive prophecy was greeted with a wide variety of reactions. Some members of the Christian community were deeply moved by this visitation and immediately began to sell their belongings and homes and move out of the area. Others were skeptical and openly scoffed at the Boy Prophet and his prophecies. It was all nonsense, they said. No such thing was going to happen. Others didn't know what to believe and vacillated between faith and doubt.

As it turned out, the Boy Prophet was tragically correct in his prophecy. Just a year after he issued his prophecy, the Turks began a systematic extinction of the Christians in Armenia in one of the worst examples of genocide the world has ever seen. Over one million Christians elected to stay in Armenia. They were soon gathered together by the Turkish military and systematically driven into the sea to drown. Only those individuals who heeded the prophecy were saved. Some of those people eventually ended up moving to Los Angeles. One of those families, the Shakarian family, eventually had a young boy named Demos, who later in his life founded the Full Gospel Businessmen's Fellowship International, a force for righteousness and the Kingdom of God for many years all across America¹²⁹. Many businessmen were born again and received the Baptism of the Holy Spirit through their ministry. I myself was baptized in the Holy Spirit at a FGBMFI meeting in Evansville, IN. Special thanks go to Brothers Joe Turnbloom, who was president of the chapter at that time and Jim Schooler, a dear friend in the Lord who I have since lost track of. Joe has since entered the ministry, and the FGBMFI has faded from prominence, but it served its Lord and Savior well during Demos' administration.

¹²⁹ [Sherrill, Elizabeth](#) (1975). *The Happiest People on Earth*. Steward Press. [ISBN 0-8007-8362-X](#).

Why do I tell you this story? Because sometimes it is impossible to escape the consequences of your actions, or evade the results of your decisions. For many Christians during this final terrible crash, there will be no way out. But for some, there may yet be hope, through the Kinsman-Redeemer. Let's take a look at the two foundational Scriptures on which He is based.

"²³ The land shall not be sold permanently, for the land is Mine; for you are strangers and sojourners with Me. ²⁴ And in all the land of your possession you shall grant redemption of the land. ²⁵ If one of your brethren becomes poor, and has sold some of his possession, and if his redeeming relative comes to redeem it, then he may redeem what his brother sold. ²⁶ Or if the man has no one to redeem it, but he himself becomes able to redeem it, ²⁷ then let him count the years since its sale, and restore the remainder to the man to whom he sold it, that he may return to his possession."

-- Leviticus 25:23-27 NKJV

God even extended this provision to include the redemption of an individual from slavery, because financial freedom without personal freedom is meaningless.

"⁴⁷ Now if a sojourner or stranger close to you becomes rich, and one of your brethren who dwells by him becomes poor, and sells himself to the stranger or sojourner close to you, or to a member of the stranger's family, ⁴⁸ after he is sold he may be redeemed again. One of his brothers may redeem him; ⁴⁹ or his uncle or his uncle's son may redeem him; or anyone who is near of kin to him in his family may redeem him; or if he is able he may redeem himself." – Leviticus 25:47-49 NKJV

Remember how in Chapter 2 we discussed the Perfect Economy and how, based on the principle of the Year of Jubilee, the ownership of the family farm was returned to the family every 50 years? Well, it turns out if we had just gone a little further in our Scripture study we would have found that there was actually another supplemental clause which would allow the land to return to the family before the 50 years had expired. It can be assumed that the reason the land was sold in the first place was because of economic hardship on the part of the landowner. But remember, in God's economy, this isn't a Lone Ranger kind of thing. This is a family affair. And so, if there was another member of the family, a kinsman, who had the financial wherewithal to purchase back the farm and so redeem it, he could do so, at any time and with no penalty incurred (unlike most of our Gentile lending institutions!). In fact, should the man who originally sold the land experience a financial recovery, he could purchase back his own property or his own freedom as well. All that was required was that the land be purchased back at the fair market value as calculated by multiplying the annual net value of the land by the number of years remaining until the next Jubilee. We did several examples in Chapter 2 to illustrate to you how this kind of thing worked. This was a wonderful concept and provided deliverance from someone in your family if they were willing.

The greatest example of this principle in action is found in the Book of Ruth, a wonderful love story, but also a story of economic redemption, and that latter truth is our principle concern in this book. The story begins with the sale of family property to someone else due to economic hardship.

"¹ Now it came to pass, in the days when the judges ruled, that there was a famine in the land. And a certain man of Bethlehem, Judah, went to dwell in the country of Moab, he and his wife and his two sons" – Ruth 1:1 NKJV

Just as in 1929, God's judgment was on the land in the form of a famine. He had warned Israel about this in the Book of Deuteronomy.

"²³ And your heavens which are over your head shall be bronze, and the earth which is under you shall be iron. ²⁴ The Lord will change the rain of your land to powder and dust; from the heaven it shall come down on you until you are destroyed." – Deuteronomy 28:23-24 NKJV

The time of the Judges was a time of great civil and spiritual disobedience. In the final verse of that book it says, *"In those days there was no king in Israel; everyone did what was right in his own eyes"*¹³⁰. How very much like America today, when rules and standards have been cast aside so that everyone lives by a subjective set of rules which change constantly to meet the circumstances. God cannot and will not abide

¹³⁰ Judges 21:25 NKJV

such a lawless condition, particularly from people who say that they belong to Him. And so judgment falls precisely because the people will not heed the leadership and counsel of the judges themselves. When a nation refuses to listen to the men and women that the Lord sends to them to correct them there is only one recourse. God must discipline them Himself. And when He has to become personally involved, it is never pretty.

Compounding sin on sin, Elimelech never bothered to consult God about what he should do in that situation. Not only did he live in a lawless land, but he himself was not submitted to God. Isaiah must have felt much the same thing when he said, "*I am a man of unclean lips, and I dwell in the midst of a people of unclean lips*"¹³¹. But even without consultation, he should have known better. Moab was a nation reserved for the descendants of one of the daughters of Lot, the result of an incestuous relationship between Lot and his two ungodly daughters. Moab belonged to them. Israel had expressly been forbidden to attack them or enter into their land when they crossed over the Jordan to take control of their promised land¹³². What should Elimelech have done? He should have stayed put and prayed. He did neither.

What was the outcome of the matter? After his sons both married women of Moab, he died. Then, one by one, each of his sons died, leaving three widows, one ageing and far beyond any prospects of remarriage. Now these three women found themselves homeless, strangers in a strange land, with no source of income and no one to help them. Bitter and angry, Naomi decided to return to Bethlehem. She urged her two daughters-in-law to remain in Moab, for they were both young enough to remarry and rebuild their lives with someone else. Orpah (from whom Ophra Winfrey gets her name, somewhat misspelled by her parents) decided to return. But Ruth chose to stay by the side of her mother-in-law, recognizing that she was incapable of fending for herself¹³³. There was no Social Security Administration in those days. There was no Medicare. There was no Disability. Widows and orphans were most to be pitied, because they had no one in their family to stand by them.

When the two women entered the city, Naomi was quickly recognized by her former neighbors and friends. But now she had no means of supporting herself, and so she told them that she was no longer Naomi ("*Pleasant*"), but rather Mara ("*Bitter*") because of what God had done to her¹³⁴. But was it God that had done this to her? No. Far from it. It was her husband's rebellion against the known will of God that brought about the chain of events that led to the death of the three Israelite men. Had Elimelech stayed put and not sold the family farm, things would have turned around. That's why Naomi had finally come home. Word had reached her that the Lord had visited Israel, and that the rains had started falling again. With the rains came the crops, and this would prove to be the key to her deliverance. God's blessing is always the key. If you need to be delivered, find out where the rain is falling and the harvest is being reaped. It is there that you will find your own needs met as well. The blessing of God blesses all that stand in its presence. Find the rain, dear friend, find the rain.

The rest of the story is well known. Ruth worked in the fields and just happened to impress an older, single, Godly man known as Boaz ("*In Him is strength*"). Never was a man better named. He became the strength of his extended family and redeemed Naomi's property in accordance with Levirate Law regarding the reacquisition of property. But there was a bit of a hitch in the transaction. It seemed that another law was also involved in the transaction, and that had to do with Ruth, the widow of Mahlon, and the fact that there was no male heir to the property. That wouldn't end up mattering in the long run. What did matter was her remarriage to Boaz. They both ended up in the threshing floor under the mantle of Boaz. But please remain calm, dear reader, for there was no hanky-panky under the sheets that fateful night. She had formally requested that he "*cover*" her in marriage by lying at his feet and uncovering them. Her symbolic gesture was that since his feet were uncovered, and she was at his feet in submission to him, that when he recovered his feet, he should also cover her, accepting her as his bride¹³⁵. Many people reading the Scriptures do not understand the symbolism and misread the text, assuming that compromise

¹³¹ Isaiah 6:5 NKJV

¹³² Deuteronomy 2:8-9 NKJV

¹³³ Ruth 1:3-17 NKJV

¹³⁴ Ruth 1:19-21 NKJV

¹³⁵ Ruth 3:1-14 NKJV

occurred before the marriage was finalized. Nothing could be further from the truth. Some people did have integrity, even in that misguided, misbegotten age.

Boaz was delighted by her proposal but he had some legal matters to attend to first before the matter could be finalized. It seemed that there was a relative who was closer to Naomi than he was, and, by law, that relative had first right to redemption. Before Boaz could intervene the other relative had to be consulted and given the opportunity to step up and do the right thing. Let's look at the narrative just to confirm the facts.

"⁷ And after Boaz had eaten and drunk, and his heart was cheerful, he went to lie down at the end of the heap of grain; and she came softly, uncovered his feet, and lay down. ⁸ Now it happened at midnight that the man was startled, and turned himself; and there, a woman was lying at his feet. ⁹ And he said, 'Who are you?' So she answered, 'I am Ruth, your maidservant. Take your maidservant under your wing, for you are a close relative (Kinsman-Redeemer)'. ¹⁰ Then he said, 'Blessed are you of the Lord, my daughter! For you have shown more kindness at the end than at the beginning, in that you did not go after young men, whether poor or rich. ¹¹ And now, my daughter, do not fear. I will do for you all that you request, for all the people of my town know that you are a virtuous woman. ¹² Now it is true that I am a close relative; however, there is a relative closer than I. ¹³ Stay this night, and in the morning it shall be that if he will perform the duty of a close relative for you – good; let him do it. But if he does not want to perform the duty for you, then I will perform the duty for you, as the Lord lives! Lie down until morning.' " -- Ruth 3:7-13 NKJV

What a wonderful narrative! And what people of sterling character! From the text, we can clearly tell that although Ruth was still young and quite pretty, Boaz clearly was not. He was deeply moved that a young, beautiful woman of such character should come to him. But even so, he was willing to step aside if the nearer kinsman was willing to take care of business. But our friend Boaz was not a successful businessman and prosperous for no good reason. He had a card up his sleeve, and he would play it the very next day.

"¹ Now Boaz went up to the gate and sat down there; and behold, the close relative of whom Boaz had spoken came by. So Boaz said, 'Come aside, friend, sit down here.' So he came aside and sat down. ² And he took ten men of the elders of the city, and said, 'Sit down here.' So they sat down. ³ Then he said to the close relative, 'Naomi, who has come back from the country of Moab, sold the piece of land which belonged to our brother Elimelech. ⁴ And I thought to inform you, saying "Buy it back in the presence of the inhabitants and the elders of my people. If you will redeem it, then tell me, that I may know; for there is no one but you to redeem it, and I am next after you.'" ' and he said, 'I will redeem it.' "
– Ruth 4:1-4 NKJV

So far, so good. Boaz was acting in strict adherence to Levirate Law, as found in Leviticus Chapter 25. In fact, the closer relative was financially well enough off to purchase the land back on behalf of Naomi, giving her a place to live for the rest of her life. But there was an unexpected catch to this deal, and Boaz was about to play his trump card.

"⁵ Then Boaz said, 'On the day you buy the field from the hand of Naomi, you must also buy it from Ruth the Moabitess, the wife of the dead, to perpetuate the name of the dead through his inheritance'"
– Ruth 4:5 NKJV

Whoa! Wait a minute! Who said anything about getting married? I thought this was strictly a property deal! Well, yes and no. Yes, in that there was a piece of property that needed redeeming and restored to the surviving owners, who would be Naomi and Ruth. It turns out that Ruth had as much legal right to the property as her mother-in-law, because she was the widow of an Israelite man. But there was another law in place that kind of muddied the water. Boaz knew about it, and knew this other relative well enough to know that bringing Ruth into his household would stir up a hornet's nest. What kind of law would do this? Let's take a look and see.

"⁵ If brothers dwell together and one of them dies and has no son, the widow of the dead man shall not be married to a stranger outside the family; her husband's brother shall go in to her, take her as his wife, and perform the duty of a husband's brother to her. ⁶ And it shall be that the first-born son which she

bears will succeed to the name of his dead brother, that his name many not be blotted out of Israel. ⁷ But if the man does not want to take his brother's wife, then let his brother's wife go up to the gate to the elders, and say, 'My husband's brother refuses to raise up a name to his brother in Israel; he will not perform the duty of my husband's brother.' " -- Deuteronomy 25:5-7 NKJV

Hmmm... It seems that this law had mutated slightly over the years, extending beyond the immediate brother to the next available male in the family. So now, the other relative not only had to redeem the property of Elimelech for Naomi, he would also have to marry Ruth in order to raise up a male heir through her who could inherit the family farm after both women had passed on! Things had gotten a little too tangled for this gentleman, and so he asked to be excused from the responsibility in a most unusual manner.

"⁶ And the close relative said, 'I cannot redeem it for myself, lest I ruin my own inheritance. You redeem my right of redemption for yourself, for I cannot redeem it.'⁷ Now this was the custom in former times in Israel concerning redeeming and exchanging, to confirm anything; one man took off his sandal and gave it to the other, and this was a confirmation in Israel. ⁸ Therefore the close relative said to Boaz, 'Buy it for yourself.' So he took off his sandal." – Ruth 4:6-8 NKJV

What an intriguing way of confirming a transaction! It actually had a much uglier origin, and time had modified it to some extent. Let's go back to Deuteronomy for just a second to see how it all started.

"⁸ Then the elders of his city shall call him and speak to him. But if he stands firm and says, 'I do not want to take her', ⁹ then his brother's wife shall come to him in the presence of the elders, remove his sandal from his foot, spit in his face, and answer and say, 'So shall it be done to the man who will not build up his brother's house'. ¹⁰ And his name shall be called in Israel, 'The house of him who had his sandal removed'." -- Deuteronomy 25:8-10 NKJV

Wow! That's pretty ugly, isn't it? Basically, what the use of the sandal was saying was that the dead man's brother was unwilling to *walk in his shoes*, and fulfill his obligation to his dead brother to create a male heir for his brother's property and to perpetuate his dead brother's name. Over the years, the concept of walking in someone's shoes had become a general concept, and had been softened somewhat by the teachers of the Law. In the days of Ruth and Boaz, any time a business deal was transacted and legal authority was being transferred from the person rightfully assigned to the situation to a proxy, a shoe was passed from the person stepping out of the responsibility to the person stepping into the responsibility. It merely meant, *"Now I legally empower you to act on my behalf in this matter, walking in my shoes, fulfilling my obligation for me."*

Boaz knew that the other Kinsman-Redeemer had issues at home. Had he taken a second wife, particularly one from hated Moab, all you-know-what would have broken loose in his household. All Boaz had to do was to present the situation in the correct order and it would only be a matter of moments before the ball was right back in his court. As soon as he was legally empowered to act as Kinsman-Redeemer for both Naomi and Ruth, he swung into action without a moment's hesitation.

"⁹ And Boaz said to the elders and all the people, 'You are witnesses this day that I have bought all that was Elimelech's, and all that was Chilion's and Mahlon's from the hands of Naomi. ¹⁰ Moreover, Ruth the Moabitess, the widow of Mahlon, I have acquired as my wife, to perpetuate the name of the dead through his inheritance, that the name of the dead may not be cut off from among his brethren and from his position at the gate. You are witnesses this day.'¹¹ And all the people who were at the gate, and the elders, said, 'We are witnesses. The Lord Make the woman who is coming to your house like Rachel and Leah, the two who built the house of Israel; and may you prosper in Ephrathah and be famous in Bethlehem.' " -- Ruth 4:9-11 NKJV

You know the rest of the story. It had a very happy ending. Naomi stopped calling herself Mara, because now that she was back under the care of the Lord, her bitter life had turned into a pleasant life again. God wasn't responsible for all that happened in the first place, but He was certainly did a good job of fixing it up, didn't He? It all turned out well for Ruth, since she was no longer a widow, but was now married to a kind, Godly husband who had some financial resources. And she had a wonderful baby boy to show for it. All's well that ends well. But there is one point of curiosity left unresolved for us. Why in

the world was Boaz, a good Jewish boy, willing to take a foreigner, a Moabitess no less, as a wife? There's a fascinating truth behind that question. If we turn to Matthew, we can find the answer.

"¹ The book of the genealogy of Jesus Christ, the Son of David, the Son of Abraham...⁵ Salmon begot Boaz by Rahab, Boaz begot Obed by Ruth, Obed begot Jesse,⁶ and Jesse begot David the king..."
- Matthew 1:1, 5-6 NKJV

Do you see the obvious? Rahab was none other than Rahab the Harlot who hid the two Hebrew spies inside of Jericho until the search parties had left ¹³⁶. She and her family were the only ones left alive after the walls came tumbling down. At some unrecorded point later on in the story a Hebrew soldier named Salmon fell in love with her. They were married, Rahab "retired" from her previous occupation, they had a little boy, and they all lived happily ever after. Boaz wasn't afraid to marry a foreigner because his own mother was a foreigner, and a former hooker at that! The word "innkeeper" used in some translations does not adequately describe what kind of services that type of place provided to their customers. Remember, it was a very ungodly place and a very ungodly time.

Nice Story, But What Does That Mean For Me?

Agreed. There has to be a practical application to all of this. Let's take a look at this concept of the Kinsman-Redeemer as it applies to the Coming Crash. We have already established that the vast majority of Christians are going to hit the wall hard when the crash comes. The economic devastation in America in general will be incomprehensible. The church's level of devastation will be only slightly less.

In this complete collapse of the existing economic system, a new, parallel system will have to arise, based on the concepts outlined in the Book of Acts as the operational model for the New Testament Church. Let's take a look at that model and see how it worked.

"⁴⁴ Now all who believed were together and had all things in common,⁴⁵ and sold their possessions and goods, and divided them among all, as anyone had need. ⁴⁶ So continuing daily with one accord in the temple, and breaking bread from house to house, they ate their food with gladness and simplicity of heart,⁴⁷ praising God and having favor with all the people. And the Lord added to the church daily those who were being saved." -- Acts 2:44-47 NKJV

Pentecostals just love to quote Acts 2:38, but many of them forget that what happened in verse 38 was not completely effective until it was implemented in the verses that followed. Verse 38 covers the spiritual aspects of that paradigm change. But Verses 44-47 had a profound, practical impact on the way that people lived their individual lives and their lives with one another. I have a sermon I preach from time to time entitled "Everything I Need Is in Someone Else's Garage!" Truer words were never spoken. Right now, the church in the United States has everything it needs for the foreseeable future. In fact, if the truth be known, we probably have everything that the 3rd World needs as well. How can I say that? Just go look in your garage, attic, storage bin, or wherever it is that you compulsively store all the things that you just have to have but never use. At one church, I developed a simple one page "I Needa - I Gotta" sheet that folks filled out from time to time. Their job was to list on the "I Needa" side all the things that they needed but didn't have, and then to list on the "I Gotta" side all the things that they had squirreled away for a rainy day but hadn't used in forever and would be willing to part with. The response was tremendous. Folks needed furniture. Folks had furniture. Folks needed refrigerators. Folks had refrigerators. Folks needed baby clothes. Folks had baby clothes. And so on and so on and so on...

It turns out that you didn't have to be a rich Boaz with multiple farms and a work crew to be able to be a Kinsman-Redeemer to someone in your congregation. For that matter, why not expand that kind of network across your entire city, state or even region? Why not network the entire body of Christ across the U.S. and even the world? The only thing holding us back is selfish competition between individuals and ministries. Everybody is busy feathering their own nests, instead of taking care of God's business first. That's why we have a zillion little churches with congregations of 20 or less all with their own little buildings. The devil knows what he is doing. Divide and conquer. Same old scam. Just new rubes to try

¹³⁶ Joshua 2:1-21 NKJV

it out on. Why not build church complexes using simple pole barn building techniques that have one large sanctuary, three or four mid-sized sanctuaries, and another three or four smaller sanctuaries? Then add in a few classrooms, a common dining area, a common office with printer, copier, fax, internet, secretary, and Tada!, we have a ministry clearing house capable of supporting perhaps 10 churches, all at the same time. We have got to get beyond this "*us four and no more*" mindset. Unless we start acting as Kinsman-Redeemers for one another, we are all going to go into the waste basket at the same time.

In fact, earlier in our ministry, we actually did what I have just proposed. When the Lord first led us to Jeffersonville, IN, He made a way for us to gain access to a 6,000 square foot ministry and educational facility in the downtown area. The church was an old, two-story brick building with a spire that soared into the treetops. The lower level had a large fellowship hall and a kitchen. The upper level, to which you gained access through a large, winding staircase, had a beautiful sanctuary with pews that seated about 350 and had an arched ceiling that was about 35 feet in the air at its apex. Attached to the church building was a four-story educational building with an almost unlimited number of classrooms. All of that sounds wonderful until you looked at the negatives. First of all, there was absolutely no heat anywhere in either of the two buildings, nor was there any air conditioning. Second of all, the plaster ceiling had come loose from the ceiling beams over the years, was badly sagging in some places and had actually fallen through in others. To further compound the problem, there were about 15,000 Indiana Brown Bats living in the attic of the sanctuary building. At twilight they would come pouring out of the belfry (bell tower), shades of Ichabod Crane and *the Legend of Sleepy Hollow*. We actually had bats fly in and out of the openings in the ceiling during worship services. Several ministers ran screaming out of the sanctuary during services when they were "*buzzed*" by a bat or two! Eventually we were able to put up a new ceiling that secured the whole plaster ceiling above it. We used 81 4' x 8' sheets of drywall and 10" galvanized deck screws to re-anchor everything into the rock hard 2' x 10' or 2' x 12' beams that supported the ceiling. When we were done, the new ceiling would never come down again!

All of that is well and good, but it is HOW we did it that is worthy of investigation. When I, my wife and my two youngest children moved into the church, we took two of the largest adjacent classrooms in the educational building and, using a circular saw, actually cut a huge opening out of the wall separating the two rooms. From that we formed bedrooms, storage areas, a living room and a dining room. Our heat eventually ended up being large Coleman circular heaters fueled by kerosene, from which Bev developed kerosene poisoning and had to be hospitalized for two weeks as a result. Then we were forced to use space heaters, many of them, scattered throughout the apartment, but with a catch. The fuse box in the lower level had to have been installed at the very beginning of the use of electricity and used giant circular fuses. Because the electrical wiring in the building had never been intended for the level of electrical usage we employ in the 21st Century, fuses blew out on a regular basis because space heaters draw so much power. In fact, a fire literally broke out in the fuse box without us being aware of it and one of the giant fuses actually burned to ashes without somehow igniting any of the other similar-sized fuses or the wooden framework that surrounded the fuse box. God was clearly protecting us against our ignorance! To work around the problem, I purchased a large number of 100' industrial strength orange power cords and strung them from floor to floor, all terminating back in our apartment. That way, the electrical power draw was evenly distributed across the whole educational building and we avoided any more fuse blowups. That winter was the coldest winter on record for the metropolitan Louisville area, with temperatures dropping to 10 below zero on several occasions. Our apartment was located on the second floor of the educational building, but the bathroom was located on the first floor and the shower was located in the basement. During the freeze, the bathroom literally froze solid, cracking the ceramic pot that you normally sit on. The shower piping in the basement also froze solid. When the thaw inevitably came, we found ourselves dealing with multiple Old Faithful geysers located in the many places where the pipes or ceramic plumbing had cracked. It was a complete nightmare. During the worst part of the cold spell, the temperature in our apartment dropped as low as 40 degrees. It was bitterly cold and we had no money to go to a hotel or motel room. We were trapped. I was sitting in my lounge chair, wrapped in several blankets when a phone call came in from a supposed Christian brother in the Louisville area. He was an older man, fabulously wealthy, who bragged that he "*sat down*" regularly on \$30,000.00! For those of you who didn't understand the reference, that meant that he carried that much money in cash on him on a regular basis! If that's not shouting, "*Hey! I'm rich! Come mug me!*" I don't know what is! I found out later that he was worth about \$13 million dollars. When he called, I had just been crying and asking God what to do to save my family. At first I thought he was an answer to prayer. He asked me how things were going and I explained my situation to him. I felt certain that he would help us and provide us

with the funds we needed to go somewhere where we could ride the cold spell out. Instead, after listening to our plight, he callously said, *"Well, Brother Ray, I guess you'll just have to go home!"* His implication? That we should quit and move back to Jasper where we came from. I couldn't believe my ears. But instead of getting angry, I just said, *"Brother Charles, we are already home!"* and calmly hung up the phone. There were many other things that he did that still provoke anger in me when I think of them. He was also the *"Candy King"* of Haiti that I speak of elsewhere in this book. He did several other things while in Haiti that I will not speak of in this book but which would, if told, immediately disqualify him from any sort of ministry for the rest of his life. No more on that topic. We received another phone call about an hour later from one of the poorest Saints we knew, a wonderful Messianic Jewish believer named Diane who was a nurse and also had a Sandy Patti-quality voice and who could sing *Via Delarosa* as well as Sandy herself. She was dirt poor and lived in a run-down, ramshackle trailer in a local trailer park. It only had one bedroom, but when she found out about our situation, she immediately insisted that we come to her trailer to spend the night. Bev slept on her small sofa, my youngest son Ben and I slept on the floor and my little daughter Emily had to sleep in the hall closet, with her tiny toes sticking out into the narrow hallway of the trailer. Friends, James, the half-brother of Jesus, was absolutely right about how the rich conduct themselves. The man who could have done anything did nothing and the woman who really couldn't afford to do anything did everything in her power. We spent nights in her tiny trailer for about a week until the cold spell lifted.

But enough about our own suffering for the Gospel. Let's talk about what we were able to accomplish in that huge building. Shortly after we moved in, the Lord began to talk to me about praying for some Black Pentecostal churches to come and join us in a joint effort. I prayed accordingly and only a week later a distinguished Black gentleman came to our door. His name was Elder Nathaniel Witherspoon of Anderson Temple Church of God in Christ, the *"Saved, Sanctified and Filled with the Holy Ghost"* people. He told me that he had been in prayer about where to start a church of his own and the Lord had told him to come to us! We immediately hit it off and quickly came to an agreement. Brother Nate felt let to start his own congregation and was doing so with his Senior Pastor's approval. His new church, New Life COGIC, would have the morning service, starting at 10:00 AM. Cornerstone Christian Fellowship, our Charismatic, Spirit-filled congregation, would have its own service at 2:00 in the afternoon. A few weeks later, another Black Brother in the Lord arrived at our doorstep, Elder L. Eugene Vaughn, who had also been led by the Holy Spirit to us and also felt let to start a church. We gave Brother L. Eugene the evening service at 6:00 in the evening. Now we had THREE churches working hand in hand, all in the same building, utilizing the same sanctuary, helping put up the scaffolding to work on the sanctuary ceiling and standing side by side with me on that same scaffolding, 35 feet in the air with reversible, variable-speed drills, putting up one sheet of drywall after another. A minor drywall miracle actually happened while we were working together. We had a construction crew consisting of individuals from each of the congregations and we were manually handing the sheets of drywall up, one sheet at a time, onto the platform that I had constructed at the top of the scaffolding. When we got the first sheet up, one of the young men called out, *"Well, that's ONE!"* in a joking fashion. Everyone laughed, it provided some relief, and so, after that, we would call out, *"Well, that's (NUMBER)!"* after each new sheet ended up on the platform. By so doing, we were inadvertently keeping an accurate count of how many 4' x 8' sheets of drywall had been handed up from man to man all the way up to the ceiling. When we were done, we had counted to 80. Yet I could not shake the overwhelming feeling that I should count the sheets one more time. It didn't make sense to me, but God's instructions rarely do, at least from our own perspective. And so I counted. And when I did, I didn't come up with 80. I came up with 81. I knew I had to have miscounted, and so I counted again. Again, I came up with 81. I counted a third time. Again, 81. I called down to our construction crew, *"Hey, guys! How many sheets did we just finish handing up here?"* Their answer was unanimously *"80!"* *"Well, I replied", we've got EIGHTY-ONE up here now!"* We all agreed that there had been no extra sheet already up on the platform. We all agreed that we had handed up and counted 80 sheets over the last hour. And we were all forced to agree that we had just witnessed a minor miracle. God Himself had sent an angel to hand up a sheet while we were working, just to let us know He was with us in this project!

Eventually we ended up with five separate ministries sharing the building, three churches and two para-church organizations. We all worked together on the building and high-fived one another as one congregation would come out of their worship service and the next congregation would file right back in. Worship services went non-stop for 10 straight hours every Sunday. The building was filled with praise, worship, prayer and acts of kindness. The Lord sent a local Boy Scout troop to us, looking for a special

project. As a result, they build us 80 six-foot clothing racks, on which we placed free clothing for the community. We had five freezers donated to us, which we stocked with food. We had a truck with which we would bring food, clothing, furniture (yes, we did that too!), prayer, healing and the Baptism in the Holy Ghost to anyone who needed help. In one case, the Lord sent us to a woman who had nearly been knifed to death by her psychotic ex-husband. He had stabbed her 47 times, yet somehow she had survived. But while she was in the hospital recovering our idiotic court system actually let this lunatic loose on bail. While she lay in the hospital simply trying to stay alive, this monster went to her house, broke in and systematically destroyed all her clothing and furniture. As a result, when she finally got out of the hospital, she had nothing left. My Assistant Pastor Ron and I drove that truckload of food and resources to her home in Louisville and proceeded to unload and assemble everything. When we were done, we hung all her new clothes for her and then prayed for her healing. She was healed instantly and all her pain left. When her teenage daughter saw what God had done through us, she asked us to pray for her as well. When we did, the Lord saved her and baptized her in the Holy Spirit with the evidence of speaking in unknown tongues. And what a baptism it was! The Bible speaks of the tongues of men and angels¹³⁷. Up until then I had never heard an angelic tongue. But when my Assistant Pastor and I laid hands on her, she began to speak in a tongue which sounded for all the world like the sound of WIND CHIMES!!! It was the most unearthly, ethereal, beautiful sound I had ever heard in my entire life. We were so astonished that we took our hands off of her. Immediately the angelic sounds ceased. Ron and I looked at one another and immediately laid hands on her again. And again, she began to speak in that incredible, superhuman language. We talk with her later on and found out that she had absolutely no experience in Full Gospel circles and had never heard of any of the things that had just happened to her, providing even more authentication to the validity of the event.

During the one year that we stayed in that building, working hand in hand according to Psalm 133, where it says, "*Behold, how good and how pleasant it is when brethren dwell together in unity*", the Lord poured His blessings out in an unprecedented fashion. During that year, we saw over 70 documented miracles, included untold healings, signs, wonders and miracles. Friends, if the Body of Christ would stop trying to function as independent organs operating outside of the Body, which is a medical impossibility in a human body, and learn to cooperate and work together, we would be able to do incredible things with the resources that the Lord has given us and He would pour out His blessings in an equally unprecedented fashion, fulfilling once again Acts 2:44-45 and providing an incredible testimony of the love and unity of Jesus Christ as spoken by our Lord in John Chapter 17 in His High Priestly Prayer¹³⁸.

I have talked previously in this book about the blessings that God has given us. I have also told you where some of them came from. In many cases, we were blessed, not with money to buy the thing we needed, but with the actual thing itself! On other occasions, we were able to provide something that we had into the lives of individuals or other ministries. What you sow, you reap. We always preach that Scripture regarding money or doing bad things, but the truth is that whatever you put into the lives of others will come back to you. The world says it in a slightly different way, but it's still the same truth. What goes round, comes round. Another nice side feature of the barter and free gift system is that God didn't have to give any of His money to the sales tax collectors. It's darned hard to try and tax a barter system. It's even harder to tax a system where nothing is being sold! We need to start having all things in common. It's time to start saying and acting like what we have doesn't belong to us, it belongs to God! Do I sound like some Bolshevik revolutionary? I'm just quoting the Bible, and not some obscure Scripture, either. I'm telling you, that's how the early church operated, and it worked just fine for them! It's going to get a lot more radical than that. We will come to a point in time where we will have to be peaceful enough in our lives to share communal housing, just like the Amish and the Mennonites. Instead of Grandma and Grandpa living in one place, the three kids living in three separate places with their families, and the grandkids living elsewhere, we are going to see a time when extended families are going to have to come back together and live together in harmony! In fact, there actually is a utopian community in Indiana called New Harmony, founded by the Rappites, a millennial community of the 1800's. That experiment failed primarily because the men slept in one building and the women slept in another, and fraternization of any kind between the two groups was expressly forbidden. Needless to say, they died out in one generation. Surprise, surprise! We're not talking about anything like that. And we're not talking about anything kinky either, with some weirdo religious leader ruling over a mentally

¹³⁷ I Corinthians 13:21 NKJV

¹³⁸ John 17:1-26 NKJV

enslaved population and enjoying the benefits of an extended harem or simply having sexual access to all the women in the commune. What we are talking about is a radically transformed group of Christians who have sufficiently developed the personality of Jesus Christ by cultivating the fruits of the Spirit in their lives to such a point that they can really and truly get along with one another, just like 1st Century A.D. believers did. It worked back then. It will work again. Necessity is the Mother of Invention, and Desperation is its Father!

Those with excess resources will have to willingly sell those resources and make the cash from those sales available to the Apostles in charge so that group needs can be met. But it will be a two-way street. The Bible clearly says that if a man will not work he shall not eat ¹³⁹. There will be no loafers or slackers in such a community. Those individuals who are "*Black Holes*", absorbing resources continually without ever showing any improvement will be banished from the community. Those who refuse to walk in a godly fashion will also be put out. These communities will shine like the sun in a culture which will be absorbed in lying, cheating and stealing to obtain things that they want. Christianity always shines best when it is subjected to adversity. It drives out the chaff and polishes the wheat until the true Christians simply glow. The days of the selfish, all-about-me Charismatic will be over. Immature Christians and immature Christianity will not survive this crash. Mature, rational, prayerful, Godly individuals will survive, and will actually thrive, just like Isaac, who sowed and reaped 100 fold during a time of famine ¹⁴⁰. No one in these Christian communities will be hungry while all around them people are starving. None of these true Christians will be homeless when all around them people are sleeping in dumpsters, trash cans and cardboard boxes. No one will be abused or molested in these Godly fellowships while all around them rape, carnage and pillage will dominate the landscape.

Can You Give Me Some Practical Examples Of A Kinsman-Redeemer?



C. Vernie Russell Jr.

Sure can! Let me introduce you to Bishop C. Vernie Russell, Jr. Russell is the pastor of Mount Carmel Baptist Church, located in Norfolk, VA. About once a month the church holds a "*debt liquidation revival*", a foot-stomping, hand-clapping outpouring of music and financial generosity aimed at lifting members out of credit-card debt. How generous? Well, Carl and Janice Beaver went to church one night owing \$10,500 on a slew of credit cards. When they walked out two hours later, they were debt-free. The Beavers are the 56th family to have been "*delivered*" from debt since the revivals began about a year ago. In a single night in May, church members not only raised the Beavers' \$10,500, but an additional \$5,400 to liquidate the debt of another couple, and there was \$500 left over for next time. To date, the congregation has wiped out a total of \$318,000 of debt. Their feat is all the more striking because Mount Carmel isn't some suburban megachurch catering to the country-club set. It is in a vaguely seedy section of downtown Norfolk, and volunteer security guards watch parked cars during services. The church's predominantly African-American members are mostly under 50 and are drawn from across the economic spectrum. Many are from military families posted at the huge naval base here, home port of the Atlantic Fleet. "*The credit-card companies don't like me too well*", says Bishop Russell, an imposing figure with a graying, Santa Claus beard who accounts for all repaid debts in a pocket-sized, green notebook. But, he insists, "*You can't serve your Master and MasterCard at the same time.*" To an overextended generation accustomed to instant plastic gratification, Bishop Russell preaches the evils of 20% interest rates and the virtues of saving money and paying cash. At his urging, 1,000 church members have cut up their credit cards, and the shards are kept in a glass urn on the pulpit. People whose debt has been liquidated are asked to donate at least \$300 at subsequent revival meetings to help other families.

This self-help refinancing project has had a beneficial effect on church coffers as well. As credit-card balances decline, disposable incomes -- and church donations -- have risen. The amount tithed, for example, is up 25% in the past year, according to Bishop Russell. In addition to money collected at debt revivals, Mount Carmel takes in more than \$2 million annually to fund operations and community-outreach

¹³⁹ II Thessalonians 3:10 NKJV

¹⁴⁰ Genesis 26:12 NKJV

missions, such as feeding and clothing the homeless. The goal is to have the 3,000-member congregation debt-free, except for mortgages and car loans. *"When you do something collectively, its better"*, Bishop Russell says.

That Was Neat! Do You Have Any Other Stories Like That, Dr. Young???

In fact, I do! Remember earlier in this book that I made reference to my friend Orville? Here's what God actually did for he and I both: Orville was a Christian businessman and Methodist Lay Pastor in Southern Indiana. He owned a fairly successful insurance agency in a small town located near the Ohio River. Over the years, through wise business dealings and smart investing, Orville had managed to accumulate a "nest egg" of some \$10,000.00 which he decided to invest in the Stock Market. Based on a good stock tip from his local broker, Orville invested all of the money into a single company which showed great promise for growth and profitability. At first, it appeared that the broker's recommendation had been a stroke of genius. The young company showed remarkable growth and its stock value doubled, doubled again and then doubled yet again. Before Orville knew it, his \$10,000.00 investment had doubled to \$20,000.00! Now he was sitting on not only his initial \$10,000.00 nest egg but also an additional \$10,000.00 of pure profit. Needless to say, he was delighted with the whole situation and had made the decision to sit on the investment to see how far the company could carry his money. God, on the other hand, had other ideas. On Sundays, Orville would put aside his role as a local insurance agent and pick up his Bible and drive to the little Methodist country church that he pastored as a supply pastor. The little church was one of many small rural Methodist churches that could not afford a full-time pastor, and so men like Orville and I would come in to keep the churches like them alive and functioning. One Sunday, Orville was on his way home after service when the Holy Spirit spoke to him as clearly as He had ever done. *"Orville,"* the Lord began, *"tomorrow morning I want you to call your stock broker as soon as he opens for business and I want you to sell every share of the stock you have in that company"*. Orville was stunned. The company had been a literal gold mine. Why on earth would the Lord want him to sell all his stock? He argued with the Lord as he drove down the road, but all to no avail. The more he argued, the stronger the presence of the Holy Spirit became, insisting that the stock be sold immediately on Monday morning. Finally, Orville relented and agreed to sell the stock. The next morning, as soon as he arrived at his insurance agency, he picked up the phone and called his stock broker. *"I want you to sell all the stock I have in that company."* he said to his agent. Needless to say, his agent thought Orville had lost his mind. Sell all his stock? That was insane! The broker argued long and hard but Orville, knowing what God had told him, was unmoved and insistent. Finally, the broker relented and went online to trigger the stock sale. Within an hour, Orville had his initial \$10,000.00 investment back in his hands plus the \$10,000.00 worth of pure profit he had earned on the initial investment but he still didn't understand why the transaction was necessary. Why had the Lord been so insistent on him selling the stock and why had He insisted that Orville do it the very first thing that Monday? The answer was not long in coming. Later on that afternoon, Orville received a frantic call from his now-stunned stock broker, wanting to know how Orville had known what would happen. Orville was confused. Known about what, he asked? The broker then told him, with a quivering tone in his voice that the stock which Orville had been investing in had just plummeted in value to almost zero! An unexpected scandal had just erupted regarding the company in question. It seems that the company had been *"cooking"* its books all along and that those remarkable growth figures and profit margins had been almost 100% fictitious. Somehow, the dirty little secret had leaked out and the company had just closed its doors and shuttered its windows. It was totally discredited in the industry and its stock was now worth nothing! Orville sat there at his desk both stunned and amazed at the goodness of God. Had he not obeyed God on that Monday morning, he would have lost \$20,000.00; his original \$10,000.00 investment and the \$10,000.00 worth of profit which that investment had earned. If he had waited until Monday afternoon, it would have been too late. The company would have crashed, and its stock with it. His money would have been gone, irretrievably, all of it. Now, with a deep sense of awe and reverence for the Lord, Orville shut himself up in his office and began to pray. *"Lord,"* he said, *"You acted supernaturally to save my investment. I can never thank You enough for what You just did. You rescued my nest egg as well as the profit. I can never properly pay You back, but here's what I CAN do: I can give You all of the \$10,000.00 profit that the stock generated. It is all Yours for the work of the Kingdom. All I need You to do is to tell me what You want me to do with the money and how You want me to invest it."*

What Orville didn't know was what was happening about an hour and a half away in Jasper, IN at the same time. If you will remember, I also told you about my friends who built their "dream" home, only to see the rapacious interest charged by the bank put so much financial pressure on the wife and manager of the Christian book store that she almost had a heart attack. However, what I didn't tell you was the REST of the story. Not only were they in financial distress because of their house payment, they were also in distress because the Christian bookstore which they owned was having serious financial troubles. I happened to be a minority shareholder in the corporation and, as such, was deeply concerned about the future of the bookstore. The community in which we lived was strongly traditional and had been very resistant to the fresh move of the Holy Spirit that was sweeping the mainline churches at the time. The Christian bookstore had become a rallying point for Spirit-filled Christians from all the local denominations. It wasn't uncommon to see groups of Born-Again, Spirit-filled believers gather spontaneously inside the bookstore and begin to pray and intercede for various situations. If the bookstore had closed, it would have represented a significant blow to the Spirit-filled community in the area. The store was underfunded and under-stocked and we were heading into the traditionally profitably Thanksgiving and Christmas buying splurge that normally pushes most retailers from an annual financial loss position into a profitable one. Many retailers do as much as 70% of their business the final six weeks of the calendar year and 80% or more of their profit. With no inventory to sell, the little bookstore was headed into certain disaster without help. I had already talked with the couple and knew that they needed an infusion of \$10,000.00 worth of inventory in order to stock their shelves and give them a fighting chance of staying in business. Needless to say, I certainly didn't have \$10,000.00 lying around anywhere, nor did I know of anyone who did. But GOD did!

Deeply concerned about my friends and the bookstore, I also locked myself up in prayer and asked the Lord where I could go in order to get \$10,000.00. Truthfully, I'm not sure if I really expected an answer, so desperate was the situation. But when I prayed, the Lord spoke to me and said, simply, "*Call Orville.*" Once again, I argued with the Lord about the proposed action. Years ago, Orville had invested \$5,000.00 in my fledgling computer company with a promise from me to pay him back as soon as possible. Unfortunately, after two years in business, I had only been able to repay \$200.00 of the initial investment and I felt very bad about the whole thing. Then, quite unexpectedly, I had received an invitation to speak at a local Spirit-filled conference in the area. After one of the services, I had been counseling a young couple to remain faithful in their financial vow to help a local church which they no longer attended on a regular basis because they were now full-time in their own ministry. No sooner had I given them that counsel than I heard a strong voice behind me saying, "*Now I know why the Lord had me come today!*" I quickly turned around and found myself facing my good friend Orville, who, under the direct inspiration of the Holy Spirit, had also been led to come to the meetings, although he initially had no idea why. "*Because you have been faithful to the Word of God in giving this young couple good counsel from the Scriptures*", Orville continued, "*I hereby cancel the remainder of your debt, in Jesus' Mighty Name!*" I was almost overwhelmed. Orville had just forgiven a debt of \$4,800.00 that I owed to him!!!

But now the Holy Spirit was pressing on me to ask Orville for financial help a second time, even if it wasn't directly for my own needs. I really struggled with the whole thing, but finally relented and picked up the phone to dial Orville's office number. After a few rings, Orville answered the phone himself and I explained to him as carefully as I could what the situation and the need was. After I finished, there was a brief pause on the other end of the line, and then Orville said, "*How quickly can you get down here?*" "*I can be there in two hours*", I replied. True to my word, I arrived at Orville's office two hours later, trembling and uncertain as to what would happen. But what I didn't know was that Orville had been granted the grace by God of saving not only his \$10,000.00 nest egg but also his \$10,000.00 profit and that he had been praying, just as I had, about what to do with the money. My phone call and my impassioned plea on behalf of the Christian bookstore was all the confirmation he needed that this was, in fact, where he should invest his money in the Kingdom of God. Orville rose from his desk and indicated that I should follow him into a private office in the back of the building. He moved slowly and with a limp because he had been lame in one of his legs for decades. Orville was tall and gangly and in a way, it felt like I was following a giant stork. Little did I know that a special delivery was in fact about to occur. In the back room was a huge metal safe, the kind that requires an industrial winch and a small truck to move. Orville stooped down and turned the tumblers slowly. Finally you could hear the lock click into place and Orville was able to turn the huge steel handle and pull the massive door back with a creaking, grinding sound straight out of some Vincent Price horror movie. Orville reached into the safe and pulled out a metal bank deposit box. "*You might want to sit down*", he suggested. I did so, obediently. He then

opened the metal deposit box and began to pull out real, honest-to-goodness \$1,000.00 bills, ten of them! Friends, I did not know there WAS such a thing as a \$1,000.00 bill, much less ever having seen any of them. I HAVE seen a real check for ONE MILLION DOLLARS, but that's another tale yet to be told at another time. Orville then placed the ten \$1,000.00 bills in my hands, one at a time, counting, as he did, "One...two...three..." and so on. In a matter of moments, I was holding TEN THOUSAND DOLLARS IN CASH! "Now," said Orville, "go rescue that Christian bookstore." I thanked Orville over and over again, as profusely as I could and as quickly as I could as I raced out of his office and to my car. I drove all the way to Jasper with my foot all the way to the floorboard, praying simultaneously that I wouldn't be caught speeding by the local police force and that NOTHING, and I mean NOTHING would go wrong with me or the car on the way home.

When I finally got back to Jasper, I went as quickly as I could to the Christian bookstore. Our friend was at the cash register, performing some accounting tasks. There was no one else in the store. "Betty," I said quietly, "please come with me to the back office. I have something very important to give to you." She raised her eyebrows in a questioning manner, but still turned and went to the tiny office. "You might want to sit down", I said, echoing what Orville had said to me only hours before. "Now, hold out your hand, please", I continued. And then I pulled the sheaf of bills from my pocket and began to place them, a single \$1,000.00 bill at a time, into her outstretched fingers. When the first bill touched her hand and she realized how much it was worth, she began to weep. By the time the second bill touched her fingertips she was blubbering uncontrollably and by the time I got done, she was a total mess, with mascara running all over her face, jumping up and down, praising and worshipping God for His merciful goodness and kindness. With that money, she was able to purchase the necessary inventory for the upcoming holiday season and the store enjoyed its finest financial year since they had purchased it from its previous owners. It is worth noting that this same scenario was reenacted with a different donor a year or two later, when the Lord entrusted yet another \$10,000.00 into my hands for the store, once again for purchasing inventory for the holiday season. Friends, I can tell you in good conscience that there ARE Kinsmen-Redeemers out there who have a heart for the Lord and for His Kingdom and they are ready and willing to deliver His people despite the circumstances surrounding them

Is Our Debt Situation Really That Bad?

You already know about the amount of Federal Debt our nation carries. Let me give you some just-as-scary statistics about personal debt in the US. I promised you I would do this earlier in this book. When I first wrote this book in 2006, I merely included some summary information. But as I did my research for the 2nd Edition, released in 2009, I discovered an incredible and frightening web site called the *Grandfather Economic Reports* created by an amazing and diligent gentleman named Michael Hodges. The URL for the site was <http://mwhodges.home.att.net/index.htm>. Unfortunately, since 2009, Mr. Hodges has moved the web site to another location and for some bizarre reason, none of the links in the site seem to work any longer. That is truly a tragedy, because what I am going to present to you is only some summary information and charts from that original site. I strongly recommend that you go online and read everything you can about government and personal debt in the U.S. It will first make your blood run cold at the incredible mess that we have gotten ourselves into and then cause it to boil when you realize how badly we have been duped by our own government and how careless, reckless and irresponsible we ourselves have been. We have literally dug our own financial grave and then jumped in and begun to pull dirt down on our heads in an irrational attempt to bury ourselves. In the 1960's Nikita Khrushchev of the Soviet Union pounded his shoe on the podium of the United Nations and said that they would bury us. He was not referring to military might when he said that. He was referring to the fact that the former U.S.S.R. was convinced that they could bury us economically. Fortunately for us, the Union of Soviet Socialist Republics imploded under its own economic weight long before they could accomplish such a task. Unfortunately for us, we didn't need them to bury us. We were already in the process of burying ourselves. Here, then, are the frightening facts about our collective indebtedness and outright stupidity.

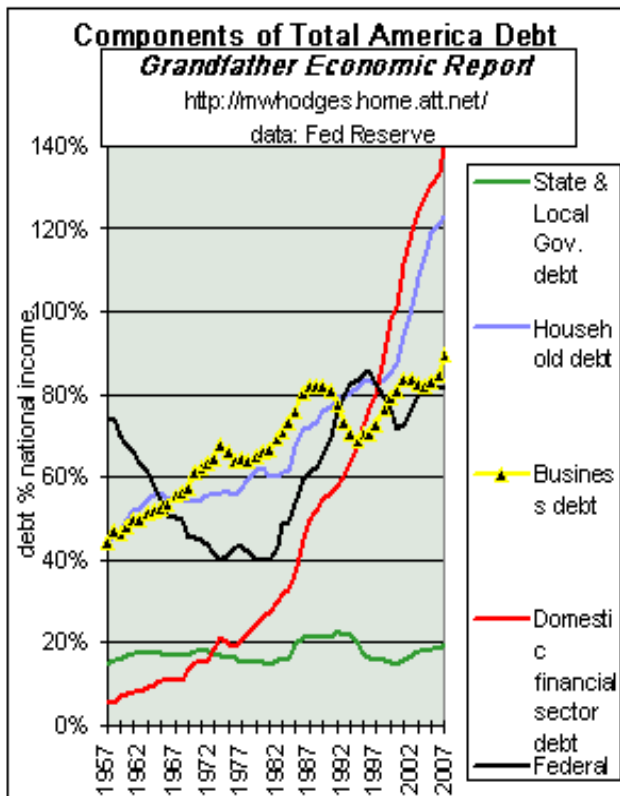
Back in 2003, here were some statistics regarding our total indebtedness:

- ✓ America's National Debt had topped 9 Trillion Dollars
- ✓ America's Consumer Debt had topped 2 Trillion Dollars
- ✓ Personal Bankruptcies in 2003 totaled 1.63 Million

- ✓ Average Household credit card debt was \$9,200.00
- ✓ Each year 9 Million people sought help from debt counseling services
- ✓ The average NFCC client had \$15,700.00 in Credit Card Debt and only \$30,000.00 in Gross Income

By 2007, Consumer Debt had risen to 2.39 trillion dollars. Granted, personal debt was not as bad as our Federal Government, but that's kind of like comparing a 50 foot deep hole to a 12 foot deep hole. Without help, you're not going to get out of either one. One is difficult, the other nearly impossible.

What I am about to show you are numbers compiled through the end of 2007. Bear in mind that when you look at these graphs and read these statistics, they do not include the utterly traumatic events of 2008. In other words, what you are about to read is only the good news!



Let's begin with the ugliest news. This chart compares several trends since 1957. They are:

- (1) State and Local Government Debt, as illustrated by the green line.
- (2) Household Debt, as illustrated by the blue line.
- (3) Business Debt, as illustrated by the yellow line.
- (4) Domestic / Financial Sector Debt, as illustrated by the red line.
- (5) Federal Debt, as illustrated by the black line.

Again, bear in mind that what you are looking at does not reflect the disastrous events of 2008, when the housing and sub-prime lending markets collapsed, nor does it reflect the over \$800 billion dollar stimulus package put into place in January of 2009. Nonetheless, this graph clearly illustrates the insane policies and decisions made by both the U.S. populace and our legislators over the last fifty years. In the Old Testament, the Children of Israel spent 40 years wandering around in the desert trying to get to the Promised Land. Today in America, we have spent the last 50 years trying to leave the Promised Land so that we could put ourselves in the desert. Go figure!

As you can tell, State and Local Government Debt has historically been fairly constant. That makes perfect sense. The further away from Washington you go and the closer to Main Street U.S.A. you get, the more rational control has been exerted by the citizenry over what could and could not be spent. In the real world, you can't spend money you don't have, unless, of course, you put in on your credit card. But for State and Local Governments, there was no credit card available, and so they had to make do with what they had.

Household Debt, on the other hand, did have those dreaded credit cards available to it. Notice the steady increase in household debt until about 2000. Then, suddenly, it takes off like a rocket headed straight out of the stratosphere. What on earth was going on? Do you remember that I told you that the tipping point in the 100-year Mega-K-Wave was probably around 2000? From that point on, things began to flow downhill in a negative fashion, rather than uphill in a positive fashion. At that point in time, a dramatic increase in credit card spending occurred because families suddenly found it much more difficult to sustain their lifestyle with available resources and began to severely overload their cards in order to maintain the appearance of affluence. Several years ago there was a terrific commercial showing a smiling man riding on his expensive riding lawnmower, mowing the grass of his beautiful, two story, Cape Cod home in an upscale suburban neighborhood. Everything seemed to be just perfect. He had everything you could imagine. But as he rode on his mower, He was saying, "*Somebody please help me! I'm so deep in debt I don't know what to do!*" If I remember correctly, the commercial was for a financial counseling service, but I could be mistaken. He was clearly not alone in his secret little crisis. Household debt was 13.8

trillion dollars in 2007, up one trillion dollars over the prior year. Of that 13.8 trillion dollars, 10.5 trillion was for mortgages and the remaining 3.3 trillion for credit card purchases.

That latter figure was a dramatic increase over the 2 trillion dollars of 2003 and the 2.39 trillion dollars reported earlier in 2007. But dollar figures alone don't reveal the entire story. In the 1960's and 1970's the household debt ration held steady at about 53% of the national income, not good, but not terrible either. It meant that household debt was not growing faster than the growth of the total economy. By the end of 2007, that figure had exploded to 123% of our national income, a debt increase of 100% since 2000! Household debt per person had climbed to the astronomical amount of \$46,115.00!

Business Debt has also been soaring. In 1957, the business debt ratio was 44%. Only 50 years later, in 2007, that figure had more than doubled to 90%! Total 2007 business debt came in at 10.1 trillion dollars. That's almost double what it should have been had businesses continued to operate using the rational approaches of the 1950's and 60's. Who have been the greatest offenders? Would you believe Ford (#1), General Electric Capital Corporation (#2) and General Motors (#3)? Yet both Ford and GM were quick to run to the public trough for even more money when the stimulus package was released. Something is very, very wrong with a company that has become a black hole in the American economic picture instead of a bright, shining light.

Despite all of the previously mentioned bad behavior, we still have not dealt with the worst offender of all, Financial Sector Debt. Again, please remember that these statistics were compiled before the near-complete meltdown of Wall Street in late 2008. I do not have 2008 figures available to me for comparison, but I am very sure that what I am about to tell you is modest compared to the statistics which, when compiled, would reflect the Financial Sector at the end of 2008. All by itself, the Financial Sector has successfully managed to acquire 15.6 trillion dollars of debt! In the last 50 years, from 1957 through 2007, the financial sector's debt rations have increased 25 times faster than the economy has grown! Again, think back to everything I have told you about K-Waves and where we are positioned in the current one. Think old Nikolai might have known what he was talking about? To further worsen the picture, it is now becoming obvious as such firms as Lehman Brothers and Bear Stearns are being closely investigated that many companies on Wall Street have effectively been hiding additional staggering amounts of debt in their Balance Sheets, disguised as other line items. That means that the 15.6 trillion dollars could well be significantly understated. Michael Hodges, analyzing this insane trend on his web site, says *"It would appear there is no way this trend is sustainable – suggesting a major upheaval of some time in the near future."* In 2008, one of the tires blew off of the economic car. Right now we are driving down the road with three bald tires and one flat. Small wonder, then, that our country and our economy are having a very difficult time moving forward. When something this serious happens, it becomes necessary to pull off to the side of the road and make repairs. Instead, our current administration is attempting to fix the flat while we drive. This should prove very interesting, indeed!

When all is said and done, the total indebtedness of the United States in 2007 was a mind-blowing 53 trillion dollars, with no end to the escalation in sight. Oh, yeah, you might as well tack on roughly another trillion dollars to that total by adding in the Economic Stimulus Package and the previous Detroit bailout. Then, factoring in the truth that Wall Street has been lying consistently about its total debt and we are probably looking at between 55 and 60 trillion dollars of total debt. I don't know about you, but my little pea brain is having some trouble wrapping itself around numbers like that. Do you see now why I insist that a crash and Mega-Depression is completely, 100% unavoidable? We have pushed not only our country but also the entire world economic and political systems to the edge of the abyss and do not seem to be capable of letting up. Heaven help us all! The body of Christ will have to start helping one another whether we like it or not! Necessity is being laid upon us by the carelessness and recklessness of 50 years of American Christians. Shame on us! Don't you think it's time to stop and make a change???

Unfortunately, no one seems to be willing to make the changes necessary. Remember those Reverse Mortgages that we talked about earlier? Well, there's an interesting trend to move credit card debt and roll it over into a refinanced mortgage. Stop and think about that, and then remember what I showed you about the rule of 78's. Who is the winner and who is the loser in a move like that?

Sure, Dick and Jane, we'll take your \$20,000.00 in credit card debt and add it on to your mortgage. We'll just restart the mortgage all over again like its day one. Sit down for a second and think about that first

payment. How much was interest and how much was principle? Just keep repeating this mantra over and over again, "The banker is my friend. The banker is my friend. The banker is my friend..."

To stir the pot one final time, here are some updated figures regarding personal debt in the U.S. as of 2014. If you're not already disturbed, you should need a strait jacket by the time we're done looking at the new totals. Here they are:

As of April 2014:

U.S. household consumer debt profile:

- Average credit card debt: **\$15,191**
- Average mortgage debt: **\$154,365**
- Average student loan debt: **\$33,607**

In total, American consumers owe:

- \$11.68 trillion in debt
 - An increase of 3.7% from last year (2013)
- \$854.2 billion in credit card debt
- \$8.15 trillion in mortgages
- \$1,115.3 billion in student loans
 - An increase of 13.9% from last year (2013) ¹⁴¹

And, to further make your day, as I was doing my final edits for the 3rd Edition, I came across an article on Yahoo talking about what is happening to the Middle Class economically. This bears out every single thing I have been saying throughout this book. I'll let the article speak for itself:

Mon, Jun 9, 2014, 9:31 PM EDT - U.S. Markets closed

The Daily Ticker

The middle class is even worse off than the numbers show

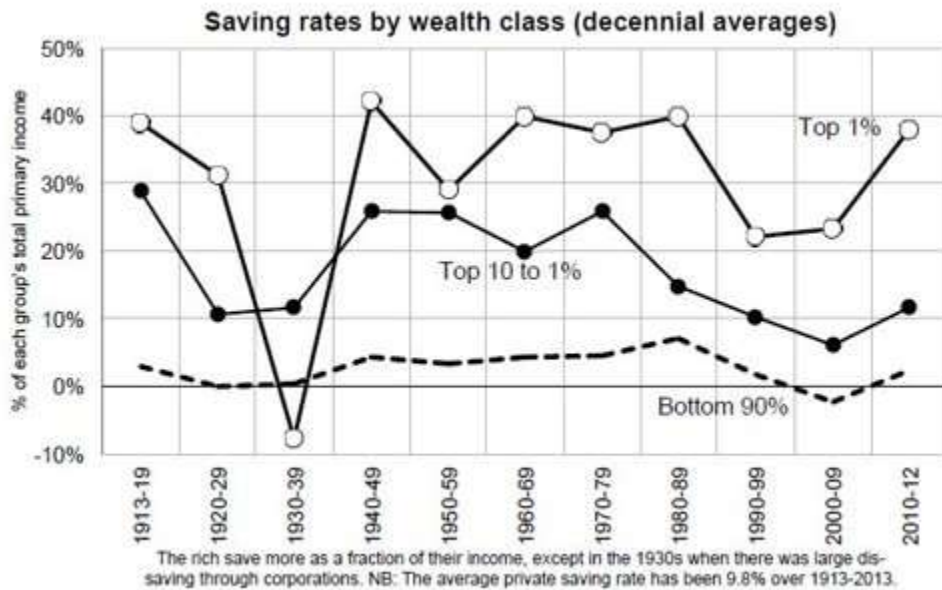
By [Rick Newman](#) 4 hours ago [Daily Ticker](#)

The "average" American worker earns about \$44,000 per year and saves around 4% of his income. (Remember how I said that a 20% saving rate is critical for financial survival?) And the "average" household has a net worth of approximately \$710,000, including the value of homes, investments, bank accounts and so on. But many Americans, needless to say, fall well below those benchmarks, which fail to capture widespread financial distress. The gargantuan fortunes of the rich have become a cause célèbre scrutinized by, among others, French economist Thomas Piketty in his surprise bestseller, 'Capital in the 21st Century'. Now, the growing gap between the rich and the rest may be distorting numbers long used to gauge the health of the middle class. The rich have always skewed wealth and income data to some extent, since they pull up averages and make ordinary people seem a bit better off than they really are. But the outsized gains of the super-rich during the past 25 years have become so disproportionate that some measures of prosperity may be losing their relevance. "When wealth and income are as concentrated as they are, examining the 'average' consumer or 'average' investor makes little sense," economists at Bank of America Merrill Lynch wrote in a recent report.

Americans falling behind

This may help explain why the economy seems to be gaining strength — on paper — yet millions of ordinary people feel like they're falling behind. Americans' total net worth, for instance, recently hit a new high of \$81.8 trillion, thanks to a five-year stock market rally and the gradual restoration of home equity lost during a six-year housing bust. Yet consumer spending remains tepid, home buyers seem to be hibernating and an alarming portion of adults aren't even looking for work. Polls show widespread pessimism that's out of sync with an economy supposedly heading into its fifth year of expansion. That could be because Americans are struggling more than the numbers show. The average savings rate, for instance, is about 4%, yet it varies widely by income group. Here's a breakdown calculated by economists Emmanuel Saez and Gabriel Zucman:

¹⁴¹ <http://www.nerdwallet.com/blog/credit-card-data/average-credit-card-debt-household/>



The bottom 90% of earners — most Americans — save only about 3% of their income these days. And for a decade prior to the 2007 recession, the savings rate for this group was negative, meaning most Americans borrowed on an ongoing basis to supplement their income. (Again, remember our discussion of what has happened to the American public regarding credit card debt. Many Americans have "borrowed" from high interest credit card accounts to offset the fact that they are spending more than they are earning) That debt binge created a financial hole many families are still digging themselves out of — one reason many people feel like they're falling behind. Wealthy Americans save about 12% of their income, by contrast, and the richest 1% save 38% of their income. Saving money is obviously important, because that's how people create wealth, finance a home purchase, put their kids through college and improve their living standards. The huge and growing gap in the ability to save among different income groups explains why the rich get richer and the rest don't. It's harder to categorize household wealth by income group, but the two big categories of wealth — home equity and financial holdings — are assets held by a shrinking pool of wealthy Americans. That explains how the "average" household can have a whopping \$710,000 worth of assets, an unimaginable sum for many families. (If that number seems like a typo, here's the math: The total household wealth in the United States is \$81.8 trillion, according to the Federal Reserve. And there are 115,226,802 U.S. households, according to the Census Bureau. Divide the first number by the second and you get an average of approximately \$710,000.) The homeownership rate has been declining since 2004 and now stands at 65%; some economists expect it to keep falling. (Again, remember how we have discussed how disenfranchisement of home ownership and automobiles locks individuals out of any hope of recovery?) The percentage of Americans who own stocks has been falling, too, and is close to a record low. So fewer people have been taking advantage of a housing recovery and a long bull market in stocks, which is how a growing amount of wealth is being concentrated among fewer people. Average income has been increasing, dragged upward by the mushrooming paydays of the 1%. But median income, which represents the midpoint in the distribution of income, has been falling. Median household income, adjusted for inflation, is now about \$53,000, according to Sentier Research. That's about 7% lower than it was in 2000 — one sure sign middle class living standards have declined. Piketty and others predict wealth will become even more concentrated among a select few rather than shared broadly, (As I pointed out in our Chapter on the Perfect Economy, this disenfranchisement of people not only destabilizes the economic environment, it also destabilizes the political environment as well) which could lead to an even murkier picture of how ordinary people are faring. The rich seem likely to thrive no matter what happens to the middle class.

And so the rich get richer and the poor get poorer, including the vast percentage of what used to be called Middle Class Americans, who are no longer in the middle and falling fast.

With the complete failure of sanity and credibility in the lending industry, churches can act as Kinsman-Redeemers for the Body of Christ either collectively or individually. But the pastor has to get the vision first and understand that if his people aren't paying \$300.00 or more a month in interest they might be

able to pay something on their tithe. I challenge you and your church, your Bible study or whatever Christian organization you belong to, begin to think and act like a Kinsman-Redeemer. We must start the process now. The more we can accomplish now, before the Crash, the less we will have staring us in the face after the Crash. In summary, it is high time for pastors, churches and denominations to start thinking more about people and less about buildings, more about meeting the needs of their congregations and less about meeting their budgets.

Cities of Refuge

Another fascinating manifestation of this practical, Holy Spirit driven economy will emerge. When the crash occurs, the cities of America will burn to the ground. There is no question about it. For many years I taught at an undergraduate level at a Junior College extension campus. Periodically, I would ask my classes a question. It went something like this: In the Depression, a man could knock at the door of a farmhouse. He could admit that he had no money, no job and no idea where he was going or what he was going to do next. But he could offer to chop up all that firewood in the pile and stack it neatly near the house. All he asked for in return was a good hot meal and perhaps the privilege of sleeping in the soft, warm hay in the barn. The good lady of the household could agree to the proposition, and not have to fear rape, robbery or any violence to her or to her household. The reason? Even though America had been living badly in the Roaring Twenties, she still had a conscience and some morality left. Men still believed that they had a moral obligation to feed their families and to work a job. Then I would ask my question. Here it is: If America experienced another crash like the one in 1929, would that same housewife be able to trust that man who came to her door? Almost universally, the classes would agree that it would be insane to trust someone today with access to the house, an axe and an idea of when her husband would be home. America has lost its moral compass. She no longer has a sense of right and wrong. The situational ethics which have been taught systematically in our colleges and seminaries for the last 60 years have finally infused themselves in our society to such a degree that there is no longer any such thing as absolute right or absolute wrong. Things are only right or wrong, according to their thinking, if they are right or wrong for you. If I am hungry and you have food and won't share it with me, then it is all right for me to hurt you or even kill you for your food because it benefits me and is therefore right for me. Scary, isn't it? Even scarier is the fact that the last three generations of young people see nothing wrong with the previous statement. Homosexuality is OK. Lesbianism is OK. Everything is OK, as long as you don't hurt someone. Right. Sure. Is that what the Bible says? Oh, you don't know what the Bible says? Why is that? Because your parents never sat down with you and taught you the Word of God? Maybe it's because they never learned it themselves.

As the cities of America burn to the ground, with murder, rape and looting wide-spread throughout every economically depressed area, people will pour out of the ghetto and head toward suburbia. It is then that we will find out just how truly racist America still is. Officially, slavery was abolished almost 150 years ago. Jackie Robinson broke the color barrier in baseball. We have black coaches in the NFL, MLB and other sports. Why, we even have black hockey players! But underneath that veneer of equality, there still smolder the coals of racism, just waiting for the fan of economic unrest to stir them up so that they can blaze into full flame again. Racism will explode across America and the world, except in one unique case. Kinsman-Redeemers with undeveloped property in the rural areas of America will begin to build entire communities called Cities of Refuge where refugees from the war zones of the inner city will be able to come and live, side by side with people from every ethnic background and with every color of skin and hair. Revelation 7:9 will be a reality on earth long before it also becomes a reality in the Rapture. Economic devastation will cause the true body of Christ to come together in a way that it hasn't come together since the 1st Century AD. Necessity will make saints out of us, one way or another! These Cities of Refuge will be based on a modified Biblical principle found in Numbers Chapter 35.

"⁶ Now among the cities which you will give to the Levites, you shall appoint six cities of refuge, to which a man slayer may flee. And to these you shall add forty-two cities...¹¹ then you shall appoint cities to be cities of refuge for you, that the manslayer who kills any person accidentally may flee there. ¹² They shall be cities of refuge for you from the avenger, that the manslayer may not die until he stands before the congregation in judgment. ¹³ And of the cities which you give, you shall have six cities of refuge. ¹⁴ You shall appoint three cities on this side of the Jordan, and three cities you shall appoint in the land of Canaan, which will be cities of refuge. ¹⁵ These six cities shall be for refuge for the children of Israel, for

the stranger and for the sojourner among them, that anyone who kills a person accidentally may flee there.” -- Numbers 35:6, 11-15 NKJV

Originally, these six Cities of Refuge were intended as sanctuaries for individuals who accidentally killed someone, not as a premeditated act. This is where we get our legal distinction between murder and manslaughter. Murder is premeditated, a situation in which I intend to kill you and lay out a plan to do so. Manslaughter is when I had no intention of killing anyone but my car went out of control and six people died or the axe head slipped off the handle and struck my co-worker and killed him.

In the Final Great Crash the paradigm will be vastly different. God will have raised up Kinsmen-Redeemers all over America and the world, men and perhaps some women who have amassed vast personal fortunes through successful business ventures. They will have been warned to convert their wealth into tangible assets and land purchases just before the ultimate crash of the stock market. Just like the Armenians under the Boy Prophet, these Godly men and women will hear the still small voice of the Holy Spirit and will withdraw all of their money quickly and quietly from the banks who currently service them. Land will be purchased secretly all over America, mostly in rural, undeveloped areas. Several years before the crash, there will be a mysterious surge of construction, but oddly enough, most of the workers will be Christians, and most of the lumber will come from the land on which the buildings will be built. Whole Christian settlements will rise up, awaiting the burnt and scarred refugees from the cities. When the Crash comes, word will spread swiftly and silently throughout inner city congregations of these hidden Cities of Refuge. Families will begin to disappear all throughout the ghettos of America. Godly single moms with their children will no longer show up for their jobs. Pastors and whole congregations will simply vanish overnight, leaving startled bankers with their now-empty churches. Blacks will be there. Hispanics will be there. Asians will be there. Whites will be there. These communities will be established on absolute moral standards based on the Bible. There will be faith, hope and love throughout all the settlements. All of them will be interconnected in a loose network via the internet, although the ownership of the cities will be as wide and diverse as the individuals that they house. Unfortunately, there will be attacks on the cities. There will be times when the inhabitants of these cities will have to defend themselves. This will be a time of great controversy within the Body and the Church that remains alive will be split between those who advocate pacifism in all things and those who advocate necessary violence in order to protect the settlements against being destroyed by ungodly men just as the inner cities were. Unfortunately, what is left of the US government will come down on the side of the rapists, murderers and plunderers. It will be a time of great polarization within the Body.

Despite all this, conversions will be constant and genuine. It will be during this dark and difficult time that unbelievers will see true Christian charity at work. Not only will the communities help each other, but they will reach out in true Christian love to those around them. Tales of Christian generosity will become legendary. Groups of missionaries will go out with food, clothing and furniture for those in need. The Bible says that we are to do good to all men, especially them that are of the household of faith ¹⁴². Charity will begin at the church, and once the needs of the body have been completely met, those resources left over, and there will be resources left over, will be extended to those who are not believers but who are struggling to live Godly lives of integrity and courage as their personal beliefs lead them to act. Many conversions will occur as a result of these kinds of outreaches. But the church and the end-time communities will not spend one penny on those who are unwilling to try and live righteously. There will be no more funding of people whose lives are a constant affront to godliness. While the government will still attempt to support those who continually live in sin, the church will make no such efforts.

Paradoxically, while personal fortunes are being lost, there will be some Christians who will become phenomenally wealthy by buying assets for pennies on the dollar, sweeping up the discarded resources of the previously rich because they were wise enough to make sure that they had liquid cash assets and no liabilities going into the Crash. This will pattern itself after the Crash of 1929 when as many millionaires were made as were destroyed. It will not be uncommon to purchase properties for 2 and 3 cents on the dollar, as desperate, overextended businessmen like Donald Trump grasp desperately for some way to forestall foreclosure. Cars, homes, gems, all manner of art and paintings, the wealth and culture of our nation, will be on sale for less than 10 cents on the dollar. This will be true globally. There will be a major paradigm shift in who is considered wealthy in a matter of ten years. Most of the Fortune 500 will

¹⁴² Galatians 6:10 NKJV

fall off the chart. Little known, obscure individuals who have been quietly living in the shadows will step forward and take control of America's economy.

At the same time, something terrible will happen to the former United States of America. A judgment from outside of our country, a judgment of nuclear import, will shatter this country into four separate entities. It will be a time of great distress for this country, and the flag of another nation will wave over us for a period of time, but at the end of days, America will rouse itself as Sampson did, one last time, and will join itself together to strike one last blow for righteousness and for Israel at the end of days. The fire that falls on Magog and on the nations of the sea will come from the Eagle who has watched over North America for 500 years, long before the White Man came. The Thunderbird was assigned to watch over this continent for a reason, for by his wings death and destruction will fall on the enemies of God and on the enemies of Israel. America will watch over Israel against the Beast, the Anti-Christ, and will protect her against all those who rise up against her. And our giant arrows of destruction, buried in their concrete quivers, will be launched against the land of Gog, Meshech, Tubal, Gomer, Togarmah, and all those who stand against the Lord and against His Hosts.

Whoa, Dr. Young, What Was That?

I have occupied many positions in the body of Christ over the years. I began as, and still am, first and foremost, a teacher. I have been a pastor off and on over the last 35 years. I have led many to Christ as an evangelist. But I am also both a prophet and an apostle. And it was as a prophet and apostle that I just said what I have said about the future. Some of the things that I have spoken earlier in the book are based on predictions of probability. Some things are based on empirical evidence, factual evidence based on hard, cold research. But what I said in the last few pages flowed from the power of the Holy Spirit within me as prophecies from the Lord of Hosts. Please take them and pray over them. The Bible says that every matter must be established in the mouths of two or three witnesses ¹⁴³. Confirmation will come. Just wait and see. There are many more things that must be said about the end of the age, but not just yet. The time is not right. It will be soon. To the best of my knowledge and ability, I have presented to you what will happen, what you must do, and what God will provide in order for you to survive this coming time of hardship and difficulty. Be like those Armenians who listened to the Boy Prophet and lived. Do not be like those who scoffed, were skeptical and did not believe. They perished in their sins. Do not do the same. My earnest prayer is that your heart and mind will be open to these words of warning. Please take them to your heart and act upon them. Then share them with others, so that they too can be prepared, and can escape the Wrath to Come.

What Can I Do To Help?

A great deal. Here are some practical ideals of how you can alert the body of Christ and prepare them:

- (1) If you are a pastor, you can sponsor a community-wide seminar using these materials. I am totally committed to waking the body of Christ up before it is too late. I will gladly come to you and conduct a seminar on these materials. I have seven complete PowerPoint presentations to back these materials up. I can present the materials in a single session. I can present them in a two-session-a-day, 3 day seminar. I can come in for a full week and do one presentation a night for six nights. In short, whatever format works for you, works for me. I have learned to be all things to all men so that I might by all means save some ¹⁴⁴. We would only request that transportation funds be provided in advance, either by automobile or airplane, that we have a place to stay, preferably with a member of your congregation for the sake of fellowship, and that a love offering be taken up each night that materials are presented. I would need to know in advance approximately how many workbooks I would need to bring. Each participant would be required to purchase their own copy for future reference. We will go anywhere in the world

¹⁴³ Deuteronomy 17:6, 19:15, Matthew 18:16, II Corinthians 13:1, I Timothy 5:19, Hebrews 10:28 NKJV

¹⁴⁴ I Corinthians 9:22 NKJV

to present these materials. All you have to do is be our "*Man from Macedonia*"¹⁴⁵ and say, "*Come over here and help us!*" We will gladly come.

- (2) If you are a pastor, catch the vision in your own church and begin to have your own "*Debt Cancellation Revivals*" once a month, just like Bishop Russell does. Talk to other pastors in your ministerial association. See if you can get other pastors to work with you in a community-wide effort.
- (3) If you are an individual, take these materials to your pastor and try to help them catch the vision. Or, simply begin to talk it up among your friends and associates. Nothing would keep you from hosting your own seminar. I don't know of anyone who doesn't want to get out of debt! We will also be bringing practical suggestions in the form of worksheets when we come to you.
- (4) If you are a businessman, contact other businessmen and share with them what is coming. No one wants to have their business destroyed, and businessmen in particular will be interested in the various aspects of K-Waves. That way they can keep an ear to the ground and monitor trends in the economy as they develop.
- (5) Some Christian businessmen will end up being the developers of the Cities of Refuge that we have mentioned. If you are such an individual, please contact us and let us know where you are and what you are doing, along with your progress toward creating a site fully capable of being put into use in a matter of hours. We will try to act as a national and perhaps even global clearing house and networking center for any and all efforts aimed at rescuing the Body of Christ from the perils that lie directly ahead. I already know of about three sites that are preparing to be converted into Cities of Refuge. We need to know about everyone who is willing to pull together in this rescue effort. Many Christian retreat centers located in rural areas will make excellent Cities of Refuge with only a minor amount of work. If you are reading this book and own such a place, please contact us.
- (6) No matter who you are, you can help us to spread this message by purchasing copies of the book and distributing them to people that you think are open to hearing what God has given us to say. Since Final Great Awakening Ministries is a 501(c)(3) corporation, your contributions are tax-deductible. Whatever you can do to help will allow us to put copies of this book into the hands of decision makers across the nation. We need to impact leaders all across the United States to try and form a coalition of like-minded individuals who are willing to work together to start making provisions to ride out the storm when it comes. Direct contributions should be made out to *FGAM* and mailed to the address shown below. Simply put, the more people read this book, the more people will be alerted to what is coming, and the more people will be prepared when it comes. I know that not everyone that we present this message to will receive it, but some will.
- (7) This seems too obvious to mention, but pray without ceasing about this matter. Let the Lord show you what you must do in order to secure your own family and protect them from disaster. And pray for us, that the Lord would fund us and equip us to go all across the U.S. and the world sharing this message. Although the crash will start in America, it will be global in impact.
- (8) We also have a tri-fold flyer and other materials presenting the core of this information in an attractive, eye-catching format. Please contact us to inquire about the availability of these flyers if you are interested.

Thank you again for purchasing and reading these materials. Our prayer for you is that you take these matters to heart and make the necessary changes in your life so that you are prepared when these events come to pass. Please feel free to write, email or call us if you have comments or questions. We would love to hear from you and we would love to pray for you and for your needs. If you do not have a home church and would like to be in contact with a pastor for special needs, we also have Living Water Fellowship, a conventional and internet church with members all over the globe. We post on a regular basis on Facebook, using the medium for the purposes of teaching instead of the mindless chatter that overwhelms it on a daily basis. In each new post, we will bring you up to date on what is happening in the ministry, and will also include a new article from one of our upcoming books for you to review and comment on. Our membership gets to participate in the development of our materials, and we are blessed to have their invaluable input.

¹⁴⁵ Acts 16:9 NKJV

Don't forget to visit our Global Revival website, www.globalrevivalnet.org. In it, you will find materials on Final Great Awakening Ministries, the Global Revival Network, our books, my personal testimony, my professional resume, my ministry resume and a variety of other subjects.

I will close this final chapter with the same words I use in all of my correspondence to the Church. May God richly bless you as you walk in faith and obedience to Him!

Dr. Ray Young

Meet Dr. Young



Dr. Ray Young has been studying the End Times and the Revelation of Jesus Christ for over 20 years. He has been in the ministry for over 35 years, and is a teacher, prophet and apostle in the body of Christ. Dr. Young is also a professional educator and taught at a university level for 18 years. He is the president and founder of Final Great Awakening Ministries and the Global Revival Network, Senior Pastor of Living Water Fellowship and is also an accomplished author, having published the following books:

How to Survive the Coming Crash

Unrolling the Scroll Series:

Episode 1 – The Revelation of Jesus Christ

Episode 3 – The Things That Shall Be

Episode 4 – The Crucified Bride

Episode 5 – The Time of the Beast

Making Sense of the End Times

He and is currently working on completing the full *Unrolling the Scroll* series of seven devotional study guides to the Revelation of Jesus Christ, with three Episodes left to write. He is also working on a comprehensive book on Revival entitled *Birth of True Revival* and a semi-biography called *Shut the Sky* in which he documents all the signs, wonders and miracles that the Lord has performed for him and others

during his life and ministry. He can be reached at any of the phone numbers, email address or web site URL listed below.

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