

The Financial System and the Coming Crisis

"Someone has to get this story through to the public. The problem, however, is that the public doesn't want to hear it. After all, this is bad news, and we certainly get enough of that as it is. The magnitude by which reality deviates from the accepted myth is so great that, for most people, it simply is beyond credibility. Anyone carrying this message is immediately suspected of paranoia. Who will listen to a madman?" Edward G. Griffins - The Creature from Jekyll Island

"The bad news is that every detail of what follows is true." Edward G. Griffins - The Creature from Jekyll Island

Q. What are banks for?

A. To make money.

Q. For the customers?

A. For the banks.

Q. Why doesn't bank advertising mention this?

A. It would not be in good taste. But it is mentioned by implication in references to reserves of \$249,000,000 or thereabouts. That is the money that they have made.

Q. Out of the customers?

A. I suppose so.

Q. They also mention Assets of \$500,000,000 or thereabouts. Have they made that too?

A. Not exactly. That is the money they use to make money.

Q. I see. And they keep it in a safe somewhere?

A. Not at all. They lend it to customers.

Q. Then they haven't got it?

A. No.

Q. Then how is it Assets?

A. They maintain that it would be if they got it back.

Q. But they must have some money in a safe somewhere?

A. Yes, usually \$500,000,000 or thereabouts. This is called Liabilities.

Q. But if they've got it, how can they be liable for it?

A. Because it isn't theirs.

Q. Then why do they have it?

A. It has been lent to them by customers.

Q. You mean customers lend banks money?

A. In effect. They put money into their accounts, so it is really lent to the banks.

Q. And what do the banks do with it?

A. Lend it to other customers.

Q. But you said that money they lent to other people was Assets?

A. Yes.

Q. Then Assets and Liabilities must be the same thing?

A. You can't really say that.

Q. But you've just said it. If I put \$100 into my account the bank is liable to have to pay it back, so it's Liabilities. But they go and lend it to someone else, and he is liable to have to pay it back, so it's Assets. It's the same \$100, isn't it?

A. Yes. But...

Q. Then it cancels out. It means, doesn't it, that banks haven't really any money at all?

A. Theoretically....

Q. Never mind theoretically. And if they haven't any money, where do they get their Reserves of \$249,000,000 or thereabouts?

A. I told you. That is the money they have made.

Q. How?

A. Well, when they lend your \$100 to someone they charge him interest.

Q. How much?

A. It depends on the Bank Rate. Say five and a-half per cent. That's their profit.

Q. Why isn't it my profit? Isn't it my money?

A. It's the theory of banking practice that...

Q. When I lend them my \$100 why don't I charge them interest?

A. You do.

Q. You don't say. How much?

A. It depends on the Bank Rate. Say half a per cent.

Q. Grasping of me, rather?

A. But that's only if you're not going to draw the money out again.

Q. But of course, I'm going to draw it out again. If I hadn't wanted to draw it out again I could have buried it in the garden, couldn't I?

A. They wouldn't like you to draw it out again.

Q. Why not? If I keep it there you say it's a Liability. Wouldn't they be glad if I reduced their Liabilities by removing it?

A. No. Because if you remove it they can't lend it to anyone else.

Q. But if I wanted to remove it they'd have to let me?

A. Certainly.

Q. But suppose they've already lent it to another customer?

A. Then they'll let you have someone else's money.

Q. But suppose he wants his too ... and they've let me have it?

A. You're being purposely obtuse.

Q. I think I'm being acute. What if everyone wanted their money at once?

A. It's the theory of banking practice that they never would.

Q. So what banks bank on is not having to meet their commitments?

A. I wouldn't say that.

Q. Naturally. Well, if there's nothing else you think you can tell me...?

A. Quite so. Now you can go off and open a banking account.

Q. Just one last question.

A. Of course.

Q. Wouldn't I do better to go off and open up a bank?

The Banking System

The bank thrives on using what is not theirs. It is a game called "legal fraud" in financial system or structure if you have ever done ledger book management. Your capital which is \$100 is on the left and the deposits on the right which are far exceeding the left; the interest gained from the deposits is what keeps your left side stable. Now it is good to know how the banks works lest you be caught up in their maneuvering:

Banks do not have money, that is something everyone has to understand. The customer is the boss yet a slave to it. If all the people will go to withdraw their money then there you have all the banks in the world collapse. Indeed they will never let this happen. The financial crises are but an orchestrated reality and a controlled damage. The richest men, who happens to be the main owners of the banks, seeing there is no inflow causes a recession and how? They loan out money for business ventures; on the hand, they through some machinery known to themselves cause an environment where you can't pay back the interest or money. In the end they come and own your property because you can't pay back the money. In actuality, your property is of more value than what they gave you. Here lies the stability of a bank which was just about to go bankrupt. They are back on their feet. Seeing you are going to lose more than what you borrowed, you go borrow in another bank and pay back your debt in the other bank. The two banks business thrives as you struggle. The customer who was a boss to the bank has become a slave to the bank via his own money. Don't comment, just think.

"The operation of our monetary system through the Federal Reserve has much in common with professional football. First, there are certain plays that are repeated over and over again with only minor variations to suit the special circumstances. Second, there are definite rules which the players follow with great precision. Third, there is a clear objective to the game which is uppermost in the minds of the players. And fourth, if the spectators are not familiar with that objective and if they do not understand the rules, they will never comprehend what is going on. Which, as far as monetary matters is concerned, is the common state of the vast majority of Americans today." Edward G. Griffins - The Creature from Jekyll Island

Proverbs 22:7 The rich ruleth over the poor, and the borrower [is] servant to the lender.

The plan of the banking system:

It is important to remember that banks do not really want to have their loans repaid, except as evidence of the dependability of the borrower. They make a profit from interest on the loan, not repayment of the loan. If a loan is paid off, the bank merely has to find another borrower, and that can be an expensive nuisance. It is much better to have the existing borrower pay only the interest and never make payments on the loan itself. That process is called rolling over the debt. One of the reasons banks prefer to lend to governments is that they do not expect those loans ever to be repaid." Edward G. Griffins - The Creature from Jekyll Island

The end is here: prepare for the crisis

The Bible is amazing and God so gracious that he shows us how things will play out. The mortgage plan did not start today and it is one of the crisis that will usher in the great time of trouble:

Genesis 47:13 And [there was] no bread in all the land; for the famine [was] very sore, so that the land of Egypt and [all] the land of Canaan fainted by reason of

the famine. 17 And they brought their cattle unto Joseph: and Joseph gave them bread [in exchange] for horses, and for the flocks, and for the cattle of the herds, and for the asses: and he fed them with bread for all their cattle for that year. 18 When that year was ended, they came unto him the second year, and said unto him, We will not hide [it] from my lord, how that our money is spent; my lord also hath our herds of cattle; there is not ought left in the sight of my lord, but our bodies, and our lands: 19 Wherefore shall we die before thine eyes, both we and our land? buy us and our land for bread, and we and our land will be servants unto Pharaoh: and give [us] seed, that we may live, and not die, that the land be not desolate.

Nehemiah 5:3 [Some] also there were that said, We have mortgaged our lands, vineyards, and houses, that we might buy corn, because of the dearth. 4 There were also that said, We have borrowed money for the king's tribute, [and that upon] our lands and vineyards.

Thus the world will become mine. I will be the ruler of the earth, the prince of the world. I will so control the minds under my power that God's Sabbath shall be a special object of contempt. A sign? I will make the observance of the seventh day a sign of disloyalty to the authorities of earth. Human laws will be made so stringent that men and women will not dare to observe the seventh-day Sabbath. For fear of wanting food and clothing, they will join with the world in transgressing God's law. The earth will be wholly under my dominion." {PK 184.2}

This is where all of us are headed if a self-sustainable plan shall not be followed

Many are unwilling to earn their bread by the sweat of their brow, and they refuse to till the soil. But the earth has blessings hidden in her depths for those who have courage and will and perseverance to gather her treasures. Fathers and mothers who possess a piece of land and a comfortable home are kings and queens. {CL 18.2}. Many farmers have failed to secure adequate returns from their land because they have undertaken the work as though it was a degrading employment; they do not see that there is a blessing in it for themselves and their families. All they can discern is the brand of servitude. Their orchards are neglected, the crops are not put in at the right season, and a mere surface work is done in cultivating the soil.--Fundamentals of Christian Education, pp. 326, 327. (1894) {CL 18.3}

The greatest robbery is where a system pushes its captives to be lazy while encouraging them to live lavishly. On the other hand, citizens create employment by paying taxes for a job that they can do or they are already doing. Almost all civil governments exist on this plan of robbery

The people who create the problem seldom suffer the economic consequences of their actions. If you look closely at the financial crises that has ever occurred, notably 2008, you find that the real perpetrators run away with huge payoffs or applied for resignation before the collapse walking away with millions of dollars in terms of pay offs.

When a bank tells you that it is coming for the money it has borrowed you in terms of a loan, in reality it is your neighbor at their throat demanding from the bank what he has loaned them in terms of deposit. The truth is that, the loanee via interests is paying that bank for using money which is not theirs.

The Role of IMF and World Bank in wars:

At the same time anarchy is seeking to sweep away all law, not only divine, but human. The centralizing of wealth and power; the vast combinations for the enriching of the few at the expense of the many; the combinations of the poorer classes for the defense of their interests and claims; the spirit of unrest, of riot and bloodshed; the world-wide dissemination of the same teachings that led to the French Revolution--all are tending to involve the whole world in a struggle similar to that which convulsed France. {Ed 228.2}

"How can the Bank's managers continue in conscience to fund such genocidal regimes? Part of the answer is that they are not permitted to have a conscience. David Dunn, head of the Bank's Ethiopia Desk explained: "Political distinctions are not something our charter allows us to take into account."² The greater part of the answer, however, is that all socialist regimes have the potential for genocide, and the Bank is committed to socialism. George Bernard Shaw, one of the early leaders of the Fabian Socialist movement, expressed it this way: Under Socialism, you would not be allowed to be poor. You would be forcibly fed, clothed, lodged, taught, and employed whether you liked it or not. If it were discovered that you had not character and industry enough to be worth all this trouble, you might possibly be executed in a kindly manner; but whilst you were permitted to live, you would have to live well." Edward G. Griffins - The Creature from Jekyll Island

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Thus, the saga continues. After pouring billions of dollars into underdeveloped countries around the globe, no development has taken place. In fact, we have seen just the opposite. Most countries are worse off than before the Saviors of the World got to them.

Capital for the IMF and the World Bank comes from the industrialized nations, with the United States putting up the most. Funds consist partly of hard currencies—such as the dollar, yen, mark and franc—but these are augmented by many times that amount in the form of "credits." These are merely promises by the member governments to get the money from their taxpayers if the Bank gets into trouble with its loans.

While the IMF is gradually evolving into a central bank for the world, the World Bank is serving as its lending arm. As such, it has become the engine for

transferring wealth from the industrialized nations to the underdeveloped countries. While this has lowered the economic level of the donating countries, it has not raised the level of the recipients. The money has simply disappeared down the drain of political corruption and waste.

By 1989, inflation was running at an average of 5,000% and, in the summer of that year, topped at 1,000,000%! Banks were offering interest rates of 600% per month in hopes of keeping deposits from being moved out of the country. People were rioting in the streets for food, and the government was blaming greedy shop owners for raising prices. The nation was hopelessly in debt with no way to repay. Brazil is run by the military, and the state controls the economy. Government-owned companies consume 65% of all industrial investment, which means that the private sector is limited to 35% and is shrinking. The government used loans from U.S. banks to create an oil company, *Petroleo Brasileiro S.A.*, which became Latin America's largest corporation. Despite huge oil deposits and record-high oil prices, the company operated at a loss and was not even able to produce enough gasoline for its own citizens. By 1990, inflation was running at 5,000%. Since 1960, its prices had risen to 164,000 times their original level. A new crime was invented called hedging against inflation," and people were arrested for charging the free-market price for their goods and for using dollars or gold as money. Led by Communist organizers, mobs roamed the streets shouting "We're hungry. Steal what you will!" The nation was hopelessly in debt with no way to repay.

After receiving more than 3 billion dollars in loans, it nationalized the nation's farms and industries and converted every business into a government agency. It built a truck assembly plant, a tire factory, electronic factories, highways, ports, railways, and dams. Tanzania's industrial production and agricultural output fell by almost one-third. Food was the main export in 1966. Under socialism, food had to be imported—paid for by foreign aid and more loans from the World Bank. The country is hopelessly in debt with no way to repay.

Argentina once had one of the highest standards of living in Latin America. But then it became the recipient of massive loans from the World Bank as well as commercial banks in the United States. Since the money was given to politicians, it was used to build the only system politicians know how to build: socialism. By 1982, the Gross National Product was in a nose dive, manufacturing had fallen to less than half of capacity, thousands of privately owned companies had been forced into bankruptcy, unemployment was soaring, and so was welfare.

The experience in Mexico was a carbon copy of that in Brazil except that the amount of money was larger. When the world's fourth largest oil reserves were discovered, Mexican politicians reached for the brass ring. With billions borrowed from U.S. banks, they launched *Petroleos Mexicanos (PEMEX)* and soon became the world's fifth largest oil producer. They also built chemical plants and railroads, and launched many other industrial projects. These were run as welfare agencies instead of businesses: too many people on the payroll, too many managers, excessive salaries, too many holidays, and unrealistic benefits. The ventures floundered and lost money. Private businesses failed by the thousands, and unemployment rose. The government increased the

minimum wage causing more businesses to fail and more unemployment. That led to more welfare and unemployment benefits. To pay for that, the government borrowed even more and began creating its own fiat money. Inflation destroyed what was left of the economy. Price controls were next, along with rent and food subsidies, and doubling the minimum wage.

By 1982, Mexicans were trading their pesos for dollars and sending their savings out of the country, as the peso became all but worthless in commerce.¹ In 1981, the average wage for Mexican workers was 31% of the average wage for Americans. By 1989, it had fallen to 10%. Mexico, once one of the major food exporters in the world, was now required to import millions of dollars worth of food grains. This required still more money and more loans. All this occurred while oil prices were high and production was booming. A few years later, when oil prices fell, the failures and shortfalls became even more dramatic. In 1995, Mexico's bank loans were once again on the brink of default, and, once again, U.S. taxpayers were thrown into the breach by Congress to cover more than \$30 billion at risk. Although this loan was eventually repaid, the money to do so was extracted from the Mexican people through another round of massive inflation, which plunged their standard of living even lower. The nation is now hopelessly mired in socialism. The Communist Party, promising "reform" and still more socialism, is attracting a large following and could become a potent political force.

In India, the World Bank funded the construction of a dam that displaced two million people, flooded 360 square miles, and wiped out 81,000 acres of forest cover. In Brazil, it spent a billion dollars to "develop" a part of the Amazon basin and to fund a series of hydroelectric projects. It resulted in the deforestation of an area half the size of Great Britain and has caused great human suffering because of resettlement. In Kenya, the Bura irrigation scheme caused such desolation that a fifth of the native population abandoned the land. The cost was \$50,000 per family served. In Indonesia, the transmigration program mentioned previously has devastated tropical forests—at the same time that the World Bank is funding reforestation projects. The cost of resettling one family is \$7,000, which is about ten-times the Indonesian per-capita income.

Livestock projects in Botswana led to the destruction of grazing land and the death of thousands of migratory animals. This resulted in the inability of the natives to obtain food by hunting, forcing them into dependence on the government for survival. While Nigeria and Argentina are drowning in debt, billions from the World Bank have gone into building lavish new capital cities to house government agencies and the ruling elite. In Zaire, Mexico, and the Philippines, political leaders became billionaires while receiving World Bank loans on behalf of their nations. In the Central African Republic, IMF and World Bank loans were used to stage a coronation for its emperor.

The record of corruption and waste is endless. But the real eye-opener is in the failure of socialist ventures, those magnificent projects which were to bring prosperity to the underdeveloped countries. Here are just a few examples.

Since this game results in a hemorrhage of wealth from the industrialized nations, their economies are doomed to be brought down further and further, a

process that has been going on since Bretton Woods. The result will be a severe lowering of their living standards and their demise as independent nations. The hidden reality behind so-called development loans is that America and other industrialized nations are being subverted by that process. 'Hint is not an accident; it is the essence of the plan. A strong nation is not likely to surrender its sovereignty. Americans would not agree to turn over their monetary system, their military, or their courts to a world body made up of governments which have been despotic to their own people, especially since most of those regimes have already revealed anti-American hostility. But if Americans can be brought to the point where they are suffering from a collapse of their economy and from a breakdown in civil order, things will be different. When they stand in bread lines and face anarchy in their streets, they will be more willing to give up sovereignty in return for "assistance" from the World Bank and the UN "peacekeeping" forces. This will become even more acceptable if a structured demise of Communism can be arranged ahead of time to make it appear that the world's major political systems have converged into the common denominator of "social democracy."

The final play

The underdeveloped nations, on the other hand, are not being raised up. What is happening to them is that their political leaders are becoming addicted to the IMF cash flow and will be unable to break the habit. These countries are being conquered by money instead of arms. Soon they will no longer be truly independent nations. They are becoming mere components in the system of world socialism planned by Harry Dexter White and John Maynard Keynes. Their leaders are being groomed to become potentates in a new, high-tech feudalism, paying homage to their Lords in New York. And they are eager to do it in return for privilege and power within the "New World Order." That is the final play. The essence of socialism is redistribution of the wealth. The goal is equality, and that means taking from the rich and giving to the poor. At least that's the theory. Unfortunately, the poor are never benefited by this maneuver. They either do not get the money in the first place—too much is siphoned off by the bureaucracies which administer the programs—or, if they do get any of it, they don't know what to do with it. They merely spend it until it is gone, and then no one has any money—except, of course, those who administer the government programs. Nevertheless, politicians know that promises to redistribute the wealth are popular among two groups: the voters who naively believe it will help the poor, and the socialist managers who see it as job security. Supported by these two voting blocs, election to office is assured.

Rules of Bail Out

1. *Commercial banks in the industrialized nations, backed by their respective central banks, create money out of nothing and lend it to the governments of underdeveloped nations. They know that these are risky loans, so they charge an interest rate that is high enough to compensate. It is more than what they expect to receive in the long run.*
2. *When the underdeveloped nations cannot pay the interest on their loans, the IMF and World Bank enter the game as both players and referees.*

Using additional money created out of nothing by the central banks of their member nations, they advance "development" loans to the governments which now have enough to pay the interest on the original loans with enough left over for their own political purposes.

3. *The recipient country quickly exhausts the new supply of money, and the play returns to point number two. This time, however, the new loans are guaranteed by the World Bank and the central banks of the industrialized nations. Now that the risk of default is removed, the commercial banks agree to reduce the interest to the point anticipated at the beginning. The debtor governments resume payments.*
4. *The final play is — well, in this version of the game there appears to be no final play, because the plan is to keep the game going forever. To make that possible, certain things must happen that are very final, indeed. They include the conversion of the IMF into a world central bank as Keynes had planned, which then issues an international fiat money. Once that "Bank of Issue" is in place, the IMF can collect unlimited resources from the citizens of the world through the hidden tax called inflation.*

There is a possibility that there is no country which still belongs to its citizens but all countries belong to IMF and World Bank!

It is very true that when a loanee fails to pay the debt, what he owns becomes an asset, surety or collateral. This one no one disagrees yet when we say the countries who have defaulted to pay their loans, their properties becomes the asset, surety or collateral of IMF and World Bank, there is shouts of conspiracy theory. But am unraveling you the plan of the financial system towards the forming of Trade Unions that will at last control the buying and selling and plunge the whole world into distressful moments.

Conflicts between Trade Confederacies and Labor Unions

The work of the people of God is to prepare for the events of the future, which will soon come upon them with blinding force. In the world gigantic monopolies will be formed. Men will bind themselves together in unions that will wrap them in the folds of the enemy. A few men will combine to grasp all the means to be obtained in certain lines of business. Trades unions will be formed, and those who refuse to join these unions will be marked men.-- Letter 26, 1903.

Labor Unions a Source of Trouble for Adventists

The trades unions will be one of the agencies that will bring upon this earth a time of trouble such as has not been since the world began. . . . A few men will combine to grasp all the means to be obtained in certain lines of business. Trades unions will be formed, and those who refuse to join these unions will be marked men. . . . Because of these unions and confederacies, it will soon be very difficult for our institutions to carry on their work in the cities. My warning is: Keep out of the cities. Build no sanitariums in the cities.--2SM 142 (1903).

The time is fast coming when the controlling power of the labor unions will be very oppressive.--2SM 141 (1904).

These unions are one of the signs of the last days. Men are binding up in bundles ready to be burned. They may be church members, but while they belong to these unions, they cannot possibly keep the commandments of God; for to belong to these unions means to disregard the entire Decalogue. {CL 11.4}

The forming of these unions is one of Satan's last efforts. God calls upon His people to get out of the cities, isolating themselves from the world. The time will come when they will have to do this. God will care for those who love Him and keep His commandments.--Letter 26, 1903, pp. 2, 3. (To Brother and Sister J. A. Burden, Dec. 10, 1902.) Released September 1964.

Let it be repeated that governments have no money and so can't pay any debts they accrue. So here is the IMF to give your country of 30 million people a loan of 1 billion, what next? The parliamentarians discuss the projects to be done with half of that money while the rest is used for sky-boating. A bread in that country is increased by 2 shillings, oil by 5 shillings, sugar and etc by 10 shillings. The taxpayer is paying a loan that he never knows its smell. The projects are not completed even. In five months, that debt is paid but the government continues collecting their increased product money for another five months. They complete the projects not with the IMF money but the taxpayers money. This is what is called in reality "Legal Fraud and Robbery without Violence". That is why God has to establish another government with a very different and opposite principle to the world governments.

The financial system inflations and the bible

“Whenever government sets out to manipulate the money supply, regardless of the intelligence or good intentions of those who attempt to direct the process, the result is inflation, economic chaos, and political upheaval. By contrast, whenever government is limited in its monetary power to only the maintenance of honest weights and measures of precious metals, the result is price stability, economic prosperity, and political tranquility. Therefore, for a nation to enjoy economic prosperity and political tranquility, the monetary power of its politicians must be limited solely to the maintenance of honest weights and measures of precious metals.” Edward G Griffins – The Creature from Jekyll Island

Proverbs 14:34

Righteousness exalteth a nation: but sin [is] a reproach to any people.

Leviticus 19:35-36

‘You shall do no wrong in judgment, in measurement of weight, or capacity. You shall have just balances, just weights, a just ephah, and a just hin; I am the Lord your God, who brought you out from the land of Egypt.

Ezekiel 45:10

"You shall have just balances, a just ephah and a just bath.

Proverbs 20:10

Differing weights and differing measures, both of them are abominable to the Lord.

Proverbs 11:1

A false balance is an abomination to the Lord, but a just weight is His delight.

Proverbs 16:11

A just balance and scales belong to the Lord; all the weights of the bag are His concern.

Proverbs 20:23

Differing weights are an abomination to the Lord, and a false scale is not good.

Hosea 12:6-7

Therefore, return to your God, observe kindness and justice, and wait for your God continually. A merchant, in whose hands are false balances, he loves to oppress.

Amos 8:4-8

Hear this, you who trample the needy, to do away with the humble of the land, saying, "When will the new moon be over, so that we may sell grain, and the sabbath, that we may open the wheat market, to make the bushel smaller and the shekel bigger, and to cheat with dishonest scales, so as to buy the helpless for money and the needy for a pair of sandals, and that we may sell the refuse of the wheat?"

No discussion of banking as a mechanism for financing wars would be complete without turning eventually to the name Rothschild. It was Mayer Amschel Rothschild who is quoted as saying: "Let me issue and control a nation's money and I care not who writes the laws."² Biographer Frederic Morton concluded that the Rothschild dynasty had: "...conquered the world more thoroughly, more cunningly, and much more lastingly than all the Ceasars before or all the Hitlers after them."³ The dynasty was begun in Frankfurt, Germany, in the middle of the eighteenth century by Mayer Amschel Bauer, the son of a goldsmith. Mayer became a clerk in the Oppenheimer Bank in Hanover and was eventually promoted to junior partner. After his father's death, he returned to his home in Frankfurt to continue the family business. Over the door hung a red shield with an eagle as a sign to identify the establishment. The German words for red shield are *roth schild*, so he changed his name from Bauer to Rothschild and added five gold arrows held in the talons of the eagle to represent his five sons. [Edward G. Griffins – The Creature from Jekyll Island]

Throughout Christendom, Protestantism was menaced by formidable foes. The first triumphs of the Reformation past, Rome summoned new forces, hoping to accomplish its destruction. At this time, the order of the Jesuits

was created, the most cruel, unscrupulous, and powerful of all the champions of popery. Cut off from every earthly tie and human interest, dead to the claims of natural affection, reason and conscience wholly silenced, they knew no rule, no tie, but that of their order, and no duty but to extend its power. The gospel of Christ had enabled its adherents to meet danger and endure suffering, undismayed by cold, hunger, toil, and poverty, to uphold the banner of truth in face of the rack, the dungeon, and the stake. To combat these forces, Jesuitism inspired its followers with a fanaticism that enabled them to endure like dangers, and to oppose to the power of truth all the weapons of deception. There was no crime too great for them to commit, no deception too base for them to practice, no disguise too difficult for them to assume. Vowed to perpetual poverty and humility, it was their studied aim to secure wealth and power, to be devoted to the overthrow of Protestantism, and the re-establishment of the papal supremacy. {GC88 234.2}

When appearing as members of their order, they wore a garb of sanctity, visiting prisons and hospitals, ministering to the sick and the poor, professing to have renounced the world, and bearing the sacred name of Jesus, who went about doing good. But under this blameless exterior the most criminal and deadly purposes were concealed. It was a fundamental principle of the order that the end justifies the means. By this code, lying, theft, perjury, assassination, were not only pardonable but commendable, when they served the interests of the church. Under various disguises the Jesuits worked their way into offices of State, climbing up to be the counselors of kings, and shaping the policy of nations. They became servants, to act as spies upon their masters. They established colleges for the sons of princes and nobles, and schools for the common people; and the children of Protestant parents were drawn into an observance of popish rites. All the outward pomp and display of the Romish worship was brought to bear to confuse the mind, and dazzle and captivate the imagination; and thus the liberty for which the fathers had toiled and bled was betrayed by the sons. The Jesuits rapidly spread themselves over Europe, and wherever they went, there followed a revival of popery. {GC88 234.3}

The infiltration of Media

The USA didn't want to enter the war but due to high ranking personnel, they had but the public could not buy it so a strategy was crafted; "Selling war to the American people"

Through secret agreements and trickery, America had been committed to war, but the political and monetary scientists realized that something still had to be done to change public sentiment. How could that be accomplished?

Wall Street control over important segments of the media was considerable. George Wheeler tells us: "Around this time the Morgan firm was choosing the top executives for the old and troubled Harper & Brothers publishing house.... In the newspaper field, Pierpont Morgan at this period was in effective control of

the New York Sun,... the Boston News Bureau, *Barron's* magazine, and the *Wall Street Journal*"

On February 9, 1917, Representative Callaway from Texas took the floor of Congress and provided further insight. He said:

In March, 1915, the J.P. Morgan interests, the steel, shipbuilding, and powder interests, and their subsidiary organizations, got together 12 men high up in the newspaper world and employed them to select the most influential newspapers in the United States and sufficient number of them to control generally the policy of the daily press.. They found it was only necessary to purchase the control of 25 of the greatest papers.... An agreement was reached; the policy of the papers was bought, to be paid for by the month; an editor was furnished for each paper to properly supervise and edit information regarding the questions of preparedness, militarism, financial policies, and other things of national and international nature considered vital to the interests of the purchasers.

Charles S. Mellen of the New Haven Railroad testified before Congress that his Morgan-owned railroad had more than one thousand New England newspapers on the payroll, costing about \$400,000 annually. The railroad also held almost a half-million dollars in bonds issued by the *Boston Herald*. This web of control was multiplied by hundreds of additional companies which also were controlled by Morgan and other investment-banking houses.

In addition, the Morgan trust exercised media control by its power of advertising. Writing in 1937, Lundberg says: "More advertising is controlled by the J.P. Morgan junta than by any single financial group, a factor which immediately gives the banking house the respectful attention of all alert independent publishers."

Morgan control over the media at that time is well documented, but he was by no means alone in this. During the 1912 hearings held by the Senate Privileges and Elections Committee, it was revealed that Representative Joseph Sibley from Pennsylvania was acting as a funnel for Rockefeller money to various cooperative Congressmen. A letter was introduced to the Committee written by Sibley in 1905 to John D. Archbold, the man at Rockefeller's Standard Oil Company who provided the money. In that letter Sibley said: "An efficient literary bureau is needed, not for a day or a crisis but a permanent healthy control of the Associated Press and kindred avenues. It will cost money but will be the cheapest in the end." Lundberg comments further:

So far as can be learned, the Rockefellers have given up their old policy of owning newspapers and magazines outright, relying now upon the publications of all camps to serve their best interests in return for the vast volume of petroleum and allied advertising under Rockefeller control. After the J.P. Morgan bloc, the Rockefellers have the most advertising of any group to dispose of. And when advertising alone is not sufficient to insure the fealty of a newspaper, the Rockefeller companies have been known to make direct payments in return for a friendly editorial attitude.

It is not surprising, therefore, that a large part of the nation's press, particularly in the East, began to editorially denounce Germany. The cry spread across the land to take up arms against "the enemy of western civilization." Editors became eloquent on the patriotic duty of all Americans to defend world democracy. Massive "preparedness" demonstrations and parades were organized. [Edward G. Griffins - The Creature from Jekyll Island]

But a question should be asked, why do foreign nations support the overthrow of governments in other countries? To acquire foreign tenders, get assets in those country that have been overthrown and to protect what they already looted.

The Bolshevik revolution was not a spontaneous uprising of the masses. It was planned, financed, and orchestrated by outsiders. Some of the financing came from Germany which hoped that internal problems would force Russia out of the war against her. But most of the money and leadership came from financiers in England and the United States. It was a perfect example of the Rothschild formula in action.

This group centered mainly around a secret society created by Cecil Rhodes, one of the world's wealthiest men at the time. The purpose of that group was nothing less than world dominion and the establishment of a modern feudalist society controlled by the world's central banks. Headquartered in England, the Rhodes inner-most directorate was called the Round Table. In other countries, there were established subordinate structures called RoundTable Groups. The Round-Table Group in the United States became known as the Council on Foreign Relations. The CFR, which was initially dominated by J.P. Morgan and later by the Rockefellers, is the most powerful group in America today. It is even more powerful than the federal government, because almost all of the key positions in government are held by its members. In other words, it is the United States government.

Agents of these two groups cooperated closely in pre-revolutionary Russia and particularly after the Tsar was overthrown. The American contingent in Russia disguised itself as a Red Cross mission allegedly doing humanitarian work. Cashing in on their close friendship with Trotsky and Lenin, they obtained profitable business concessions from the new government which returned their initial investment many times over. [Edward G. Griffins – The Creature from Jekyll Island]

What was the after gaining of the Bolshevik revolution?

1. ITEM: After the October Revolution, all the banks in Russia were taken over and "nationalized" by the Bolsheviks—except one: the Petrograd branch of Rockefeller's National City Bank.
2. ITEM: Heavy industry in Russia was also nationalized— except the Westinghouse plant, which had been established by Charles Crane, one of the dignitaries aboard the S.S. Kristianiafjord who had traveled to Russia with Trotsky to witness the re-revolution.
3. ITEM: In 1922, the Soviets formed their first international bank. It was not owned and run by the state as would be dictated by Communist theory, but

was put together by a syndicate of private bankers. These included, not only former Tsarist bankers, but representatives of German, Swedish, and American banks. Most of the foreign capital came from England, including the British government itself.¹ The man appointed as Director of the Foreign Division of the new bank was Max May, Vice President of Morgan's Guaranty Trust Company in New York.

4. *ITEM: In the years immediately following the October Revolution, there was a steady stream of large and lucrative (read non-competitive) contracts issued by the Soviets to British and American businesses which were directly or indirectly run by the Round Table network. The largest of these, for example, was a contract for fifty million pounds of food products to Morris & Company, Chicago meat packers. Helen Swift was married to Edward Morris who was the brother of Harold Swift. Harold Swift had been a "Major" at the Red Cross Mission in Russia.*
5. *ITEM: In payment for these contracts and to return the "loans" of the financiers, the Bolsheviks all but drained their country of its gold—which included the Tsarist government's sizable reserve—and shipped it primarily to American and British banks. In 1920 alone, one shipment came to the U.S. through Stockholm valued at 39,000,000 Swedish kroner; three shipments came direct involving 540 boxes of gold valued at 97,200,000 gold roubles; plus at least one other direct shipment bringing the total to about \$20 million. (Remember, these are 1920 values!) The arrival of these shipments was coordinated by Jacob Schiff's Kuhn, Loeb & Company and deposited by Morgan's Guaranty Trust*
6. *ITEM: It was at about this time that the Wilson Administration sent 700,000 tons of food to the Soviet Union which, not only saved the regime from certain collapse, but gave Lenin the power to consolidate his control over all of Russia.¹ The U.S. Food Administration, which handled this giant operation, was handsomely profitable for those commercial enterprises that participated. It was headed by Herbert Hoover and directed by Lewis Lichtenstein Strauss, married to Alice Hanauer, daughter of one of the partners of Kuhn, Loeb & Company.*
7. *ITEM: U.S., British, and German wolves soon found a bonanza of profit in selling to the new Soviet regime. Standard Oil and General Electric supplied \$37 million worth of machinery from 1921 to 1925, and that was just the beginning. Junkers Aircraft in Germany literally created Soviet air power. At least three million slave laborers perished in the icy mines of Siberia digging ore for Britain's Lena Goldfields, Ltd. W. Averell Harriman—a railroad magnate and banker from the United States who later was to become Ambassador to Russia—acquired a twenty-year monopoly over all Soviet manganese production. Armand Hammer—close personal friend of Lenin—made one of the world's greatest fortunes by mining Russian asbestos.*

World War II

8. *ITEM: From the beginning of Hitler's rise to power, German industry was heavily financed by American and British bankers. Most of the largest U.S. Corporations were knowingly invested in war industries. I.G. Farben was the largest of the industrial cartels and was a primary source of political funding for Hitler. It was Farben that staffed and directed Hitler's intelligence section and ran the Nazi slave labor camps as a supplemental source of manpower for*

Germany's factories. Farben even hired the New York public relations firm of Ivy Lee, who was John D. Rockefeller's PR specialist, to help improve Hitler's public image in America. Lee, incidentally, had also been used to help sell the Soviet regime to the American public in the late 1920s.

9. ITEM: Much of the capital for the expansion of I.G. Farben came from Wall Street, primarily Rockefeller's National City Bank; Dillon, Read & Company, also a Rockefeller firm; Morgan's Equitable Trust Company; Harris Forbes & Company; and, yes, the predominantly Jewish firm of Kuhn, Loeb & Company.
10. ITEM: During the Allied bombing raids over Germany, the factories and administrative buildings of I.G. Farben were spared upon instructions from the U.S. War Department. The War Department was liberally staffed with men, who in civilian life, had been associates of the investment firms previously mentioned. For example, the Secretary of War at that time was Robert P. Patterson. James Forrestal was Secretary of the Navy and later became Secretary of Defense. Both men had come from Dillon Read and, in fact, Forrestal had been president of that firm.
11. ITEM: During World War II, under the Lend-Lease program, the United States sent to the Soviets more than \$11 billion in aid, including 14,000 aircraft, nearly half a million tanks and other military vehicles, more than 400 combat ships, and even half of the entire U.S. supply of uranium which then was critically needed for the development of the atomic bomb. But fully one-third of all the Lend-Lease shipments during this period comprised industrial equipment and supplies to be used for the development of the Russian economy after the war. And when the war did end, the Lend-Lease program continued to flow into the Soviet Union for over a year. As late as the end of 1946, Russia was still receiving twenty-year credit terms at 2 per cent interest, a far lower rate than returning GIs could obtain. [The Creature from Jekyll Island – Edward G. Griffins]

The underlying point is; the alchemists of ancient times vainly sought the philosophers' stone which they believed would turn lead into gold. Is it possible that such a stone actually has been found? Can it be that the money alchemists of our own time have learned how to transmute war into debt, and debt into war, and both into gold for themselves?

1 Timothy 6:6 But godliness with contentment is great gain. 7 For we brought nothing into [this] world, [and it is] certain we can carry nothing out. 8 And having food and raiment let us be therewith content. 9 But they that will be rich fall into temptation and a snare, and [into] many foolish and hurtful lusts, which drown men in destruction and perdition. 10 For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. 11 But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness. 12 Fight the good fight of faith, lay hold on eternal life, whereunto thou art also called, and hast professed a good profession before many witnesses. 13 I give thee charge in the sight of God, who quickeneth all things, and [before] Christ Jesus, who before Pontius Pilate witnessed a good confession; 14 That thou keep [this] commandment without spot, unrebukeable, until the appearing of our Lord Jesus Christ:

THE WAR OF 1812

The War of 1812 was one of the most senseless wars in history. The primary cause, we are told, was the British impressment into their navy of American sailors on the high seas to assist in the war against Napoleonic France. But the French had done exactly the same thing to assist in the war against England, yet their acts were ignored. Furthermore, the British had already rescinded their policy regarding American seamen *before* the war was underway, which means that the *cause* of the war had been removed, and peace could have been restored in honor if Congress had so wanted. One must conclude that the pro-banking interests in the United States actually *wanted* the conflict because of the profits that could be realized from it. As evidence of this is the fact that the New England states, which were home to the seamen who had been impressed into service, were firmly against the war, while the Western and inland Southern states, which were home to the myriad of wildcat banks, howled loudly for a clash of arms. In any event, the war was unpopular with the average citizen, and it was out of the question for Congress to obtain funding for armaments through an increase in taxes. So the government *needed* the state banks to create that money *outside* the tax structure and came to their rescue to protect them from the discipline of the free market. It was a classic case of the unholy alliance, the *cabal*, that always develops between political and monetary scientists. Professor Rothbard gives the details:

The U.S. government encouraged an enormous expansion in the number of banks and in bank notes and deposits to purchase the growing war debt. These new and recklessly inflationary banks in the Middle Atlantic, Southern, and Western states, printed enormous quantities of new notes to purchase government bonds. The federal government then used these notes to purchase arms and manufactured goods in New England....

By August 1814, it became clear that the banks of the nation apart from New England could not pay [in specie], that they were insolvent. Rather than allow the banks of the nation to fail, the governments, state and federal, decided in August 1814 to allow the banks to continue in business while refusing to redeem their obligations in specie. In other words, the banks were allowed to refuse to pay their solemn contractual obligations....

This general suspension was not only highly inflationary at the time; it set a precedent for all financial crises from then on. Whether the U.S. had a central bank or not, the banks were assured that if they inflated together and then got in trouble, government would bail them out. [Rothbard, Mystery, pp. 198-99]

The state banks had created enough instant money for the federal government to raise the debt from \$45 million to \$127 million, a staggering sum for the fledgling nation. Tripling the money supply, with no appreciable increase in goods, means the value of the dollar shrank to about one-third its former purchasing power. By 1814, when the depositors began to awake to the **scam** and demanded their gold instead of paper, the banks closed their doors and had to hire extra guards to protect officials and employees from the angry crowds.

Once again, the monetary and political scientists had succeeded in fleecing the American public of approximately 66% of all the money they held during that period, and that was on *top* of the 42% fleecing they got a few years earlier by the Bank of the United States. [Edward G. Griffins – The Creature from Jekyll Island]

No serious watcher of the happenings of this world can deny the fact that at great extent, economy of a nation determines its peace and prosperity. Satan has put in place a dependent system that has overturned the edenic system of economy. The current financial system of the world has aims which are instigated by the master of rebellion, the very archenemy of God's government to monopolize acquisition of property, shed blood and do away with freedom of worship. Satan would not want people to connect and reflect on God, he creates chaos to keep running from place to place hating each other.

When we have wars, lands which are means of independence and food factories become ruined and the aftermath is a people who depend on monetary funds for to re-establish themselves. In this borrowing, the borrower becomes the slave and the rich the ruler. The same people that finance the wars are the same people that we depend on for restructuring, how subtle can this game be!

There is no doubt that many bankers and politicians act in good faith in their attempt to bring under control the inflation they themselves have caused. Not everyone who benefits from the central-bank mechanism fully understands it. Like Frankenstein, they create a monster without realizing they cannot control it. Their crime is one of stupidity, not malice. But stupidity is not a characteristic of the average banker, especially a central banker, and we must conclude that many of the monetary scientists are well aware of the monster's power for destruction. At best, they just don't care as long as they are safe. And at worst, they perceive that they are in the apple-harvesting business. They deliberately tease and prod the monster in anticipation of his rampage through the village orchards. In the final analysis, of course, it is of little importance whether the shaking of the trees is out of innocence or malice. The end result is the same. My, how the apples do fall. [Edward G. Griffins – The Creature from Jekyll Island]

Remember the governments do not have banks but act in the interest of its citizens to control to some extent the banks regulatory system to its clients. Banks are investors of you will and only the judicial system can dare wreck them but the judicial system is in need of money, that is their first priority and then the citizens the second priority.

Regarding the danger to any nation's security, Andrew Jackson decried:

Is there no danger to our liberty and independence in a bank that in its nature has so little to bind it to our country?... [Is there not] cause to tremble for the purity of our elections in peace and for the independence of our country in war?... Of the course which would be pursued by a bank almost wholly owned by the subjects of a foreign power, and managed by those whose interests, if not affections, would run in the same direction there can be no doubt....

Controlling our currency, receiving our public monies, and holding thousands of our citizens in dependence, it would be more formidable and dangerous than a naval and military power of the enemy. [Krooss, pp. 26-27]

Jackson saved the greatest passion of his argument for the end. Speaking now, not to Congress, but to the voters at large, he said: It is to be regretted that the rich and powerful too often bend the acts of government to their selfish purposes. Distinctions in society will always exist under every just government. Equality of talents, of education, or of wealth cannot be produced by human institutions. In the full enjoyment of the gifts of Heaven and the fruits of superior industry, economy, and virtue, every man is equally entitled to protection by law; but when the laws undertake to add to these natural and just advantages artificial distinctions, to grant titles, gratuities, and exclusive privileges, to make the rich richer and the potent more powerful, the humble members of society—the farmers, mechanics, and laborers—who have neither the time nor the means of securing like favors to themselves, have a right to complain of the injustice of their Government. There are no necessary evils in government. Its evils exist only in its abuses. If it would confine itself to equal protection, and, as Heaven does its rains, shower its favor alike on the high and the low, the rich and the poor, it would be an unqualified blessing. In the act before me there seems to be a wide and unnecessary departure from these just principles. [Krooss, pp. 36-37]

The war of politics, bankers and citizens can be illustrated well with the 1832 USA elections; a war between Andrew Jackson and Nicholas Biddle:

Congress, the banks, speculators, industrialists, and segments of the press; these were the forces commanded by Biddle. But Jackson had a secret weapon which had never been used before in American politics. That weapon was a direct appeal to the electorate. He took his message on the campaign trail and delivered it in words well chosen to make a lasting impression on the voter. He spoke out against a moneyed aristocracy which had invaded the halls of Congress, impaired the morals of the people, threatened their liberty, and subverted the electoral process. The Bank, he said, was a hydra-headed monster eating the flesh of the common man. He swore to do battle with the monster and slay it or be slain by it. He bellowed his position to every crowd he could reach: Bank and no Jackson, or no bank and Jackson! [Robert Remini, Andrew Jackson and the Course of American Freedom, 1822-1832 (New York: Harper & Row, 1981), p. 373]

On the subject of paper money, the President was equally emphatic. His biographer describes the campaign:

On his homeward journey he reportedly paid all his expenses in gold. "No more paper money, you see, fellow citizens," he remarked with each gold payment, "if I can only put down this Nicholas Biddle and his monster bank." Gold, hardly the popular medium of exchange, was held up to the people as the safe and sound currency which Jackson and his

administration hoped to restore to regular use. Unlike paper money, gold represented real value and true worth. It was the coin of honest men. Rag money, on the other hand, was the instrument of banks and swindlers to corrupt and cheat an innocent and virtuous public. [Remini, Life, pp. 234-35]

Jackson had awakened the indignation of the American people. When the November ballots were cast, he received a mammoth vote of confidence. He received fifty-five per cent of the popular vote (with thirty-seven per cent for Clay, eight per cent for Wirt) and eighty per cent of the vote in the Electoral College. But the war still was not over. Jackson won the election, but the Bank had four more years to operate, and it intended to use those years to sway public sentiment back to its support. The biggest battles were yet to come. [Edward G. Griffins – The Creature from Jekyll Island]

America's bloodiest and most devastating war was fought, not over the issue of freedom versus slavery, but because of clashing economic interests. At the heart of this conflict were questions of legalized plunder, banking monopolies, and even European territorial expansion into Latin America. The boot print of the Rothschild formula is unmistakable across the graves of American soldiers on both sides.

In the North, neither greenbacks, taxes, nor war bonds were enough to finance the war. So a national banking system was created to convert government bonds into fiat money, and the people lost over half of their monetary assets to the hidden tax of inflation. In the South, printing presses accomplished the same effect, and the monetary loss was total.

The issuance of the Emancipation Proclamation by Lincoln and the naval assistance offered by Tsar Alexander, II, were largely responsible for keeping England and France from intervening in the war on the side of the Confederacy. Lincoln was assassinated by a member of the Knights of the Golden Circle, a secret society with rumored ties to American politicians and British financiers. Tsar Alexander was assassinated a few years later by a member of the People's Will, a Nihilist secret society in Russia with rumored ties to financiers in New York City, specifically, Jacob Schiff and the firm of Kuhn, Loeb & Company.

As for the Creature of central banking, there had been some victories and some defeats. The greenbacks had for a while deprived the bankers of their override on a small portion of government debt, but the National Banking Act quickly put a stop to that. Furthermore, by using government bonds as backing for the money supply, it locked the nation into perpetual debt. The foundation was firmly in place, but the ultimate structure still needed to be erected. The monetary system was yet to be concentrated into one central-bank mechanism, and the control was yet to be taken away from the politicians and placed into the hands of the bankers themselves.

When the Bank of the U.S. slipped into history, the nation was nearing the end of the boom phase of a boom/bust cycle. When the inevitable contraction of the money supply came, politicians began to offer proposals

on how to infuse stability into the banking system. None dealt with the real problem, which was fractional reserve banking itself. They concentrated instead on proposals on how to make it work. All of these proposals were tried and they failed.

These years are sometimes described as a period of free banking, which is an insult to truth. All that happened was that banks were converted from corporations to private associations, a change in form, not substance. They continued to be burdened by government controls, regulations, supports, and other blocks against the free market.

The economic chaos and conflict of this period was a major cause of the Civil War. Lincoln made it clear during his public speeches that slavery was not the issue. The basic problem was the North and the South were dependent on each other for trade. The industrialized North sold its products to the South which sold its cotton to the North. The South also had a similar trade with Europe, and that was an annoyance to the North. Europe was selling many products at lower prices, and the North was losing market share. Northern politicians passed protectionist legislation putting import duties on industrial products. This all but stopped the importation of European goods and forced the South to buy from the North at higher prices. Europe retaliated by curtailing the purchase of American cotton. That hurt the South even more. It was a classic case of legalized plunder, and the South wanted out.

Meanwhile, there were powerful forces in Europe that wanted to see America embroiled in civil war. If she could be split into two hostile countries, there would be less obstacle to European expansion on the North American continent. France was eager to capture Mexico and graft it onto a new empire which would include many of the Southern states as well. England, on the other hand, had military forces poised along the Canadian border ready for action. Political agitators, funded and organized from Europe, were active on both sides of the Mason-Dixon line. The issue of slavery was but a ploy. America had become the target in a ruthless game of world economics and politics. [The Creature from Jekyll Island – Edward G. Griffins].

We live in a world where greed is either secretly or openly controlling this world affairs. The more you can behind the scenes the more you understand that there are selfish motives behind the banking cartel. Its, inception, operations and propagandas have nothing to do with the well-being of nations and the people but to further the plans of Satan, which is to have a chaotic society, insurrections, uprisings and revolutions. It is a system created to do away with the perfect financial system in Eden where in exchange of goods on barter trade, relationships could be fostered and scales could be just. The current financial system has seen people become less independent and more reliance, a society where debt is part of life. God is put out of picture by not pursuing his methods but creating innovations that undermine the well-being of fellow humans to monopolize and further gigantic schemes and be the sole proprietor of services. This is centralization which God condemns.

There is a kind of professional slavery going on in this world, the few men buying everything in their sight and making others work for them at a fraction which can't even sustain their existence, lending them just in case they need life-supporting machine. And yes, it's like the plan has worked, every one of us is on a life-supporting machine that doesn't really give life.

Looking at the USA election of 1912, it even gets more interesting:

The election of 1912 was a textbook example of power politics and voter deception. The Republican President, William Howard Taft, was up for reelection. Like most Republicans of that era, his political power was based upon the support of big-business and banking interests in the industrial regions. He had been elected to his first term in the expectation that he would continue the protectionist policies of his predecessor, Teddy Roosevelt, particularly in the expansion of cartel markets for sugar, coffee, and fruit from Latin America. Once in office, however, he grew more restrained in these measures and earned the animosity of many powerful Republicans. The ultimate breach occurred when Taft refused to support the Aldrich Plan. He objected, not because it would create a central bank which would impose government control over the economy, but because it would not offer enough government control. He recognized that the Jekyll Island formula would place the bankers into the driver's seat with only nominal participation by the government. He did not object to the ancient partnership between monetary and political scientists, he merely wanted a greater share for the political side. The bankers were not adverse to negotiating the balance of power nor were they unwilling to make compromises, but what they really needed at this juncture was a man in the White House who, instead of being lukewarm on the plan, could be counted on to become its champion and who would use his influence as President to garner support from the fence straddlers in Congress. From that moment forward, Taft was marked for political extinction.

President Taft, although a Republican spokesman for big business, refused to champion the Aldrich Bill for a central bank. This marked him for political extinction. The Money Trust wanted a President who would aggressively promote the bill, and the man selected was Woodrow Wilson who had already publicly declared his allegiance. Wilson's nomination at the Democratic national convention was secured by Colonel House, a close associate of Morgan and Warburg. To make sure that Taft did not win his bid for reelection, the Money Trust encouraged the former Republican President, Teddy Roosevelt, to run on the Progressive ticket. The result, as planned, was that Roosevelt pulled away Republican support from Taft, and Wilson won the election with less than a majority vote. Wilson and Roosevelt campaigned vigorously against the evils of the Money Trust while, all along, being dependent upon that same Trust for campaign funding.

When Wilson was elected, Colonel House literally moved into the White House and became the unseen President of the United States. Under his guidance, the Aldrich Bill was given cosmetic surgery and emerged as the Glass-Owen Bill. Although sponsored by Democrats, in all essential

features it was still the Jekyll Island plan. Aldrich, Vanderlip, and others identified with Wall Street put on a pretense of opposing the Glass-Owen Bill to convince Congress and the public that big bankers were fearful of it. The final bill was written with many sound features which were included to make it palatable during Congressional debate but which were predesigned to be dropped in later years. To win the support of the Populists under the leadership of William Jennings Bryan, the Jekyll Island team also engineered what appeared to be compromises but which in actual operation were, as Wilson called them, mere "shadows" while the "substance" remained. In short, Congress was outflanked, outfoxed, and outclassed by a deceptive, but brilliant, psycho-political attack. The result is that, on December 23, 1913, America once again had a central bank. [The Creature from Jekyll Island – Edward G. Griffins]

How does a Nation create recession? (1) Extend easy credit to the populace to lure them into heavy debt, and then (2) Create a currency devalue which would depreciate their commodities value hence income downfall to the point where they cannot make payments. The country banks then will find themselves holding non-performing loans and foreclosed property which they could not sell without tremendous losses at the same time. In the process, the interest of the loan appreciates. The spoil then goes to the nation and the bank. But why should the nation collude with the banks to cause recession to its own citizens? Grand schemes of monopolizing and centralization the properties of a nation and control of its citizens and passing their agendas, laws which could not be done in a peaceful atmosphere. It is order out of chaos as it is on USA dollar.

People who understand money game knows how things work, convert money into property and refuse to sell. Buy and sell with unjust balances. The Bible has addressed this shrewdness clearly:

Leviticus 19:35-36

'You shall do no wrong in judgment, in measurement of weight, or capacity. You shall have just balances, just weights, a just ephah, and a just hin; I am the Lord your God, who brought you out from the land of Egypt.

Ezekiel 45:10

"You shall have just balances, a just ephah and a just bath.

Proverbs 20:10

Differing weights and differing measures, both of them are abominable to the Lord.

Proverbs 11:1

A false balance is an abomination to the Lord, but a just weight is His delight.

Proverbs 16:11

A just balance and scales belong to the Lord; all the weights of the bag are His concern.

Proverbs 20:14 [It is] naught, [it is] naught, saith the buyer: but when he is gone his way, then he boasteth

Proverbs 20:23

Differing weights are an abomination to the Lord, and a false scale is not good.

Hosea 12:6-7

Therefore, return to your God, observe kindness and justice, and wait for your God continually. A merchant, in whose hands are false balances, he loves to oppress.

Amos 8:4-8

Hear this, you who trample the needy, to do away with the humble of the land, saying, "When will the new moon be over, so that we may sell grain, and the sabbath, that we may open the wheat market, to make the bushel smaller and the shekel bigger, and to cheat with dishonest scales, so as to buy the helpless for money and the needy for a pair of sandals, and that we may sell the refuse of the wheat?"

Micah 6:10-13

"Is there yet a man in the wicked house, along with treasures of wickedness and a short measure that is cursed? "Can I justify wicked scales and a bag of deceptive weights? "For the rich men of the city are full of violence, her residents speak lies, and their tongue is deceitful in their mouth.

That means people have money but can't get commodity, at the end of the day, you can't eat money, you have to spend but on what! The ones who has the unperishing property becomes the wildcard. However long this chess game of greedy continues, the Bible predicts how at last it will end.

Proverbs 11:23 The desire of the righteous [is] only good: [but] the expectation of the wicked [is] wrath. 24 There is that scattereth, and yet increaseth; and [there is] that withholdeth more than is meet, but [it tendeth] to poverty. 25 The liberal soul shall be made fat: and he that watereth shall be watered also himself. 26 He that withholdeth corn, the people shall curse him: but blessing [shall be] upon the head of him that selleth [it]. 27 He that diligently seeketh good procureth favour: but he that seeketh mischief, it shall come unto him. 28 He that trusteth in his riches shall fall: but the righteous shall flourish as a branch. 29 He that troubleth his own house shall inherit the wind: and the fool [shall be] servant to the wise of heart. 30 The fruit of the righteous [is] a tree of life; and he that winneth souls [is] wise. 31 Behold, the righteous shall be recompensed in the earth: much more the wicked and the sinner.

Planned Pandemics by the Money guys:

The decline of American prosperity; the increase in the size of government; the decrease in personal freedom; the growth of taxes; evidence that this is according to plan by an elite riding group which hopes to merge the United

States into world government on the basis of "equality" with less-developed nations; the environmentalist movement shown to be an outgrowth of that plan. [Edward G. Griffins – The Creature from Jekyll Island]

There are two weapons of control now being readied at the UN. One is a world military command which eventually will control all national armies and super weapons. That is being accomplished under the slogans of peace and disarmament. The other is a world central bank, now called the IMF/World Bank, with the ability to issue a common money which all nations must accept. That is being accomplished under the slogans of international trade and economic growth.

Of the two weapons, monetary control is the most important. The use of military force is viewed as a crude weapon in the arsenal of world government, to be used only as a last resort. The effect of monetary control is more powerful than mega-tons of atomic energy. It reaches into every shop and home, a feat that could never be accomplished by standing armies. It can be used with precision against one nation, one group, or even one person while sparing or benefiting all others. Military force may be irresistible but it causes resentment and political unrest that can smolder for decades. Since monetary manipulation is seldom understood by its victims, it does not incur their wrath. In fact, the manipulators enjoy high social status and financial reward. For these reasons, monetary control is the weapon of choice in The New World Order.

Likewise, the IMF/World Bank is already functioning—in conjunction with the Federal Reserve System—as a world central bank. The American economy is being deliberately exhausted through foreign giveaways and domestic boondoggles. The object is, not to help those in need or to preserve the environment, but to *bring the system down*. When once-proud and independent Americans are standing in soup lines, they will be ready to accept the carefully arranged "rescue" by the world bank. A world currency is already designed, awaiting only an appropriate crisis to justify its introduction. From that, too, there will be no escape. [Edward G. Griffins – The Creature from Jekyll Island].

A Report on a Plan to desensitize people: [The Role of the TV]

The report considered ways in which the public could be preoccupied with non-important activities so that it would not have time to participate in political debate or resistance. Recreation, trivial game shows, pornography, and situation comedies could play an important role, but blood games were considered to be the most promising of all the options. Blood games are competitive events between individuals or teams that are sufficiently violent in nature to enable the spectators to vicariously work off their frustrations. As a minimum, these events must evoke a passionate team loyalty on the part of the fans and must include the expectation of pain and injury on the part of the players. Even better for their purpose is the spilling of blood and the possibility of death. The common man has a morbid fascination for violence and blood. Crowds gather to chant "Jump! Jump!" at the suicidal figure on the hotel roof. Cars slow to a near stop on the highway to gawk at broken bodies next to a collision. A schoolyard fight instantly draws a circle of spectators. Boxing matches and football games and hockey games and automobile races are

telecast daily, attracting millions of cheering fans who give rapt attention to each moment of danger, each angry blow to the face, each broken bone, each knockout, each carrying away of the unconscious or possibly dying contestant. In this fashion, their anger at "society" is defused and focused, instead, on the opposing team. The emperors of Rome devised the Circuses and gladiator contests and public executions by wild beasts for precisely that purpose [Edward G. Griffins – The Creature from Jekyll Island]

When it comes to postulating a credible substitute for war ... the "alternate enemy" must imply a more immediate, tangible, and directly felt threat of destruction. It must justify the need for taking and paying a "blood price" in wide areas of human concern. In this respect, the possible substitute enemies noted earlier would be insufficient. One exception might be the environmental-pollution model, if the danger to society it posed was genuinely imminent. The fictive models would have to carry the weight of extraordinary conviction, underscored with a not inconsiderable actual sacrifice of life.... It may be, for instance, that gross pollution of the environment can eventually replace the possibility of mass destruction by nuclear weapons as the principal apparent threat to the survival of the species. Poisoning of the air, and of the principal sources of food and water supply, is already well advanced, and at first glance would seem promising in this respect; it constitutes a threat that can be dealt with only through social organization and political power.... It is true that the rate of pollution could be increased selectively for this purpose.... But the pollution problem has been so widely publicized in recent years that it seems highly improbable that a p r o g r a m of deliberate environmental poisoning could be implemented in a politically acceptable manner. However unlikely some of the possible alternative enemies we have mentioned may seem, we must emphasize that one must be found of credible quality and magnitude, if a transition to peace is ever to come about without social disintegration. It is more probable, in our judgment, that such a threat will have to be invented. [The Report from Iron Mountain pp. 66-67, 70-71]

In searching for a new enemy to unite us, we came up with the idea that pollution, the threat of global warming, water shortages, famine and the like would fit the bill.... All these dangers are caused by human intervention.... The real enemy, then, is humanity itself. [Alexander King and Bertrand Schneider, The First Global Revolution, A Report by the Council of the Club of Rome (New York: Pantheon Books, 1991), p. 115.]

I do not pretend that birth control is the only way in which population can be kept from increasing.... War, as I remarked a moment ago, has hitherto been disappointing in this respect, but perhaps bacteriological war may prove more effective. If a Black Death could be spread throughout the world once in every generation, survivors could procreate freely without making the world too full.... A scientific world society cannot be stable unless there is world government.... It will be necessary to find ways of preventing an increase in world population. If this is to be done otherwise than by wars, pestilences and famines, it will demand a powerful international authority. This authority should deal out the world's food to the various nations in proportion to their population at the time of the establishments of the

authority. If any nation subsequently increased its population, it should not on that account receive any more food. The motive for not increasing population would therefore be very compelling. [Bertrand Arthur William Russell, The Impact of Science on Society (New York: Simon and Schuster, 1953), pp. 103-104, 111.]

Should we eliminate suffering diseases? Hie idea is beautiful, but perhaps not a benefit for the long term. We should not allow our dread of diseases to endanger the future of our species. This is a terrible thing to say. In order to stabilize world population, we must eliminate 350,000 people per day. It is a horrible thing to say, but it's just as bad not to say it. [Jacques Cousteau, United Nations UNESCO Courier in November of 1991]

In effect, the United States is committing environmental aggression against the rest of the world.... At the military level, the United States is the custodian. At the environmental level, the United States is clearly the greatest risk.... One of the worst problems in the United States is energy prices—they're too low.... It is clear that current lifestyles and consumption patterns of the affluent middle class ... involving high meat intake, consumption of large amounts of frozen and 'convenience' foods, ownership of motor-vehicles, numerous electric household appliances, home and work-place air-conditioning ... expansive suburban housing ... are not sustainable. ["Ecology Remedy Costly," (AP), Sacramento Bee, March 12, 1992, p. A8. Also Maurice Strong, Introduction to Jim MacNeil, Pieter Winsemius, and Taizo Vakushiji, Beyond Interdependence (New York: Oxford University Press, 1991), p. ix.]

*The future portrayed as a continuation of present trends including a hypothetical banking crisis, massive inflation, collapse of the economy, domestic violence, the issuance of a new UN money, the arrival of UN "Peacekeeping" forces, and the final merger into The New World Order, a form of high-tech feudalism. We are ready now for the final trip in our time machine. On the control panel in front of us are several selector switches. The one on the left indicates *Direction of Time*. Set it to *Future*. The switch on the right indicates *Primary Assumptions*. Set it to the first notch which reads: *Present trends unaltered*. Leave the *Secondary-Assumption* switch where it is. The lever in the center is a throttle to determine speed of travel. Nudge it forward—and hang on tight! [Edward G. Griffins – The Creature from Jekyll Island]*

There is a message flashing on the front panel of our time machine. It reads: Duplicate sequence in memory bank. Check years 1816, 1831, 1904, and 1949. That tells us that the on-board computer has found a similarity between what we are now viewing in the future and something that was recorded in the past. We had better check it out. On your keyboard, type: Send data to printer and press the key labelled Execute. The first item is coming out of the printer now. It is a warning. In the year 1816, Thomas Jefferson wrote a letter to Sam Kercheval in which he said: We must make our election between economy and liberty, or profusion and servitude. If we run into such debts as that we must be taxed in our meat and in our drink, in our necessities and our comforts, in our labors and our amusements,... our people ... must come to labor sixteen hours in the

twenty-four, give our earnings of fifteen of these to the government,... have no time to think, no means of calling our mis-managers to account; but be glad to obtain sustenance by hiring ourselves out to rivet their chains on the necks of our fellow-sufferers.... And this is the tendency of all human governments ... till the bulk of society is reduced to be mere automatons of misery.... And the forehorse of this frightful team is 554 THE CREATURE FROM JEKYLL ISLAND public debt. Taxation follows that, and in its train wretchedness and oppression. [Basic Writings (**New York: Willey Book Co., 1944**), p p . 749-50]

The Americans hold that in every state the supreme power ought to emanate from the people; but when once that power is constituted, they can conceive, as it were, no limits to it, and they are ready to admit that it has the right to do whatever it pleases.... The idea of rights inherent in certain individuals is rapidly disappearing from the minds of men; the idea of the omnipotence and sole authority of society at large rises to fill its place.... The first thing that strikes the observation is an innumerable multitude of men, all equal and alike, incessantly endeavoring to procure the petty and paltry pleasures with which they glut their lives. Each of them, living apart, is a stranger to the fate of all the rest; his children and his private friends constitute to him the whole of mankind.... Above this race of men stands an immense and tutelary power, which takes upon itself alone to secure their gratifications and to watch over their fate. That power is absolute, minute, regular, provident, and mild. It would be like the authority of a parent if, like that authority, its object was to prepare men for manhood; but it seeks, on the contrary, to keep them in perpetual childhood: it is well content that the people should rejoice, provided they think of nothing but rejoicing.... After having thus successively taken each member of the community in its powerful grasp and fashioned him at will, the supreme power then extends its arm over the whole community. It covers the surface of society with a network of small, complicated rules, minute and uniform, through which the most original minds and the most energetic characters cannot penetrate, to rise above the crowd. The will of man is not shattered, but softened, bent, and guided; men are seldom forced by it to act, but they are constantly restrained from acting. Such a power does not destroy, but it prevents existence; it does not tyrannize, but it compresses, enervates, extinguishes, and stupefies a people, till each nation is reduced to nothing better than a flock of timid and industrious animals, of which the government is the shepherd.... Our contemporaries are constantly excited by two conflicting passions: they want to be led, and they wish to remain free. As they cannot destroy either the one or the other of these contrary propensities, they strive to satisfy them both at once. They devise a sole, tutelary, and all-powerful form of government, but elected by the people. They combine the principle of centralization and that of popular sovereignty; this gives them a respite: they console themselves for being in tutelage by the reflection that they have chosen their own guardians. Every man allows himself to be put in leading-strings, because he sees that it is not a person or a class of persons, but the people at large who hold the end of his chain. By this system the people shake off their state of dependence just long enough to select their master and then relapse into it again. [Alexis de Tocqueville,

Democracy in America, Vol. II (New York: Alfred Knopf , 1945), p p . 290-91, 318-19]

In our dreams we have limitless resources, and the people yield themselves with perfect docility to our molding hands. The present educational conventions fade from our minds, and unhampered by tradition, we work our own good upon a grateful and responsive rural folk. We shall not try to make these people or any of their children into philosophers of mental learning or of science. We have not to raise from among them authors, editors, poets, or men of letters. We shall not search for embryo great artists, painters, musicians, nor lawyers, doctors, preachers, politicians, statesmen of whom we have ample supply. The task we set before ourselves is very simple as well as a very beautiful one: To train these people as we find them to a perfectly ideal life just where they are.... in the homes, in the shop, and on the farm. ["Occasional Paper No . 1," General Education Board, 1904]

The Collapse of Worldly Financial System

A crisis is staring at us, how shall we deal with it?

*Revelation 13:11 And I beheld another beast coming up out of the earth; and he had two horns like a lamb, and he spake as a dragon. 12 And he exerciseth all the power of the first beast before him, and causeth the earth and them which dwell therein to worship the first beast, whose deadly wound was healed. 13 And he doeth great wonders, so that he maketh fire come down from heaven on the earth in the sight of men, 14 And deceiveth them that dwell on the earth by [the means of] those miracles which he had power to do in the sight of the beast; saying to them that dwell on the earth, that they should make an image to the beast, which had the wound by a sword, and did live. 15 And he had power to give life unto the image of the beast, that the image of the beast should both speak, and cause that as many as would not worship the image of the beast should be killed. 16 And he causeth all, both small and great, rich and poor, free and bond, to receive a mark in their right hand, or in their foreheads: 17 **And that no man might buy or sell, save he that had the mark, or the name of the beast, or the number of his name.***

"Thus the world will become mine. I will be the ruler of the earth, the prince of the world. I will so control the minds under my power that God's Sabbath shall be a special object of contempt. A sign? I will make the observance of the seventh day a sign of disloyalty to the authorities of earth. Human laws will be made so stringent that men and women will not dare to observe the seventh-day Sabbath. For fear of wanting food and clothing, they will join with the world in transgressing God's law. The earth will be wholly under my dominion." {PK 184.2}

*James 5:1 Go to now, [ye] rich men, weep and howl for your miseries that shall come upon [you]. 2 **Your riches are corrupted,** and your garments are moth-eaten. 3 **Your gold and silver is cankered;** and the rust of them shall be a witness against you, and shall eat your flesh as it were fire. Ye*

*have heaped treasure together for the last days. 4 Behold, the hire of the labourers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord of sabaoth. 5 Ye have lived in pleasure on the earth, and been wanton; ye have nourished your hearts, as in a day of slaughter. 6 Ye have condemned [and] killed the just; [and] he doth not resist you. 7 Be patient therefore, brethren, unto the coming of the Lord. Behold, the husbandman waiteth for the precious fruit of the earth, and hath long patience for it, **until he receive the early and latter rain.** 8 Be ye also patient; stablish your hearts: **for the coming of the Lord draweth nigh.** 9 Grudge not one against another, brethren, lest ye be condemned: behold, the **judge standeth before the door.***

Conditions in the Cities

There is coming rapidly and surely an almost universal guilt upon the inhabitants of the cities because of the steady increase of determined wickedness. We are living in the midst of an "**epidemic of crime**" at which thoughtful, God-fearing men everywhere stand aghast. The corruption that prevails is beyond the power of the human pen to describe. Every day brings fresh revelations of political strife, bribery, and fraud; every day brings its heartsickening record of violence and lawlessness, of indifference to human suffering; of brutal, fiendish destruction of human life. Every day testifies to the increase of insanity, murder, and suicide. {9T 89.1}

Through the working of trusts and the results of labor unions and strikes, the conditions of life in the cities are constantly becoming more and more difficult. {9T 90.2}

The intense passion for money getting, the thirst for display, the luxury and extravagance--all are forces that, with the great mass of mankind, are turning the mind from life's true purpose. They are opening the door to a thousand evils. Many, absorbed in their interest in worldly treasures, become insensible to the claims of God and the needs of their fellow men. **They regard their wealth as a means of glorifying self. They add house to house and land to land; they fill their homes with luxury, while all about them are human beings in misery and crime, in disease and death.** {9T 90.3}

By every species of oppression and extortion, men are piling up colossal fortunes, while the cries of starving humanity are coming up before God. There are multitudes struggling with poverty, compelled to labor hard for small wages, unable to secure the barest necessities of life. Toil and deprivation, with no hope of better things, make their burden heavy. When pain and sickness are added, the burden is almost unbearable. Care-worn and oppressed, they know not where to turn for relief. {9T 90.4}

The Scriptures describe the condition of the world just before Christ's second coming. James the apostle pictures the greed and oppression that will prevail. He says: "Go to now, ye rich men. . . . Ye have heaped treasure together for the last days. Behold, the hire of the laborers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries

of them which have reaped are entered into the ears of the Lord of Sabaoth. Ye have lived in pleasure on the earth, and been wanton; ye have nourished your hearts, as in a day of slaughter. Ye have condemned and killed the just; and he doth not resist you." James 5:1-6. {9T 91.1}

This is a picture of what exists today. "Judgment is turned away backward, and justice standeth afar off: for truth is fallen in the street, and equity cannot enter. **Yea, truth faileth; and he that departeth from evil maketh himself a prey.**" Isaiah 59:14, 15. {9T 91.2}

Even the church, which should be the pillar and ground of the truth, is found encouraging a **selfish love of pleasure. When money is raised for religious purposes, to what means do many churches resort? To bazaars, suppers, fancy fairs, even to lotteries and like devices. Often the place set apart for God's worship is desecrated by feasting and drinking, buying, selling, and merrymaking.** Respect for the house of God and reverence for His worship are lessened in the minds of the youth. The barriers of self-restraint are weakened. Selfishness, appetite, the love of display, are appealed to, and they strengthen as they are indulged. {9T 91.3}

In the antediluvian world human agencies brought in all manner of devisings and ingenious practices to make of no effect the law of Jehovah. They cast aside His authority because it interfered with their schemes. As in the days before the Flood, so now the time is right upon us when the Lord must reveal His omnipotent power. In this time of prevailing iniquity we may know that the last great crisis is at hand. When defiance against God's law is almost universal, when His people are oppressed and afflicted by their fellow men, the Lord will interpose. {9T 92.1}

Satan is not asleep; he is wide awake to make of no effect the sure word of prophecy. With skill and deceptive power he is working to counterwork the expressed will of God, made plain in His word. For years Satan has been gaining control of human minds through subtle sophistries that he has devised to take the place of the truth. In this time of peril, rightdoers, in the fear of God, will glorify His name by repeating the words of David: "It is time for Thee, Lord, to work: for they have made void Thy law." Psalm 119:126. {9T 92.2}

The centralizing of wealth and power [the Federal Reserve System]; the vast combinations for the enriching of the few at the expense of the many; the combinations of the poorer classes for the defense of their interests and claims; the spirit of unrest, of riot and bloodshed; the world-wide dissemination of the same teachings that led to the French Revolution—all are tending to involve the whole world in a struggle similar to that which convulsed France. {Ed 228.2}

The development of this plutocracy was well described by Gouverneur Morris, the former delegate from New York who had helped to draft the Constitution into its final form. He had been an assistant to Robert Morris (not related) and was a champion of the concept of a natural aristocracy. So he knew his subject well when he warned:

The rich will strive to establish their dominion and enslave the rest. They always did. They always will.... They will have the same effect here as elsewhere, if we do not, by such a government, keep them within their proper spheres. We should remember that the people never act from reason alone. The rich will take advantage of their passions, and make these the instruments for oppressing them. The result of the contest will be a violent aristocracy, or a more violent despotism [Written on July 2, 1787, in a letter to James Madison. Quoted in "Prosperity Economics," by W. Cleon Skousen, Freeman Digest, February, 1985, p. 9.]

LUKE 21: ²⁶ **Men's hearts failing them for fear, and for looking after those things which are coming on the earth: for the powers of heaven shall be shaken. ²⁷ And then shall they see the Son of man coming in a cloud with power and great glory. ²⁸ And when these things begin to come to pass, then look up, and lift up your heads; for your redemption draweth nigh.**

Solution

Avoiding Labor Conflicts - Withdraw to the Freedom of Rural Areas

The time is fast coming when the controlling power of the labor unions will be very oppressive. Again and again the Lord has instructed that our people are to take their families away from the cities, into the country, where they can raise their own provisions; for in the future the problem of buying and selling will be a very serious one. We should now begin to heed the instruction given us over and over again: Get out of the cities into rural districts, where the houses are not crowded closely together, and where you will be free from the interference of enemies.--Letter 5, 1904. {CL 9.5}

Stopping Halfway Hinders **God's Plan**—**The Lord assured them that they must dispossess** the land of those who were a snare to them, who would be thorns in their side. This was the word of **the Lord**, and His plan was that under His guardianship His people **should have** larger and still larger ... **Wherever they should build houses and cultivate the land, business firms should be established, that they would not have to borrow from their neighbors, but their neighbors from them.** Their possessions were to enlarge, and they were to become a great and powerful people. But they stopped halfway. They consulted their own convenience, and the very work God could have done for them by placing them where the knowledge of God should be made known and the abominable practices of the heathen banished from the land, was not done. {2BC 998.5}

With all their advantages and opportunities and privileges, the Jewish nation failed to carry out God's plans. They bore little fruit, and continually less, until the Lord employed the barren fig tree with His curse upon it, to represent the condition of the once chosen nation. The work we do must be done with the unworked portions of the Lord's vineyard in mind. But today it is in a few places only that means are expended and advantages provided. The Lord would have the means and advantages more equally distributed. He would have provision made for many places that are now unworked ([Manuscript 126, 1899](#)).

Land is the Greatest resource

In God's plan for Israel every family had a home on the **land**, with sufficient ground for tilling. Thus were provided [184] both the means and the incentive for a useful, industrious, and self-supporting life. And no devising of men has ever improved upon that plan. **To the world's departure from it is owing, to a large degree, 1. the poverty and 2. wretchedness that exist today.**(MH 183)

Proverbs 28:19 King James Version (KJV)

¹⁹ He that tilleth his **land** shall have plenty of bread: but he that followeth after vain persons shall have poverty enough.

*Christian Qualities Better Gained in Retired Locations There is not one family in a hundred who will be improved physically, mentally, or spiritually, by residing in the city. **Faith**, hope, love, happiness, can far better be gained in retired places, where there are fields and **hills** and **trees**. Take your children away from the sights and sounds of the city, away from the rattle and din of streetcars and teams, and their minds will become more healthy. It will be found easier to bring home to their hearts the truth of the Word of God.—Manuscript 76, 1905.{CL 13}*

God's purpose in giving the third angel's message to the world is to prepare a people to stand true to Him during the investigative judgement. This is the purpose for which we **establish** and **maintain** our **1. publishing houses, 2.our schools, 3.our sanitariums, 4.hygienic restaurants, 5.treatment rooms, and 6.food factories.** This is our purpose in **carrying forward every line of work in the cause -Ms 154, 1902**

The class of education given at the **Madison School** is **such as will be accounted a treasure of great value by those who take up missionary work in foreign fields. If many more in other schools were receiving a similar training, we as a people would be a spectacle to the world to angels and to men. The message would to angels and to men. The message would be quickly carried to every country and souls now in darkness would be brought to the light {PH 119 2.2}**

Madison College Tennessee -Only self supporting college in America. Received no country, state or federal aid. Building grounds equipment costing \$ 520,000 represents profits of 27 campus industries operated by students {Ripley believe it or not Feb, 16 1939 }

I was told of an educational institution, **Madison College**, which had received contributions for its original investment amounting to 430 acres of land outside the City of Nashville. Thereafter the college was run in a unique way. The faculty earned its own living on the side while making teaching a full-time job. Mr. Bralliar and his wife lived on \$15 a month those first years, now they live with greater comfort on \$35 a month.

The students earn their living while making studying a full-time job. The buildings were put up with student labor, directed by the faculty. They built their own houses. No student receives a degree until he or she has acquired two skills in any line which seems to fit their capacity. The

college built a hospital and operates it for its own profit, and it is in good standing with the medical profession and trains the college girls as nurses.

Now they suddenly find themselves up against a new difficulty. A magazine wrote an article about their work and they are flooded with applications for entrance.

The hunger of young America for a chance to enter the field of life better equipped is apparent in these applications, for here is a chance for people who have no money to acquire a college degree.

Mr. Bralliar says they can probably use a hundred more students profitably in their industries, but they have no buildings in which to house them. They have the labor, but materials must be paid for in cash. \$14,000 would meet their needs. Mr. Bralliar, looking a little weary, told me how much the other educational institutions in Nashville had helped them when they built their library and how cooperative they always were in giving Madison College all the help they could, but now, in the next few months, he must raise \$14,000 if he is to meet the demands already made by young people throughout the country.

I have seen many schools of all grades in many countries but none more interesting than this. No Where else have I seen so much accomplished with so little money {Sandborn 1953 }

*Every institution established by **Seventh-day Adventists** is to be to the world what **Joseph was in Egypt and what Daniel and his fellows were in Babylon** {6T220}*

A Spiritual Experience: Living within our Means

Independence of one kind is praiseworthy. To desire to bear your own weight and not to eat the bread of dependence is right. It is a noble, generous ambition that dictates the wish to be self-supporting. Industrious habits and frugality are necessary. {AH 374.1}

The sense of being owners of their own homes would inspire them with a strong desire for improvement. They would soon acquire skill in planning and devising for themselves; their children would be educated to habits of industry and economy, and the intellect would be greatly strengthened. They would feel that they are men, not slaves, and would be able to regain to a great degree their lost self-respect and moral independence. {AH 373.1}

Be determined never to incur another debt. Deny yourself a thousand things rather than run in debt. This has been the curse of your life, getting into debt. Avoid it as you would the smallpox. {AH 393.4}

Make a solemn covenant with God that by His blessing you will pay your debts and then owe no man anything if you live on porridge and bread. It is so easy in preparing your table to throw out of your pocket twenty-five cents for extras. Take care of the pennies, and the dollars will take care of themselves. It is the mites here and the mites there that are spent for this, that, and the other that

soon run up into dollars. Deny self at least while you are walled in with debts. Do not falter, be discouraged, or turn back. Deny your taste, deny the indulgence of appetite, save your pence, and pay your debts. Work them off as fast as possible. When you can stand forth a free man again, owing no man anything, you will have achieved a great victory. {AH 393.5}

You ought to be careful that your expenses do not exceed your income. Bind about your wants. {AH 375.4}

Christ once gave His disciples a lesson upon economy which is worthy of careful attention. He wrought a miracle to feed the hungry thousands who had listened to His teachings; yet after all had eaten and were satisfied, He did not permit the fragments to be wasted. He who could, in their necessity, feed the vast multitude by His divine power bade His disciples gather up the fragments, that nothing might be lost. This lesson was given as much for our benefit as for those living in Christ's day. The Son of God has a care for the necessities of temporal life. He did not neglect the broken fragments after the feast, although He could make such a feast whenever He chose. {AH 381.1}

The lessons of Jesus Christ are to be carried into every phase of practical life. Economy is to be practiced in all things. Gather up the fragments, that nothing be lost. There is a religion that does not touch the heart and therefore becomes a form of words. It is not brought into practical life. Religious duty and the highest human prudence in business lines must be co-mingled. {AH 381.2}

In the last great conflict of the controversy with Satan those who are loyal to God will see every earthly support cut off. Because they refuse to break His law in obedience to earthly powers, they will be forbidden to buy or sell. It will finally be decreed that they shall be put to death. See Revelation 13:11-17. But to the obedient is given the promise, "He shall dwell on high: his place of defense shall be the munitions of rocks: bread shall be given him; his waters shall be sure." Isaiah 33:16. By this promise the children of God will live. When the earth shall be wasted with famine, they shall be fed. "They shall not be ashamed in the evil time: and in the days of famine they shall be satisfied." Psalm 37:19. To that time of distress the prophet Habakkuk looked forward, and his words express the faith of the church: "Although the fig tree shall not blossom, neither shall fruit be in the vines; the labor of the olive shall fail, and the fields shall yield no meat; the flock shall be cut off from the fold, and there shall be no herd in the stalls: yet I will rejoice in the Lord, I will joy in the God of my salvation." Habakkuk 3:17, 18. {DA 121.3}

Blessings

NB:

Here below is a very relevant document connected with money matters

Nine-Tenths-Where Are the Nine?

Written By [Paul Chung](#)

“And it came to pass, as he went to Jerusalem, that he passed through the midst of Samaria and Galilee. 12 And as he entered into a certain village, there met him ten men that were lepers, which stood afar off: 13 And they lifted up their voices, and said, Jesus, Master, have mercy on us. 14 And when he saw them, he said unto them, Go shew yourselves unto the priests. And it came to pass, that, as they went, they were cleansed. 15 “And one of them, when he saw that he was healed, turned back, and with a loud voice glorified God, 16 And fell down on his face at his feet, giving him thanks: and he was a Samaritan. 17 And Jesus answering said, Were there not ten cleansed? but where are the nine? 18 There are not found that returned to give glory to God, save this stranger. 19 And he said unto him, Arise, go thy way: thy faith hath made thee whole.”

— Luke 17:11-19

Ten lepers cried out to Jesus to be healed. Jesus healed all ten of them but only one out of the ten returned to express his gratitude.

And if you noticed, Jesus was not entirely pleased with this. Verse 17 says, “*And Jesus answering said, Were there not ten cleansed? but where are the nine?*”

The story also does not fail to mention that the one that returned was a Samaritan. And as you know, Samaritans were generally despised and hated by the Jews. So, why would Jesus point this out? By highlighting this point, Jesus was inferring that the other nine were the Jews-the ungrateful bunch who neglected to show any gratitude. In so doing, Jesus, was subtly rebuking the Jews. Not just the nine lepers that did not returned, but perhaps more broadly the nation of Israel who, despite having been endowed with all the blessings God, was found ungrateful and ultimately rejected their promised, long-awaited Messiah. And perhaps even in a larger sense, the story is reproving the professed Christians, who’ve been the recipients of God’s great blessings and yet shows no sign of gratitude.

You know, the Bible has a way of bringing out something new and I would like for us to consider this story from a slightly different angle and maybe expand our application a little further.

I’ve read this passage numerous times in the past and the obvious lesson is one of properly acknowledging and expressing our gratitude for all that Christ has done for us. However, I would like for us to just pause for a second and think about the numbers mentioned in this story. The total number of lepers were Ten. And out of the ten, how many returned? Just One.

If the lesson in this story is one of acknowledging our gratitude toward God, perhaps the story is revealing an area in which we might have overlooked.

Again, just consider for a moment the set of numbers mentioned in this story: There were ten lepers who were healed and yet only one returned. Hence one out of ten is One-tenth. What is another word for one-tenth in the Bible? The tithe.

And out of the ten, how many did NOT return? Nine. That would make nine-tenths. Nine-tenths is also the remainder after you set aside your tithe. Is it possible that the story is pointing out something with respect to the remaining nine-tenths?

Drawing the parallel

Let's think about the story of Ten Lepers and see how it may also relate to handling our money-our temporal means. Again, the story tells us that all ten were healed but only one returned. Jesus asks, **“Were there not ten cleansed? but where are the nine?”**

Regarding *the tenth*, Numbers 18:21 says,

*“And, behold, I have given the children of Levi **all the tenth in Israel** for an inheritance, for their service which they serve, even the service of the tabernacle of the congregation.”*

About this *tenth*, Leviticus 27: 30-32, says:

*“And all the **tithe** of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord's: it is holy unto the Lord. . . . [vers 32] “And concerning the tithe of the herd, or of the flock, even of whatsoever passeth under the rod, **the tenth** shall be holy unto the Lord.”*

Thus, the Bible says that the tenth or the tithe of our increase belongs to the Lord.

God instructed the Israelites to bring their tithes to provide for the priests and the Levites. And similarly, when we tithe today, we enable those whom God has called to serve as pastors, missionaries, and other ministries to faithfully build up the Church and expand the kingdom of God.

But on a personal level, God wants the giver to honor Him by acknowledging Him as the source of all our blessings. Hence when we return faithful tithe, it reminds us that all our resources belong to Him and that we are merely stewards or managers of God's property. But furthermore, it's a prescription to make us less selfish and to teach us to really trust Him and depend on Him for our needs.

But the question is, what about the rest? What about the **nine-tenths**? Who do they belong to? Should they in anyway be accountable to God? Or do they belong to us . . . left to our own discretion?

Again, back to Lk 17:17, Jesus says, “Were there not **ten** cleansed? **but where are the nine?**” All ten of the lepers became the beneficiaries of our Lord’s blessing, but only one returned.

Think of it this way, as a way of comparison, the cleansing of ALL TEN lepers represents our net increase from God’s blessing, and one returned or one-tenth represent our tithe.

For the sake of time I don’t want to spend too much time on the importance of tithing, but generally speaking, our view of God’s portion is designated as one-tenth of our increase or our income.

And I hope you realize that we are not being generous with God when we return our tithes; we are merely returning that which belongs to Him in the first place. In fact, according to Malachi chapter 3, we’re just shy of not being called thieves when we return our tithes and offerings.

Again, the question remains: what is God’s portion? And what is our portion, IF ANY? More to the point, if there is ANY that is ours to KEEP, what kind of responsibilities or accountability, if any, do we have?

How do we view or manage the “*nine-tenths*”-the remainder, AFTER we return what we would typically consider “*the Lord’s portion*”?

I believe that there is a parallel between the NINE who did not returned and the way that we view and manage our temporal resources.

You might say to yourself, “I have always been faithful in returning the Lord’s portion, the tithe; and out of the remainder, I’ve also give free-will offerings. But what happens after that? What happens AFTER you’ve allocated God’s portion? Do we then take the remainder and use it however we may see fit? Doesn’t our faith have any bearing on how the REMAINDER SHOULD be managed?

There is this tendency to compartmentalize our spiritual life especially when it comes to how we view and manage our money or our temporal means.

For example, here on this side, we have the tithe and the free-will offerings-for church expenses and even funds for different ministries and so on. Then on the other side, we have the funds for the “non-religious” part of our life; after all, there are legitimate expenses that needs to be taken care of, such as, mortgage or rent, insurance, the groceries, the utilities, gas for cars, phone bills, and the list can go on and on. And can honestly resonate with all the pressures of having to meet the demands of life. And believe me, the stress related to money, especially if you don’t have enough, could become unrelenting.

But again, Jesus asks, “**but where are the nine?**” Take a look:

"Our money has not been given us that we might honor and glorify ourselves. As faithful stewards we are to use it for the honor and glory of God. Some think that only a portion of their means is the Lord's. When they have set apart a portion for religious and charitable purposes, they regard the remainder as their

own, to be used as they see fit. But in this they mistake. All we possess is the Lord's, and we are accountable to Him for the use we make of it. In the use of every penny, it will be seen whether we love God supremely and our neighbor as ourselves. Money has great value, because it can do great good. In the hands of God's children it is food for the hungry, drink for the thirsty, and clothing for the naked. . . . But money is of no more value than sand, only as it is put to use in providing for the necessities of life, in blessing others, and advancing the cause of Christ." {Ellen White, FLB 160.6}

Most of us, if not all of us, feel some sense of entitlement when it comes to things we own or possess, including our money.

If someone came up to you and asked you what do you own, how would you answer? You may start by taking a quick inventory of all the things you have in your possession.

But what does it mean to "own" something anyway? Does owning something mean to have something in our **possession**? Well, if that was the case then someone leasing a car for a few years could be considered the owner the car.

Maybe, you're thinking that you own the house that you are living in. But do you really?

Millions of Americans have run out and have bought their homes by signing up for almost a life time of payments; a bloated 30-year mortgages or in some cases even 40-years, which they can barely afford and are paying for it each month with their hard-earned paychecks.

Are they now the proud owners of these homes?

In the wake of housing crisis not too long ago, millions of homeowners, who couldn't pay their mortgages, were forced to discover very quickly that the homes, which they thought they owned, were in fact not theirs at all.

According to the latest survey, a typical American carries in his wallet about 3 to 4 credit cards. As I'm writing this, the average credit card debt per indebted household is \$6,200 dollars per household.

Having a plastic card in **your possession**, allows it's holders to buy or more accurately, FINANCE goods and services with money that is NOT their own. And yet people use it as if IT IS their own money. The item's that are in our possession, purchased on credit, which we're still paying for WITH interest; do they truly belong to us?

Well, same thing can be said about the **cars that we "own"**. Obviously, if we're still making payments, it's the financing companies that really own your car, they're the one's holding onto the pink slip until "your car" is paid in full.

Let's suppose that you went to your local consumer electronics store and you bought the latest, brand new, HD smart TV for \$2,500 dollars. And you decide to use a credit card that had an annual percentage rate (APR) of 18 percent. You reason and say to yourself that you can afford to buy this as long as you can

spread the payments over time. Not only that, you come to find out that your *minimum* monthly payment on this purchase comes out to be only about \$50.00 dollars a month and will gradually become even smaller as you pay down the balance.

You are only paying \$50.00 dollars a month or less for a \$2,500 dollar purchase and you think to yourself that this is quite the arrangement. However, what you're failing to notice is that these accommodations are really set up to string out the payments and interest charges for as long as possible.

A minimum payment, by the way, is typically about 2 percent of your entire balance on your credit card. Suppose you *did* buy the TV and you decided to pay only the minimum monthly payment until it was paid off. Can you take a guess as to how long it would take for you to finally finish making the payment? Well, it would take you 334 months to pay off your debt. In other words, it would require 28 years to pay off a \$2,500 dollar liability. You would also have paid \$5,897 dollars in just interest alone. So, your *true* cost for the \$2,500 dollar TV would end up being \$8397 dollars-more than three times the original cost.

Having debt is part of American life and in some cases, one might argue that it's necessary. But did you know that prophet **Jeremiah actually considered debt incurred on usury a curse.**

Jeremiah 15:10 "Woe is me, my mother, that thou hast borne me a man of strife and a man of contention to the whole earth! I have neither lent on usury, nor men have lent to me on usury; yet every one of them doth curse me."

Usury is the practice of lending money and charging the borrower interest that is excessively high.

What Jeremiah is saying here is that while he doesn't have any debt with excessively high interest rate, people still treat him as though he is cursed; Meaning, according to Jeremiah, having debt with high interests is a curse.

You've heard about "payday" loans?

Your money runs out before your payday; so to cover your expenses, you run out and get these loans. The typical payday loan amount is small; \$100 to \$1000 dollars and the idea is that you intend to pay it back soon, within a week or two. But did you know that the annual interest rates on these loans are usually anywhere from 400-700 percent? And that doesn't even include the financing charges? Compare this with your typical credit card interest rates which are anywhere between 18 to 25 percent.

According to Scripture this kind of lending was considered usury and it was illegal and forbidden. But even the typical rates we pay on our credit card would have been considered usury.

Prov. 22:7 "The rich ruleth over the poor, and the borrower is servant to the lender"

If the borrower is servant to the lender, it certainly gives new meaning to the credit card named the “*Mastercard*.”

Some Counsels on Borrowing

Deut. 28:12 *“The Lord shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow.”*

Rom 13:8 *“Owe no man anything, but to love one another: for he that loveth another hath fulfilled the law.”*

Exodus 22:14 (NIV) *“If a man borrows an animal from his neighbor and it is injured or dies while the owner is not present, he must make restitution.” -If you borrow and the goods are damaged in your hands, make them good.*

Psalms 37:21 *“**The wicked borroweth, and payeth not again. . .**” –we need to honor our promise and pay back our debt. (see Proverbs 3: 27-28)*

Shun debt -Many poor families are poor because they spend their money as soon as they receive it. You must see that one should not manage his affairs in a way that will incur debt. . . . When one becomes involved in debt, he is in one of Satan's nets, which he sets for souls. . . . Abstracting and using money for any purpose, before it is earned, is a snare. -**The Adventist Home, p. 392, paragraph 4-6**

We get into debt for what is seemingly a good reason. But after a careful examination, we will discover that we have incurred debts on thing that merely fulfill our desires above and beyond our necessities. Being in debt can be a debilitating experience. It can rob us of peace of mind, and the useful resource for future necessities. It also brings added burden in giving tithes and offerings and for other causes that can bless others and further the gospel. But there is hope. With careful planning and discretion, we can eliminate debt and limit the future borrowing to an absolute minimum. Let's start with a simple step and begin to reap all the benefits of living debt-free.

But the point is that most Americans today DO believe or perceive that they are in fact the owners of whatever that is in their possession and feel very much entitled to treat them as such even though the true ownership may belong to another.

Possession is nine-tenths of the law?

There is an expression, **“Possession is nine-tenths of the law”**. It's an expression meaning that ownership is easier to maintain if one has possession of something.

In other words, "In the absence of clear and compelling testimony or documentation; if there is no concrete evidence to the contrary, the person in actual possession of the property has a stronger legal claim to owning it and is

presumed to be the rightful owner than someone who merely says it belongs to him or her.

Again, in the absence of compelling evidence, if you actually have something in your possession, you have a stronger legal claim to owning it than someone who merely says it belongs to him or her.

Let's just think about this as we look up a few verses:

- **Psalm 50:10-12** “ . . . If I were hungry, I would not tell thee: for the world is mine, and the fullness thereof.”
- **Haggai. 2:8** “The silver is mine, and the gold is mine, saith the Lord of hosts.
- **Psalm 24:1** “The earth is the Lord's, and the fullness thereof; the world, and they that dwell therein [who are they? They would be us, all of us].”
- **Deuteronomy 8:17-18** “And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. 18 But thou shalt remember the Lord thy God; for it is he that giveth thee power to get wealth. . “
- **1 Corinthians 6:19-20 (KJV)** “What? know ye not that your body is the temple of the Holy Ghost which is in you, which ye have of God, and ye are not your own? For ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God's.”

When it comes to ownership, the Bible, on no uncertain terms, makes it abundantly clear who owns everything.

But while most of us (Christians) are willing to concede that at least, according to Scripture, God is in fact the rightful owner of all things, and yet, how we actually spend that which belongs to God is another matter.

Could it be that we might also, in some respects, feel that because “possession is nine-tenths of the law” that we feel entitled to spend it however we like?

I mean, when we go to Target for instance or Walmart or buying things online, whether we are spending for an item as small as a bottled water, the latest electronic gadget, or a big ticket item like buying a car or even a house; are we consciously aware of the fact that we are utilizing what ultimately belongs to the Lord? Worse yet, we might even be reckless, in over our heads, financing all of these purchases on credit, even though we can barely keep up with the payments.

How about our retirement accounts? The bulk of our monies that are tucked away for many, many years; twenty, thirty even forty years so we can finally enjoy the fruit of our labor in our golden years.

I am not suggesting that saving or investing for the future is a bad thing but how are we as Christians, better yet as Adventist, looking forward to the imminent return of our Lord's coming; any different than the world when it comes to managing our finances. How are we spending our *nine-tenths*?

Isaiah 55:2 *“Where do ye spend money for that which is not bread? and your labour for that which satisfieth not? hearken diligently unto me, and eat ye that which is good, and let your soul delight itself in fatness.”*

“How much means is expended for things that are mere idols, things that engross thought and time and strength which should be put to a higher use! How much money is wasted on expensive houses and furniture, on selfish pleasures, luxurious and unwholesome food, hurtful indulgences! (Ministry of Healing p. 207)

How much is squandered on gifts that benefit no one! For things that are needless, often harmful, professed Christians are today spending more, many times more, than they spend in seeking to rescue souls from the tempter. If you have chosen such a life, you know that you are spending money for that which is not bread, and labor for that which satisfieth not.” (ibid)

Faithful in the “least”

In Luke 16:10-12 we read,

*“He that is faithful in that which is least is faithful also in much: and he that is unjust in the **least** is unjust also in much. 11 If therefore ye have not been faithful in the unrighteous mammon[earthly treasures or worldly wealth], who will commit to your trust the true riches? 12 And if ye have not been faithful in that which is another man's, who shall give you that which is your own?”*

According to this verse those who are faithful in the LEAST or in the small matters will also be faithful in much. But those who are NOT faithful in the least will also be UNFAITHFUL in much. But what does the word, “LEAST” mean?

In the book, Testimonies for the Church Vol. 1 p. 198, Ellen G White explains what this verse means... and see if you can catch how she defines the word, “least”

*“He that is faithful in that which is **least** is faithful also in much. He that is faithful in his **earthly possessions, which are least**, making a judicious use of what God has lent him here, will be true to his profession.” (Ellen White, Testimonies for the Church Vol. 1 p. 198)*

It is worth noting that according to sister White, the word, “**least**,” (among other things) also refer to our “**earthly possessions.**” She continues,

*“He that is unjust in the **least** is unjust also in much. He that will withhold from God that which He has lent him, **will be unfaithful in the things of God in every respect.***

*“If therefore ye have not been faithful in the **unrighteous mammon** [earthly possessions], who will commit to your trust the true riches?” **If we prove unfaithful in the management of what God lends us here, He will never give us the immortal inheritance.** (bracket mine)*

*"And if ye have not been faithful in that which is another man's, who shall give you that which is your own?" Jesus has purchased redemption for us. It is ours; but we are placed here on probation to see if we will prove worthy of eternal life. **God proves us by trusting us with earthly possessions. If we are faithful to impart freely of what He has lent us, to advance His cause, God can entrust to us the immortal inheritance.**" (ibid)*

About the Parable of the talents (Matt.25:14-30; Luke 16:9-12), Ellen White says,

I was shown that the parable of the talents has not been fully understood. This important lesson was given to the disciples for the benefit of Christians living in the last days. And these talents do not represent merely the ability to preach and instruct from the word of God. ***The parable applies to the temporal means which God has entrusted to His people.*** Those to whom the five and the two talents were given, traded and doubled that which was committed to their trust. God requires those who have possessions here, to put their money out to usury for Him--to put it into the cause to spread the truth. And if the truth lives in the heart of the receiver, he also will aid with his substance in sending it to others; and through his efforts, his influence, and his means, other souls will embrace the truth, and begin also to work for God. I saw that some of God's professed people are like the man who hid his talent in the earth. They keep their possessions from doing good in the cause of God. They claim that these are their own, and that they have a right to do what they please with their own; and souls are not saved by judicious efforts made by them with their Lord's money. . . ." (Testimonies for the Church Vol. 1, pg 197-200; "Lessons from the Parables")

Are you catching this? Some may think how we manage our temporal resources ("earthly possessions") are of little importance, while some are plain reckless regarding it.

Please note that the parable of the talents "has not fully understood" and do not necessarily represent "merely the ability to preach and instruct from the word of God", but that it "***applies to the temporal means***" which God has entrusted "to every man according to his several ability" (Mt 25:15) and expects us to be faithful stewards. We are told, "***God proves us by trusting us with earthly possessions***" and will hold us to accountable; there will be a day of reckoning. Furthermore, it is a solemn thought that "***he that is unjust in the LEAST [earthly possessions, including the nine-tenths]***" will inevitably be "***unjust also in much***" and that "***He that will withhold from God that which He has lent him, will be unfaithful in the things of God IN EVERY RESPECT.***" Suffice it to say, "***If we prove unfaithful in the management of what God lends us here, He will never give us the immortal inheritance.***"

Conclusion

The way we allocate our financial resources is a pretty accurate indicator of where we've placed our values. As we think about our witness before those around us, it becomes pretty evident that in one of our most visible areas, the way we handle our finances, we don't have much of witness and consequently we bring dishonor to God. Think about how we are being a witness to our creditors.

Are you anxious today or fearful for the future? Are you discouraged and troubled because of your finances? Most people feel pretty uncertain about the times in which we live and the concerns we have about money is a major part of that uncertainty.

My appeal is to really re-evaluating where you are with your finances with the Lord. Perhaps you're struggling with your finances. You might even be overwhelmed with debt and feeling discouraged and don't even know where to turn. Perhaps you've been faithful in your tithes and offerings but would like to take a step further and have a deeper sense of partnership with God as to how you manage the rest of your means-the nine-tenths.

Again, my appeal is, make God your priority. We simply cannot afford not to. Whatever the situation or challenges you might be facing, Jesus already knows your situation and He is willing to be your partner.

Maybe you are relying on your retirement accounts or some government programs; Maybe you think you have a great secure job. But honestly, not one of us really knows what the future holds.

In Psalm 32:8, God says, "I will instruct you and teach you in the way you should go; I will counsel you with my eye upon you."

Let Christ be your guide, let Him be the one who will provide your present and future security.

Prov. 27:23 "Be thou diligent to know the state of thy flocks, and look well to thy herds."

Whatever that comes into our possession is of value that God has entrusted to us as stewards. And while we should show extra care and attention as to how we should treat it, we also need to trust Him; He is the one who truly knows how best His own means can benefit us as well as furthering His purpose.

*Our money has not been given us that we might honor and glorify ourselves. As faithful stewards we are to use it for the honor and glory of God. **Some think that only a portion of their means is the Lord's. When they have set apart a portion for religious and charitable purposes, they regard the remainder as their own, to be used as they see fit. But in this they mistake. All we possess is the Lord's, and we are accountable to Him for the use we make of it. In the use of every penny, it will be seen whether we love God supremely and our neighbor as ourselves.** Money has great value, because it can do great good. In the hands of God's children it is food for the hungry, drink for the thirsty, and clothing for the naked. . . . But money is of no more value than sand, only as it is put to use in providing for the necessities of life, in blessing others, and advancing the cause of Christ. {FLB 160.6}*

Blessings