



FINANCES AND OUR TIMES

By Dr. Thomas Haney

HOPE LOOKS UP MINISTRIES

This study will focus on three topics that impact Finances and Our Times. First: What will happen to world finances. Second: How should Christians handle finances in these times. Third: Is the World's Finances trending toward a One World System. Fear does not have to control our concern for the financial future.

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INTRODUCTION – Fear Does Not Need to Control You

Welcome to Hope Looks Up Bible Study with Dr. Tom Haney. This is the second session of our four-part mini-series on the study titled ‘Fear Does Not Need to Control You’. These are four areas that are causing our nation and even many believers to live in fear. First, we looked at **“The Continuing Pandemic.”** Our world, including the United States is ready to be over the Pandemic. Now we will look at **“Finances and Our Times.”** I think all of us are aware of the consolidation to a one-world-government in the end times and especially the Tribulation period. What we might not be so clear on is what will happen before this one-world government is formed. We will look at a question that I think we all wrestle with in a gyrating financial environment. **“Will the World Go Bankrupt in the End Times?”** I would encourage you to study *Proverbs 13:26* and *Psalms 37:31* as we look at the question of how should a Christian handle finances in our times.

Will the World Go Bankrupt in the End times?

One of the fears that I feel we wrestle with as believers is the idea that maybe our money will all disappear, lose its value, and the entire world will go into bankruptcy. The month of January has seen a free-fall in the stock market of the United States and stocks which were so strong: primarily big tech on the Nasdaq and stay-at home stocks through the early part of the Pandemic are not only losing great value some are even in danger of not surviving the pressure on their stock. This is very disturbing to Christian investors who see the stock market as one clear chance to have a viable retirement or a better way of life in their later years.

I want us to take a Biblical and historical look at what the bible says will happen to world finance in the times leading up to the last days. The present story is bleak: The United States has reached a staggering \$28 trillion in debt! Every nation in the world has also sunken grossly into debt. So, what does the Bible have to prophesy about a worldwide financial collapse? Is something like that imminent?

Estimates show that by the time the world reaches 2051, if it does, the U.S. will be spending twice as much as their gross domestic product, which is the money that our national economy brings into the government coffers. If something does not change, the United States will become like many other nations, no feasible way to get out of debt.

Let’s go all the way back to 1929 when the Great Depression started and realize the United States was only 16 billion in debt at that time. Of course, that number would be increased if you factored in inflation. But the debt was equal to 16% of our gross domestic production and by 1979 had reached \$827 billion dollars. In the 1980’s, due to the expensive arms race, the debt really shot up. Over the

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last 20 years because of the War on Terror, which was paid for by credit cards and then the Coronavirus pandemic, which has been the source of endless spending by the government, our national debt has reach \$28 trillion. The chart on National US debt put out by ‘how much’ shows that the debt chart will jump dramatically through the infrastructure \$3.5 trillion-dollar bill and could be even more dramatic if the “Build Back Better”, \$4.5 Trillion-dollar bill is passed. Estimates show that by the time we reach 2051, the United States will be spending twice as much as the gross national product and become like Japan, a nation so in debt that they created loans that their grandchildren are required to pay off.

We are headed towards a national economic collapse. This issue is not just economic, but moral, because it is immoral to put such a horrific debt load onto our children, grandchildren and even great grandchildren. This generation will certainly not be able to pay the current debt off in their lifetimes, no matter how much taxation the government piles onto the backs of working people.

The Bible in **Proverbs 13:22** makes it clear what God thinks about passing wealth down through the family: *“A good (righteous) person leaves an inheritance for their children’s children, but a sinner’s wealth is stored up for the righteous.”* I assume the opposite of that first line is also true, ‘an unrighteous man will spend all of his children’s income’. And that is exactly what we have done! There is no way we can pay off this level of debt, even if we divided it out among every man, woman and child in the United States. So, this is something that will continue to burden the generations that come after us. This practice is Biblically immoral.

I think one of the scariest things in this whole area is to realize how the national debt clock and its numbers are spinning out of control. Remember that our nation is not just paying off the \$28 trillion in debt, but there’s interest compounding on that amount.

Where does most of this debt money come from? It comes from bonds, in other words, a debt borrowed from US citizens, so the government has to pay us back, using our own taxes. A trillion of that debt goes to China, so we are using our enemies as lenders. I am reminded of **Proverbs 22:7** which warns that the *“borrower is the slave to the lender.”* In truth, then, we are enslaved to China and all of our other creditors.

Psalms 37:21 reveals, *“The wicked borrow and do not pay back.”* So, not only is it evil to create massive amounts of debt, but it is also wicked if the debtors never intend to pay it back? You might ask, the way our government spends money, if they have shown any plans of ever paying it off.

Let’s not just point fingers at the government, but also at ourselves. Because the people of our nation have \$12 trillion in outstanding personal debt. This does not count mortgages. So, Americans spend on credit just as much as our government does. The Bible calls this wrong.

It certainly is wrong. The other reality is this kind of rampant spending on the part of those who have no constraint on their own behavior or their own spending habits, will also lead to inflation. Until the last few months, inflation has been something that we have not seen in this nation since the 1970’s. In the 1970’s inflation was so high that it led to a sharp rise in interest rates. So, if you wanted to borrow

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money, no luck. It was possible to pay interest rates of 20% on houses and 16-18% on car loans at that time. Our society today cannot even fathom that kind of interest rate.

Inflation becomes the inevitable outcome of high debt. The sad thing is for those who have been wise and frugal in their spending habits to have set aside money for their retirement or perhaps for their children, their children's children will find that the value of their savings has depreciated very quickly because of the rising inflation.

The government actually has an incentive for increasing inflation, because if inflation increases, the value or the liability of this debt load goes down because the dollar has become less valuable. The government realizes that inflation rises which is their favor, but it is in the disfavor of its citizens.

I feel we as Americans need to be calling out to our elected officials saying, “Stop! Stop the foolhardy spending, because you are spending not only our seed corn, but you are spending our children, grandchildren and great grandchildren's future. Doing so is not only foolhardy, but even worse it is Biblically immoral and wrong.

We have to be careful that our attitudes towards money are the same as God's Word teaches. Jesus said it quite clearly, *“No one can serve two masters because you will either love the one and despise the other or hold to one and reject the other. You cannot serve God and mammon, or money.”* **Matthew 6:24** So, the attitude we must have is to make sure that we are not caught up in idolatry to money. It's not that we love money per se, but that we love what money can purchase for us so much that God loses His place of authority in our life.

It is possible to join the world and many in our country and raise ourselves up as god and remove the Almighty God from the center of our life. If we trust God and put Him first, the money comes, and that's fine; but, when we put ourselves first, then we've created an idol because we have placed ourselves at the center of our lives. One of our nation's founding Fathers, Benjamin Franklin, once warned that a republic dies when the people realize they can vote the money out of the coffers, in other words, the people realize that they can vote the country's budget to redirect the funds to themselves and there is nothing left to run the nation with.

Is Our Entire World Speeding Towards an Inevitable Financial Collapse?

We ask ourselves the question, “Is our entire world speeding towards an inevitable financial collapse, producing another Great Depression or something even worse? My biggest fear is that we have willingly walked down the road towards spiritual collapse and when that happens financial collapse is often right behind. Recent polling indicates that those on the left are asking more and more for our country to become socialistic. That is to have deliberate ways to redistribute the wealth and pay the basic needs for everyone in the nation

A quick look at history would be a focus on Venezuela socialism. One generation ago Venezuela was the richest nation in South America. But the new leaders of the nation embraced Socialism and instead

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of courting investments from local and foreign sources, the new Socialist Venezuelan government started to take all of their own nations' wealth and they impoverished everyone.

The United States is heading towards socialism. It is a popular concept and many of the left feel it is the only way that will solve what they perceive as the financial problems of our nation. Socialism seems to be where all the energy is focused by these groups, some just call it the “progressive agenda.”

This coincides with the prophecies that speak of the one-world government. For there to be a one world government, the governments of this world will have to seem weaker or at least incapable of stopping the one-world government. **Revelation 6 and 13** reveals how in the future a one-world government will eventually rise as a financial collapse occurs. A one world leader, whom John the Apostle called the Antichrist, will step in and will promise to fix the world's economy. He promises that the money will start flowing again and that the merchants will become rich.

Prophetically then, the debt that has piled up beyond belief is going to collapse the economies of the world. This global crisis will cause the nations to cry out for someone or something to solve the crisis. The someone, the leader of the entire world and the something, the new one-world government.

According to the bible, we know that this global economic collapse will happen but we also know that God is sovereign. This collapse was prophesied to happen thousands of years ago, so we have to trust that God has got all of this under control. I believe that before the worst of this happens, the believers of this world will be raptured to be with God. What should we do?

First, Layup Treasures in Heaven. The first time Jesus spoke about this subject, **Matthew 6** in the Sermon on the Mount, He encouraged His followers to lay up treasures in heaven and not on this earth. The ones on this earth would not last and only the ones laid up in heaven would last forever. We should advocate for good financial policy nationally and the best thing we can do is to learn from Christian financial teachers how to stay out of debt. Even more importantly we need to make sure that we are investing in things that give eternal rewards and this is done by promoting the message and teachings of Jesus Christ.

Second, Maintain an Eternal Perspective. I would encourage you to maintain an eternal perspective. When we study dark areas of prophecy, like financial collapse, or the Antichrist, or world dominance with a one-world government; I think the wisest thing we can do is to perpetually maintain an eternal perspective. I never tire of remembering that daily thinking of the incredible glory of the afterlife is one of the surest ways to stay motivated to live faithfully during our relatively short time on earth. We are but strangers on our way to another land, to the final frontier of Heaven, where God Himself dwells, **Hebrews 11:16**.

You want to live a plodding, lackluster life, then focus your attention on the things of this world and make that your mindset. But if you want to have a lively, exciting life, then think on being a Christian in heaven. I feel that is what Paul meant in **Colossians 3:1-2** when he wrote, *“Since you have been raised to a new life with Christ, set your sights on the realities of Heaven, where Christ sits in the place of honor at God's right hand. Think about the things of Heaven, not the things of earth.”* The original

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Greek in this passage says, “*Perpetually keep on thinking on the things of Heaven . . .*” Make it an ongoing process 24/7. This ought to be our attitude every single day.

Part of maintaining an eternal perspective is being aware of our own mortality. We need to pray with the Psalmist, “*Teach us to realize the brevity of life, so that we may grow in wisdom*”, **Psalm 90:12**; or “*Lord remind me how brief my time on earth will be. Remind me that my days are numbered—how fleeting life is.*” **Psalm 39:4**. Christians who wisely think about their mortality are most often the ones who maintain the eternal perspective in **Colossians 3**.

God Has Planted Eternity in Our Hearts

It just makes good sense for all of us to be concerned about eternal matters. **Ecclesiastes, 3:11** affirms that God “*has planted eternity in the human heart.*” Though we live in a world of time, we have intimations of eternity within our hearts. We instinctively think of forever. We seem to intrinsically realize that beyond this life lies the possibility of a shoreless ocean of time. It is wondrous to even think about this. We are Heaven-bent, our hearts have an inner tilt upward.

I’ve been studying Scriptures for a long time and from the first book in the Bible to the last, we read of great men and women of God who gave evidence that eternity permeated their life and hearts. We read of people like Abel Enoch, Noah, Abraham and David, each anticipating and even yearning to live with God in eternity, see the entire chapter of **Hebrews 11**.

The psalmist put it this way, “*As the deer longs for streams of water, so I long for you, O God. I thirst for God, the living God. When can I go and stand before Him?*” **Psalms 42:1-2**. David declared “*I will live in the house of the Lord forever.*” **Psalms 23:6**.

Let’s just take a moment and listen to what the author of Hebrews says about Moses in **Hebrews 11:24-27**:

“it was by faith that Moses, when he grew up, refused to be called the son of Pharaoh’s daughter. He chose to share the oppression of God’s people instead of enjoying the fleeting pleasure of sin. He thought it better to suffer for the work of Christ than to own the treasures of Egypt, not fearing the king’s anger. He kept right on going because his eyes were on the One who is invisible.”

It is interesting that the writer of Hebrews said Moses “*thought it was better to suffer for the sake of Christ than to own the treasures of Egypt,*” because Moses lived at least 1,500 years before Christ. It is difficult to ascertain how much Moses knew about Jesus Christ, but our text clearly indicates that Moses had a personal faith in Christ, on the basis of which he forsook Egypt. God had apparently revealed to him things invisible to natural eye. Moses became aware of another King, another Kingdom and a better reward. Our text indicates that Moses carefully thought through his decision, weighing the pros and cons. He weighed what Egypt had to offer against the promises of God for the prophetic future. He concluded that what God had offered in eternity was far superior to anything

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Egypt could offer on this earth. Moses lived with eternity in view He made his decisions based on how they impact his existence in the afterlife.

As God did with Moses, He also revealed future things to you and me from the pages of Scripture. And like Moses, we have a choice to make. We can either live for the fleeting pleasures of this world or we can live in light of eternity, choosing purposefully to live God’s way as we sojourn through earthly life toward the heavenly country. **Hebrews 11:16**. We can live now in the light of then.

Moses surely would have agreed with what the apostle Paul wrote to the Corinthians church // **Corinthians 4:17-18**:

“Our present troubles are small and won’t last long. Yet, they produce for us a glory that vastly outweighs them and will last forever! So, we don’t look at the troubles we can see now; rather, we fix our gaze on things that cannot be seen. For the things we see now will soon be gone, but the things we cannot see now will last forever.”

That is that eternal perspective that allows us to study the collapse of the world’s financial situation and still not become depressed or burdened by the fact that it will happen.

Moses gave up temporary pleasure for the sake of His Savior, Jesus Christ. His priorities were as they should have been. What Joy Moses’s commitment must have brought to the heart of God

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How Should Christians Handle Finances in These Times?

I want to address something that I think can be a great concern to some Christians and I do think it causes, not only concern, but even fear for many. It is the fact that many people openly speak of this being the latter days and begin to share the signs and prophecies fulfilled that are the reason they think it is the last days. But they do not always speak about what we are to do or how Christians are to live. This especially affects the areas of Christian works. Should we pray differently; should we fast and abstain differently; should we give and handle our finances differently; should we change the bible reading style we are doing; and the list can almost be endless.

As we take another look at why Fear Does Not Have to Control You, I want us to discuss what does the Bible say about a Christian handling their finances in this kind of environment. A brief look at history shows that times of great trauma and tumult and the thinking that Jesus was coming back soon, have been hard times for Christians to sort out this answer. We have seen several communes formed during hardships and trauma, where the individual families give all their finances and belongings to a group and live together in that commune to wait for the coming of the Lord. We have seen historically Christian people moving out of the cities and towns to live in the countryside and often the more remote the better. We have seen people leave one state and migrate to another; migrate from the country where they live to a more remote and simplistic country; and we have seen people fund great projects that are deemed something that will save people from the holocaust and doom in front of them.

Are any of these biblical? Did Jesus really tell His followers to do some specific things if they truly believed that the End-Times were really here? Let's lay a foundation.

1. Understanding Bible prophecy and discerning the signs of the times are all things that Jesus has prompted His followers to do. Given that fact, we should all consider how living in the season of the Lord's return should have impact on our finances.
2. There are several eternal perspectives that will never change:
 - a. Biblical stewardship - the handling of all that we have been given means that we must always handle our time, talents, and treasures according to the instructions of God.
 - b. The things that have people most alert and concerned are all SIGNS of the Times. They see them changing and fulfilling Scripture. These include: Signs of Nature **Luke 21:11**; the Condition of Society **1 Timothy. 3:1-4**; the Spiritual Condition of the

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Church *II Timothy 4:3-4*; the State of World Politics *Matthew 24:6-7*; Technology *Luke 21:26*; and even Israel Being Back in her Original Land *Zechariah 12:3*.

So, the question is: “How should we live in the season of the Lord’s return and how should that impact our finances and the way we handle them?”

How Should We Live in The Season of the Lord’s Return?

It would be good for us to remind ourselves of what the Bible means when it talks about being a Good Steward of your life. It truly means that you handle your time, your talents, and your treasures just like God said. We have to realize that part of prophecy is not only to predict what will happen in the events of the world; but prophecy also tells you what will happen in your life if you take different options.

That is why the underlying truth about handling finances in any time is to remember that “GOD OWNS IT ALL.” What you do with your finances, keep all of them; hold back some areas while you decide what to give; or give only to what you want. All must still operate under the law that “GOD OWNS IT ALL.” You can do all that you want, but then that makes you act like you are the owner and God at best is the ‘suggester’. Giving cheerfully to God means we are promised two things Biblically:

1. We are going to be blessed just as He promised in His Word.
2. He will put a hedge of protection around us that will guard and keep us.

Jesus reminded all of us of just how strong the chains of materialism can be around our bank account; our credit standing; and even our desire for more and more; when He said, “*Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions?*” **Luke 12:15**

The most important thing about our stewardship of time is that we make sure that God gets a healthy portion of our time. That we ‘redeem the times’, we can’t do that for everyone, but we can do it for ourselves. We are all capable of taking time that we have squandered and wasted in the past and use those time areas more usefully. We can redeem the time we have to bless others, ourselves and most of all God.

Talents vary from season to season of our life and we just need to make sure that what we do best is given in ministry to God and helping other people. We will not get more talents by banking and locking up the talents that we have; but only in letting them be used by God, for good, and always given graciously.

I want to spend some time tonight on the idea of how would God want us to use our treasures in times like the season we are in? It is good to remember that the message of God about our stewardship has been true when people were under persecution, involved in war, living through a depression or crop failure or factory closings. In other words, what God has said about stewardship can be applied to every time of our life and It is always the right way to operate.

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I know a lot of people are not happy with the command of God to tithe. It is hard to make that word mean offerings, gifts, or whatever you want or can give. The word tithe literally means “the tenth part”. It is very clear that God expected His people to give at least a tenth of all that they earn or make to charity and support the work of the Lord. You can give 1%, 3%, 5%, 7% or any other portion but you can’t tithe unless you give 10%. I served at a new Church in Indianapolis where we had a Sunday evening worship service. In the service we had a great sharing and prayer time and one night the wife of a local Dentist, who was Jewish, but allowed her to come and bring the children stood and shared her great praise with the Church. Her husband had agreed that they would raise their tithe to the Church from 2% to 3% for the next year. I loved her enthusiasm and her joy over this stewardship victory in her home and after he became a Christian, less than two months later, the three of us sat down and talked about the Christian life and I explained that the tithe was really 10% of all that you make. This man, a formerly non-attending Jew, surprised me when he said, “I knew that, everyone knows the tithe is 10%.” God set out the principle very clearly in **Leviticus 27:30** which says, “*a tithe of everything from the land, whether grain from the soil, or fruit from the trees, belongs to the Lord.*”

I see three strong applications that God included with the command to tithe:

1. **First, The Tithe Belongs to The Lord.** Later in the Bible in Malachi asks the question, “Will a man rob God?” and answers that question by saying but you have robbed me in tithes and offerings. You are under a curse, your whole nation, because you are robbing me. God challenges them to bring the whole tithe into the storehouse of the Lord, in other words, 10% not some other percentage and see what God will do. He will open the storehouse of heaven and pour out so many blessings that they will not have any place to store them. This chiding from God to His people and the promise to more than match in blessings what they bring in tithes could not have occurred at a worse time in the history of Israel. The nation was not sound spiritually, the priests and other religious leaders were not keeping the laws of stewardship themselves, the nation was under attack, and the prophets were warning that God was about to let the land be captured and the Temple destroyed. Yet, God chides them for not tithing and challenges them to bring the tithe and see what happens. It seems that intertwined in this exchange between God and the nation of Israel was the promise that even the terrible things that had been prophesied that would happen to them would be lifted if they would restore worship, sacrifice, stewardship, and marrying only believers-, God could still save their land.
2. **Second, the Tithe is Holy.** It is what God intended for you to give so it has been marked by God as already belonging to Him. Have you ever wondered if the tithes you are hoarding to give to something you really believe in might be taken by God for other things that arise? Did your retained tithe money pay the body shop for the car wreck you had? Did your retained tithe money go to purchase the two appliances that just went out at the house? Did your retained tithe money go to health needs, to family needs, to the upkeep of your house or maybe another area of need and expense? God may not have gotten the tithe but since it was earmarked by God for you to return it to Him, it is gone. I have seldom

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seen God allow that money to gather interest and multiply for the person who withholds the tithe.

- 3. Third, The Tithe Is Set-Apart.** That means that it is to be presented to God and therefore not used for any other purpose. I have often heard preachers and teachers state emphatically that the tithe should go to the local church and only gifts and offerings above the tithe should go to any other charitable work. I do not find Bible support for that teaching. I believe that you should give to your local church and you should support them where you can; but if you feel God has allowed you to stay with a Church to be leaven to change the Church for good, you may see that the money given to the Church is not being used for Christian activities. I support my local Church and I also love to support charities. Sharon and I help support almost a dozen regularly. I have supported research and development for cancer for years. I do not have any close family members who have had cancer, although we did have a scare a few years ago that Sharon had breast cancer, but I see it as an insidious disease that destroys lives and cripples' families. I am glad to be a contributor to the Cancer Society and Cancer Association. But since we are regular and generous supporters, the past few years we have been getting many appeals that ask us to support finding the Cancer cure with a probable scam. They call the group The American Breast Cancer Coalition, and they do not try to actually address breast cancer, the ABCC appears to be a scheme to extract millions of dollars in donations. A woman, at least a feminine voice, calls and claims that the goal of the group's fundraising is to "support legislators who will fight for the fast-track approval of life saving breast cancer health bills and breast cancer treatment drugs to the FDA". I have always said that I want to give to research and development (R & D) and not to any political association of any sorts. I do not think that giving to political groups is tithing stewardship. I recently read in a report by Roger Sollenberger and Anna Massoglia written October 15, 2021 that this group, the ABCC had raised \$3.57 million over the past two years for their cause; but that the ABCC has also paid almost every dollar it has raised to fundraising companies. All but \$2,000.00 that they have raised. Some of those companies even have ties to a telemarketing kingpin who was fined \$56 million last year for bilking donors out of tens of millions of dollars in fake charity contributions. It turns out that it is really a "scam PAC". It is now registered as a 527 or political group, their choice, a tax-exempt nonprofit that is supposed to operate primarily to influence the 'selection, nomination, election, appointment, or defeat of candidates for federal, state, or public office. Others operating in the heart-tugging issues include: law enforcement, wounded veterans, firefighters, children with disabilities and each of these PAC'S they also plow almost every dollar collected back into fundraising. You might ask why are they switching from a nonprofit registered with FEC to a nonprofit that registers with the IRS.

Lloyd Mayer, a nonprofit law expert at the University of Notre Dame Law School, explained why the change poses a new hurdle. "The obvious reason to move away from being a

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federal political committee to a 527 is that the FEC actually has a full staff look at the reports that are filed. The IRS could do that in theory, but they don't," Mayer said noting that the available IRS staff—already stretched thin—creates “an order of magnitude” too large for them to also cover this work.

The investigation showed that the connection between these companies and known scammers was obvious. The larger network reaches more than a dozen states and the most saturated are: Florida, New Jersey, Georgia, Nevada, Texas, Ohio, Indiana and Tennessee. Over the years, these companies have netted tens of millions of dollars, if not more, from sham groups like the ABCC.

Our tithe is to be set apart for the work of the Lord and never a knee-jerk reaction to what we hear on media or solicitation appeals. We need to examine the money that we give as a tithe and examine the churches and nonprofit organizations that we support. I would encourage you to visit and watch the ministry in action or at least call and speak to someone about any and all questions that you have. After all, we are to redeem not only the time, we are to also redeem the tithe.

I believe that tithing is not a part of the Law because the practice began long before the Law was given to Moses. Abraham tithed to the high priest, Melchizedek, **Genesis 14:20**, 430 years before the law was given to Moses. Jacob promised to tithe to the Lord, **Genesis 28:22**. This principle of giving back to God who blesses us represents what is best for the people of God, AT ALL TIMES AND UNDER ALL CIRCUMSTANCES. So, we can give only offerings, less than a tithe; give just a tithe; give a tithe plus offerings; or give proportional giving, giving even more than a tithe as we become more financially blessed.

How Should a Christian Approach Giving and Stewardship?

How should a Christian approach giving and stewardship in this time leading to the Tribulation? Remember Jesus in **Matthew 6** told us to store up treasures in heaven. Why are earthly investments called fleeting by our Lord, because your wealth on earth is only temporary? It will leave you while you live, or you will leave it when you pass.

The Bible contains 2,350 verses that discuss the handling of finances. It is a big competitor to Jesus Christ for the love and devotion of Christians. There is a strong relationship between how someone handles money and how they live out their Christian life. How you handle your finances is an external, visible indicator of the condition of your heart and your relationship with Jesus Christ. Therefore, it is important to know that how you handle finances is a spiritual matter of the heart. **Proverbs 27:19** says, 262

In this season of the Lord's return, we should increase our giving because of the imminent expectation of the Lord's return for His people. A good question to ask yourself, is, are you storing up finances beyond what you need or what is reasonable? We as believers need to pray about this and do as the

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Holy spirit leads us. After all Jesus said, *“If you have not been trustworthy in handling worldly wealth, who will trust you with true riches?”* **Luke 16:11.**

For followers of Jesus Christ living in this season of the Lord’s return, the time to give is growing shorter every day. So, I would encourage you to follow what God lays on your heart and make sure that you respond with a yes and a tithe and offering to meet that number.

Be the steward that God wants you to be. We hold fast to the promises that God has made to us and we also need to keep the promises that we have made to Him.

God loves His creation, and He intends to redeem it, all of it, and will not destroy it with some mystical “blast or big bang”. Jesus died on the Cross not only to redeem Mankind but also to redeem the Creation. So, the High Priest of the Old Testament sprinkled blood on the mercy seat of the Ark of the Covenant and also on the ground in front of the Ark, **Leviticus 16:15**. The blood on the mercy seat of the Ark was a prophecy pointing to the fact that the blood of the Messiah would cover the law of God, tablets were inside of it, with the mercy and grace of God. The blood on the ground was a reminder that the sacrifice of Jesus would make it possible for the curse to be lifted and for the animal and plant kingdoms to be returned to their original perfection. **Isaiah 11:6-9; Romans 8:18-23.**

The Old Testament ends with an example of what I’m talking about, it says, *“The day is coming, burning like a furnace, and all the arrogant and every evildoer will be chaff, and the day that is coming will set them ablaze.”* **Malachi 4:1**. That is the bad news for unbelievers but the very next verse contains incredibly good news for believers. *“But for you who fear my name, the sun of righteousness will rise with healing in its wings; and you will go forth and skip and run about like calves released from the stall.”* **Malachi 4:2**

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“FINANCES AND OUR TIMES”

Are World Finances Trending Towards a One-World System?

Is there a move towards the world having one basis for the value of money and the individual countries relinquishing the right to have their own money system? Also, we might truly ask; is that really a bad thing?

The bible does not use the phrase “one-world government” or “one-world currency” in referring to the end times. It does however, provide ample evidence for us to draw the conclusion that both will exist under the rule of the Antichrist in the last days.

In his special apocalyptic vision in the Book of Revelation, John sees the “beast” also called the Antichrist, rising out of the sea having seven heads and ten horns, **Revelation 13:1**. Combining this vision with Daniel’s similar one, **Daniel 7:16-24**, we can conclude that some sort of world system will be inaugurated by the beast, the most powerful “horn,” who will defeat the other nine and will begin to wage war against Christians. The ten-nation confederacy is also seen in Daniel’s image of the statue in **Daniel 2:41-42**, where he pictures the final world government consisting of ten entities represented by the ten toes of the statue. Whoever the ten are and however they come to power, Scripture is clear that the beast will either destroy them or reduce their power to nothing more than figureheads. In the end, they will do his bidding.

John goes on to describe the ruler of this vast empire as having powers and great authority, given to him by Satan himself, **Revelation 13:2**, being followed by and receiving worship from “*all the world*”, **Revelation 13:3-4**, and having authority over “*every tribe, people, language and nation*”, **Revelation 13:7**. From this description it is logical to assume that this person is the leader of a one-world government which is recognized as sovereign over all other governments. It’s hard to imagine how such diverse systems of government as are in power today would willingly subjugate themselves to a single ruler, and there are many theories on the subject. What makes sense to me is that the disaster and plagues described in Revelation as the seal and trumpet judgments unfold, **Revelation Chapters 6-11**, will be so devastating and create such a monumental global crisis that people will be willing to embrace anyone and anything that promises to give them relief and reestablish some sort of stability.

But John makes it clear that once entrenched in power, the beast or Antichrist and the power behind him, Satan, will move to establish absolute control over all peoples of the earth to accomplish their true end, the worship Satan has been seeking ever since he lost his place and standing in heaven, Isaiah 14:12-14. One way they will accomplish this is by controlling all commerce, and this is where the idea of a one-world currency evolves. **Revelation 13:16, 17**, let me read that to you, “*It (the beast/Antichrist) also forced all people, rich and poor, free and slave, to receive a mark on their right hands or on their foreheads, so that they could not buy or sell unless they had the mark, which is the name of the beast or the number of its name.*” That number which John calls the mark of the beast/Antichrist and also the number of man is 666.

The Scripture clearly describes some sort of satanic mark which will be required in order to buy and sell. This means anyone who refuses the mark will be unable to buy food, clothing or other necessities of life. No doubt the vast majority of people in the world will succumb to the mark simply to survive.

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Again, verse 16 makes it clear that this will be a universal system of control where everyone will need this mark. It should not surprise us as we see getting a COVID vaccine shot and/or booster shot has been linked with keeping your job in many nations of the world. The technology would not be hard to imagine, we already have that capacity and even more right now.

Those of us who believe in the rapture occurring at the end of the Church age and before the tribulation, which primarily revolves around the reclaiming of the nation of Israel by God, would see no difficulty at the dilemma facing the people left on the earth. They would accept the mark of the beast in order to survive or face starvation and horrific persecution by the Antichrist and those in control. But **Revelation 13:8** assures us that many will come to Christ during this time, those whose names are written in the Lamb's Book of life and they will choose to endure, even to martyrdom.

History of One World Currencies

Historically, the first and most documented one-world currencies were put in force by the four people groups who ruled their known world. Daniel lists them and spends a lot of time explaining how they would conquer and what they would do. They were first the Neo-Babylonians 539 BC; then the Medes and Persians; third the Greeks; and finally, the Romans, and the Roman Empire ended in 476 AD. Each of these four world empires made the use of their coinage the rule for the countries that they conquered; but none of them were able to eliminate the use of local currencies in the captured countries. Israel for example used Roman coinage during the time of Jesus. Remember, Jesus asked to see a coin when asked a trick question about taxes and said to the people *“You should render unto Caesar what is Caesar's and to God what is God's”* **Mark 12:16-17**. But all of Israel never just used the Roman coinage, or the Greek coinage, or any other universal coinage. Offerings in the temple always had to be given in Hebrew coinage and many other countries also made some very specific rules about how their local coinage had to be used in certain situations.

The modern day move towards a universal currency was not because a nation or a conglomeration of nations conquered their known world. The efforts of Germany, Italy and Japan to do just that was thwarted by the Allied powers of World War II. But towards the end of World War II the Allied powers met to begin a transition to a one-world currency. It was fueled by the United States who wanted to export its products all over the world and England who wanted to find a way to proceed without the financial burden or the tremendous debt they accumulated during the war. The meeting was dubbed “The Bretton Woods system. The conference in 1944 at Bretton Woods ushered in the first international monetary order that still has some impact today. The hope was to create a system to facilitate international trade while protecting the autonomous policy goals of individual nations. “It was meant to be a superior alternative to the interwar monetary order that arguably led to both the Great depression and World War II.” (The last sentence a quote from the framers of the Bretton Woods solution.)

The two large super-powers at that time, the U. S. and Great Britain, reached a compromise of fixed-but-adjustable rates. Member nations would peg their currencies to the U. S. dollar, and to ensure the

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rest of the world that its currency was dependable, the U. S. would peg the dollar to gold at a price of \$35.00 an ounce. Member nations would buy or sell dollars in order to keep within a 1% band of the fixed-rate and could adjust this rate only in the case of a “fundamental disequilibrium” in the balance of payments. To ensure and guide compliance, two new international institutions were created: The International Monetary Fund (IMF) and the International Bank for Reconstruction and Development, later known as the World Bank. It took 15 years to fully put the plan into operation and when fully implemented was already showing signs of instability. It took the Marshall Plan and three European nations devaluing their currency to keep it afloat. The policies allowed a quick reversal of fortunes and the U. S. began to have the deficits and to see their gold reserves depleted. When the gold supply and artificially low price could no longer keep the plan in place, Europe created a gold pool to supplement the gold in the U.S. reserves; but this did not last and the final attempt to universalize currencies was the new currency “Special Drawing Rights” which failed and when it became obvious that two close U.S. allies decided to cash their reserves in for inflated gold, the U. S. closed the gold window. There were two more attempts to revive a system that had failed to work but by the mid-1970’s the entire plan was scrapped.

Are the Leaders of the World Seeking a One World Currency?

One of the things most obvious in the attempt to have a world currency in our lifetime is the inability to force countries to go along with the plan. Each one functions as an independent entity and therefore quickly sabotages the plan. But it has not kept people from trying to come up with a universal plan for currency. You might ask why, why would this be so important to a section of leaders of the world?

1. They see this as a source of more money they can have for their country and for them personally. Greed has often been behind the world currency moves even though the talking point is the ease of handling money and a universal debt ratio.
2. They see this as an advantage for their country and not having to make individual trade agreements or trade pacts, but set-up a universal plan and let that lead us to a single currency.

Trust me, they are not trying to fulfill prophecy, but once again the bible is way ahead of the leaders of this world. They have again and again laid the foundation on which the Antichrist/Beast will be able to build his universal currency. He will also have the power to enforce what he wants.

Let me now bring you up to date with an article in the New York Times written by Jenna Smialek and published January 20, 2022. She writes, “the Federal Reserve took its first step toward more seriously examining issuing a central bank digital currency, releasing a report on Thursday that examines the idea’s potential costs and benefits and opening the door for public comment.”

In a long-awaited report, the Fed avoided taking sides and set out a list of arguments for and against a digital currency, and posed questions that will shape the debate. They said, “We look forward to

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engaging with the public, elected representatives and a broad range of stakeholders as we examine the positives and negatives of a central bank digital currency in the United States,” Jerome H. Powell, the Fed chair, said in a statement. Mr. Powell had previewed that a report would be forthcoming in May, 2021.

Central banks from the Bahamas to Sweden and China are experimenting with digital currency offerings, fueling concerns on Capitol Hill that the Fed might fall behind the competition. Breakneck innovation in the private sector has suggested that the Fed, a key financial regulator, needs to understand budding private digital payment technologies.

A central bank digital retail currency would, basically, be electronic cash. While consumers already use digital money when swiping a credit card or making online purchases, that money is actually backed by the banking sector. A Fed version would be backed by America’s central bank, just like a U.S. dollar bill.

I quote, “Given the U. S. currency’s dominant position in global finance, the Fed has been clear that it is moving slowly and carefully as it weighs a digital dollar.” Officials have emphasized that they would not move forward without congressional approval. So, the Fed really wants a law that would legitimize this digital retail currency.

Plus, they said this new system would:

1. Providing a safe, digital payment option for households and businesses as the payments system continues to evolve and
2. It may speed up faster payment options between countries.

This plan has written all over it a way to contain Cryptocurrency as it captures a larger share of the market, but never mentions it by name.

The main objection is raised by banks; would people just by-pass deposits in the local banks and take their money to this new system? Would credit then be controlled by a universal control? and would the monetary policies even relate anymore? Many of the progressives in the United States are even pushing for a central bank digital currency that is created alongside consumer bank accounts at the Fed. At this point our Fed is recommending that this be handled by commercial banks, but is that just a political move to appease the conservatives that often control the commercial banks?

The Fed raised one more issue, if we don’t do this will the central banks have forms of nonbank money that could cause a shift in deposits away from the banks even without the digital money plan of the central bank? The Fed is asking for public comment on more than 20 questions about central bank digital currencies, and is accepting responses for the next 120 days. My guess is this is the first you have heard of it.

(A version of this article appears in print on Jan. 21, 2022, Section B, Page 4 of the New York edition of the New York times and the headline: Fed Opens Debate on Digital Currency. You can order reprints of this paper.)

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Of the three concerns we have looked at in the area of finances in these times, I feel this is the least serious fear producer of them all.

The real driving force for a one-world currency is happening now and we do not live in a one-world government. The main nations that seem to be promoting this idea of a one-world currency are the United States and Britain and the motive seems to be much more financial than some ominous attempt to pave the way for the Antichrist.

Since the Bible never mentions in any prophecy: a one-world government; a one-world currency; or a cashless society, then I think we have to realize that it does not have the biblical support. We would want to say this is something that God must do. I was listening to Mark Hitchcock, a prophetic writer and author who mentioned that the thought of a cashless society did not originate from the Bible but from a man, Edward Bellamy, who in 1867 wrote a cutting-edge book. “Looking Backwards” that predicted credit cards and assumed that we would become a cashless society in the United States.

This could easily become part of the law of the land and to some extent the law of the world; but it would not be fueled by the Antichrist or a one-world government. It instead would be a response to big events of world-wide scope such as: climate change; economic upheaval or other world-wide disasters that call for the world to unite and solve the issues as a single unit. However, just like the need was intent in 1944 when it seemed that the world was within an eyelash of being conquered by Germany, Italy and Japan; it quickly disappeared as the war ended, the treaties were signed and the world started to move forward. So, I am afraid that unless the disasters continued, the nations would soon be promoting their own national causes while remaining in the one-world financial system.

It seems that the fifth One-world government or a revival of the fourth world-government will not be the Tri-Lateral commission or any other group formed on this earth; but will be the literal conquest of the rest of the world by the antichrist and only then will anyone have the power and authority to set up a one-world financial system. It will be a political decision, if we become a cashless society and that will not change how a majority of Christians live.

Let me sum up what I have shared tonight:

1. Are World Finances Trending Towards A One-World System?

The answer is “Yes”, but it seems it is fueled much more by a desire to have more of the international wealth and less about fulfilling the thinking about **Revelation 13 and 14**.

2. Will World Finances Loom Large in The Last Days and The Time of Tribulation?

The answer is “Yes”, we only have to read **Revelation 18** to see that physical or material Babylon’s destruction is to feed the greed of the world.

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3. Do Christians have to fear that a one-world government and one-world financial system will endanger their lives and families?

The answer “No”, God will always bless good stewardship with His blessings and He will be far in front of what a one-world government will mean for believers. We will have to trust that as God completes His plan; His plan to bless and reward those who are good stewards will never change. God is the same yesterday, today and tomorrow.