

GET READY, BE PREPARED

A global crash in the financial markets is
coming

DR. CHRISTO A NEL

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Title: GET READY. BE PREPARED.

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ISBN: 978-0-620-71207-1

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Self-publishing

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Dedicated to ...

My lovely wife, Hetta

Our two daughters, Marilene and Christelle

My two son in laws, who became my sons, Dawie and Andries

My three grandchildren, Caylin Hailey, Luken and Chrismari Helia

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GET READY, BE PREPARED

A GLOBAL CRASH IN THE FINANCIAL MARKETS IS COMING

A PROPHETIC WORD ABOUT THE CRASH COMING

In November 2013 I heard the voice of the God I love and serve in Christ Jesus telling me to prophecy to His people, and everyone who wants to hear and believe:

Prepare yourself, because a global economic crisis is coming. The biggest crash ever is coming in the markets worldwide.

EVERYONE HAS A CHOICE TO BELIEVE IT OR NOT

Of course, everyone who hears and reads this prophetic word has a choice, as the Pharaoh of Egypt once did in the time of Joseph, to believe that this was the living God speaking and warning them about a forthcoming global economic crisis.

AS IN THE TIME OF JOSEPH

In the Bible there is this remarkable passage of Scripture in Genesis 41, where we read about the Pharaoh of that time, having a dream, actually two dreams, that really was very disturbing.

GEN 41:1-7

“Pharaoh dreamed that he was standing by the Nile, and behold, there came up out of the Nile seven cows attractive and plump, and they fed in the reed grass.

And behold, seven other cows, ugly and thin, came up out of the Nile after them, and stood by the other cows on the bank of the Nile.

And the ugly, thin cows ate up the seven attractive, plump cows. And Pharaoh awoke.

And he fell asleep and dreamed a second time. And behold, seven ears of grain, plump and good, were growing on one stalk.

And behold, after them sprouted seven ears, thin and blighted by the east wind.

And the thin ears swallowed up the seven plump, full ears.”

The rest of the story is history.

Of course, the troubled Pharaoh called all his magicians and wise men to interpret the dreams for him.

After his cupbearer recalled how a man in prison interpreted a dream he had, Joseph was called and brought out of the pit. After he shaved himself and changed his clothes, he was brought before Pharaoh where he gave him the interpretation of those dreams.

GEN 41:25-36

“The dreams of Pharaoh are one; God has revealed to Pharaoh what he is about to do.

The seven good cows are seven years, and the seven good ears are seven years; the dreams are one.

The seven lean and ugly cows that came up after them are seven years, and the seven empty ears blighted by the east wind are also seven years of famine.

It is as I told Pharaoh; God has shown to Pharaoh what he is about to do.

There will come seven years of great plenty throughout all the land of Egypt, but after them there will arise seven years of famine, and all the plenty will be forgotten in the land of Egypt. The famine will consume the land, and the plenty will be unknown in the land by reason of the famine that will follow, for it will be very severe.

And the doubling of Pharaoh's dream means that the thing is fixed by God, and God will shortly bring it about.

Now therefore let Pharaoh select a discerning and wise man, and set him over the land of Egypt.

Let Pharaoh proceed to appoint overseers over the land and take one-fifth of the produce of the land of Egypt during the seven plentiful years.

And let them gather all the food of these good years that are coming and store up grain under the authority of Pharaoh for food in the cities, and let them keep it.

That food shall be a reserve for the land against the seven years of famine that are to occur in the land of Egypt, so that the land may not perish through the famine."

Pharaoh appointed Joseph to be second in command of his people to prepare Egypt, and as it happened, the rest of the countries around them, including God's chosen people in Israel, for the foreseen economic crisis.

LET ME INTRODUCE MYSELF

My name is Christo A. Nel. Since 1978 till today (2016) my wife and I are in fulltime ministry in the Church of Jesus Christ worldwide, but in South Africa especially.

After pastoring two congregations in the Dutch Reformed Church in South Africa (from 1979-1993), God started using us to facilitate renewal and unity within His Body here in South Africa and globally.

The word He gave us in 1993 was to prepare a highway for the renewal of His People, especially amongst Afrikaans speaking people (coming from a theological reformed background).

The core of that word was Luke 5:37 and 38 (ESV):

LUKE 5:37,38

"And no one puts new wine into old wineskins. If he does, the new wine will burst the skins and it will be spilled, and the skins will be destroyed.

But new wine must be put into fresh wineskins."

During this season in ministry, God used me in an apostolic prophetic role, which I usually described as God giving me apostolic insight into that which He is doing in the bigger picture and scenario in His Church, but also equipping me with prophetic insight and Word to His people in a specific local community.

I believe all true Biblical ministry to be supernatural in nature, because true Biblical ministry will be God Himself working and speaking through us, in the power and the anointing of His Spirit, living and working through us.

Because I see everything in pictures, I perceive myself as this hose pipe, that needs to be connected to Heaven, Jesus Christ, the King of kings, sitting on the throne - He being totally in control of the tap to which this pipe is connected and totally in control of what He is pouring through this hose.

My responsibility is to be in this intimate relationship with Him, totally dependent on Him, in total obedience and sensitive to His voice and His heart for the where, who, when, what and how.

GOD STARTED USING ME IN THE MARKETPLACE

When God gave me the opportunity to translate the book, HOW TO MANAGE YOUR MONEY, by Larry Burkett, for the South African marketplace, I knew then that God was preparing me for marketplace ministry.

In 2007 something very unique happened. I met a Christian businessman, Dr. Jan Silvis, at a birthday celebration. A few years before he had one of the most respected and successful investment companies in South Africa, which he suddenly closed because God then gave him a prophetic word about a global economic crisis amongst Christians in the Marketplace. He just believed he couldn't invest his own money and the money of his clients anymore in such a market, which he believed was doomed to crash.

When I met him, he was diagnosed with cancer and frustrated because he couldn't tell more people about the prophetic word God gave him. He just felt he wasn't a competent author to communicate all of this in a book and to publish it forthwith.

I duly advised him that I was an author and willing to help him author and publish the prophecy he received.

I began writing down everything Dr. Jan told me and published this book at the beginning of 2007 as an e-book with the title, A COLLAPSE OF THE GLOBAL MONEY SYSTEM, most of that recorded is still relevant today. I attach this important work as an Addendum for your convenience.

The market events in 2008 confirmed that prophetic word and all he heard and foresaw, which were the first signs of the collapsing financial markets.

I was totally humbled that God used me to be the scribe of that prophetic word, because I had no previous knowledge of things happening in the world financial markets.

“A PROPHET TO THE NATIONS”

I am not one of those running around in the Body of Christ and calling myself some special Teacher, Prophet or Apostle. I have always held the view that such behaviour is unbecoming. Because of this I believe God is using me, as His very ordinary and human hose pipe.

So when God revealed in 2013 and called me as one of His “prophets to the nations”, it came as a big surprise, thrusting me into confusion.

I really didn’t know exactly what He meant by being a “prophet to the nations”.

After spending time before the Lord about this word, I experienced God telling me that as He used me many years in the past to be His voice and giving prophetic words to individuals, He was going to use me as His prophetic voice to groups of people, governments, and even nations. Calling me a prophet to the nations was really His way of telling me He was giving me more authority and asking me to be willing to be used as His voice in this bigger context.

In November 2013 I experienced what I totally believed to be a prophetic word from God, about this imminent global economic crisis, and Him telling me to specifically warn and communicate to His people to responsibly prepare themselves.

Because I had a worldwide internet ministry since 2000, especially amongst Afrikaans speaking believers internationally, I knew I had to start communicating through this forum.

EXPERTS29

At the end of 2015 I became a member of an international Christian mentoring group, called Experts29, under the headship of Steve Kasyanenko – www.experts29.com.

I had the privilege of doing their Outrageous Influence Training course which in essence was the "how to manual" for manifesting your God-given call, purpose and mandate under a spirit of revival. It was a step by step program designed to establish the Kingdom of Jesus Christ through your calling, purpose and destiny.

During the Vision Mapping section of this course I felt God show me to expect from Him supernatural new visions and insights on how to broaden and further the influence, calling and message He was giving me in every area of the ministry He was using us in, including the prophetic.

But it was only after I had done a short version of the writing course, 60-day Author, of Brian Bosché, via Experts29, that I understood what God was showing me with regard to this prophetic word He entrusted to me.

A PROPHETIC WORD ALWAYS COME WITH A RESPONSIBILITY TO THE HEARER OR READER

Your responsibility, according to 1 Thessalonians chapter 5, verse 19-21 is:

“Do not quench the Spirit.

Do not despise prophecies, but test everything; hold fast what is good.”

But I believe your responsibility also goes further than just that in this case.

If you really believe this to be a word from God Himself, you can't keep it to yourself. As long as there is still time, you need to help me get this word out to as many people as possible to give them a chance to prepare themselves for the forthcoming economic catastrophe.

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THE PROPHETIC WORD: PREPARE YOURSELF

God's prophetic word to people in this regard is:

"An extra-ordinary global crisis and fall of the global money system and economy is coming.

Start preparing yourselves while there is still time.

But don't be afraid or have fear.

I am your God."

I AM THE GOD YOU GET TO KNOW IN MY WORD, BY READING THE BIBLE

It is important for the people of God, before doing anything else, to remember who the God is who is saying this.

He is the One we got to know and love in and through Christ Jesus, as our Saviour, Lord, Father and our God.

He and His Word remains the same, yesterday, today and forever.

He is still the same God who promises us the following in Matthew 6:33 and 34:

MATT 6:33,34

"But seek first the kingdom of God and his righteousness, and all these things will be added to you.

Therefore, do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble."

He is also the same God that provided for His people in the desert for 40 years.

It is also important to remember Him as the God, according to Gen. 41, who sent Joseph to warn and prepare the people for the seven-year drought.

Even in the New Testament, according to Acts 11, it was He who gave a prophetic word of a famine that will affect His people and to tell them to make certain preparations beforehand.

It is also important to remember what God Himself says about money and the world's money system.

The following passages are relevant and important in this regard:

MATT 6:24-34

"No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing?

Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they?

And which of you by being anxious can add a single hour to his span of life?

And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin, yet I tell you, even Solomon in all his glory was not arrayed like one of these.

But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith?

Therefore do not be anxious, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?'

For the Gentiles seek after all these things, and your heavenly Father knows that you need them all.

But seek first the kingdom of God and his righteousness, and all these things will be added to you.

Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble."

1 JOH 2:15-17

“Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him.

For all that is in the world—the desires of the flesh and the desires of the eyes and pride in possessions—is not from the Father but is from the world.

And the world is passing away along with its desires, but whoever does the will of God abides forever.”

MARK 4:18,19

“And others are the ones sown among thorns. They are those who hear the word, but the cares of the world and the deceitfulness of riches and the desires for other things enter in and choke the word, and it proves unfruitful.”

JAMES 1:14,15

“But each person is tempted when he is lured and enticed by his own desire.

Then desire when it has conceived gives birth to sin, and sin when it is fully grown brings forth death.”

JAMES 4:1-10

“What causes quarrels and what causes fights among you? Is it not this, that your passions are at war within you?

You desire and do not have, so you murder. You covet and cannot obtain, so you fight and quarrel. You do not have, because you do not ask.

You ask and do not receive, because you ask wrongly, to spend it on your passions.

You adulterous people! Do you not know that friendship with the world is enmity with God? Therefore, whoever wishes to be a friend of the world makes himself an enemy of God.

Or do you suppose it is to no purpose that the Scripture says, ‘He yearns jealously over the spirit that he has made to dwell in us’?

But he gives more grace. Therefore, it says, ‘God opposes the proud, but gives grace to the humble.’

Submit yourselves therefore to God. Resist the devil, and he will flee from you.

Draw near to God, and he will draw near to you. Cleanse your hands, you sinners, and purify your hearts, you double-minded.

Be wretched and mourn and weep. Let your laughter be turned to mourning and your joy to gloom.

Humble yourselves before the Lord, and he will exalt you.”

JAMES 4:13-17

“Come now, you who say, ‘Today or tomorrow we will go into such and such a town and spend a year there and trade and make a profit’— yet you do not know what tomorrow will bring. What is your life? For you are a mist that appears for a little time and then vanishes.

Instead you ought to say, ‘If the Lord wills, we will live and do this or that.’

As it is, you boast in your arrogance. All such boasting is evil.

So whoever knows the right thing to do and fails to do it, for him it is sin.”

Then also the prophetic passages in the book of Revelations:

REV 17:1-18

“Then one of the seven angels who had the seven bowls came and said to me, ‘Come, I will show you the judgment of the great prostitute who is seated on many waters, with whom the kings of the earth have committed sexual immorality, and with the wine of whose sexual immorality the dwellers on earth have become drunk.’

And he carried me away in the Spirit into a wilderness, and I saw a woman sitting on a scarlet beast that was full of blasphemous names, and it had seven heads and ten horns.

The woman was arrayed in purple and scarlet, and adorned with gold and jewels and pearls, holding in her hand a golden cup full of abominations and the impurities of her sexual immorality.

And on her forehead was written a name of mystery: ‘Babylon the great, mother of prostitutes and of earth’s abominations.’

And I saw the woman, drunk with the blood of the saints, the blood of the martyrs of Jesus.

When I saw her, I marveled greatly.

But the angel said to me, 'Why do you marvel? I will tell you the mystery of the woman, and of the beast with seven heads and ten horns that carries her.

The beast that you saw was, and is not, and is about to rise from the bottomless pit and go to destruction. And the dwellers on earth whose names have not been written in the book of life from the foundation of the world will marvel to see the beast, because it was and is not and is to come.

This calls for a mind with wisdom: the seven heads are seven mountains on which the woman is seated; they are also seven kings, five of whom have fallen, one is, the other has not yet come, and when he does come he must remain only a little while.

As for the beast that was and is not, it is an eighth but it belongs to the seven, and it goes to destruction.

And the ten horns that you saw are ten kings who have not yet received royal power, but they are to receive authority as kings for one hour, together with the beast.

These are of one mind and hand over their power and authority to the beast.

They will make war on the Lamb, and the Lamb will conquer them, for he is Lord of lords and King of kings, and those with him are called and chosen and faithful.'

And the angel said to me, 'The waters that you saw, where the prostitute is seated, are peoples and multitudes and nations and languages.

And the ten horns that you saw, they and the beast will hate the prostitute. They will make her desolate and naked, and devour her flesh and burn her up with fire, for God has put it into their hearts to carry out his purpose by being of one mind and handing over their royal power to the beast, until the words of God are fulfilled.

And the woman that you saw is the great city that has dominion over the kings of the earth.'"

REV 19:1-21

"After this I heard what seemed to be the loud voice of a great multitude in heaven, crying out,

'Hallelujah! Salvation and glory and power belong to our God, for his judgments are true and just; for he has judged the great prostitute who corrupted the earth with her immorality, and has avenged on her the blood of his servants.'

Once more they cried out, 'Hallelujah! The smoke from her goes up forever and ever.'

And the twenty-four elders and the four living creatures fell down and worshiped God who was seated on the throne, saying, 'Amen. Hallelujah!'

And from the throne came a voice saying, 'Praise our God, all you his servants, you who fear him, small and great.'

Then I heard what seemed to be the voice of a great multitude, like the roar of many waters and like the sound of mighty peals of thunder, crying out, 'Hallelujah! For the Lord our God the Almighty reigns.'

Let us rejoice and exult and give him the glory, for the marriage of the Lamb has come, and his Bride has made herself ready; it was granted her to clothe herself with fine linen, bright and pure'— for the fine linen is the righteous deeds of the saints.

And the angel said to me, 'Write this: Blessed are those who are invited to the marriage supper of the Lamb.' And he said to me, 'These are the true words of God.'

Then I fell down at his feet to worship him, but he said to me, 'You must not do that! I am a fellow servant with you and your brothers who hold to the testimony of Jesus. Worship God.' For the testimony of Jesus is the spirit of prophecy.

Then I saw heaven opened, and behold, a white horse! The one sitting on it is called Faithful and True, and in righteousness he judges and makes war.

His eyes are like a flame of fire, and on his head are many diadems, and he has a name written that no one knows but himself.

He is clothed in a robe dipped in blood, and the name by which he is called is The Word of God.

And the armies of heaven, arrayed in fine linen, white and pure, were following him on white horses.

From his mouth comes a sharp sword with which to strike down the nations, and he will rule them with a rod of iron. He will tread the winepress of the fury of the wrath of God the Almighty.

On his robe and on his thigh he has a name written, King of kings and Lord of lords.

Then I saw an angel standing in the sun, and with a loud voice he called to all the birds that fly directly overhead, "Come, gather for the great supper of God, to eat the

flesh of kings, the flesh of captains, the flesh of mighty men, the flesh of horses and their riders, and the flesh of all men, both free and slave, both small and great.'

And I saw the beast and the kings of the earth with their armies gathered to make war against him who was sitting on the horse and against his army.

And the beast was captured, and with it the false prophet who in its presence had done the signs by which he deceived those who had received the mark of the beast and those who worshiped its image. These two were thrown alive into the lake of fire that burns with sulfur.

And the rest were slain by the sword that came from the mouth of him who was sitting on the horse, and all the birds were gorged with their flesh."

REV 20:1-15

"Then I saw an angel coming down from heaven, holding in his hand the key to the bottomless pit and a great chain.

And he seized the dragon, that ancient serpent, who is the devil and Satan, and bound him for a thousand years, and threw him into the pit, and shut it and sealed it over him, so that he might not deceive the nations any longer, until the thousand years were ended. After that he must be released for a little while.

Then I saw thrones, and seated on them were those to whom the authority to judge was committed. Also I saw the souls of those who had been beheaded for the testimony of Jesus and for the word of God, and who had not worshiped the beast or its image and had not received its mark on their foreheads or their hands. They came to life and reigned with Christ for a thousand years.

The rest of the dead did not come to life until the thousand years were ended. This is the first resurrection.

Blessed and holy is the one who shares in the first resurrection! Over such the second death has no power, but they will be priests of God and of Christ, and they will reign with him for a thousand years.

And when the thousand years are ended, Satan will be released from his prison and will come out to deceive the nations that are at the four corners of the earth, Gog and Magog, to gather them for battle; their number is like the sand of the sea.

And they marched up over the broad plain of the earth and surrounded the camp of the saints and the beloved city, but fire came down from heaven and consumed them, and the devil who had deceived them was thrown into the lake of fire and sulfur

where the beast and the false prophet were, and they will be tormented day and night forever and ever.

Then I saw a great white throne and him who was seated on it. From his presence earth and sky fled away, and no place was found for them.

And I saw the dead, great and small, standing before the throne, and books were opened. Then another book was opened, which is the book of life. And the dead were judged by what was written in the books, according to what they had done.

And the sea gave up the dead who were in it, Death and Hades gave up the dead who were in them, and they were judged, each one of them, according to what they had done.

Then Death and Hades were thrown into the lake of fire. This is the second death, the lake of fire.

And if anyone's name was not found written in the book of life, he was thrown into the lake of fire."

GOD IS BUSY WITH A BIGGER PLAN

MATT 6:33

"But seek first the kingdom of God and his righteousness, and all these things will be added to you."

When we listen to the message Jesus proclaimed from the very beginning of His ministry here on earth, we hear Him saying over and over again, in different ways, what He said in Matt 4:17

"Repent: for the kingdom of heaven is at hand."

And then we hear and see Him ministering the reality of the Kingdom of Heaven here on earth, as we read in Matt 4:23 -

"And Jesus went about all Galilee, teaching in their synagogues, and preaching the gospel of the kingdom, and healing all manner of sickness and all manner of disease among the people."

Throughout His ministry Jesus kept on explaining to His disciples what this really meant. He helped them to understand that He came to earth to be the new King here on earth. With the fall of man, Adam and Eve not only rebelled and sinned against God, they also gave away their authority to reign on earth as representatives of God and of heaven here on earth.

Because of that the power of darkness, Satan and his demonic spirits, started to reign on earth, with devastating results. Sin, decay, death, hatred, lies, crime, sickness, diseases, poverty, etc. followed as a result of that.

But Jesus came to put an end to all.

Through His life, death and resurrection, the reality of the Kingdom of God, as it is in heaven, also entered the earth.

After His resurrection, Jesus taught His followers about their task after His ascension to heaven to sit at the right hand of the Father, reigning as the King in heaven and on earth to the very end.

That is the reason we read in Acts 1:2,3:

“until the day when He was taken up, after he had given commands through the Holy Spirit to the apostles whom he had chosen.

To them He presented himself alive after his suffering by many proofs, appearing to them during forty days and speaking about the kingdom of God.”

That is also why He told them about the Holy Spirit who would come to live within all of them, and Who would also anoint them in the same way that He was anointed in the Jordan river at the beginning of His ministry (Luke 3:21,22).

LUKE 24:46-49

“Thus it is written, that the Christ should suffer and on the third day rise from the dead, and that repentance and forgiveness of sins should be proclaimed in his name to all nations, beginning from Jerusalem.

You are witnesses of these things.

And behold, I am sending the promise of my Father upon you. But stay in the city until you are clothed with power from on high.”

ACTS 1:8

“But you will receive power when the Holy Spirit has come upon you, and you will be my witnesses in Jerusalem and in all Judea and Samaria, and to the end of the earth.”

As His Body, with Him as their Head, the followers of Christ Jesus will become the witnesses and delegated representatives of His Kingdom here on earth, ministering as He did while on earth, so that the reality of the Kingdom of God and the Kingdom of Heaven can come into being here on earth.

Listen to how Paul explained what God is busy with in 1 Corinthians 15:20-28.

1 COR 15:20-28

“But now is Christ risen from the dead, and become the firstfruits of them that slept.

For since by man came death, by man came also the resurrection of the dead.

For as in Adam all die, even so in Christ shall all be made alive.

*But every man in his own order: Christ the firstfruits; afterward they that are Christ’s
at his coming.*

*Then cometh the end, when he shall have delivered up the kingdom to God, even the
Father; when he shall have put down all rule and all authority and power.*

For he must reign, till he hath put all enemies under his feet.

The last enemy that shall be destroyed is death.

*For he hath put all things under his feet. But when he saith all things are put under
him, it is manifest that he is excepted, which did put all things under him.*

*And when all things shall be subdued unto him, then shall the Son also himself be
subject unto him that put all things under him, that God may be all in all.”*

This is the bigger picture of what God is busy with here on earth since the ascension of Jesus Christ till the day He will come again.

But till that day God the Father, through the workings of the Holy Spirit and the Body of Christ, is busy putting all things and all the enemies of Jesus, the new King here on earth, under his feet.

That also includes Mammon.

YOU AND THE DETAIL OF YOUR LIFE FIT INTO THIS BIGGER PLAN IN SOME WAY

MATT 6:33

*“But seek first the kingdom of God and his righteousness, and all these things will be
added to you.”*

When we as followers of Christ and part of the bigger Body of Christ Jesus in this world, understand this bigger picture of what God the Father is busy with, it is our responsibility to sit at the feet of Jesus, our Saviour and King, to seek and hear where we exactly fit into this bigger picture, in the time and in the season locally, on the platforms and in the relationships God gives us and where He wants to use us as His hands and feet, with the full authority of heaven backing everything we do and say in the Name of Jesus.

Where we do this, we have the assurance and the promise of God himself that He will provide in everything we need. And that includes a season like a global financial crash that He is warning us about.

THE S.A.L.T-PLAN

In 2011, my well respected friend, Jan Strydom, the Vice President of CAREER DEVELOPMENT of CROWN FINANCIAL MINISTRIES, in Knoxville, USA, visited me and gave me a book by Chuck Bentley with the title THE S.A.L.T-PLAN.

I did not read it immediately, but when God gave me the prophetic word in 2013 about the coming global financial crash, He reminded me of that book and told me to start reading it, because what Chuck Bentley is suggesting in this book, must be the practical advice to God's people to help them make decisions in preparation for the crash

For this reason, I am including the suggestions of THE S.A.L.T.-PLAN as practical pointers on how one should go about preparing for this crises.

Chuck Bentley, the Executive Manager of Crown Financial Ministries, and also the author of the book SURVIVING THE AFTERSHOCK, uses the English acronym 'SALT' to help followers of Christ in preparation for such a crisis and fall.

S – Represent "SAVE" and "SAVING"

A – "ASSET ALLOCATION"

L – "LIQUIDITY"

T – "TRUTH".

"SAVE" in this context means God's people need to save enough food, water and energy for their loved ones.

It also means to supply, as best they can, in every kind of service needed, using what you have rather than buying something new.

A very important part of saving is to have an amount of cash in hand, but also to have an amount of money in one or other strong currency available. The Yuan of China, after China's shift to an official local-currency-based gold fixing, could be a very good option, because while all other currencies are still caught up in the US-centric monetary system, where they are still valued in the light of the US-dollar's value, the Yuan is a currency with a gold-based fixing.

Another possibility is to have currency in gold available, like in Kruger Rand, or any other pure gold coins.

In a time when all other money currencies will have lost their value, this can be exchanged for services or other necessities.

But "saving" in this context also means giving, as in giving so that the Kingdom of God can come.

The next two passages are relevant in this regard:

LUKE 16:9-13

"And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations.

He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.

If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

And if ye have not been faithful in that which is another man's, who shall give you that which is your own?

No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon."

MATT 6:19-21

"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

For where your treasure is, there your heart will be also."

“ASSET ALLOCATION” means diversification of investments and income to protect your assets against inflation or deflation.

It also is very important to have or get access to enough water and food during these crisis periods. Growing your own food and put in your own well, could be ways of doing that.

“LIQUIDITY” is the ultimate attribute in preparedness.

Too often we are trapped by events because our assets and our lives are invested in ways that are not liquid.

Or, our hearts are so attached to our possessions that we cannot leave them behind if the need arises.

Liquidity is about changing a certain asset into something else if needed.

That also means to be willing to move house for a while or permanently, if it is God’s will, or changing your job.

“TRUTH” is about doing God’s will in whatever you are doing or saying.

That means taking care of your family, first, then others.

And doing what God is telling us in His Word.

But also remembering God to be the only true security in life.

It also is about remembering that a financial crisis could be a great opportunity for advancement of God’s Kingdom.

Remember that God’s plan is to meet our needs in a body of believers and for us to meet the needs of those He puts in our lives.

WE CAN HEAR GOD’S VOICE

DEUTERONOMY 30:15-20

“See, I have set before you today life and good, death and evil.

If you obey the commandments of the LORD your God that I command you today, by loving the LORD your God, by walking in his ways, and by keeping his commandments and his statutes and his rules, then you shall live and multiply, and the LORD your God will bless you in the land that you are entering to take possession of it.

But if your heart turns away, and you will not hear, but are drawn away to worship other gods and serve them, I declare to you today, that you shall surely perish. You shall not live long in the land that you are going over the Jordan to enter and possess.

I call heaven and earth to witness against you today, that I have set before you life and death, blessing and curse. Therefore, choose life, that you and your offspring may live, loving the LORD your God, obeying his voice and holding fast to him, for he is your life and length of days, that you may dwell in the land that the LORD swore to your fathers, to Abraham, to Isaac, and to Jacob, to give them.”

Every day, in all sectors of life, man has the opportunity to choose life or death, blessing or curse.

Or, in the words of Jesus, we have the opportunity to choose who will be our King.

If we choose Jesus, the new King on earth, to also be our King and follow and obey His words and heart, we will see and experience around us something of the reality of the Kingdom of Heaven in our own lives and also around us. Or, in Jesus' own words, we will experience exactly what Jesus came for: to give us Life and it in abundance (John.10:10)

But it also implies that we will experience the reality and intimacy of Jesus living in us through His Spirit and Him loving and speaking to us as He promised.

JOHN 10:10

“The thief comes only to steal and kill and destroy. I came that they may have life and have it abundantly.”

An essential part of this intimate relationship Jesus Christ, the new King, has with each of us as His children is lovingly leading us through His voice from day to day as He has promised.

Of course Jesus speaks to us in many different ways.

He speaks to us through His Word, the Bible, being the only fully inspired and therefore, fully reliable Word from God that we have. For that reason, in whatever other way Jesus is speaking to us, only the Word as in the Bible, can be our test for truth and for what is from God and is He speaking.

God also speaks to us through His Spirit in us. We will experience it as spontaneous thoughts coming up in us, in our spirit. Our responsibility then will be, when God is speaking to us this way, to test this voice, if it is God speaking through His Spirit, or if it is only our own thoughts and old flesh that we are hearing. For that we need, as Heb. 5:14, puts it, “powers of discernment trained by constant practice to distinguish good from evil.”

To put it simply, we need discernment, which comes through time and testing and maturing in the things of God and getting to know God's voice through the many hours in His presence and in a loving intimate relationship with Him.

Jesus also speaks to us through the ministry of the gifts, like through teaching of the Word, a word of knowledge, or a word of wisdom, but especially through the gift of prophecy. According to what the Spirit is saying to us through 1 Cor. 14, prophecy will be the gift par excellence through which the Spirit will minister within the Body of Christ through each of us as followers of Christ.

And again, as the Spirit teaches us in 1 Thess. 5:19, it is our responsibility to test every prophecy we get from whoever in the Body.

1 THESS 5:19-24

"Do not quench the Spirit.

Do not despise prophecies, but test everything; hold fast what is good.

Abstain from every form of evil.

Now may the God of peace himself sanctify you completely, and may your whole spirit and soul and body be kept blameless at the coming of our Lord Jesus Christ.

He who calls you is faithful; he will surely do it."

And then God will also use other ways, like things happening in a peculiar way, through nature, and even through donkeys (as in Balaam's life, Num 22).

But let's return to God speaking through the gift of prophecy.

It is important to listen to a passage in Scripture like Amos 3:7 where God says: "For the Lord GOD does nothing without revealing his secret to his servants the prophets."

For that reason, we as followers of Christ and believers in the God of the Bible, always need to be expecting to hear from God, especially in current volatile times. We need to be expecting, at least, to hear from God when a catastrophic fall in the global financial market is on the horizon.

IT IS OUR RESPONSIBILITY TO TEST PROPHECY

If we listen to a prophecy like this, it is our responsibility to test the prophecy.

The first test for prophecy is always checking it against what I usually call, our only real truth barometer, the Bible.

Listen to what God says about what His intentions are when speaking to us through prophecy.

1 COR 14:1-4

“Pursue love, and earnestly desire the spiritual gifts, especially that you may prophesy.

For one who speaks in a tongue speaks not to men but to God; for no one understands him, but he utters mysteries in the Spirit.

On the other hand, the one who prophesies speaks to people for their upbuilding and encouragement and consolation.

The one who speaks in a tongue builds up himself, but the one who prophesies builds up the church.”

Through this prophecy God is telling us to prepare for this crisis. This prophecy is not meant as just another doom prophecy to create fear and panic amongst God’s people. No, it is meant to benefit them, to encourage and edify them with the certainty that the God they love and serve is totally in control, even in control of the world markets. This is also part of what He is busy with in His bigger plan of letting His Kingdom come here on earth.

It is about God’s people knowing that God is saying: Enough is enough of what is going on in the money and financial markets, where Mammon and all of its powers are holding billions captive and enslaving people with just more and more debt every day, and where most people are totally dumbfounded by all the lies they are fed through everything they hear and read.

God is also saying through this prophecy that if His people will take note of this Word and will act upon it and prepare themselves to be in a better position when this happens, they will be in a position where this crisis will even be to their benefit, as is written in Rom. 8:28. They will then become the benefactors of what will be described in the very near future as “the biggest transfer of wealth” in history.

ROM 8:28

“And we know that for those who love God all things work together for good, for those who are called according to his purpose.”

Another test for prophecy is what we experience His Spirit is telling us about the message of this prophecy.

Are we experiencing that peace Philippians 4 and Colossians 3 talks about when we hear this word?

That peace, as the Greek word says, is actually our referee that tells us if everything is fine, or by being absent, warns us to be wary because something is wrong.

PHIL 4:6,7

“do not be anxious about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God.

And the peace of God, which surpasses all understanding, will guard your hearts and your minds in Christ Jesus.”

COL 3:15

“And let the peace of Christ rule in your hearts, to which indeed you were called in one body. And be thankful.”

I also believe that part of testing a prophecy like this is by looking at what is happening around you and the world, especially on the economic front, that is confirming this word which already exists in the supernatural realm.

For that reason, I am about to show you what is written about this collapse at the moment (beginning 2016) that confirms the contents of this prophecy.

I don't want you to listen to what the typical doom prophets have to say. No, I want you to listen to some of the most respected economists who made it their calling to help some of the biggest investors in the world to prosper.

Listen to people like James Dale Davidson, a globally respected economist who has correctly predicted previous crises.

He has predicted correctly

- In 1987 the collapse of the Soviet Union
- In 1989 the Japanese depression
- In 1999 the Dot.com crash
- In 2006 the sub-prime mortgage crisis and real estate crisis

Here is the link on the internet to his predictions about what he perceives for the future:

<http://pro.strategicinvestment.com/NDPCOL9/LNDPS508/?h=true>

During this presentation you will hear him say:

"I am going to show you what these cracks in our economy are and how they will lead to a widespread collapse unlike anything we have seen in our lifetime.

However, these economic cracks are not the core of our problem, they are merely symptoms of a much greater disease. You see, these cracks are not forming in isolation nor are they forming out of random chance ... no, these cracks are forming because the very base of our entire country rests on this unstable foundation.

You will be shocked at why our foundation is quite literally this frail.

Ironically, much of our prosperity is linked back to this very problem... you see, this foundation was the *exact* reason we in America were able to construct our big homes, put two cars in every garage, and build such a great infrastructure. It's why we were able to make America amazing over the last several decades. But, this foundation has started to weaken... one grain of sand at a time.

And there is nothing — absolutely nothing — that can be done to prevent this frail foundation from continuing to weaken and ultimately collapse. There is no stimulus package from the government that is big enough, no interest-rate cut dramatic enough, and no tax cut deep enough to prevent the inevitable.

In fact, it's a curse on you and your family.

If that comes off harsh, don't get mad at me, get mad at James Madison, the "Father of the Constitution" and the fourth president of the United States. He warned us about going down this road, and said that if we ignored his warning, then this weak foundation would become "a greater curse than any other."

As you can see, all it will take is one grain of sand... just one... to start the domino effect.

In the end, we will see the stock market tumble by 50%... real estate will plummet by 40% ... savings accounts will lose 30%, and unemployment will triple.

As you will see in this presentation, there's little time left to prepare. According to my calculations, this collapse isn't coming in a year, six months, or even three months.

It's already begun.

Then there is Porter Stansberry, of Stansberry Research, one of the most respected economic research services to some of the biggest investors in the world, who is confirming this prediction.

Listen to what Stansberry says in what he calls his "2016 Bear Market Survival Program":

“For months, I've been warning you to take action to protect yourself and your money from the credit crisis now well underway. And to prepare for what I'm calling ‘The greatest transfer of wealth in history.’”

Read his letter <http://secure.stansberryresearch.com/the-next-panic-is-about-to-begin/>

And this is just to name a few.

They all believe the evidence of the collapse is so clear, and still nobody else is signalling a warning. That is why they just felt they can't keep quiet any longer and took it upon themselves to do so.

The other side of the coin presents a different picture because Governments and markets are doing their utmost to make everything look good, as if nothing could go wrong. This is a deception.

What I am prophesying in the Name of Jesus Christ about what I heard from the living God I serve, I believe can be tested in the light of what people, who have their ear on the ground in this field, are saying.

I ask you to take note and act immediately.

Most of us can't even imagine what is really coming. Tell me, can you imagine what it will be like when there is a 50% fall in the global money and stock markets, and a subsequent 30% to 40% fall in the real estate market?

If you want to get an idea of what it could be like if something like this happens, go and read a book like AFTERSHOCK, by David Wiedermer, Robert Wiedermer and Cindy Spitzer, that was published in 2011 by John Wiley & Sons, Inc. Hoboken, New Jersey.

I really believe none of us have the slightest idea what the implications and realities of this could be like.

But, on the other hand, if you act now and prepare to be on the right side of what is ahead, this can be the biggest financial opportunity you will ever get in your life to grow your and your loved ones' wealth. There is wealth to be generated if you act now responsibly and wisely.

Economists don't call what is coming the biggest transfer of wealth ever in history for nothing!

RELEVANT SCRIPTURAL BACKGROUND OF THIS PROPHECY

According to the Bible, the Holy Spirit is warning the followers of Christ Jesus against at least three enemies they will encounter here on earth following Christ Jesus obediently under the loving control of His Spirit in them.

These three enemies are:

- The ego or old carnal nature that every man or woman is struggling with every day. The only solution and true deliverance and liberation from this is by giving over to the total control of the Holy Spirit and His guidance every minute of every day. See the following passages in Scripture about this: Mark 7:20-23; Gal 5:19-21; Matt 12:33-37; Mark 8:34-37; Rom 7:15-24; Gal 2:19-21; 5:16-25; 6:14; Rom 8:1-14; 6:6,11-14; Eph 4:22-24; Tit 2:11-12; Phil 2:3-5; James 4:6, 16-17; Col 2:11-14.
- Satan and his demonic forces. See the following passages in Scripture: 1 Pet 5:8; Matt 13:19, 38; 16:23; Mark 8:33; John 8:44; 13:2; 14:30; 2 Cor 4:4; 11:14; Eph 2:2; 6:12; 1 Thess 3:5; Rev 12:9. The only real solution in our war against these enemies is what is written in the following passages of Scripture: Matt 6:13; Eph 6:8-10; James 4:7; 1 John 3:8; 5:18-19; 1 Pet 5:8-9; 2 Cor 2:10-11; Eph 4:26-27; Rom 16:19,20; Luke 22:31,32, 40; 2 Tim 2:26; 2 Thess 3:3.
- The “world” and the system of the world, also called Babylon, under the control of Mammon. See the following Scriptures in this regard: 1 John 2:15-17; Mark 4:18,19; James 1:14,15; 4:1-10; 4:13-17. Our solution and deliverance from these powers will only become a reality when we obey what God is telling us in the following Scriptures: Matt 4:8-10; 6:19-20; John 17:15-16; Tit 2:11,12; James 1:12; 1 Cor 10:12-13; Gal 6:14.

These three enemies are using money and possessions to control and manipulate man. For that reason, a passage of Scripture that is really important to meditate on is Matt 6:24.

MATT 6:24

“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”

Our egos and old carnal nature is the part of man that will open the door to Satan and his demonic spirits to use the things in the world and the systems of this world to get some or other control over us as followers of Christ.

I experience that God is therefore warning us to be on the look-out for when the enemy uses the love of money and wanting more and more, but also on the other hand fear of not having enough, to get a hold on the lives of God’s people.

For that reason, we need to spend time at the feet of our Lord and King, Jesus Christ, and meditate on passages of Scripture like Matt 6:19-24; 6:25-33; Luke 14:26-33; 16:1-31; James 4:1-10; 5:1-6.

One of my friends in business says that one of the reasons why Jesus is naming Mammon specifically as a demonic force is because Mammon tries to compete with God for the heart of man. It is for that reason why Jesus is saying:

MATT 6:24

“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”

Therefore, God is expecting from us, as His people, to live a life of love that is truly devoted to Him and also loving the people around us as He loves them.

MATT 22:37-39

“You shall love the Lord your God with all your heart and with all your soul and with all your mind.

This is the great and first commandment.

And a second is like it: You shall love your neighbour as yourself.”

ROM 13:8-14

“Owe no one anything, except to love each other, for the one who loves another has fulfilled the law.

The commandments, ‘You shall not commit adultery, You shall not murder, You shall not steal, You shall not covet,’ and any other commandment, are summed up in this word: ‘You shall love your neighbour as yourself.

Love does no wrong to a neighbour; therefore, love is the fulfilling of the law.

Besides this you know the time, that the hour has come for you to wake from sleep. For salvation is nearer to us now than when we first believed.

The night is far gone; the day is at hand. So then let us cast off the works of darkness and put on the armor of light.

Let us walk properly as in the daytime, not in orgies and drunkenness, not in sexual immorality and sensuality, not in quarrelling and jealousy.

But put on the Lord Jesus Christ, and make no provision for the flesh, to gratify its desires.”

JAMES 2:14-17

*“What good is it, my brothers, if someone says he has faith but does not have works?
Can that faith save him?”*

*If a brother or sister is poorly clothed and lacking in daily food, and one of you says to
them, “Go in peace, be warmed and filled,” without giving them the things needed for
the body, what good is that?*

So also faith by itself, if it does not have works, is dead.”

Because of the fact that selfishness and egoism is so central an issue in this case, it is important to listen to God’s Word in this regard there in Gal 2:19-21. I am quoting from THE MESSAGE translation.

GAL 2:19-21

*“What actually took place is this: I tried keeping rules and working my head off to
please God, and it didn’t work.*

So I quit being a “law man” so that I could be God’s man.

Christ’s life showed me how, and enabled me to do it.

I identified myself completely with him. Indeed, I have been crucified with Christ.

*My ego is no longer central. It is no longer important that I appear righteous before
you or have your good opinion, and I am no longer driven to impress God.*

*Christ lives in me. The life you see me living is not “mine,” but it is lived by faith in the
Son of God, who loved me and gave himself for me. I am not going to go back on
that.*

*Is it not clear to you that to go back to that old rule-keeping, peer-pleasing religion
would be an abandonment of everything personal and free in my relationship with
God?*

I refuse to do that, to repudiate God’s grace.

*If a living relationship with God could come by rule-keeping, then Christ died
unnecessarily.”*

A FEW SUGGESTIONS FROM THE S.A.L.T. PLAN

In conclusion of this section of the book, I want to give a few practical suggestions which Chuck Bentley, the CEO of CROWN FINANCIAL MINISTRIES, and also author of the book, *Surviving the Aftershock*, made in his book, THE S.A.L.T. PLAN, published as the 2011 December edition by CROWN.

As I have said previously, the phrase THE S.A.L.T. PLAN is an anagram that stands for:

S – SAVE

A – ASSET ALLOCATION

L – LIQUIDITY

T – TRUTH

I believe the reason why God is telling us to prepare for the global economic crisis is not meant to cause panic and fear in us. No, I believe it is to prepare us and our loved ones, in all sectors of our lives, for what is coming.

Of course an essential part of this is to tell the world about what is coming.

We are called to be God's messengers, ambassadors, light and salt, but also responsible financial managers in His Kingdom on earth, ministering truth and love to all who are willing to hear and take note.

Let's take note of how we can prepare ourselves and our loved ones, according to the suggestions of THE S.A.L.T. PLAN.

1. S = SAVE

To have an amount of cash handy, I believe, is of the utmost importance in preparation for such a time. For that to be a reality, we need to save an amount every month and keep it in cash somewhere safe.

Of course the question is: How much cash do you need?

When listening to what CROWN is teaching believers, the normal practice is to have at least enough cash available to cover the expenses for a 3 to 6 months' period.

It is very difficult for most of us to try and imagine what such a time would be like.

What would happen if most businesses don't have enough cash to keep all their workers employed and paid every month?

For that reason, Bentley suggested that we need to start preparing ourselves as Joseph suggested to Pharaoh. We need to start saving at least 20 percent of our income to create some kind of emergency fund.

It is also about simplifying your lifestyle and getting in the habit of doing your own DIY-jobs.

If you have debt, it is important to pay off any consumer debt you have, such as credit cards and car loans.

Part of such emergency planning also includes becoming self-sustainable as far as you can, to have water, solar power or other kind of off-the-grid power to your disposal and start planting and growing some of your own food.

It is also important to start joining hands with groups of other believers and people in the community around you to help each other to become even more self-sustainable by participating in a type of co-op for farming fresh eggs, milk and meat. If it is possible, learn to hunt and/or fish for food.

It is also important to get yourself a checklist of things to keep in your emergency food pantry in case it gets even worse than all of us can imagine.

This includes dried and canned meats and fish, beans, fruit and vegetables. Nuts are perfect emergency foods together with other protein, fats and carbs, and have a long shelf life.

Keep on hand essential items like water, multivitamins, can openers, enough gas and camping stoves, flashlights, batteries and matches.

2. A = ASSET ALLOCATION

Eccl 11:2

“Give a portion to seven, or even to eight, for you know not what disaster may happen on earth.”

Wow, what remarkable insight and diversification method Solomon is suggesting here!

But before talking about diversifying assets, let's define an asset. It is simply anything with a positive economic value, such as an acre of land, a fully paid automobile, or a balance in a savings account. Even your labour, or more precisely the income that it produces, could also be considered an asset.

Savings and investing are not interchangeable terms. Saving money involves little, if any, risk to your money, in the best case scenario. While investing, on the other hand, always involves a level of risk, which correlates to the potential of a bigger return of a certain investment. For that reason, you should never invest money that you can't afford to lose, and without creating as much securities and protection as possible when investing.

I would love to include the crash strategy Porter Stansberry suggested at an Emergency meeting with his investors in April 2016.

I believe, in preparing for a global crash in the money and stock markets, we need to do at least the following four things:

- a. Step 1: Own physical gold... especially physical gold that could return far more than regular bullion. Yes, there are a number of gold coin investments that will simply skyrocket -- and could return thousands of percent more than regular bullion.
- b. Step 2 is also simple: You want to own stakes in some of the world's most pre-eminent gold-producing properties. Identified companies with tremendous track records of success (one has been operating for 100 years). Collectively, these companies own - or own stakes in -

hundreds of the best deposits across the globe. And perhaps most important, they tend to do extraordinarily well when the gold price increases. If you invest in nothing else, I urge you to invest at least 20% of your overall portfolio in the recommendations we cover in Steps 1 & 2.

- c. Step 3 is what I like to call "gold banking." You may have heard about this technique before. They also called it "buying gold in the ground"... or buying a "synthetic option on the price of gold." This involves buying stock in world-class companies with world-class deposits... that are not quite ready for production. These are companies that have gone through the extremely risky and expensive stage of actually exploring for gold. They've found it. And they're ready to produce it. Shares of these companies could return thousands percent - even tens of thousands of percent if and when the gold price rise as we expect it too.
- d. Step 4: Owning Junior gold stocks. Because these are high risk stocks, you only need to risk a very small portion of your investment in these kinds of stocks. They're among the riskiest publicly traded stocks... but potentially far, far more profitable. If we're going to see the kind of bull market in gold like I believe we are, investing even a small portion of your portfolio in these stocks could help to ensure you live a comfortable retirement. The single-most important thing when it comes to determining which mining companies even have a chance at making it - let alone making it big - is the management team.

3. L = LIQUIDITY

Too often, we are so trapped because all our assets and lives are invested in ways that are not liquid. Or, our hearts are so attached to our possessions that we just cannot leave them behind if the need arises.

I really believe we are in a season where God is challenging us to again sit at His feet and see ourselves as travellers here on earth, only temporarily here.

Everything we have is His and only lent to us for a time. And if the time comes and God tells us, we need to convert what we have, convert assets to cash or a cash equivalent.

As Abraham did, at the age of 75.

GEN 12:1-3

"Go from your country and your kindred and your father's house to the land that I will show you.

And I will make of you a great nation, and I will bless you and make your name great, so that you will be a blessing.

I will bless those who bless you, and him who dishonors you I will curse, and in you all the families of the earth shall be blessed."

And then again when there was a drought and God told him to move again for a while to Egypt in Gen 12:10.

There could be many reasons why God will ask of you to move.

Lack of jobs or work in your area

Rising crime

God calling you to take on a new mission

The ability to support your family during a season of hardship

The need to be closer to a like-minded community of believers

Persecution

Change of your health or the health of a loved one

To lower your cost of living

To be closer to fresh water, sunshine and land

Make a choice to be willing to follow Jesus, the King in your life, wherever He leads you to, and I encourage you to do so unconditionally.

Be willing to lay down at His feet the ownership of everything He has graciously blessed you with.

Then, listen to what He, as the real Owner of everything, wants you to do for this season.

4. T = TRUTH

So far, we have covered everything concerning our physical preparations.

The final element, however, Truth, is about much more. Truth is about our opportunity to become salt in the situation that God wants us to be for His glory.

1 TIM 4:6-8

“If you put these things before the brothers, you will be a good servant of Christ Jesus, being trained in the words of the faith and of the good doctrine that you have followed.”

Have nothing to do with irreverent, silly myths. Rather train yourself for godliness; for while bodily training is of some value, godliness is of value in every way, as it holds promise for the present life and also for the life to come.”

It is about taking care of your family, first, then others.

1 TIM 5:8

“But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.”

It is about doing what God wants you to do in that specific season, following only His voice and doing what He wants you to do and when He wants you to do it.

PS 55:22

“Cast your burden on the LORD, and he will sustain you; he will never permit the righteous to be moved.”

PROV 11:28

“Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.”

It is all about choosing again that only God can be our true Security and our only true Provider in life.

HEB 13:5-6

“Keep your life free from love of money, and be content with what you have, for he has said, ‘I will never leave you nor forsake you.’

So we can confidently say, ‘The Lord is my helper; I will not fear; what can man do to me?’”

It is about believing that such a financial crisis could be one of the biggest opportunities for the coming of the Kingdom and for people coming to know Christ Jesus as their personal Saviour and King.

PS 78:34

“When he killed them, they sought him; they repented and sought God earnestly.”

Of course this will also be a time when most people will start panicking and fear will spread like wildfire across the earth. Even God’s people will be tested. Therefore, in the midst of all this, God’s people will again have to choose to trust only God and keep on believing that He is totally in control, praying only to Him for everything they need, while doing what they have to do.

NU 14:24

“But my servant Caleb, because he has a different spirit and has followed me fully, I will bring into the land into which he went, and his descendants shall possess it.”

The people of God will again discover the Biblical truth of being one in Christ with all believers; being one Body in Christ, called to love and care for one another in Christ Jesus, as it was in the beginning in the early Church in the book of Acts.

JOH 13:34,35

“A new commandment I give to you, that you love one another: just as I have loved you, you also are to love one another.

By this all people will know that you are my disciples, if you have love for one another.”

THE PROPHECY IN SCRIPTURE ABOUT THE CRASH COMING

THE PROSTITUTE ON HER LAST JOURNEY IN REV 17:1-18

“Then one of the seven angels who had the seven bowls came and said to me, ‘Come, I will show you the judgment of the great prostitute who is seated on many waters, with whom the kings of the earth have committed sexual immorality, and with the wine of whose sexual immorality the dwellers on earth have become drunk.’

And he carried me away in the Spirit into a wilderness, and I saw a woman sitting on a scarlet beast that was full of blasphemous names, and it had seven heads and ten horns.

The woman was arrayed in purple and scarlet, and adorned with gold and jewels and pearls, holding in her hand a golden cup full of abominations and the impurities of her sexual immorality.

And on her forehead was written a name of mystery: ‘Babylon the great, mother of prostitutes and of earth’s abominations.’

And I saw the woman, drunk with the blood of the saints, the blood of the martyrs of Jesus.

When I saw her, I marveled greatly.

But the angel said to me, ‘Why do you marvel? I will tell you the mystery of the woman, and of the beast with seven heads and ten horns that carries her.

The beast that you saw was, and is not, and is about to rise from the bottomless pit and go to destruction. And the dwellers on earth whose names have not been written in the book of life from the foundation of the world will marvel to see the beast, because it was and is not and is to come.

This calls for a mind with wisdom: the seven heads are seven mountains on which the woman is seated; they are also seven kings, five of whom have fallen, one is, the other has not yet come, and when he does come he must remain only a little while.

As for the beast that was and is not, it is an eighth but it belongs to the seven, and it goes to destruction.

And the ten horns that you saw are ten kings who have not yet received royal power, but they are to receive authority as kings for one hour, together with the beast.

These are of one mind and hand over their power and authority to the beast.

They will make war on the Lamb, and the Lamb will conquer them, for he is Lord of lords and King of kings, and those with him are called and chosen and faithful.'

And the angel said to me, 'The waters that you saw, where the prostitute is seated, are peoples and multitudes and nations and languages.

And the ten horns that you saw, they and the beast will hate the prostitute. They will make her desolate and naked, and devour her flesh and burn her up with fire, for God has put it into their hearts to carry out his purpose by being of one mind and handing over their royal power to the beast, until the words of God are fulfilled.

And the woman that you saw is the great city that has dominion over the kings of the earth.'"

Can you see this picture Christ was showing to John about the end times?

Here we see this bright red animal with its seven heads and ten horns! On the one side it looks like a leopard, with paws like a bear and a mouth like a lion.

And then we see her: Sitting astride on its back, defiantly, dressed up to the nines, with several gold and precious jewels around her neck, arms and on her fingers. In her hand she is holding this golden goblet full of wine.

This is the picture with which the penultimate portion of the prophecy in the book of Revelations, in Chapters 17 to 19, is beginning to describe the time between the first coming of Christ and the time of His Return at the End of Time.

It is a picture of a world and a generation without God, willing to sell herself at the right price to whoever is willing to give her what she wants, giving her all the money, power and enjoyment she feels she needs.

For this she is willing to sell her soul and violate her conscience, all for the pleasure and feeling of success.

This picture of the prostitute throughout the Bible, is a metaphor of man in sin, not only sin of a sexual nature, but sin in general.

As in the city of old, Babylon, known for her pleasure-loving lifestyle, wanting more and more, more entertainment, more money, more possessions; never having enough. Everything was about more power, money and sex. Always trying to fill the gap, deep down inside each of us, that only God can fill.

Babylon became a symbol of a spirit-driven, sinister power behind what is happening in governments, politics and especially in the global economy, totally dominated and manipulated by the Powers of Darkness.

In Rev 17:6 we see her drunk.

REV 17:6

“And I saw the woman, drunk with the blood of the saints, the blood of the martyrs of Jesus.”

Intoxicated by her self-centeredness and unbelief, as an agent of the enemy, she doesn't hesitate to take out all who dare to oppose or criticise her actions.

In her we see a picture of the world and powers, as in the words of Rev. 17:7, *“by being of one mind and handing over their royal power to the beast”*.

But our living hope as believers and followers of Christ Jesus is that even all of this is part of a bigger plan, as that same verse in Rev 17:7 concludes with, *“until the words of God are fulfilled.”*

God has a bigger plan and every detail, even that which the Lord of Darkness and his powers are busy with, somewhere and somehow fit into His Plan and His final story of where He is going with all of this.

In the midst of whatever is happening globally, politically, economically, socially, physically, our God is alive and at work.

ROM 8:28

“And we know that for those who love God all things work together for good, for those who are called according to his purpose.”

For that reason, we can, as 1 Pet 1:8 says, *“rejoice with joy”*, because we know how the story will end.

REV 17:14

“They will make war on the Lamb, and the Lamb will conquer them, for he is Lord of lords and King of kings, and those with him are called and chosen and faithful.”

What we see all around us especially in the money, stock and bonds markets, is a huge bubble that is about to burst!

Here is what Trump had to say about this “bubble” on December 19th 2015, during his political campaign on the way to the White House:

“We could be in a bubble and that bubble could crash and it's not going to be a pretty picture. You know the market is going down big league the last couple of weeks. But we could be in a big fat bubble and if that bubble crashes it's a problem. The word bubble, remember the word bubble... you heard it here first... I don't want to sound rude but I hope that if it explodes it's going to explode now rather than 2 months into another administration.”

So, if a political candidate and businessman is now warning his country about the bubble and a coming crash, how much more should we listen when the only Living God of the Universe is telling His people to prepare themselves.

I believe this to be the word of the Living God.

1 THESS 5:19-24

“Do not quench the Spirit.

Do not despise prophecies, but test everything; hold fast what is good.

Abstain from every form of evil.

Now may the God of peace himself sanctify you completely, and may your whole spirit and soul and body be kept blameless at the coming of our Lord Jesus Christ.

He who calls you is faithful; he will surely do it.”

ADDENDUM A: COLLAPSE OF THE GLOBAL MONEY
SYSTEM, BY DR. JAN SILVIS

COLLAPSE OF THE GLOBAL MONEY SYSTEM

BY DR. JAN SILVIS

INTRODUCTION

November 2006

Dear fellow-World Citizen!

My name is Jan Silvis. I have been a student of the global money system for many years and I would like to share a few trends that I have discovered with you. I believe these trends will lead up to an event that will have a profound impact on everyone on earth.

According to my studies, the global money system is set to collapse.

This is quite a dramatic statement to make. I have prepared 27 PowerPoint slides to support my view and will introduce them using five central themes. These five themes are:

A biblical worldview and the cosmic antithesis between God and Satan.

The cosmic antithesis as it manifests in a war between a true and false weight in the global money system.

The 'Dow Jones' reconstructed over 2700 years.

The expected collapse of the global money system.

A biblical mind-set for restoring God's kingdom on earth.

My prayer is that we will be spiritually prepared for the expected collapse of the global money system.

Kind regards

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Foundation for New Thinking

CHAPTER 1: A BIBLICAL WORLDVIEW

The first theme that I would like to draw to your attention is a biblical worldview. Four PowerPoint slides are used to explain what is meant by 'biblical worldview'.

Presupposition

The first slide states my presupposition in developing a biblical worldview. I believe that every one of us speaks, thinks and lives out of a certain belief system. Right from the start, let me make it clear that I am a Christian. As a Christian, I believe ...

Slide 1.1

'All scripture is inspired by God and is useful for teaching the **truth**, rebuking error, correcting faults and giving instruction for right living, so that the person who serves God may be fully qualified and equipped to do every kind of good deed.' - **2 Tim 3:16**

As a stockbroker I took this scripture to heart and reasoned: 'If the Word of God is the Truth, which I believe it is, and it says it would qualify and equip me for every good deed, it should say something about the stock market and money.'

Through study and prayer, I discovered that the Bible teaches a great deal on money and money matters.

Cosmic antithesis

The second slide concerns the cosmic antithesis between good and evil. My view of the world is a function of what the Bible calls a war between God and Satan. God declared this ongoing antithesis after the fall of Adam and Eve in Paradise:

Slide 1.2

‘And I will put enmity between you and the woman, and between your offspring and her Offspring; He will bruise and tread your head underfoot, and you will lie in wait and bruise His heel’ - **The Amplified Bible, Gen 3:15**

So what I believe we have here is God saying there is an antithesis between good and evil, between the Christ (‘her Offspring’) and the Antichrist.

Biblical worldview

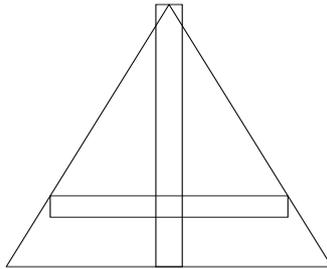
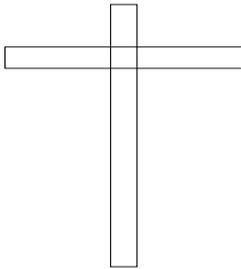
The third slide illustrates the biblical worldview of an antithesis between God and Satan. The Bible teaches that the cosmic antithesis between God’s kingdom and the kingdom of the Antichrist will persist throughout history.

Slide 1.3

Biblical worldview

Cosmic antithesis

God's kingdom versus kingdom of Antichrist



Christ

versus

Antichrist

The two figures represent two kingdoms: The Kingdom of God and the kingdom of the Antichrist. The cross is the symbol of the Kingdom of God and the upside-down cross is the symbol of the Antichrist. Each kingdom has its own rules and its own laws and its own God or god.

The Antichrist

The fourth slide summarises the person of the Antichrist. The Antichrist is well described in the Bible and specifically in the book of Revelation.

THE ANTICHRIST IN THE BOOK OF REVELATION

	<u>Introduced</u>	<u>Defeated</u> (Reverse order)
The dragon (Satan)	13:3	20:10
The sea-born beast (Antichristian governments) plus	13:11	19:20
The earth-born beast-false prophet (Antichristian religion)		
The great harlot, Babylon (Pure woman vs. impure woman)	14:8	18:2

The Antichrist attempts to mimic God by presenting itself as a trinity: the dragon, the sea-born and earth-born beast, and the great harlot, Babylon.

It is interesting to see how the Antichrist is introduced in the book of Revelation – in Rev 12:3 as the dragon, in 13:1 and 11 as the sea-born and earth-born beasts, and in 14:8 as the great harlot, or Babylon. Note that the introductions of the three persons of the Antichrist are in sequential order. However, the destruction of the Antichrist happens in the reverse order. First, Babylon is destroyed in Rev 18:2; then the sea-born and earth-born beasts are defeated in Rev 19:20 and finally Satan is destroyed in Rev 20:10.

For the purpose of our study of the global money system it is important to note that the first person of the Antichrist to be defeated is Babylon. The rest of this book will refer to Babylon, which includes the antichristian global money system.

This completes the first theme.

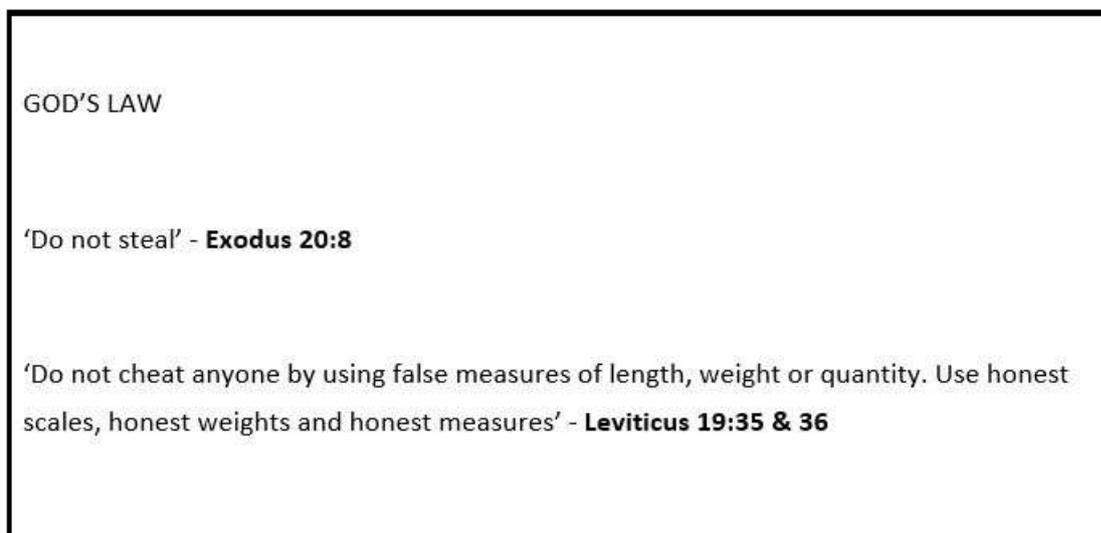
CHAPTER 2: THE GLOBAL MONEY SYSTEM: TRUE VERSUS FALSE WEIGHT

The second theme that I wish to bring to your attention reviews the way in which the cosmic antithesis manifests itself in the global money system. Eight slides are used to explain this theme.

God's law

The first slide in this chapter illustrates how, in terms of the biblical worldview, God and his laws rule the economy in the Kingdom of God. Two biblical laws or governing principles pertaining to the money system are shown in the PowerPoint slide below.

Slide 2.1



The first governing principle is the eighth commandment: 'Do not steal'. The second principle comprises the references in the Bible to what is called 'a true weight' and 'the false weight'.

There are many references in the Bible to these, but let us look at Leviticus 19:35 and 36, which states: 'Do not cheat anyone by using false measures of length, weight or quantity. Use honest scales, honest weights and honest measures.'

The cosmic antithesis manifests itself in the global money system as a war between 'true weight' and 'false weight'.

This antithesis can be demonstrated in very practical terms. In the old days every grocer had a balance scale with different counterweights to weigh the amount of sugar his customer wished to buy. The weights were accurate and the customer was dealing with a measurement system based on a 'true weight'. However, when one of the counterweights was marked as 1 kg but actually weighed only 900 grams, that grocer would be stealing from his customer because the system was based on a 'false weight'.

This same Biblical principle applies to our global money system today. The system is based on either a true or a false weight. As far as I understand the Bible, it is acceptable for a borrower to borrow money from a lender on one very important condition. The money borrowed by the borrower must be supported by savings on the part of the lender.

If I have saved \$100, and you want to borrow \$100 from me, I can lend you \$100 because the money I am lending is supported by my savings of \$100. I can also create debt that is **not** supported by savings - but I regard this type of debt as unbiblical.

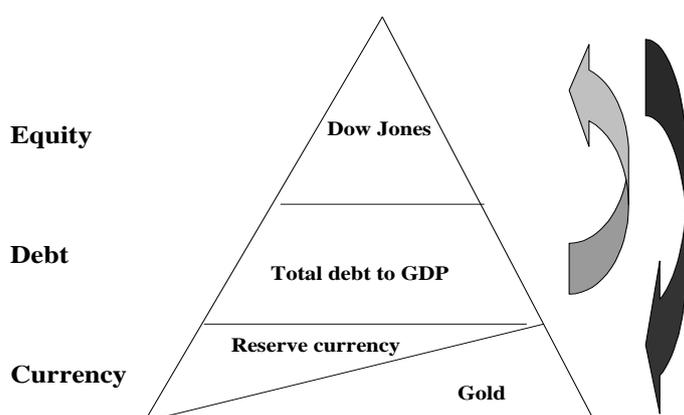
Cosmic antithesis: true versus false weight

The second slide illustrates a practical model of what the cosmic antithesis between true and false weight means for the global money system.

Cosmic antithesis: True weight versus False weight

Model of global money system

Sub systems



It uses systems thinking to develop a model of the global money system. The triangle is divided into three sub-systems to represent and distinguish between three types of investment: An investment is either an equity investment, or a debt investment, and is always in a specific currency.

These three components define the investment universe for equity, debt and currencies.

I have used the US Dow Jones Industrial Index as a proxy for the equity sub-system because the United States represents about 20% of the global gross domestic product (GDP). The United States is also the leading global equity market, and the Dow Jones Industrial is an index summarising the price levels of very important US listed companies.

The debt sub-system proxy is the sum of all debt created by government, corporates and individuals, expressed as a ratio of the United States GDP. This proxy measures the impact of utilising debt on the growth of the economy.

The currency sub-system proxy is the US dollar. The Bible explicitly states that the currency sub-system should be a 'true weight'. I have taken gold as a proxy of a true weight. **I want to make it clear that the Bible does not say that it has to be gold.** The Bible only says that the system has to be based on a true weight. Today the US dollar is the reserve currency of the global money system. Initially, this reserve currency was linked to gold but subsequently that link has been broken.

On the right-hand side of the slide there are two arrows which link sub-systems to each other:

The dark arrow links the Dow Jones with the gold price in US dollars and is known as the Dow Jones /gold ratio.

The light arrow looks at the relationship between total debt to gross domestic product (GDP) and the Dow Jones.

These two relationships are discussed below.

Dow Jones / gold ratio

The third slide in this chapter depicts the Dow Jones / gold ratio, as developed above, over the past 106 years (since the inception of the Dow Jones). The Dow Jones is a proxy for a false weight, and the gold price a proxy for a true weight. The ratio is calculated by dividing the Dow Jones in nominal terms by the gold price in dollars on a log scale. This ratio represents the cosmic antithesis between a true weight and a false weight in the model.

Slide 2.2

False weight versus true weight

Cosmic antithesis



When the ratio was high, as in 1929, 1966 and 1999, it meant that man collectively had confidence in the false weight and a low level of confidence in the true weight.

Conversely, when the ratio was low, as in 1933 and 1980, the confidence in the true weight was high and the confidence in the false weight was low.

A simple, but powerful investment philosophy can be deduced from this graph. When the ratio was high (in 1929, 1966 and 1999) it was a good time to sell the false weight (Dow Jones) and buy the true weight (gold), and conversely, when the ratio was low (in 1933 and 1980) it was a good time to sell the true weight (gold) and buy the false weight (Dow Jones). According to this simple investment philosophy, the third top (in 1999) with the ratio of 43.7:1, was a good time, in dollar terms, to sell the Dow and buy gold. History proved this to be the wise course of action.

Since the inception of the Dow Jones there have been three tops in this ratio and two bottoms. What is striking about the ratio is that the three tops in this ratio coincide with the three tops in nominal terms of the Dow Jones over this period. The Dow hit a top in 1929 and then again in 1966, and a third top in 1999/2000. The last top in the Dow Jones was exceeded in 2006, but the Dow was the **only** equity index in the US to make a new nominal high. Both the Nasdaq and S&P 500 have not exceeded their 2000 tops.

My own expectation is that this ratio, which has fallen from a record 43.7:1 in 1999 to around 20:1 at the time of writing (November 2006), will continue to fall to a ratio of 1:1, and even lower. In 1933 the ratio reached 2:1 and in 1980 it reached 1:1 as indicated in the slide.

If my prediction is correct and this ratio goes to 1:1 or even lower, it will have very serious implications. In round numbers as at November 2006, the Dow is at 12000 and the gold price at \$600, i.e. the Dow /gold ratio is approximately 20:1. One of the following scenarios would lead to a ratio of 1:1. The Dow Jones would have to fall by 90% and the gold price would have to at least double to, say, \$1200; or the Dow Jones would have to fall 50% to 6000 and the gold price would have to increase tenfold.

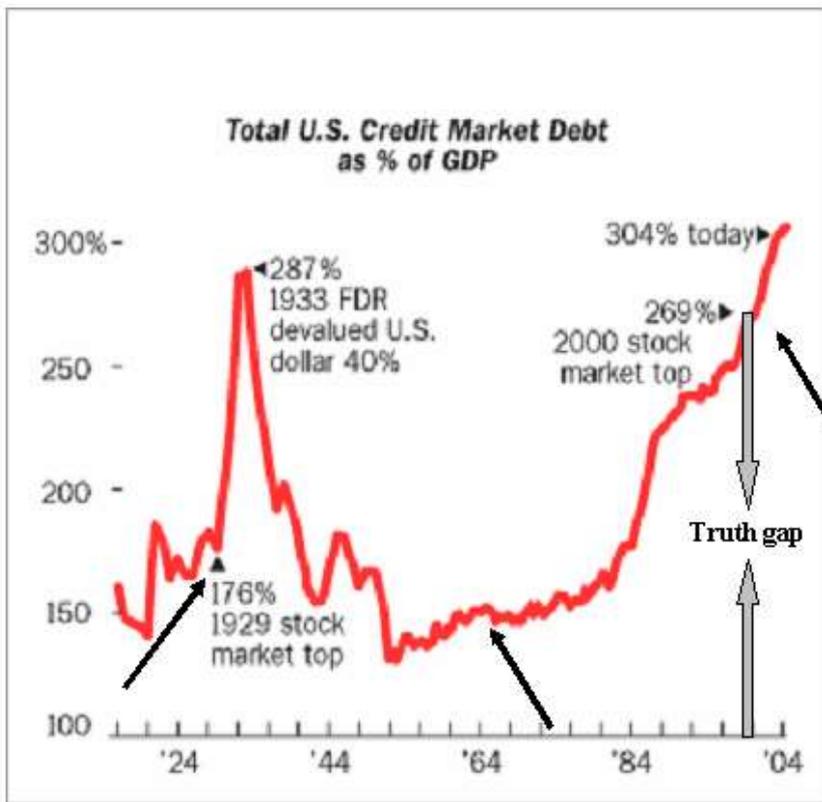
Total US debt to gross domestic product

The fourth slide in this chapter illustrates the total US debt relative to GDP from 1915 to 2005. The purpose of the graph is (1) to measure how the total amount of debt outstanding relative to gross domestic product has changed over the period and (2) to relate this to its impact on the Dow Jones (as a proxy of the equity sub-system).

To drive the meaning of this graph home, it may be useful to think in terms of your personal finances. If an individual has personal debt of \$304 000 and an income of \$100,000, the percentage would be 304%. (An individual's income is similar to a country's GDP). This is the financial situation in which the US economy finds itself. The last reading on the graph shows that the total debt to GDP ratio of the US economy is 304%, an all-time high.

Slide 2.4

Total US debt/GDP: 1915 - 2005



In analysing the changes in debt percentage over this period, the two debt percentage peaks on the left- and right-hand sides of the graph stand out.

1929/1932 peak

When the debt percentage reached 176% in 1929 the Dow collapsed, falling 89% from 1929 to 1932. This caused the debt percentage to shoot up 287%, mainly because the GDP shrunk by about 30%.

In 2000 the debt percentage reached 269% and caused the US equity market to fall sharply up to the middle of 2002. However, the rising debt percentage after 2000 was not caused by shrinking gross domestic product but by adding more debt to the system. This debt percentage measure is currently at an all-time high (304% in 2005).

2000/2006 peak

Post-1929 it took the Dow Jones 25 years to exceed its October 1929 high in nominal terms. The 1929 Dow Jones high was exceeded only in 1954, after significant debt repayments which saw the debt percentage reach a low in 1949.

In sharp contrast to this, it took the Dow Jones only 6 years to exceed its 2000 high, in October 2006. This time the new high was achieved by adding significant debt to the system, rather than repaying. If the Dow Jones had to collapse at this stage and the GDP had to shrink as a result of this, the debt percentage would probably move up to 600% plus – at which point I believe the global money system would collapse.

Dow Jones / gold ratio

In the slide above I used three arrows to indicate 1929, 1966 and 1999 to coincide with the three tops of the graph of the Dow Jones / gold ratio as shown in the previous slide.

1929

The rise in debt percentage in the US economy from 1915 to 1929 caused the Dow Jones / gold ratio to reach a first top of 18.4 in 1929. The collapse of the Dow Jones from 1929 to 1932 caused ratio to fall to a low of 2 in 1932.

1966

The second top in the Dow Jones / gold ratio was at 27.9 in 1966, and did not have a major impact on the Dow. The Dow Jones basically moved sideways for about 16 years to 1982, but it didn't cause a great fall.

I believe the Dow Jones did **not** fall because in 1966 the debt percentage in the US economy was still relatively low, as indicated by the middle arrow in the slide above.

1999/2000

The rise in the debt percentage of the US from 1966 to 2000 caused the third top in the Dow Jones / gold ratio, at 43.7 in 1999. The top in the Dow Jones / gold ratio did cause the Dow Jones to fall significantly up to the middle of 2002.

Although the Dow Jones exceeded its 2000 peak in October 2006, the Dow Jones / gold ratio had more than halved by November 2006. This fall in the Dow Jones / gold ratio was caused by a more than doubling of the gold price in US dollars and not by a falling Dow Jones as in 1929. In 1929 the gold price was fixed in dollars so the correction had to take place through a nominal Dow adjustment.

1929/1932 versus 2000/2006

In 1929 the Dow Jones fell 89% to 1932 and took 25 years to recover. The debt percentage was reduced from a peak of 287% in 1932 to a low in 1949 by repaying debt.

In 2000 the Dow Jones index fell initially, only to rise to a new high in 2006. The debt percentage increased from 267% in 2000 to 304% in 2005. The rise in percentage was not caused by a contracting economy as in 1929 but by adding *more* debt to the system.

By November 2006 the highest percentage of debt-to-GDP in the history of the US had not yet been resolved, and poses, I believe, a major threat to the global money system.

US property market

The increase in the debt percentage from the low in 1949 to the all-time high in 2006 has had a positive impact on all US asset prices. While this tremendous increase in debt has managed to prop the Dow Jones back up to no more than its 2000 levels, the US property market has risen parabolically.

The fifth slide shows US home values in real terms from 1890 to 2006.

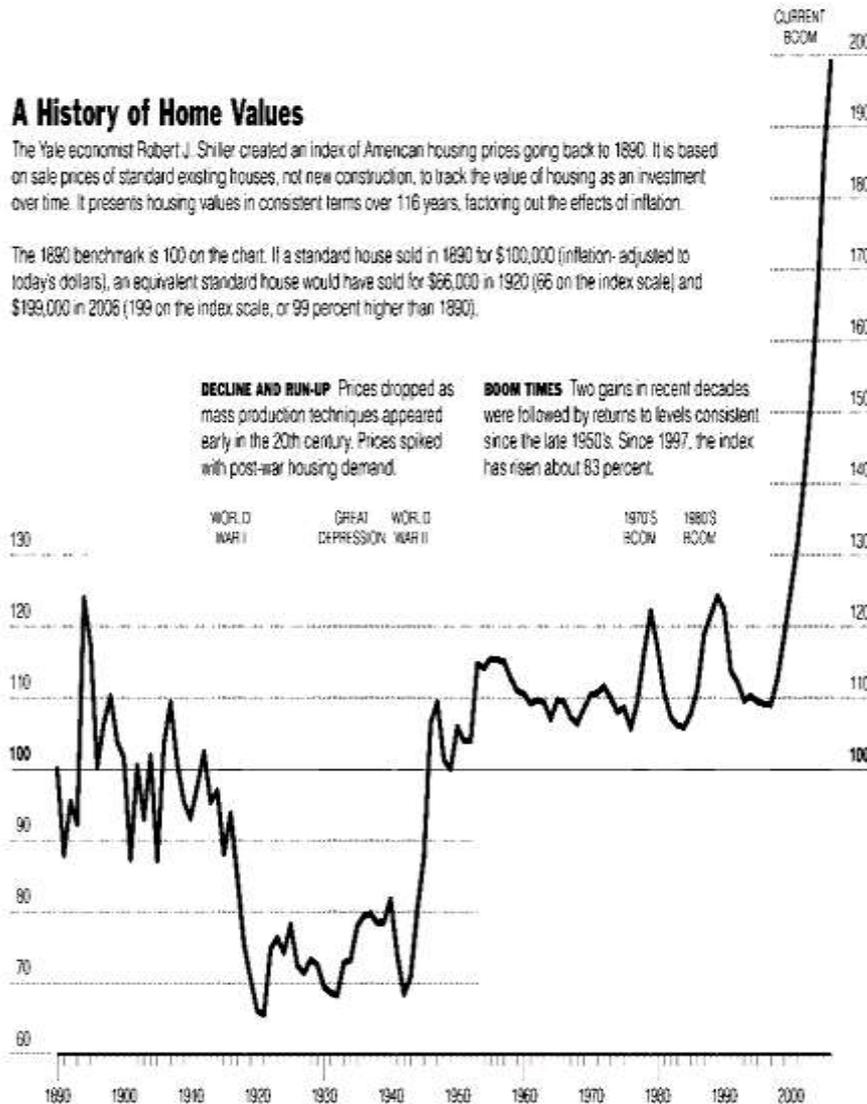
Slide 2.5

US Property

A History of Home Values

The Yale economist Robert J. Shiller created an index of American housing prices going back to 1890. It is based on sale prices of standard existing houses, not new construction, to track the value of housing as an investment over time. It presents housing values in consistent terms over 116 years, factoring out the effects of inflation.

The 1890 benchmark is 100 on the chart. If a standard house sold in 1890 for \$100,000 (inflation-adjusted to today's dollars), an equivalent standard house would have sold for \$66,000 in 1920 (66 on the index scale) and \$199,000 in 2006 (199 on the index scale, or 99 percent higher than 1890).



DECLINE AND RUN-UP Prices dropped as mass production techniques appeared early in the 20th century. Prices spiked with post-war housing demand.

BOOM TIMES Two gains in recent decades were followed by returns to levels consistent since the late 1950's. Since 1997, the index has risen about 83 percent.

Source: "National Expenditure," 2nd Edition 2006 by Robert J. Shiller

Bill Marsh/The New York Times

The following time periods in the slide are worth discussing:

Early 1900s

Home prices were high in the early 1900s but fell sharply until 1920 before recovering. During the 1920s US home and US equity prices rallied but the extent of the rise in home prices was less dramatic than in the stock market. After the crash of 1929 property prices fell, in line with the stock market crash.

1945 to 1960

After World War II there was a sharp rise in US home prices up to the early 1960s. The US economy was not destroyed in the war and the US became a superpower.

1961 to 1996

US home prices moved sideways, but for two property booms in the 1970s and 1980s. The 1987 crash was short lived and did not affect property prices.

1997 to 2006

The parabolic rise in home prices was not affected by the bursting of the technology bubble in 2000. In this period the rise in housing prices was the sharpest and most consistent compared to any other period.

In real terms, property prices in the early 1900s were exceeded for only the first time around 2000 and reached their highest level ever in 2006. This high in property prices coincides with the highest debt percentage ever.

1929/1932 versus 2000/2006

The total debt-to-GDP pattern had two distinct highs, in 1929/1932 and 2000/2006, which were also reflected in the Dow Jones reaching record highs in 1929 and 2006. However, this similarity in pattern is **not** displayed by the US housing index. The impact of the high in debt percentage in 1929 had a muted impact on the US property market compared to the impact of the high in debt percentage in 2006, which was very pronounced.

Property and debt

Property has provided the money system with collateral to enable it incur more debt. As property prices rose, people increased their bonds and extracted the surplus to finance more spending. Property is widely held in the US, and if property prices increase people feel wealthy and are prepared to borrow and save less.

This phenomenon is best explained by way of example. A US citizen bought a property in 1997 for \$200 000, and obtained a bond of \$100 000. Over the next 8 years the property increased in value and is now worth \$500 000. Because of this increase in the value of his assets, the individual increases his bond from \$100 000 to \$250 000 and withdraws the additional \$150 000. This additional \$150,000 is called a mortgage equity withdrawal (MEW).

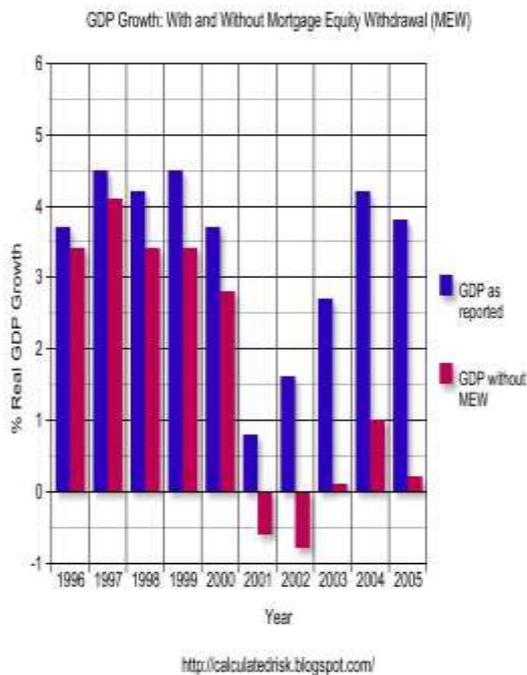
If the \$150,000 is used to finance the individual's deficit of expenditure over income, it represents a very unsound and ultimately unsustainable method of financing. As long as property prices rise, this process can carry on, but once property prices stop rising the individual cannot enlarge his bond and extract more money.

Mortgage equity withdrawals

The sixth PowerPoint slide illustrates the impact of mortgage equity withdrawals (MEW) on the impact of growth in the GDP of the US from 1996 to 2005.

The first bar in the chart shows the annual GDP growth as reported, while the second bar shows the annual GDP excluding the estimated impact of Mortgage Equity Withdrawals (MEW).

Mortgage equity withdrawals



The period 2001 to 2005 shows high GDP growth. However, without mortgage equity withdrawal (MEW), the GDP would actually have been negative in 2001 and 2002 and only slightly positive in 2003, 2004 and 2005.

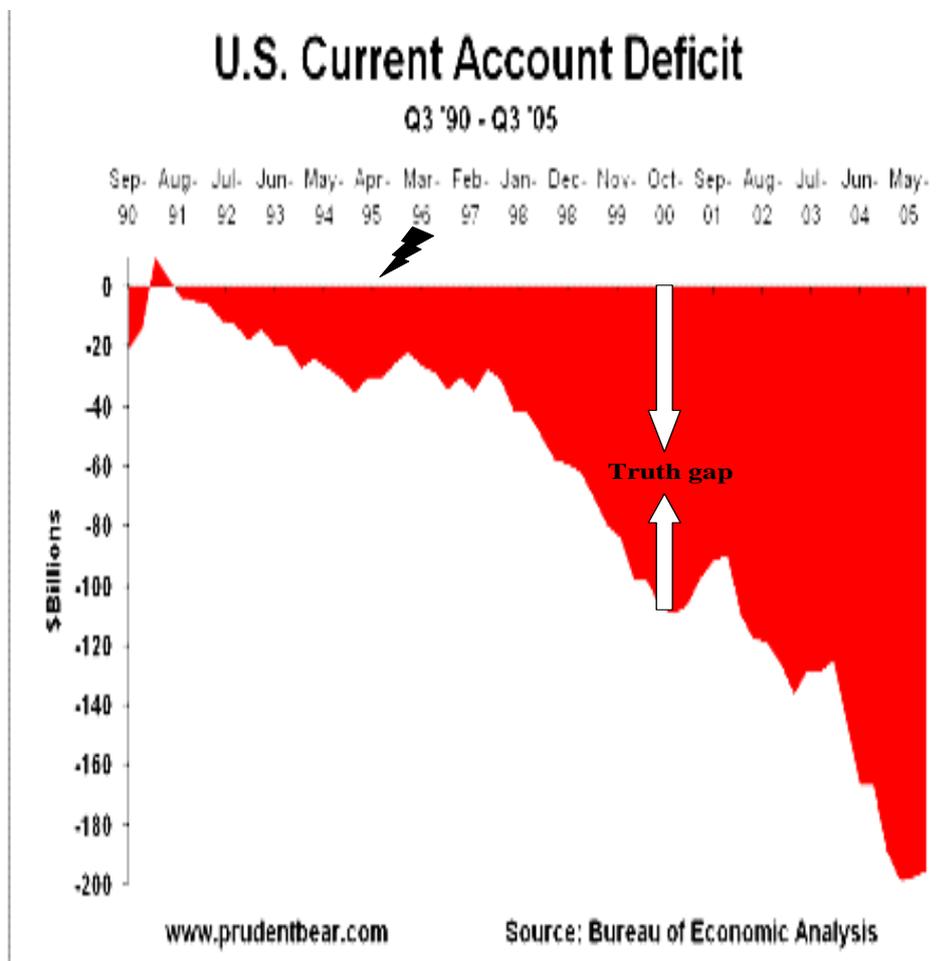
Although the US economy reported good economic growth figures between 2000 and 2005, this was achieved on the back of mortgage equity withdrawals. This mechanism of creating economic growth is dependent on rising property prices, which are at historic highs. It means that the money system is vulnerable if property prices should stop rising or decline.

US current account deficit

The seventh PowerPoint slide of this theme focuses on the US current account deficit. The graph depicts the US current account per quarter from September 1990 to May 2005.

As the US economy added debt, it boosted domestic demand beyond the ability of the domestic economy to produce goods and services. The balance of domestic demand had to be imported, causing the US current account to go into ever larger deficits as shown in the graph. During this 16-year period, the US economy made only a slight 'profit' in one quarter in 1991 when the current account went into surplus.

Slide 2.7



In my opinion the US economy would have been bankrupt if it had been a company. The US has a record of 15 years of increasing 'losses' and in 2006 this 'loss' is running at approximately 6.6% of annual sales (\$800 billion on a \$12 trillion GDP).

I believe a country or company should at least break even or make profits over time. If the zero line is defined as the truth line, then the gap between the zero line and the current deficits can be described as a truth gap. In the case of the US, the size of the truth gap has been increasing over the past 15 years.

Personally I was intrigued by the sustainability of the increasing truth gap phenomenon. I co-owned a stock broking firm, and analysed the situation in 1995, and thought it not sustainable. At that stage the US was running its fourth year of increasing losses in a row as indicated by the lightning symbol in the graph. The subsequent increasing truth gap shows that my 'a country is like a company' paradigm was wrong.

An article by John Mauldin introduced me to a new paradigm to understand the increasing truth gap.

Nash equilibrium

The eighth PowerPoint slide illustrates the Nash equilibrium. My paradigm of looking at the US (and its currency) as a company was obviously wrong! I should have considered the game theory as an alternative paradigm to understand the increasing US current account deficits or truth gap.

Slide 2.8

NASH EQUILIBRIUM

'In game theory, the Nash equilibrium (named after John Nash) is an optimal strategy for games involving two or more players, whereby the players reach an outcome to mutual advantage.

If there is a set of strategies for a game with the property that no player can benefit from changing his strategy while (if) the other players keep their strategies unchanged, then that set of strategies and the corresponding pay-offs constitute a Nash equilibrium.

(John Nash, the Nobel laureate in mathematics was featured in the movie 'A Beautiful Mind.')

Be Careful What You Wish For

by John Mauldin

December 23, 2005

The practical implication of the Nash equilibrium for the global money system can be explained by way of an example.

Japan and China export their goods and services to America for the Americans to consume, and the Americans to give these countries IOUs (debt instruments) in return. These IOUs are worth something to the extent that they can be used to buy goods and services and/or US investments. These IOUs can also be repaid, but that would require the US to run surpluses on its current account.

Game theory provides an insight on why this process can carry on year after year. China and Japan benefit from this process, because exporting to the US provides employment to their people. The American people also benefit because they are consuming these products and paying for them by means of these IOUs.

If either party had to change this relationship, the Americans would not be in a position to consume, and at the same time the Japanese and Chinese would have to retrench their workers. Even the bureaucrats in both countries have a vested interest in the process remaining in place because they too are benefiting from it. As long as both parties gain from this arrangement, it is likely to carry on. The challenge is to find

out when the actions of either party will change. At this point the truth gap, as described, will have to be addressed.

This completes my second theme, namely the antithesis between true weight and false weight.

CHAPTER 3: RECONSTRUCTING THE 'DOW JONES' OVER 2700 YEARS

My third theme explores the history of the Dow Jones price index 'reconstructed' over 2700 years.

History matters

According to systems thinking theory, it is important to understand a systems history in order to understand the system.

The next PowerPoint slide is a quote from Alan Greenspan (previous chairman of the United States Federal Reserve). He links the history of money with the history of civilization. To understand the life cycle of a civilization, the life cycle of its money must be understood. If the money system fails, the civilization fails.

Slide 3.1

History matters

The history of money is the history of civilization or more exactly, of some important civilizing values. Its **form** at any particular period of history reflects the degree of **confidence**, or degree of trust, that the market participants have in the institutions that govern every market system, whether centrally planned or free.

The history of money
American Numismatic Society exhibition
Alan Greenspan

Biblical time line

The Bible reveals a very specific history of civilization. The second PowerPoint slide is a quote from Revelation 17:9-10 and a time line from the time of the Babylonian empire to today. (Kings rule kingdoms/empires)

Slide 3.2

GREAT BABYLON – SEVEN KINGS

The seven heads are seven hills, on which the woman sits.

They are also seven kings; five of them have fallen, one still rules, and the other one has not yet come; when he comes, he must rule only a little while. And the beast that was once alive, but lives no longer, is itself the eighth king who is one of the seven and is going off to be destroyed - **Revelation 17:9 & 10**

Babylon	605 BC - 539 BC
Media-Persia	539 BC - 331 BC
Greece	331 BC - 168 BC
Rome	168 BC - 476 AD
Papal Rome	538 AD - 1798 AD
Enlightenment - French Revolution	1776/1789 AD -?
United States of America	1989 AD -?
Papal Rome	1929 AD -?

After studying history and considering various other interpretations, I chose the following interpretation as the time line to which this prophecy refers:

The first part of the prophecy mentions five fallen empires:

Babylon	605 BC - 539 BC
Media-Persia	539 BC - 331 BC
Greece	331 BC - 168 BC
Rome	168 BC - 476 AD
Papal Rome	538 AD - 1798 AD

(Papal Rome fell when Napoleon took Rome in 1798 AD)

The second part of the prophecy refers to three empires but indicates that one of the three would be a member of the first group. I think Revelation refers here to Rome as we know it today. In 1929 Mussolini declared Rome a separate state with full sovereignty.

I believe the remaining three empires are:

The Enlightenment	1776/1789 AD -?
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(The Enlightenment started with the French Revolution.)

The United States of America	1989 AD -?
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(The US became a world power after the fall of the Berlin Wall in 1989.)

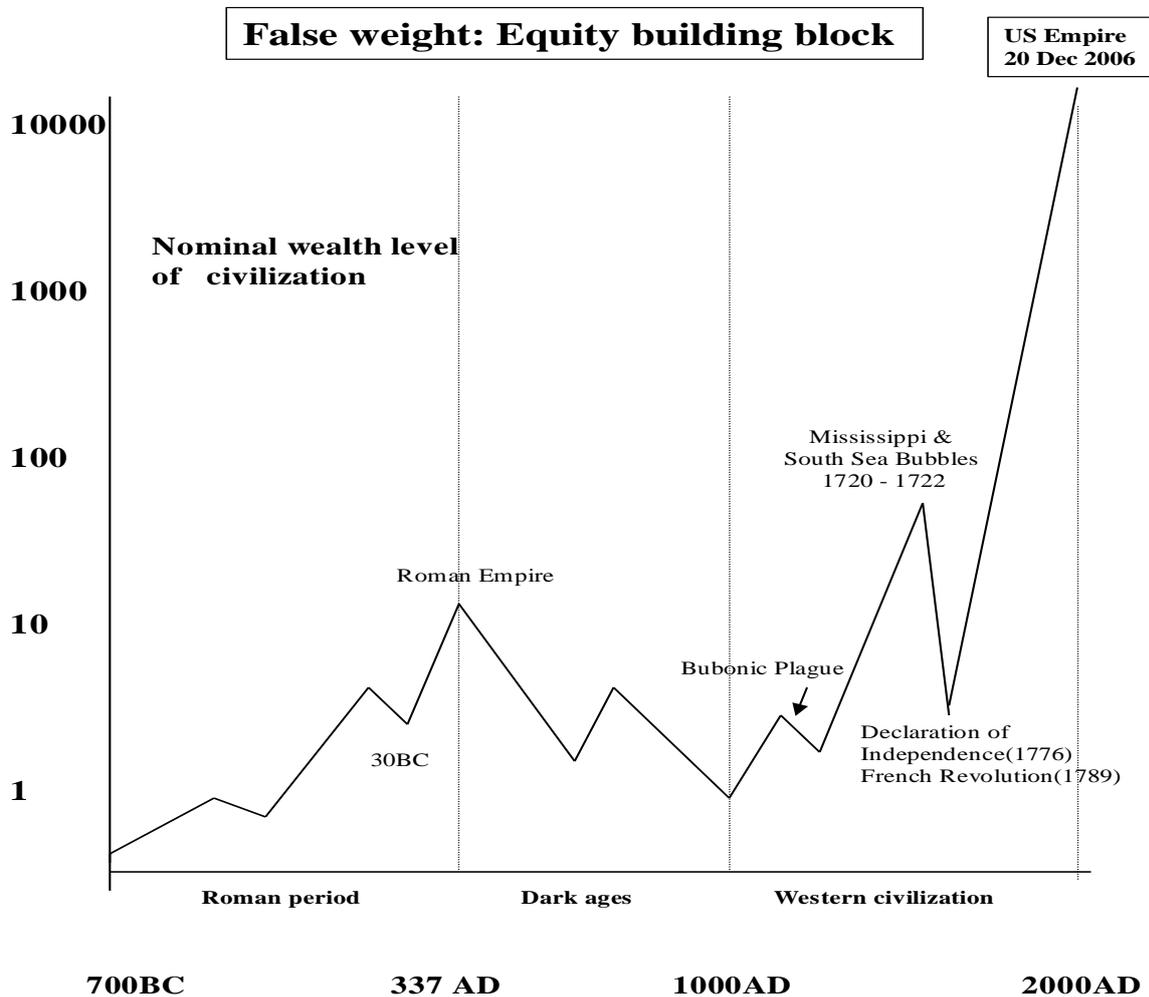
Papal Rome	1929 AD -?
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This time line provides the backdrop against which one can analyse the money system from Daniel's dream in 605 BC to today.

Reconstructing the 'Dow Jones' over 2700 years

The third PowerPoint slide illustrates a 'reconstructed' Dow Jones.

Reconstructed “Dow Jones “ over 2 700 years



The Dow Jones Industrial Index has been in existence for only a little more than 100 years. To ‘reconstruct’ a longer-term index I used information from the London Market, and before that, history and the different civilisations.

The X-axis delineates three periods:

The Roman period, reaching a peak in 337 AD at the height of the Roman Empire.

The Dark Ages, after the fall of the Roman Empire, ending in 1000 AD.

The Western civilization round, from around 1000 AD to 20 December 2006 AD. I believe this date is the top of the Dow Jones and also the height of the US Empire.

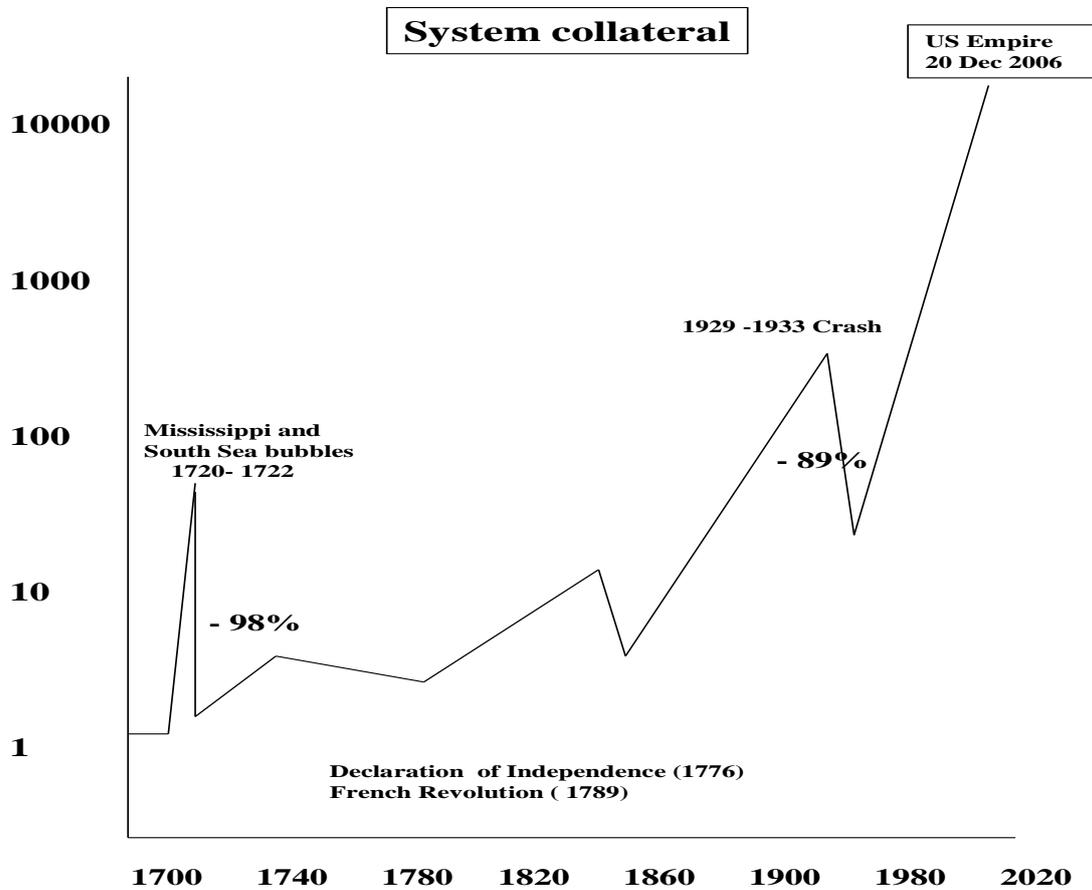
The Y-axis is reflecting the nominal value of the 'reconstructed' Dow Jones on a logarithmic scale. This represents the nominal wealth levels of the different civilizations. As discussed earlier, it is important to analyse the money system of a civilisation in order to track its life cycle. I believe the stock market is the best proxy to analyse the money system.

Dow Jones from 1695 to 2006

The third PowerPoint slide of this theme reflects the nominal value of the 'Dow Jones' from 1700, starting with the London Stock Exchange – and then the actual Dow Jones up to 20 December 2006 when the index reached an all-time high.

Slide 3.4

Nominal value of the Dow Jones



There are two important collapsing patterns in the graph to note:

The first collapse was the Mississippi bubble in France, and the South Sea bubble in London (1720-1722). The London market fell by 98%. There were 130 companies quoted on the London market at that stage, and 116 went bankrupt.

The collapse ended in the French Revolution (1789), which created a

new social order and a new phase in civilization. In 1776 the

US Empire came into being with the Declaration of Independence.

The second collapse was the crash of 1929, followed by the Great Depression from 1929 to 1933. Over this period the Dow Jones fell by 89%.

This collapse was followed by World War II, after which the US became a superpower.

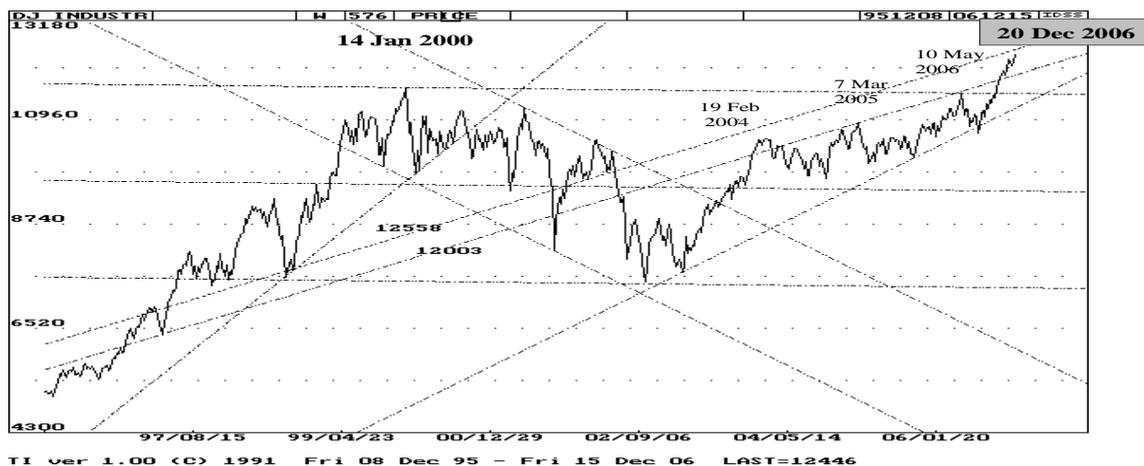
After the 1720-1722 collapse at the start of the US Empire in 1776, the 'Dow Jones' level was approximately 4, and on 20 December 2006 it stood at approximately 12 400. In nominal terms this represents a 3100-times increase in the Dow Jones, which provided the system with the collateral to financially sustain the Empire.

Dow Jones from 8 December 1995 to 15 December 2006

The fourth PowerPoint slide is a graph of the Dow Jones from 8 December 1995 to 15 December 2006.

Slide 3.5

Dow Jones: false weight



Over this period the Dow Jones (representing the false weight) rose up to January 2000. After 9/11 the index fell and reached a low in October 2002, from which it reached an all-time high on 20 December

2006. Note the sharp drop in momentum in the rise of the Dow Jones over the past six years despite the rise in total US debt-to-gross domestic product.

This completes my third theme, which 'reconstructed' the Dow Jones over the past 2700 years. The rise in the Dow Jones index since 1776 went hand-in-hand with the rise of the US Empire over this period.

CHAPTER 4: THE COLLAPSE OF THE GLOBAL MONEY SYSTEM

The fourth theme for discussion is the collapse of the global money system.

I shall start with the Bible and what it says about the money system.

Fall of Babylon

The expected fall in the Dow Jones could refer to the fall of Babylon, as described in Revelation 18:17.

Slide 4.1



The passage clearly states that the fall of Babylon (the third person of the Antichrist) will be accompanied by significant wealth destruction in a short space of time. My contention is that this event could start with a crash in the global stock markets.

Types of collapse

The second PowerPoint slide summarises the different types of collapse which have been observed over the past 2700 years.

Slide 4.2

Types of collapse

Collapse of building blocks

Asset category	Result	Event
Equity	Recession	1981/1991/2001 US recessions
Debt	Depression	1929-1932 depression
Currency	Revolution	1720-1722 Mississippi and South Sea Bubbles leading to the French Revolution in 1789
Monetary system (Gold & silver)		Falling civilization 337 AD fall of Roman empire

The types of collapse link to the different sub-systems as developed in Chapter 2:

When the equity market sub-system comes under pressure, a recession follows – in 1981, 1991 and 2001 in the US.

When the debt sub-system collapses, a depression follows – from 1929 to 1932.

If the currency system collapses, it is followed by a revolution. The last currency collapse was associated with the Mississippi and South Sea Bubbles, leading to the French Revolution in 1789.

If the monetary system collapses, it is followed by a civilization collapsing. In the 2700 years analysed above, we have seen only one civilization that collapsed and that was the fall of the Roman Empire in 337 AD.

My expectation is that the second civilization we shall see collapsing is the US Empire, representing Western civilization.

Dow Jones / gold ratio revisited

The third PowerPoint slide is a short-term picture of the Dow Jones / gold ratio, and illustrates the pattern from 3 September 04 to 19 December 2004.

If the global money system is about to collapse, it should manifest in the pattern of the Dow Jones / gold ratio as representative of the cosmic antithesis between a false and true weight. An explosive rise in the gold price from 2005 caused this ratio to fall sharply from 15 July 2005 to a low on 11 May 2006 as indicated in the graph. The ratio rose from 11 May 2006 to a high on 5 October 2006 and from 1 December 2006 to a high on 18 December 2006 as indicated in the graph, retracing the sharp fall from 15 July 2005 and 5 October 2006.

Slide 4.3

Dow/gold ratio revisited

False weight vs true weight



My expectation is that the Dow Jones / gold ratio is now set to fall sharply. This will require a sharply higher gold price and/or lower Dow Jones. In the next two slides these components of the Dow Jones / gold ratio are analysed.

Explosive rise of true weight

The slide illustrates a graph of the price of gold, as a representative of the true weight, from January 1964 to October 2006. The gold price high in 1980 on the left-hand side of the slide links with the low in the Dow Jones / gold ratio in 1980 (Chapter 2). The right-hand side highlights the rise of the true weight from the third high of the Dow Jones / gold ratio in 1999 (chapter 2).

Explosive rise of true weight



The explosive rise of the gold price from 2005 to 11 May 2006, as indicated in the slide, could be indicative of pressure building up in the global money system. The gold price retracted from its high of about \$745 on 11 May 2006, to a low of about \$560 on 4 October 2006, as shown on the right-hand side of the graph.

My expectation is that the gold price in dollars will rise sharply from the low of 4 October 2006.

Leading false weight implosion: Nasdaq 100

The fifth slide of this theme is about the price pattern of the Nasdaq 100. The Dow Jones was the only US equity index to exceed its 2000 high – neither the S&P 500 nor the Nasdaq did. This is what I call horizontal divergence and it extended over six years.

The slide below illustrates the pattern of the Nasdaq 100 from June 2006 to 16 December 2006.

Slide 4.5

Leading false weight implosion: Nasdaq 100



Two observations in the price pattern are highlighted.

The 11 January 2006 high was exceeding on 15 December 2006 (truncation).

The 15 December 2006 (truncation) high did not exceed the 24 November 2006 high and is lower than the 2000 high and is described as the first lower high.

If this pattern is maintained, the downside momentum in price is expected to gain considerable momentum and the Nasdaq 100 could lead the implosion of the US equity indices.

Anatomy of false weight crash (Dow Jones)

The sixth slide gives a table for the anatomy of the expected crash in 2006 of the false weight global money system. The crashes of 1929 and 1987 are also shown in the table to assist in this process.

Slide 4.6

Anatomy of false weight crash (Dow Jones)

	1929, 1987 & 2000/6		
	1929	1987	2006
	Dow Jones	Dow Jones	Dow Jones
Top S&P 500/Nasdaq high	3 Sept	24 Aug	Mar 2000
NYSE all time high			9 May 2006
Transport all time high			10 May 2006
CRB all time high			11 May 2006
REITS all time high			4 Dec 2006
Utilities all time high			14 Dec 2006
Nasdaq 100 first lower high			15 Dec 2006
S&P 500 first lower high			18 Dec 2006
Dow Jones all time high			20 Dec 2006
EM all time high			21 Dec 2006
Nasdaq 100 second lower high			26 Dec 2006
Critical state Nasdaq 100 third lower high			27 Dec 2006?
Crash	29 Oct	19 Oct	27 Dec 2006?
	(Tuesday)	(Monday)	(Wednesday)
Days (Fibonacci)	55+1	55+1	

1929

The crash of 1929 came on 29 October, a Tuesday, and was 55+1 (Fibonacci) days from the top in the Dow Jones on 3 September 1929 as indicated in the table.

1987

In 1987 the Dow Jones reached a top on 24 August. On 19 October 1987 the Dow Jones crashed (55+1 Fibonacci days later).

2000/2006

The S&P 500/Nasdaq top was in March 2000. The first lower high of the Nasdaq 100 as discussed in the previous slide and expected, second and third lower high are highlighted in the table with connecting arrows.

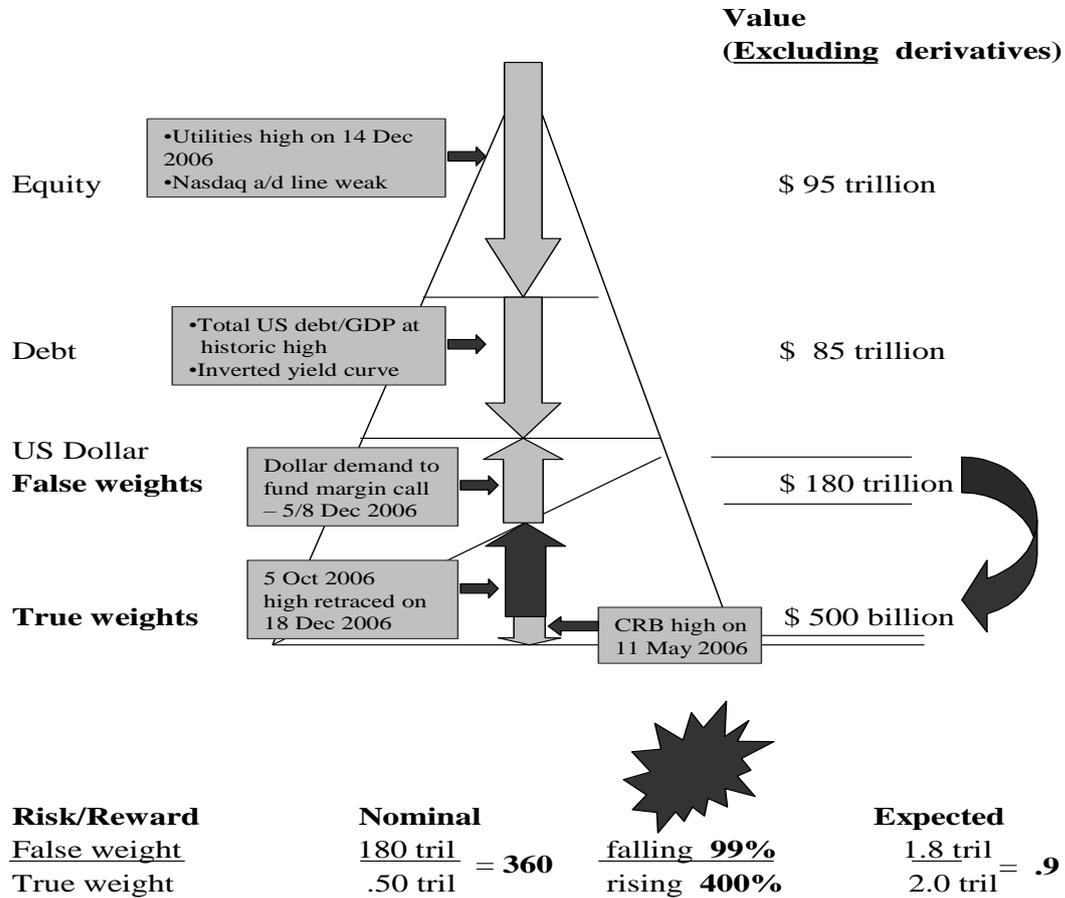
If the third lower high of the Nasdaq 100 is in place, the Dow Jones is expected to crash shortly thereafter – indicated as 27 December 2006 in the table.

Collapse of the global money system

The last slide of this theme summarises the collapse of the global money system. On the right-hand side of the model are the nominal capitalization values of the equity and debt sub-system in the US.

Collapse of the global money system

Fall of Babylon: 27 December 2006?



US equity

I estimate all equity in the US (including all property, all listed and unlisted shares, cars, boats, etc.) to be worth at least \$95 trillion.

US debt

I estimate all US debt to be worth approximately \$85 trillion, of which about half is recorded. The other half is not recorded. The non-recorded debt refers to health care and pension fund promises made by the State but not accrued.

Gold

All the gold in the world's central banks has a value of about \$500 billion as indicated on the right-hand side of the model.

False weight/ true weight ratio

All US equity and debt instruments amount to \$180 trillion in false weight. (All debt instruments are assets in the hands of the holder of such instruments). The total value of all the gold in the world is worth \$500 billion. There is 360 times more false weight than true weight as indicated at the bottom of the slide. This is a potentially explosive situation.

A shock of confidence in paper assets could, for example, cause the equity and debt markets to lose 10% of their value. This would represent an \$18 trillion destruction of wealth, which is equal to one and a half years' GDP (which is about \$12 trillion). I believe that this could be enough to trigger implosion of the system.

If only a small portion of the money in the equity and debt sub-systems is invested in gold, an explosive rise in the gold price is a strong probability.

CHAPTER 5: A BIBLICAL MINDSET FOR RESTORING GOD'S KINGDOM

The purpose of sharing this theme is to create awareness of a biblical mind-set to restore society, based on biblical principles. After every major collapse in history, chaos and anarchy followed. This will also be the case when the global money system collapses.

God versus money

The existing money system is based on a false weight and not on a true weight. Western civilization has chosen not to obey the laws of the God of the Bible but of the Antichrist. This means that man is worshipping money rather than God.

The Bible issues a stern warning concerning God and money (also translated as Mammon) – man cannot serve both. The Bible instructs us to store riches in heaven, rather than on earth – for your heart will always be where your riches are.

God versus money

True wealth vs true weight

“You cannot serve both God and money”

Luke 16:13& Matthew 6:24

Do not store up **riches** for yourselves here on earth, where moths and rust destroy, and robbers break in and steal. Instead store up riches for yourselves in **heaven**, where moths and rust can not destroy, and robbers cannot break in and steal. For where your **heart** will always be where your riches are.

Matthew 6:19-21

God is challenging Man with the question: ‘Do you find your security in God, or do you find your security in money?’ Analysis of the global money system indicates that mankind has collectively put its trust in a false weight, which does not represent God.

Sinner’s prayer

The global money system is based on a false weight and is disobedient to God’s law. Western civilization has put its faith in Mammon. To the extent that individuals participate in this worship, we are sinners before God.

I invite you pray this Sinner’s prayer with me.

Sinner's prayer

Money cannot get us into heaven
Church cannot get us into heaven
Living a 'good' life cannot get us into heaven
Giving cannot get us into heaven
Heaven is a free gift, to receive this free gift pray this prayer
out loud.

PRAYER

Heavenly Father I come to you in the name of Jesus.
I know that I am a sinner, and that I cannot save myself.
Thank you Father for sending your Son Jesus.
Thank you Jesus that you died in my place on the cross of Calvary.
Thank you that you accepted the punishment of my sins.
Jesus, come into my heart, and save my life.
Cleanse me from all unrighteousness.
Thank you for saving me. You are now Lord of my life.
I know I am born again. From this day forward, I will follow you all
the days of my life.

Amen

If you have not made this commitment, I pray that you will accept Jesus Christ as your Saviour and Lord.

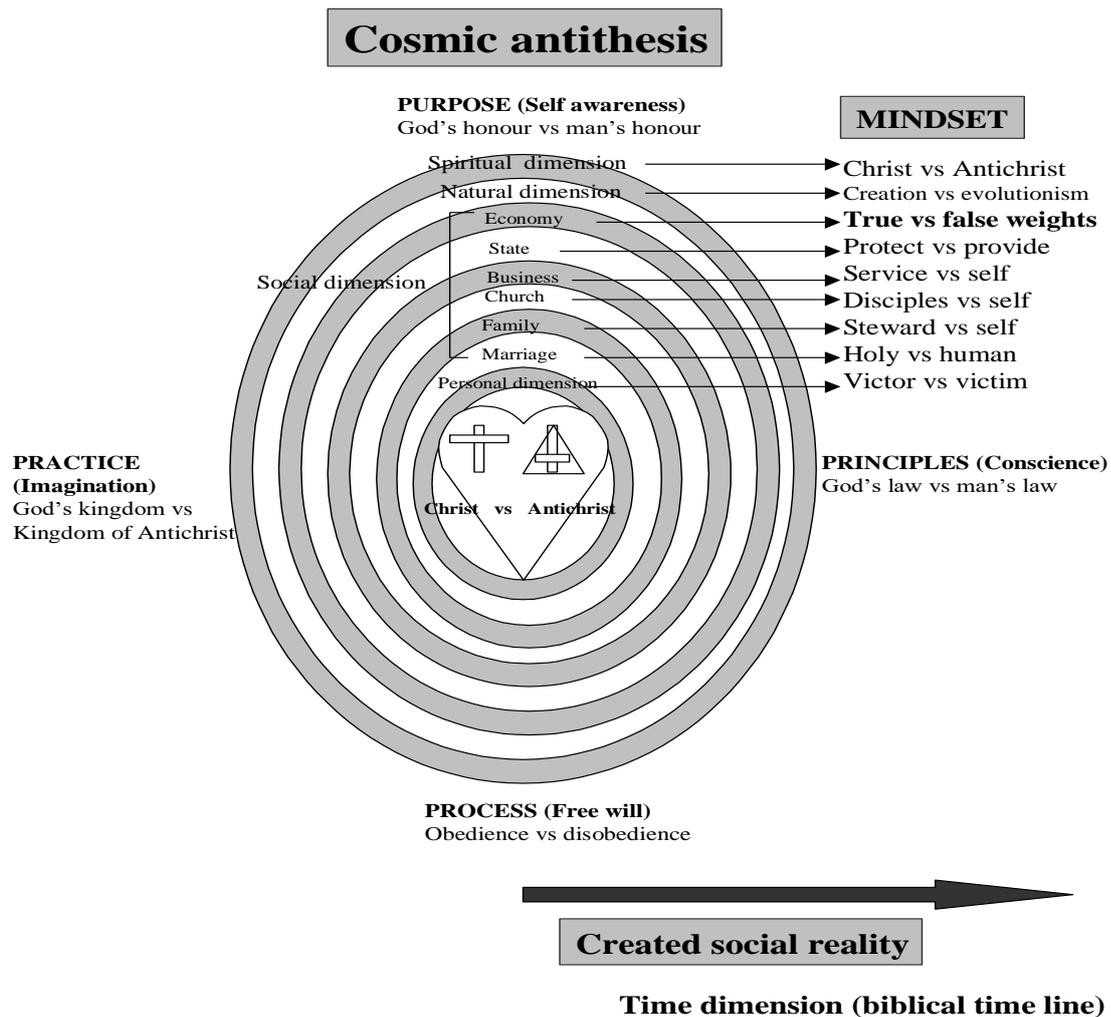
A biblical mind-set for restoring God's kingdom

Jesus Christ is not only Saviour. He is also Lord.

This implies that we should follow His laws in **all** aspects of life. In the next slide I share the essence of my understanding of what God's law means for the key components of society. I call it a biblical mind-set for restoring God's Kingdom.

Slide 5.3

A BIBLICAL MINDSET FOR RESTORING GOD'S KINGDOM



While the framework may look complicated at first, it is simple once you understand its heart, process, antithesis and structure.

Heart

At the centre of the framework is a heart representing man's ability to make choices. In Proverbs the Bible teaches: *'As a man thinketh in his heart, so is he'*. In our heart, we are either thinking about serving Christ or about serving the Antichrist.

Process

The process of human decision-making is shown around and on the outside of the concentric circles. Every human choice contains four elements: purpose, principles, process and practice. As indicated, each of these elements is a function of the unique human abilities of self-awareness, conscience, free will and imagination.

Antithesis

In terms of a biblical worldview, human decision-makers are always confronted by an antithesis. In each of the four elements of decision-making, there is a choice. In purpose, either God or Man is honoured. In principles, either God's law or Man's law is followed. In process, either it is obedient or disobedient to God. In practice, either God's Kingdom or man's kingdom is furthered.

Structure

The structure consists of four concentric circles representing the spiritual, natural, social and personal dimensions. The six components of the social dimension are marriage, family, church, business, state and economy.

The structure provides the hierarchical context for the decision-making process. Every decision is made within the context of the spiritual, natural, social and personal dimensions.

Mind-set

On the right-hand side of the concentric circles the biblical mind-set for restoring God's Kingdom is described. Each mind-set is expressed in terms of the appropriate antithesis.

This presentation discusses the implication of the antithesis of a true versus a false weight for the economy as indicated in bold letters in the slide. I believe the biblical mind-set or paradigm for the other dimensions of reality are the answers to the following questions:

Spiritual dimension: 'Do I choose Christ or the Antichrist?'

Natural dimension: 'Do I believe in creation or in evolutionism?'

State dimension: 'Do we interpret Romans 13 as an instruction to the state to protect, not to provide?' In this context we should ask ourselves if a new law's objective is to protect or to provide. If the objective is to provide, the law will lead to plunder in the long run.

Business dimension: 'Am I in business to serve my fellow man or myself?'

Church dimension: 'Are we obeying the great commission in Matthew 28: 'Go to all the nations and make disciples'? If this is not the case, the church will only be serving itself.

Family dimension: 'Are we stewards of our children, or do we believe we own them?'

Marriage dimension: 'Are we honouring God's law by seeing marriage as holy, or do we have human interpretations of marriage?'

Personal dimension: 'Are we victors in Christ (Romans 8:38) or are we victims of circumstances or people?'

Created social reality

At the bottom of the slide there is a horizontal black arrow symbolising the future. The exercise of free will in terms of the antithesis creates the future social reality.

Collapse of the global money system would mean the collapse of Western civilization and its value system. A biblical mind-set for restoring God's Kingdom is an attempt to contribute towards a new value system, which honours God.

CHAPTER 6: SUMMARY

This presentation supports the statement that I expect the collapse of the global money system. The supporting slides are based on biblical systems thinking.

The last slide summarises the presentation.

Slide 6.1

Summary: Biblical systems thinking

1. **BIBLICAL WORLDVIEW: COSMIC ANTITHESIS (CONTEXT)**
2. **GLOBAL MONEY SYSTEM: TRUE VERSUS FALSE WEIGHT (PROCESS)**
3. **RECONSTRUCTED "DOW JONES" OVER 2 700 YEARS (HISTORY MATTERS)**
4. **COLLAPSE OF GLOBAL MONEY SYSTEM (PATTERN & CRITICAL STATE)**
5. **A BIBLICAL MINDSET FOR RESTORING GOD'S KINGDOM (HISTORY MAKERS)**

1. The first theme examined a biblical worldview. The cosmic antithesis between the Kingdom of God and the kingdom of Satan also forms the context for the economy. Each kingdom has its own laws and we are part of that kingdom, even if we are not aware of it.

2. In the second theme we reviewed the global money system. The cosmic antithesis manifests itself in the economy as a war between the true and the false weight. The war is a process which either honours the true weight or the false weight. The increase in debt, which is not backed by savings, honours a false weight.

3. The third theme is about system's thinking and concludes that a system cannot be understood without analysing its history. The 'Dow Jones' was reconstructed over 2700 years to create an insight into the way in which a false weight acted as collateral for the system to enable the creation of more debt.

4. The fourth theme was to look at the expected collapse of the money system. To track the manifestation of the cosmic antithesis, the price patterns of both true and false weight were analysed. The Dow Jones / gold ratio could be at a *critical state*, and an implosion or crash of the global money system was predicted.

5. The crash will create a vacuum in values. As Christians have a responsibility to present answers which are based on God's Word. The last theme is about a biblical mind-set to restore God's kingdom in all life. Man has a free will and can be a history maker to honour God.