



# ETERNAL VALUE REVIEW

## MONEY MONITOR & GLOBAL TRENDS REPORT

Issue 5, Volume 18

“For thinking Christians seeking to understand the times.”

OCTOBER 2015

## FEATURE REPORT

### Pension Frenzy, the Aged and Final Judgment

What is one of the worst disasters that could happen to you in our materialistic society today? Answer: To grow older than you expected. That conclusion will surely seem perverse. Isn't it true that lifespans are much longer today than ever before, and isn't that a blessed thing? Yes, indeed. More grandparents have been enjoying their grandchildren for longer (though there may be fewer grandkids than in previous generations). Many people have profited from an extension to their productive lives.

We still live in a culture that identifies with such phrases as, “Long live the king” or, “May you live to a ripe old age.” Also, the Bible repeatedly refers to old age favorably; for example, “And thou shalt go to thy fathers in peace; thou shalt be buried in a good old age” (Genesis 15:15). The expression “good old age” is found several times (Genesis 25:8; Judges 8:32; 1 Chronicles 29:28). Abraham was said to be “Well stricken in age”—not “bad stricken of age” (Genesis 24:1).

All of the above may be true; however, today in our highly financialized and materialistic world, becoming too old has become a major risk. Savers striving to build up retirement assets to see them through their aged years are waging a losing battle. Several new impediments have emerged in recent decades. A change in beliefs and values has occurred, resulting in changing economic challenges.

#### Accelerating Global Income Crisis

Most recently, interest rate levels have  
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### The Four “Financial” Horsemen of the Apocalypse



Source: GaveKalResearch: The Four Horsemen of the Apocalypse: September 2015 — Charles & Louis Gave

“Peace I leave with you; my peace I give you. I do not give to you as the world gives. Do not let your hearts be troubled and do not be afraid.”

— John 14:27

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## WORLD MONEY UPDATE

### Recent Market Signs of the Times

A rather incredulous event took place this past month. Did you notice it? It was significant for at least two reasons.

The Federal Reserve Board announced its intention to not raise interest rates. This occurred on Thursday, September 17. It may become a day forever remembered.

Readers may be excused if they had missed the significance of that day. Not everyone is tuned in to the world's monetary developments. However, this particular announcement was awaited like no other ever before. Why?

Virtually the entire world was focused on the question of whether the U.S. Federal Reserve (Fed) would raise its discount rate 0.25% (namely one-quarter of 1 per cent). Since earlier this year, the Fed had indicated that it was inclined to raise this interest rate should economic conditions proceed as they

... continued on next page

had anticipated. Virtually the entire world (with a few exceptions) became concerned. Over the past 7 years central banks around the world had reduced interest rates over 800 times. As such, rates had fallen to all-time record lows in many countries. In the case of the Fed, it had been 9 years since it had acted to raise rates.

Coming out of the Great Financial Crisis (GFC, commonly held to have taken place 2008 to 2009) tens of central banks had reduced interest rates (amongst many other new unprecedented actions) to steady financial markets and plunging economies. [We consider the GFC to remain in force. It is far from ending and is simply proceeding through different phases].

Back to the two reasons why recent events have been incredulous. As it was, the Fed had in recent years reduced its target interest rate to between 0 and 0.25% — the lowest in history. It was a policy called ZIRP (“zero interest rate policy”). Interest rates were deeply negative when adjusted for inflation levels. The prospect of a minute rate hike sent the entire world into a tizzy. The International Monetary Fund and many other policymakers warned the Fed not to do so, as they feared it could again destabilize the world’s financial systems as well as sentence some countries into new crises or economic recessions.

Therefore, the entire financial world was in tension. They waited...and fretted. What would the Fed do?

Consider the inanity (and gravity) of this event. The Federal Reserve Board has 10 members. They are 10 humans that are mostly theoretical economists (most of them academics with no real financial experience).

These ten preside over the level of “administered” interest rates. By changing the level of these rates and various other policies (i.e. “jaw-boning”, changing the reserve ratio, or “quantitative easing” actions) the Fed

signals to the financial markets both its intent as well as future expectations.

And so, these 10 non-elected people that were threatening to raise rates by a miniscule 0.25% had the ENTIRE financial world in thrall. Incredible and frightening. Bible prophecy readers may be tempted to pounce on the number “ten.” Could these be the 10 kings that figure so prominently in endtime Bible prophecy? We can easily dispel that postulation. Nevertheless, the take-away message in this situation is just how centralized and powerful have become a small cabal of policy makers. These ultimate elites seemingly wave a wand and millions of financial actors obey.

The second precedent this past month was the role of China. Virtually every economist around the globe was blaming China for the Fed’s hesitancy to raise interest rates, deflationary trends and slowing economic growth. China made a big splash when it allowed its currency to decline. It threw a wrench into the spokes of the Fed. As such, China’s action, it can be argued, was the reason that the U.S. Fed could not unilaterally raise interest rates.

By implication, China has just taken a turn at the world’s monetary steering wheel. As the entire world looked on, waiting with baited breath for the next rate hike from Yellen’s Fed — they, supposedly the only policymaker that mattered — China did not play the sycophant. In a sense, it had stolen the monetary policy lead. It suddenly devalued its currency, the yuan. Its situation effectively over-ruled the Fed.

Foreign policy advisors now speak their opinion openly that America and China are currently the de facto co-leaders of the world. Their cooperation is seen to be a paramount requirement in solving geopolitical and global political economic challenges. George Soros, writing recently in the New York Review of Books, recommends that President Obama offer a “strategic partnership” to Xi Jinping. Not only are the actions of these two nations seen as pivotal, if these two do not cooperate and co-lead the world, the alternative is “war” according to Soros.

Whether all of the above is hyperbole or not, China is volitionally floating its currency as it wishes. And why not? Every other country seems to have this purview. In addition, China wishes to have the yuan qualify as one of the currencies that make up the Special Drawing Right (SDR), that being the International Monetary Fund’s (IMF) global currency.

China is focused on restoring its historic “greatness.” It seeks to re-establish its influence upon the world. We can therefore expect China to continue showing its muscles. [For further insights into the rise of Asia, please see the article *Prophetic Staging: East Asia Trends Revisited*, published in the September edition of *Midnight Call Magazine* ([www.midnightcall.com](http://www.midnightcall.com)). It will also be reproduced in the next issue of EVR.]

**EVR**



**ETERNAL VALUE REVIEW**  
MONEY MONITOR & GLOBAL TRENDS REPORT



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fallen around the world. Spectacularly, interest rates have even become “negative” in some countries. Whoever thought that could be possible? In a sense, the cost of retirement has inflated sharply in recent years. Why? With interest rates so low, it requires more assets today to generate the income that is needed to support a given retirement lifestyle.

Therefore, even while consumer price inflation may be low, the type of inflation that applies to the purchase price of retirement income has raged at a high pace. Few economists recognize this kind of “pension” inflation to be such an obstacle.

The fact is that any type of inflation has a distorting effect upon income and wealth distribution. There are winners and losers; most often, the losers are the elderly or the poor.

Two other dynamics add to retirement challenges for aging societies today. Firstly, there is a surge in demand for retirement earnings because the leading edge of the “Baby Boom” generation has begun to enter the retirement years. In a sense, that creates a competition for a finite amount of financial income in the world. Secondly (as already alluded to), people are living longer. In other words, their longevity is increasing.

As mentioned, this should be seen as a good thing—a blessing for humans; but, not so from the perspective of an actuary. To explain, an actuary is someone who works with the probabilities of mortality, to ensure that insurance companies or pensions are laying enough money aside to cover their liabilities (i.e. the chance that people will die early or perhaps live longer than expected).

### Upside Down Blessings

The big challenge for pension systems (including private retirement savings) is seen as “longevity risk.” For a number of decades now, actuaries have underestimated the increase in human longevity. People (on average) continue to live longer than these experts had predicted.

That cuts two ways. For one, the average length of retirement is increasing (assuming that the retirement age does not increase as quickly as mortality); and, the risk that one actually lives longer than expected also increases. Add to this the fact that interest income around the world has collapsed, and a global income crisis is underway.

So, we see here a clash between the constraints of income economics and the general “social good” of living longer. Growing old doesn’t come cheaply, seen

from the perspective of a pension fund manager living in a low-interest-rate world. It all points to this rather warped, but true, reality we have identified. The biggest “negative” risk that can happen to people is to become too old ... and even worse, to become older than expected.

Not only do pension systems today creak and groan under the strains of retiree income requirements, economists sometimes lament what they call “demand deficiency syndrome,” this largely being attributable to aging populations. Given that every individual today in our hyper-charged commercial existence is valued on their future consumption potential, “demand deficiency syndrome” is the new death. It is the ultimate uncooperative act in a materialistic world that demands continuously rising stock and bond markets—to die and stop consuming.

On a serious note, as people become older, they naturally do tend to spend and consume less. Economists point to this as the main ailment behind slow economic growth. None of this should be surprising, really. It all comes full circle and is evidence to the fact that financial and economic systems are indeed extensions of the human life cycle and mankind’s values, whether idolatrous or otherwise.

### Practical Remedies, But Not for Everyone

So, what can we do to minimize the “financial bad” of what should be seen as a “social good” ... that being to live longer lives? There are a number of options. Most obviously, people must simply save more and build up larger income-generating assets in order to generate the types of returns that are needed.

Not everyone will be able to do so, unfortunately. In any case, the math here will not work if everyone were to respond in this way. Yet, as individual decision-makers, we are not discharged from making good stewardship decisions. Above all, of course, we must first remain obedient to God’s call upon our life and conduct with material blessings.

As mentioned, there are additional options. People can choose to stay in the work force past the usual retirement age. Even income from a part-time job can adequately supplement income requirements and reduce a savings run-down. Some portfolio managers are biasing retirement investments toward countries with higher birth rates. There is a wide difference in population growth by country. For example, today, the majority of core European nations actually have negative population growth, as does Japan. On the other hand, other nations have much higher population growth. For example, India is adding 1.2% to their population every year and the Philippines 1.9% (as a comparison, the U.S. population is

growing at 0.75% per annum).

Higher population growth (everything else being equal) leads to higher workforce growth, ergo higher economic growth, interest rates, etc. Ultimately, in theory, this should translate into higher income. That doesn't always happen over shorter periods of time, but should manifest itself over the long term. Pursuing this theme, people living in lower-growth populations can attempt to glean some of the benefits of faster-growing populations.

The global income crisis will continue. If anything, it should be expected to become much more acute in future years. The challenges and fears that will be an outgrowth of these realities will contribute to wild and shaky financial markets and perverse competitive behaviors.

### **The Elderly: To Be Respected or Seen as a Hindrance?**

How the elderly are treated differs around the world by society and culture. For example, western societies tend to send their aged to nursing homes while Asian societies are more likely to care for the aged in their own homes. High-income nations have gradually fallen victim to the expectation that pension systems can overcome declining birth rates. Lower-income nations still depend upon extended family members to look after their elderly, although this has begun to change as birth rates have plunged.

The Bible advocates respect for the elderly. We see this principle in this verse, "Stand up in the presence of the aged, show respect for the elderly and revere your God. I am the LORD" (Leviticus 19:32). In fact, it is one of the 10 Commandments.

In the New Testament, Apostle Paul clearly advocates the same perspective, saying: "Children, obey your parents in the Lord: for this is right. Honor thy father and mother; (which is the first commandment with promise;) That it may be well with thee, and thou mayest live long on the earth" (Ephesians 6:1-3). Here again we see that "living long" is seen as good, not bad.

Generally, this Judeo-Christian perspective of honoring the elderly is broadly practiced around the world.

The Chinese even go so far as to mandate the respect of the elderly by law. Not too long ago, the Elderly Rights Law was passed, warning children to "never neglect or snub elderly people." It even requires them to visit their elderly parents often, and threatens enforcement or fines (including jail time) for offspring who fail to make trips to see their parents, no matter how far away they might live. France also has such laws.

Jared Diamond, UCLA professor of geography and physiology and well-known author, says that from a scientific perspective—i.e. natural selection—"It may under some circumstances be better for children to abandon or kill their parents and for the parents to abandon or kill their children."

Diamond cites an extreme example of this with Paraguay's nomadic Aché Indians. They assign young men the task of killing old people with an ax or spear, or burying them alive. While a rare example, the perspective that the elderly are burdensome to society can only arise out of a godless evolutionary perspective and extreme materialistic humanism.

It is a fact, however, that societies are becoming ever more atheistic, pro-evolution, narcissistic and materialistic. And, this is occurring in lock step with (in fact, it could be argued, because of) declining birth rates and aging populations. Only in recent years have some economists come to recognize that prosperity cannot be built upon the back of aging populations.

As such, much disappointment lies ahead for future and present retirees. Financial market trends are inextricably tied to these underlying developments. Massive financial bubbles and immoral monetary policies today are, in effect, attempts to overcome these new limitations. These efforts will only lead to great destruction and ultimately a complete collapse of financial systems.

### **Thoughts to Ponder**

Gone are the days where "Children's children are a crown to the aged, and parents are the pride of their children" (Proverbs 17:6).

As today's financial perversions are attributable to worldwide godlessness, denial of Truth and transgressions against God, a final and inevitable financial collapse should be seen as part of God's wrath and judgment upon mankind, which unfolds as the Tribulation period.

There is a small group of financial analysts that have predicated collapse for years ... indeed many decades. Their analysis is not so much incorrect as it is mistimed. Indeed, economic, financial and monetary trends are on a destructive path. Any thinking person can recognize this. However, what has been thoroughly underestimated is mankind's capacity and penchant for delusion, perversion and sin.

Those nations that have adopted or promoted funded pensions systems face challenges. In effect, plummeting interest rates (to the point of becoming negative) is a form of disrespecting the elderly in a broader sense.

How so? Retirees tend to be reliant upon personal

financial income and pension fund payments. When interest rates fall, this generally and eventually generates less income for the elderly. This is an aspect that seems to be ignored by central banks, which have manipulated down interest rates around the globe. Their intended objective is to boost the pace of economic growth.

But, in actuality, by reducing interest rates they are actually retarding economic growth. Why? Because populations are aging. There are more households or retirees relative to non-retired ones than previously.

All of the above are the problems of a greedy, self-obsessed and materialistic world. Political economists try to devise solutions. But none of these sufficiently deal with the human heart. As a result, even the faithful face these same struggles and concerns.

The Bible says: “As fish are caught in a cruel net, or birds are taken in a snare, so people are trapped by evil times that fall unexpectedly upon them” (Ecclesiastes 9:12). Trials and adversities fall upon all, just as the Lord allows it to rain on both the righteous and unrighteous. “In this world you will have trouble” (John 16:33).

Pension systems overall are sure to fail ... eventually. “Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys” (Luke 12:33).

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## Terrible Times: 10 Challenges Facing Christians in the Last Days—Part II



*(Editor's Note: This 10-part series focuses on the general theme of last-day trends that challenge Christians today. Each edition is based upon a previous article originally published between November 2003 and August 2008 in one or more publications. These articles have been edited from their original.)*

### Post-Modern Merchandizing: Bringing in the Beast

Every Christian who has given their life over to the lordship of Jesus Christ will be familiar with the dilemma that Paul describes in Romans 7. Why is it that the very thing that we do not want to do, we often end up doing? Most will identify with the well-worn saying, “The spirit is willing but the flesh is weak.”

Wrote Paul, “As it is, it is no longer I myself who do it, but it is sin living in me. I know that nothing good lives in me, that is, in my sinful nature. For I have the desire to do what is good, but I cannot carry it out. For what I do is not the good I want to do; no, the evil I do not want to do—this I keep on doing. Now if I do what I do not want to do, it is no longer I who do it, but it is sin living in me that does it” (Romans 7:17-20).

We see that mankind is “hardwired” to sin. This trait — the “sinful nature,” mentioned more than 20 times in the New Testament — seems to be coded right into our genetic make-up. That pretty much explains why the world today remains corrupted by the flesh. Apostle Peter identified this condition as “corruption in the world caused by evil desires” (2 Peter 1).

To no surprise, this battle with the flesh has become all the more acute and difficult in these latter days. Where once society may have considered it a virtue to overcome the innate human vices, today it has become respected high science to exploit these very same sinful weaknesses. Just as there are precision bombs today that can thread their way through to a small target, the human's fleshly senses are being assaulted as never before.

How so? In recent years, scientists and psychologists have developed a major new field of study, generally referred to under the names of neuroscience and cognitive psychology. While having a number of specialities, the underlying premise of this research is the same. It tries to discover the basic “coding” of the natural or “instinctive” man. In other words, these analysts seek to understand the basal nature that operates outside the area of thought and consciousness. Why? The better able to develop techniques that directly appeal to people's base instincts. Even more sinister — though few will publicly admit to this — is the goal to better manipulate people's decisions by bypassing

their minds.

How is this being done? To explain, let's review a few developments in this field.

### **The Science of Marketing**

What's the biggest problem facing marketers today? Apparently, it is the rational brain. Says Clotilde Rapaille, author of *The Culture Code*, "in a three-way battle between the cortical (our higher, thinking brain), the limbic (the home of emotion) and the reptilian areas, the reptilian always wins."<sup>1</sup> This reptilian part of the brain, as he identifies it, is the home of instinct and is only accessible through the subconscious. Herein lies the challenge for marketers, change-agents and scientists alike: How to appease the reptilian part of the brain through the subconscious mind. To do so, it is necessary to circumvent the thinking brain that might otherwise refuse to comply.

Researchers in this field claim that the instinctive and physical systems of the human organism are coded to respond in pre-set ways. The flesh, left to its animalistic, non-thinking mode, will always opt for gratification, reproduction and survival no matter the cost, moral or otherwise. Therefore, any proposal to these basal instincts is sure to be more successful.

Money matters is another key area that attracts much behavioral analysis. As might be guessed, the vast preponderance of this financial research is not to help make the average investor more successful, but rather for the financial industry to exploit human behavioural weaknesses. They too have made a high science out of studying the "biases of the flesh." According to one author familiar with these techniques: "[Wall Street firms] actually prefer a market filled with irrational (Editor note: unthinking) investors. That way they can manipulate you easily without you ever really knowing it. [...] and has refined 'mind control' to a high art."<sup>2</sup>

This field of study has a scientific-sounding name of "neurofinance." There are great hopes for this research. "The brain scientists are the wave of the future in the financial world," said one noted expert, Daniel Kahneman, a 2002 Nobel laureate for his pioneering work in neurofinance.<sup>3</sup> Why should finance be such a promising area of study? Apparently, researchers have discovered that the human brain lusts after money just like it may crave sex. Professor Brian Knutson, of Stanford University, made this "startling" finding by sending volunteer students through an MRI machine.<sup>4</sup>

Another way that marketers or change agents can circumvent mature, rational human responses is by targeting children. Children have a large influence over their parents, controlling a large portion of buying decisions. According to the estimates of James McNeal, an expert on the techniques of marketing to children, children under the age of 14 influence as much as 47% of household spending in the US.<sup>5</sup> There is a logical reason why this is

happening. Many companies have discovered that it is much more lucrative to market to the children of a household than a parent.

Why suffer the little children? (Matthew 19:14, KJV) Marketing experts know that children are much more impressionable than adults. Many of these children will not have reached the age where they know right from wrong (Isaiah 7:15-16). Children are by nature uncontrolled hedonists and impulsive. This assault upon the instincts of vulnerable children ingrains fleshly gratification at a very early age, thus further preparing the way for a world of hedonists whose stomachs and cares for this world will easily trump any interest in the gospel truth. Not heeded at all is the Bible's warnings that applies especially in the case of corrupting children. "But if anyone causes one of these little ones who believe in me to sin, it would be better for him to have a large millstone hung around his neck and to be drowned in the depths of the sea" (Matthew 18:6).

### **A Buyer's World of New Religious Values**

Just what is the significance of this scientific focus upon instinctive, unthinking behaviours? It certainly aligns with conditions of the last days described in the Bible. While most of the research in cognitive sciences may have direct application to the world of consumer marketing, its influence actually goes far wider and deeper. It is shaping a world where basic human instincts and indulgence are idolized. Crucially, it paves the way for a new worldwide religion — namely the type that allows religion and commercial Babylon the Great to merge.

Apostle Paul's account of a time of rampant individualism, indulgence and lack of control fits with the general direction being observed today. People will be "lovers of themselves," "without self control," and "lovers of pleasure" (2 Timothy 3:1-4).

This connection may not seem readily apparent to people who live in the prosperous Western World. However, a perspective of Lord Saatchi (executive director of M&C Saatchi, a major advertising firm) will provide a bridge to this understanding. Writing recently, he bemoans the modern development of the "digital native." He identifies these as the younger generation today who process information much differently, due to their upbringing connected to earphones and a diet of video. Their attention span is short and their recall ability has declined significantly, he argues. The answer? Directly quoting him: His counsel to companies seeking to be more effective marketers to this generation is to find one word — just one word only — that associates a value with this modern "fleshly" person. Using heavy religious allegory, Mr. Saatchi says, "In the beginning was 'the word' [...] discover it and you have the route to salvation and eternal life," meaning commercial success.<sup>6</sup>

The crucial thing to see is that Mr. Saatchi is connecting "values" — not value, as in a good price, but as

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## Facts & Stats ... Ends & Trends



## TOPICAL QUOTES

Counterfeit sales are, by definition, difficult to tally. Last year American border officials nabbed copies that, had they been genuine, would have been worth \$1.2 billion. Their European Union counterparts seized €768m (\$1 billion) of fakes in 2013. But these were surely a fraction of the counterfeits being peddled. Estimates for the total value of fakes sold worldwide each year go as high as \$1.8 trillion. — **The Economist, August 1, 2015**

Israel's arms exports fell last year. Cutbacks in the defence budgets of many Western countries pushed the global sales of Israeli weapons systems down to \$5.7 billion, \$1 billion less than in 2013. Unexpectedly, another security-related industry took up the slack. For the first time, the country sold more cyber-wares than arms. According to figures published recently by the cyber-task-force in the prime minister's office, in 2014 Israeli companies sold around \$6 billion of internet-security software, equivalent to about a tenth of the entire worldwide sales of such stuff. — **The Economist, August 1, 2015**

Using harmonized survey data from the Multinational Time Use Study and the Luxemburg Income Study, I have analyzed trends in extreme working hours in sixteen western European countries, the United States and Canada between 1970 and 2010. The results suggest that extreme working hour patterns of many European countries have been converging toward the US-American pattern: an increasing ratio of European workers, particularly those with high-skills, have become overworked since the beginning of the 1990s. [...] The ratio of workers with extreme working hours gradually increased in Austria, Belgium, Germany, Italy, Ireland, Luxembourg, the Netherlands, Norway, the United Kingdom, Canada, and the United States. — **Anna S. Burger, EUROPP, July 30, 2015**

A study by Credit Suisse in 2013 found that [Chinese] couples typically spend over 22,500 yuan (\$3,600) a year to raise a child to the age of 18. That is more than three-quarters of the average annual disposable income per person of urban households. A government report in 2015

said that in the first five years of a child's life, city parents spend twice as much as rural ones, even before the high cost of urban housing is included – particularly near the best schools. — **The Economist, July 11, 2015**

Since 2004, companies have spent nearly \$7 trillion purchasing their own stock – often at inflated prices, according to data from Mustafa Erdem Sakinc of the Academic-Industry Research Network. That amounts to about 54% of all profits from Standard & Poor's 500-stock index companies between 2003 and 2012, according to William Lazonick, a professor of economics at the University of Massachusetts Lowell. — **The New York Times, August 11, 2015**

The extent of the plunge in childbearing is startling. Eighty-three countries containing 46% of the world's population – including every single country in Europe – now have fertility below replacement rate of about 2.1 births per woman. Another 46% live in countries where the birth rate has fallen sharply. In 48 countries the population will decline between now and 2050. That leaves just 9% of the world's population, almost all in Africa, living in nations with pre-industrial fertility rates of 5 or 6 children per woman. But even in Africa fertility is starting to dip. In a decade, the UN reckons, there will be just 3 countries with a fertility rate higher than 5: Mali, Niger and Somalia. In 3 decades, it projects only Niger will be higher than 4. — **FT. com, August 11, 2015**

In 2009 Brazil became the first country where less than half of babies were born as nature intended. At the last count, in 2013, fully 57% of births were by Caesarean section, in which the baby is delivered through an incision in the abdomen and uterus-almost double the proportion 2 decades ago. In Brazil's private health-care system, Caesareans now account for nearly 9 in 10 births. Brazilian mothers say, only half jokingly, that their obstetricians would not know how to pull out a baby without cutting them open. A recent study of 21 countries published in the *Lancet*, a medical journal, estimated that 31% of births were by Caesarean section in 2010-11. — **The Economist, August 15, 2015**

“The fool doth think he is wise, but the wise man knows himself to be a fool.” — **William Shakespeare, As You Like It**

“Dost thou love life? Then do not squander time, for that is the stuff life is made of.” — **Benjamin Franklin**

“Be wise in the way you act toward outsiders; make the most of every opportunity.” — **Colossians 4:5**

“Be very careful, then, how you live--not as unwise but as wise, making the most of every opportunity, because the days are evil.” — **Ephesians 5:15-16**

“What I mean, brothers and sisters, is that the time is short.” — **1 Corinthians 7:29**

“All people are like grass, and all their glory is like the flowers of the field; the grass withers and the flowers fall, but the word of the Lord endures forever.” — **1 Peter 1:24-25**

“Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes.” — **James 4:14**

in a philosophy or meaning — with a commercial transaction. Since values are the domain of religion, then each brand or product that is associated with a “value” then becomes a mini religion. For example, Nike, the maker of sporting goods, has as its slogan, “Just do it.” This is a statement of philosophy, not a product attribute. It promotes an identity with a certain lifestyle.

It is crucial to see that spiritual and psychological destruction go hand in hand with an overlaid merchandise culture. Says another marketing expert, “The difficulty now is that every consumer need we have has already been satisfied by at least 20 products. That is why in the most successful businesses, innovations must be driven by marketing rather than product design.”<sup>7</sup>

What is being said here? Consumer brands are now a figment of strong “psychological propositions” ... in other words, “values.” And, if values rather than function are the appeal to sell merchandise, then we are already fast on the way to the apocalyptic Babylonish culture shown in Revelation 17-18. In fact, it could be argued that most societies already fit this description.

### Unleashing the Beast in the Church

The indulgent consumer is the essential underpinning of the endtime ruling colossus comprised of commercialism and religion. To this end, they are unreasoning beasts rather than “people led by the spirit” (Romans 8:14, Galatians 5:18). However, to this point we have only discussed the ways of the world and its increasing sophistication at manipulating and exploiting the “sinful nature.” As we have shown, these techniques are well honed and now are merging into religion.

Unfortunately, this is not the full height of the corruption. The same techniques are being employed in the world of religion. Here we observe that instincts and fleshly desires are also being expressly catered to ... yes, even in evangelical Christian circles.

Religion today, like most products, is sold. Surveys are conducted as to what is wanted. Religious “products and goods” are then designed in terms of consumer benefits and the appeasement of “fleshly “values.” Of course, this is not a new challenge for the Church. Back in New Testament times, such approaches were already evident, though not yet sanctioned by advanced science.

The difference today is that such techniques are the product of precise methods and science. Significantly, too, this is prophecy being fulfilled. Jude records the apostles as saying, “‘In the last times there will be scoffers who will follow their own ungodly desires.’ These are the men who divide you, who follow mere natural instincts and do not have the Spirit” (Jude 1:18-19).

It is the corrupt human instinct of these religious leaders in the first place that misleads many. “They are like brute

beasts, creatures of instinct. [...]” (2 Peter 2:12). “[...] things they do understand by instinct, like unreasoning animals—these are the very things that destroy them” (Jude 1:10).

### Thoughts to Ponder

Where should be found the true and reliable leaders during times such as now? Clearly, we are not to be led by instinct and the fleshly nature. And, forbid that anyone might prey upon such basal instincts in order to promote and popularize false gospels. Pleaded Paul, “Make room for us in your hearts. We have wronged no one, we have corrupted no one, we have exploited no one” (2 Corinthians 7:2). Yet, people ruled by their instincts readily ran after the false teachers who appealed to their fleshly senses.

Oh, but how to escape the dilemma that Paul describes, especially so in a time of a surfeit of temptation to the fleshly nature as we live in today? Apostle Paul says that we should live by the Spirit (Romans 8:12-14) and to “clothe yourselves with the Lord Jesus Christ, and [...] not think about how to gratify the desires of the sinful nature” (Romans 13:14).

While the world shouts its cacophony of temptations and hurls its “flaming arrows” (Ephesians 6:16), more than ever we truly need to be shut in with Christ. He is the only one that can satisfy.

“The LORD is faithful to all his promises and loving toward all he has made. The LORD upholds all those who fall and lifts up all who are bowed down. The eyes of all look to you, and you give them their food at the proper time. You open your hand and satisfy the desires of every living thing” (Psalm 145:13-16).

### Notes

1. Clotire Rapaille, *Marketing to the Reptilian Brain*, Forbes Magazine, July 3, 2006, pg. 44.
2. Paul B. Farrell, *Just Surrender to Wall Street's Weapons of Mass Manipulation*, FoxNews.com, January 30, 2007, [http://www.foxnews.com/printer\\_friendly\\_story/0,3566,248590,00.html](http://www.foxnews.com/printer_friendly_story/0,3566,248590,00.html)
3. Daniel Kahneman, quoted by Bloomberg News, *Neurofinance: cure or malarkey?*, February 2, 2006
4. Adam Levy, *Money drives us crazy: It's official*, The Australian; February 9, 2006
5. James McNeal, *Trillion dollar kids*, quoted in The Economist, December 2, 2006, page 66.
6. Maurice Saatchi, *The strange death of modern advertising*, Financial Times Op-Ed, June 22, 2006
7. David Nicholls, quoted in Financial Times Special Report on Innovation, *The need to get under the skin of the consumer*

**(Based on the article: Post-Modern Advertising—Bringing in the Beast, August 2007, Midnight Call Magazine.)**



## Letters to the Editor

**READER:** I read the Lord's specific mention to "nation versus nation and kingdom versus kingdom" [Matthew 24:7] as describing WWI and WWII. Both of these wars were factors in the re-establishment of Israel. Otherwise, these references are redundant. Wars are typically conflicts between nation states. The only reason to make these specific references following the general [ones] to wars, to my mind, would be to highlight two major conflagrations. — **B**

**EVR:** We understand your reasoning here, assuming that we have interpreted your note correctly. As Matthew 24:7 mentions two different sets of actors ("nations" and "kingdoms"), this could be meant to identify two separate and distinct wars. Perhaps, as you surmise, nations fought it out in WWI and a different group of kingdoms then in WWII. [Did we understand this correctly?] We here make three counter arguments to your view. Firstly, many of the nations that fought in WW1 also went to battle in WW2 (i.e. Germany, Britain, France, United States, Japan, Russia). If many of the combatants were the same, why would they then be called "nations" for WW1 and "kingdoms" in WW2? Indeed, a question worth pondering is why Jesus did not state that "kingdoms" would rise against "nations." Rather he forewarned about nations versus nations and kingdom versus kingdoms. What would be the difference between a nation and a kingdom? At the time that Christ uttered these words, their meaning was likely meant from a Jewish perspective. What is translated to "nation" from the Greek "ethnos" or the Hebrew "goy" is the Jewish idea of foreigners that are pagans (i.e. gentiles). Therefore the nations are many countries, alliances of countries, peoples or tribes that are not Jewish nor necessarily independent sovereign states. On the other hand, the term kingdom (from "basileia" in the Greek and "malku" in the Hebrew) refers to a country or peoples presided over by a king. Kingdoms can also be gentile. So what is the difference? We propose two different aspects differentiating Christ's use of the terms "nations" and "kingdoms". For one, only the latter term can involve countries that are Jewish (i.e. of Hebrew roots). Israel is not a "nation" (i.e. gentile). Secondly, the Biblical use of the word "kingdom" figures prominently in its prophetic and apocalyptic accounts. Here the anti-Semitic kingdoms that have oppressed Israel down through history are shown as "beasts" and the 7 heads on the beast shown in Revelation 17. These 7 kingdoms are also shown to have a satanic impulse behind them. Ten additional kings are shown as horns by both Daniel and Apostle John. Our

conclusion is that these "definitional" differences lend themselves to supporting your postulation. Next, in our article "Prophecy Fulfilled: Rumors of War Rising" [reproduced in the December 2014 and February 2015 issues of EVR and originally published in the December 2011 Midnight Call Magazine] we focused more specifically on the distinctions between the following two statements: "You will hear of wars and rumors of wars [...]" (Matthew 24:6); and "Nation will rise against nation, and kingdom against kingdom" (Matthew 24:7). We presented a case that the time of nations rising against each other would take place inside the 7-year Tribulation period. Of course, nations and kingdoms have always been rising against each other down through the entirety of human history. As Christ was defining signs that could be noted to identify a particular period (i.e. "the beginning of sorrows" or the period just before the "end"), these events must be differentiable from previous times and periods. Therefore, we concluded that there will be a marked increase in wars yet in the future, most logically during the Tribulation. We are best to recall just how terrible this period will be. Jesus said "If those days had not been cut short, no one would survive [...]" (Matthew 24:22).

**READER:** May I ask a question regarding this paragraph? "Therefore, the Israel of today is considered to be a blend of the House of Judah and the House of Israel. As such, the prophecy found in Ezekiel 37:19-22—the two houses of Israel and Judah being made into one stick—has already been fulfilled rather than will yet occur in the future." Question: how can this have already happened when today's Israel clearly doesn't fit verse 23? "They will no longer defile themselves with their idols and vile images or with any of their offenses, for I will save them from all their sinful backsliding, and I will cleanse them. They will be my people, and I will be their God" (Ezekiel 37:23). — **B.G.**

**EVR:** We indeed did make this statement in the article "Is Germany Mentioned in Bible Prophecy?" (2011). Ezekiel 37 and 38 are two chapters in the Bible that have eluded my full understanding, despite having read them countless times. As it happens, there are many different views held on a number of aspects that arise in these two chapters. As such, I must bring a great deal of humility to your question. My view would be that the Jews (the Israel that today is "one stick") are brought back into their land and to the recognition of their Messiah in stages. Today, this people and country have not yet turned from their idols and have not yet been cleansed. Ezekiel 37:23, which you have quoted, lines up with Zechariah 12:10 which says: "And I will pour out on the house of David and the inhabitants of Jerusalem a spirit of grace and supplication. They will look on me, the one they have pierced, and they will mourn for him as one mourns for an only child, and grieve bitterly for him as one grieves for a firstborn son." The process of the Jews returning to their land as well as greater numbers coming to the recognition of their Messiah began as of the late 1800s. The final completion of the full restoration of the Jews, their being forgiven and every knee bowing in recognition

### Wilfred's Itinerary: *The Mulberry Ministry*

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of “the one they have pierced” is yet future.

**READER:** [I] enjoyed your article and particularly find the ubiquitous use of the phrase 'selfie' to describe the ultimate homage to self worship almost especially ironic in these last days. Was wondering if you find the reference in Daniel 12 of increasing travel and knowledge to be particularly significant to today's technological times? — **B.K.**

**EVR:** Thank you for your note. I just noted a recent survey published by KPCB. The Millennials score huge on the scale for narcissism. However, I would interpret Daniel 12:4 differently than is popularly the case. We have written a number of articles on this point. Here we provide an extract from one of the shorter ones: “Yet, there is one group of people who will some day respond to a significant “Bible leak.” The Jewish people will again respond to the “knowledge” of the Scriptures. Rather than knowledge of information, the knowledge spoken of in the Bible refers to knowledge of eternal significance. It is the knowledge of God and His purposes. While an increase in information—trivia, distractions and cares of this world—appears to be in alignment with last day trends and developments, it coincides with a soaring boom in ignorance of what the Bible calls knowledge. The explosion of different kinds of media today, most of it catering to amusement and promoting “non-thinking,” would certainly compete with the quiet time required for Bible reading. In the book of Daniel, we read: “But you, Daniel, close up and seal the words of the scroll until the time of the end. Many will go here and there to increase knowledge” (Daniel 12:4). A popular interpretation of this verse is that not only will knowledge (i.e. information and data) increase in the world, but also travel. While this may not be a harmful interpretation, for a number of reasons, it is not likely that this text refers to such phenomena at all. As it was, Daniel’s prophecies are concerned with the Jewish people and their future. Just as Hosea 4:6 (“My people are destroyed from lack of knowledge”) is expressly spoken to the Jews, so likely is Daniel’s prophecy of an increase of knowledge. The word knowledge here does not refer to technical and scientific information, but rather to the knowing of God’s plan and His laws. The prophets had often castigated the Hebrews for their lack of knowledge. “Israel’s watchmen are blind, they all lack knowledge” said Isaiah (56:10). Hosea confirms that the knowledge lacked refers to the ignorance of God and His Laws. “Because you have rejected knowledge, I also reject you as my priests; because you have ignored the law of your God, I also will ignore your children” (Hosea 4:6). In Biblical terms, the word “knowledge” is more aptly defined as the “act of knowing.” In this sense, it is not knowledge that increases, but rather the knowing of it. For this and other reasons, we are safer to interpret this passage as referring to an increase in understanding of historical prophecy and Scripture, not an increase of information. During the last days, the Jewish people will again come to an increasing understanding of their destiny and purpose. Finally, at the end of the Great Tribulation, a remnant will receive a full understanding. “Then I will give you shep-

herds after my own heart, who will lead you with knowledge and understanding. In those days, when your numbers have increased greatly in the land, declares the LORD [...]” (Jeremiah 3:15-16). The full content and revelation of the Bible will be “leaked” ... in other words, rediscovered and revealed in the light of truth.”

**READER:** US Total Collapse. [...] My question is what would a total economic collapse in the US look like? What would happen to debts owed to banks? Would gas stations, grocery stores close? Would local governments stop functioning? Would electric power go off? Again bless you and your family — **L.B.**

**EVR:** We are preparing a small article series specifically to deal with the questions that you pose. We do get many similar questions.

**EVR**

**Dare Believe! The Impossibility of the Bible—Part II ... From Back Page**

“[...] from the beginning when God created the world [...]” (Mark 13:19) and that he made humans male and female at the “beginning of creation” (Mark 10:6). Why should we not also take these words of Jesus as Truth?

As Luke 19:40 says, though truth may be suppressed “[...] the stones will cry out.” Though archeology has proven the Bible to be a remarkably accurate document, its author, the personal God Jesus Christ, is rejected. Despite the evidence of the stones, the Bible continues to be mocked and knocked as a book of poetry and fables.

#### **4. Creator Begat the Bible Begat Science**

Consider that all the books of the Bible were of course written long before the discoveries of modern science. Shouldn’t one therefore expect to find many statements in the Bible that reflect ignorance of the basic physical laws, the workings of quantum mechanics, astrophysics, etc.? Surely some of the Bible’s statements about physics or chemistry or any other faculty of science would be proven wrong.

For example, take the book of Job which is thought to be the oldest book in the Old Testament (written perhaps as much as 3,500 to 4,000 years ago). Surely, it must be riddled with myths, factual errors and ignorance of science. Indeed, Job makes many statements about life and the natural sciences.

Crucially, what do we find? Job not once refutes any scientific law or principle, nor the observed workings of the universe that a classical scientist today could point to as error. Amazing!

Could at least some errors be found elsewhere in the Bible? For example, wasn’t it a common belief at one time that the world was flat and that the sun orbited around the earth (geocentrism)? It was only as late as the mid-16th century Nicolaus Copernicus published his theory that the earth orbited around the sun (heliocentrism). Previously, it was believed that everything orbited around the earth.

Galileo Galilei also took this revolutionary view of geocentrism at that time. He was heavily criticized by the Roman Catholic Church for his belief as was Copernicus after his death. The Roman Catholic Church deemed this view as unbiblical.

The view that the earth was an orb (rather than flat) came to be generally accepted as early as 300 BC, certainly so in educated and Hellenistic circles. That said, this view was first credited to Pythagoras (c. 570-500 B.C.) However, the books of the Old Testament had been written well before this time. Therefore, it should only be understandable that some of the writers of the Old Testament books would have reflected a geocentric or flat-earth view.

But, that is not what we find.

Here is what Isaiah wrote: “Do you not know? Have you not heard? Has it not been told you from the beginning? Have you not understood since the earth was founded? He sits enthroned above the circle of the earth, and its people are like grasshoppers” (Isaiah 40:21-22).

Isaiah states that the earth is a circle ... not square or flat. Where did this knowledge come from?

The writer of Ecclesiastes also reflects the “round world” view. He says: “The wind blows to the south and turns to the north; round and round it goes, ever returning on its course” (Ecclesiastes 1:6).

This statement clearly holds the implication that the world is an orb. This verse could not be interpreted otherwise. How could the wind ever return to its course on a north/south trajectory were the world not a round ball?

The Bible also indicates that the universe has been “stretched out” or expanded. For example, Isaiah says that “He stretches out the heavens like a canopy, and spreads them out like a tent to live in” (Isaiah 40:22). Indeed, the universe is still constantly expanding today — being stretched out — according to astrophysicists. This observation is consistent with the Bible.

We consider one last statement in the Bible — of many more that we could examine — that proves a “scientifically” correct understanding. “I tell you, on that night two people will be in one bed; one will be taken and the other left. Two women will be grinding grain together; one will be taken and the other left.” (Luke 17:34-35).

This statement speaks about a future event in the end times. It is of global scope and happens at a specific time. What we note is that when people are “taken” some are in bed and others are working grinding grain. That is consistent with a global event. At any one point in time, it will be simultaneously night for one part of earth and night time for others. Here again we observe that Scripture’s statements are true and correct.

We finally return to the oldest book in the Bible, Job. Consider these two statements that he made: “He stretches out the north over empty space; *He* hangs the earth on

nothing” (Job 26:6-7). “He drew a circular horizon on the face of the waters [...]” (Job 26:10).

These certainly do not dispute our modern understanding of the universe. These words confirm that the earth hangs on nothing. And, indeed, there must be a circular horizon on the ocean, as can only be the case with an earth that is an orb.

We have only scratched the surface in this brief investigation. There are many more Bible verses that reflect correct classical science as only modern experts could so identify today. There are NO mis-statements ... NO errors. Again, this is amazing.

Where did this information come from so many thousands of years ago? Clearly, the Bible’s writers were inspired by the Creator of science himself. The ancient documents that are in the Bible are true.

Such alignment and scientific accuracy are not to be found in the writings of the other major religions of the world. We certainly do not wish to cast aspersions on any specific person. We will simply refer to facts.

Let’s briefly turn our attention to the Koran (the foundational scriptures of Islam), the content of which is claimed to be written by Mohammed under the direct inspiration of Allah.

The Koran is riddled with factual errors and inconsistencies. There are literally hundreds of such factually incorrect statements.

For example, unlike the Bible, the Koran takes a geocentric view. Says the Koran, “It is not for the sun to overtake the moon, nor doth the night outstrip the day. They float each in an orbit” (Qur’an 36:40). Here it is mentioned that both the moon and the sun have an orbit. No mention is made that the earth is in an orbit. The succession of night and day is not a function of an orbiting sun in any case. This is due to earth spinning upon its axis.

We do not wish to cause further embarrassment, so will not prolong this line of investigation. Readers can pursue additional evidence as there are many helpful resources available on this topic. Conclusion? The inspiration behind the Koran could therefore not have been the Creator Jehovah.

Is the Bible a product of the imagination of mankind? No. As we have shown, in at least one respect, the Bible is true and factual, displaying knowledge that its writers and prophets could not have known.

There are many excellent resources available that cite many further proofs of the Bible’s source of inspiration. Consider the scientific and Biblical materials from Answers in Genesis and/or the Institute for Creation Research. An informative article from Answers in Genesis, written by Dr. Jason Lisle, can be found at this link: (<https://answersingenesis.org/answers/books/taking-back-astronomy/the-universe-confirms-the-bible/>).



## Personal Perspective

### Dare Believe! The Impossibility of the Bible and the Denial of History — Part II

[We continue with our apologetics series, currently focusing on the provenance and pedigree of the Bible. Is it infallible? What proofs do we have that its facts and statements are true? We next proceed with several additional proofs and arguments. Our last issue covered two perspectives: 1. Historical Accuracy and 2. The Amnesia of History. You can read these in the August issue of this newsletter which can be found on the website [www.eternalvalue.com](http://www.eternalvalue.com).]

#### 3. Archeology Proving Skeptics Wrong Time and Time Again

In the 19th century many scholars argued that the Bible was proven to be false ... nothing more than fairy tales. Why? Because they could not prove the veracity of various historical accounts found in the Bible. A major one of such claims was that since such a major city as Nineveh had never been discovered, that therefore the Bible's stories involving the Assyrian Empire must be mythological. This was quite a broadside since the Assyrian empire was shown in the Bible to be a major power that intersected with a significant portion of Israel's and Judah's history. If there is no Nineveh, it only follows that the Bible is nothing more than a book of fables.

There have been many similar claims. Consider that it was argued that the Bible's account of King David was also fable. Why? Again, because no archeological evidence of his existence had ever been found. If David never even existed, then this would be a terminal blow to the entire Bible, both New and Old Testaments. After all, he was a long-reigning king at a time when Israel was near its peak power in the Middle East. Also, the Bible proclaimed that the Messiah would be the Son of David and the Saviour. With no evidence of an historical David, again it was argued that the Bible must therefore be a book of meaningless fiction.

Was Nineveh a myth? Even during the time of Christ and the apostles, apparently no identifiable remains of this city existed. Lucian of Samosata (A.D. 120-180), who was a Greek writer, stated: "Nineveh has perished. No trace of it remains. No one can say where once it existed." Nevertheless, Jesus himself spoke of Nineveh. See his words recorded in the New Testament, Luke 11:22 and Matthew 12:41: "The men of Nineveh will stand up at the judgment with this generation and condemn it [...]." Clearly, Jesus did not question this city's one-time existence. So what would be the consequence, if there never was a Nineveh? It would invalidate the words of Christ and therefore the existence of the Son of God. Moreover, the

validity and reliability of the Bible's accounts of history would be demolished.

Of course, not finding something does not prove conclusively that it does not exist. To no surprise, a spectacular discovery was made by Austen Henry Layard (1847) and Paul Emile Botta (1842). They discovered the remnants of three Assyrian cities. With that find they were also able to establish that the Assyrian Empire had ranged across much of the Middle East and indeed was a mighty, powerful empire just as the Bible had stated. Moreover, one of the three cities unearthed was indeed Nineveh.

The Bible had been proven correct ... as it has been time and time again. Many archeological proofs for the Bible and validations of the historical accounts of the Old Testament continue to be discovered. Despite the systematic looting and destruction of any archeological evidence proving that the Jews had been the prominent inhabitants of Palestine over the past three millennia, new finds continue. For example, on July 21, 1993, a team of archaeologists led by Professor Avraham Biran, excavating Tel Dan in the northern Galilee, found a triangular piece of basalt rock inscribed in Aramaic. It included the words Beit David ("House" or "Dynasty" of "David"). (Source: Jewish Virtual Library)

This was exciting confirmation of King David's existence. Since then, a number of additional proofs of King David's reign have been found.

Today, many archeologists working in the Middle East (Assyriologists) use the accounts of the Old Testament as a primary guide. If a place or peoples is mentioned in it, there is little question that they had existed. To this day, there has not been found one inaccuracy or falsehood in the Bible with respect to past history that has been conclusively proven. That provides ironclad provenance for this document. Crucially, by implication, the very words of Jesus Christ with respect to historic peoples and places have been verified.

Given the Bible's veracity, it leads one to ponder the implications for Creationism. While archeology has proven the Bible true, the diggings of evolutionary paleontologists have not been so fruitful.

Archeologists who seek proofs (desperately) for their evolutionary theories have yet to find any conclusive evidence. In fact, it couldn't be more contrary. Charles Darwin first introduced his evolution theories in the book On the Origin of Species, published in 1859. Since then, more than 150 years of digging and studying have brought them no closer to finding the basic "missing links." The fossil record plainly shows a history of death and extinction, not new creation.

Yet, Jesus, the very one whose words about Nineveh proved the Bible true and the doubters wrong, also said

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