

# THE UPWARD CALL

*Brethren, I do not regard myself as having laid hold of it yet;  
but one thing I do: forgetting what lies behind and reaching forward to what lies ahead,  
**I press on toward the goal for the prize of the upward call of God  
IN CHRIST JESUS.***

(Philippians 3:13-14 NASB)

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## ***Capitalism and the Economy***

March 2, 2009

At the outset, let me state that I realize that, of late, I have written a lot about money and the Babylonian financial system. It is not because I am obsessed with money or love it; quite the contrary, I am sick and tired of the entire system to which we have been enslaved. There is nothing inherently evil in money, but what is evil is the system that drives people to love money. I have come to realize that the sooner we are freed from this diabolical system, the better off and, I might add, the happier we will be. The Lord has a better way, and we need to know His way. It is for this reason that I keep searching for greater understanding of kingdom economics.

Now, to begin, I am not an economist; but for many years, I have had a few observations about the way the US economy works, at least during my lifetime, that I never quite understood.

First, I have worked for very large companies that were quite successful in what they did; but I noticed that they were **never satisfied** with just making money and keeping people employed. When they did not make as much **profit** as they made in the previous year, even though they were still making a profit, it was as if the sky had fallen in. The result was that they would demand we tighten belts, so to speak. So, budgets were cut, salary increases were reduced, and people were let go. Mind you, this was done not when there were no profits but when the profits were not as great as the previous year. I cannot tell you how often we went through these boom-and-bust cycles, but it was quite often. I always found it strange that they, that is, the ones that ran the company, were never satisfied, and that there was a near obsession that each year show better returns than the previous year. They had to sell more goods and make more money on those goods, even if it meant that some of the workers that had helped to achieve their earlier results had to be let go. They never seemed satisfied with simply making a profit and keeping people employed. Why?

Second, the retail industry has had the same type of obsession. I never could understand why the sky was falling in, so to speak, if retail sales went up one year, say, by 2%, and the next year, they went up by only 1%. What is wrong with showing a 1% increase? At least it is an increase, not a decrease. But what about having no change from year to year, that is, profit is the same amount every year? Wouldn't this be alright if it kept people employed? Well, obviously the answer is no since a static profit picture is not acceptable in the Babylonian system. Of course, some would say you must factor in **inflation**, which poses another question. Why is there inflation in the first place?

Third, the GDP (Gross Domestic Product) of the US is viewed in the same fashion. It must increase each year over the previous year or else the economists and politicians go bonkers. As with business, they see any decrease in the GDP, even ever so slight, as a bad sign and something must be done to get back on track in order to have continued growth from year to year, even **exponential growth**. Why?

Fourth, for the last decade or so, I have observed that there has been an explosion of new buildings popping up all over the landscape, whether it has been new homes, business centers, or retail centers. Land that once was beautiful forests and meadows was stripped of all its beauty and new buildings constructed. Many times, as my wife and I would drive around town, I would ask: How can we sustain all this building? Who is going to buy all this real estate or all the products being sold in these new businesses? There is no way we can sustain this type of growth. Besides, why do we need this growth?

Fifth, as I have walked through most retail stores, I have often said to myself: "Look at all this **stuff**, even junk, that is crammed into these stores. Why do we need all these things? Who is going to buy all this stuff, much of which is made in China? Doesn't the US make anything any more?" Well, if you want the answer to who buys all this stuff, just ride around town on a weekend and follow the signs to the "garage sales." You will see all the stuff (junk) being recycled to others for quarters and dollars. As a

nation, we have had an **exponential increase** in stuff that is now packed in closets, attics, garages, and basements in such quantities that it boggles the mind. We have not only defined **consumerism** and its sister **materialism**, but we have mastered both as well. Actually, these **isms** have mastered us. Visit other countries and you will discover that the US is the leader in this regard.

Sixth, when we bought our first house, we were told that having a **mortgage** was a good thing, for we could take a deduction on our taxes for the interest payments. We were told that we would come out ahead by paying **high interest payments**. After all, it would reduce our **Federal taxes**. So, in the 1970's, we had a mortgage that I believe was somewhere around 10% interest. Can you imagine the uproar today if rates were that high? We might yet return to that level. Of course, the kingdom of God calls it usury, and it is forbidden in a kingdom nation. Well, one day I decided to calculate this so-called tax benefit, and I soon realized that, although it reduced taxes, in the long run, so much interest was paid to the bank that it exceeded the basic principal of the loan. This did not seem like a good deal to me and, in fact, it was not, for, in spite of the tax benefit, the ones that benefited the most were the banks. If you could get a 100% or more return on your money, wouldn't you say that that is a good deal?

Seventh, for years, we have been told that we must invest our money so that it will grow and keep up with inflation. One way to do this is to invest in the financial markets, which fluctuate based on some **unseen "beastly" force** that the average person doesn't quite understand. To me, it always seemed like **gambling**. You throw the dice and are not sure what number it will land on. Or, you put your money in a slot machine not knowing if you will get any back. Some days you hit the right number or combination, but other days, it is a bust. So, as the thinking goes, the money you worked hard to earn must be placed on the gambling table or in the slot machine in order for it to grow and keep up with inflation. In other words, you must take a **risk to grow your money**.

Now, if you visit a broker, he will tell you, at least he would have up until 2008, that **financial markets** have always bounced back. To prove it, he would pull out colorful charts that show the history of the markets and how they have steadily continued their upward **trends** even after downturns. Even today, there are those that are saying it will come back; it might take a while longer than usual, but look at the trend line, it always comes back. But, can we so sure that it is going to bounce back and the gravy train will continue to barrel down the track? What about inflation; what will this do to our money? Will we be able to keep up with inflation by investing in the market casino?

Of course, the other alternative is to give your money to a bank, which will pay you interest on it. So, you become dependent on bankers who, because of **rates set by the Federal Reserve**, a private banking cartel, might give you 4-5% on your money one year only to drop it down to 0.05-2% the next year. After accounting for inflation and paying taxes on your interest, you realize that the banks gave you the privilege of simply holding your money for you, while in the final analysis you actually lost **purchasing power**.

Well, I have one conclusion to my observations and questions: This is the way the economic system is designed to operate. My observations are symptoms or outcomes of the system that runs our lives each and every day, and these include exponential growth, inflation, recessions, depressions, excessive consumption, risk taking, and boom-and-bust cycles, to name a few. This economic system is called **capitalism**, which, in its current form, is based on **credit, debt, and usury**. Most of us are accustomed to this system because we have grown up with it. On one level, it has done wonders for us as our standard of living has continually improved. But on another level, it seems that our standard of living is becoming more and more expensive and seemingly more difficult to maintain, or even achieve.

Today, those who have benefited most from capitalism are stating there is nothing wrong with it. They often cite other factors such as over-regulation or greed as reasons for the current crisis. Surely, **greed** is a factor, along with the **love of money**. But what if the system itself is flawed? If it is, then the question arises as to whether it should be or can be fixed. Of course, the Babylonian capitalists answer "yes" on both counts. This is no surprise, for they know of no other way; unless one is a socialist. However, this leads to the million-dollar question (or, is it the trillion-dollar question?): Is there a better way? The answer is yes. **The better way is the way of the kingdom of our Lord**. We have been ignorant of the ways of the kingdom for too long. It is time for us to know this way, so let us seek the Lord's way.