

**MORALITY – THE  
PATHWAY TO  
ECONOMIC  
PROSPERITY**

**WORKS – VOL. XI**

**PART 2**

**BY  
ART MOKAROW**

**Copyright Pending: MORALITY – THE PATHWAY TO ECONOMIC PROSPERITY**

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## PREFACE

Are “*financial bubbles*” inevitable? History shows “inflation” is a continual governmental plague. It seems natural for the human systems of world currency to have chaotic cycles, perpetually.

This book, *Morality – The Pathway To Economic Prosperity*, pictures many generations falling victim to “*political correctness*.”

Governments, in every case, create the genesis of all financial chaos with its citizens paying all costs.

Is a continual prosperous government possible? What is the foundational cause for worldwide financial cycles causing national fiscal upheavals? This book should make this clear.

We are not a church and are non-denominational. Money is never accepted and we do not solicit any donations. We believe in the premise: “*freely received so we freely give*.” Should you want to be directed by Jesus – help the orphans, the widows and the truly poor. Your comments and criticisms are welcomed. Please enclose any *scriptures* we may have missed.

**Address:** Art Mokarow, Box 1197, Montgomery, TX 77356

**E-mail:** [art@mokarow.com](mailto:art@mokarow.com) (Comments and Questions)

**Websites:** [www.GodsPuzzleSolved.com](http://www.GodsPuzzleSolved.com) (Books)

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# INTRODUCTION

A financial bubble is like an inflated balloon growing continuously. The balloon begins as an asset but is stretched beyond its value. Finally, the balloon stretches as far as it can and explodes into bankruptcy. There is no value left. World wide financial systems duplicate each other because of misuse and greed. It is *a world wide ponzi scheme*. Most countries have laws against *pyramiding*, citing it is illegal. *Pyramiding* requires more people putting in money (to remain solvent). Taxes are government's ponzi schemes

## A GOD OF THIS WORLD

*Biblically*, The Greek word for “riches” or “wealth” is “mammon.” Here is what Jesus said about riches, “No man can serve two masters [gods]: for either he will hate the one and love the other; or else he will hold to the one and despise the other. You cannot serve God and mammon” (Matthew 6:24). Your Savior said, if you keep your life's focus on God, your whole body will be full of light. This light will allow you to see *the truth* (paraphrase)(Matthew 6:22-23). If you worship another god you will be in darkness and will find you may be liable to sin. That is why Jesus told His people “to come out of Babylon” (Revelation 18:4). They were caught up in darkness (The Mark of The Beast) and were not aware of it. (Request the free book, *What Is Man*).

The Apostle Paul warned Timothy, The Evangelist, about the root of all evil, “*For the love of money is the root of all evil: which while some coveted after, they have erred from the faith [Christians] and pierced them-*

*selves through with many sorrows. But you, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness”* (I Timothy 6:10-11).

## FOUNDERS OF THE U.S.A.

The original founders of The United States Constitution followed the words of Jesus and Paul. They came together to start a new nation where everyone was to be free to pursue their life’s goals and happiness. The government was never meant to be *a money machine* taking the assets provided by its people. Government should never make “*under the table*” spending sprees (usually for the area they were elected). They knew what the love of money could do. It is the worshipping of a false god – *mammon*!

Nations with a central banking system, perhaps, not knowing better, are receiving money from its citizens and giving nothing back of value. A central bank corrupts any system. Kings and dictators always believe they have the right to other people’s assets and work. They see themselves as *mini-gods* and, therefore, feel they have the right to the private property of their citizens. Their god is “*mammon*.” It is the clarified root cause of fiscal chaos and bankruptcy of world currencies. Inflation is created by the financial bubbles and is the source of all evil (*as Paul and Christ said*). When the currency of any country dissolves – someone is stealing from the laborers. The solution is *morality*. You will discover it is truly the pathway to economic prosperity. You need to understand what *morality* is and how it produces perpetual fiscal soundness with justice and quality for all.

## CHAPTER 1

### WHAT ARE VALUES?

World wide, many journalists announce the lack of values in too many of today's societies. They speak of values, as if one, is talking about morals.

#### TOO MANY VALUES

The world's problems are caused by having too many values. A "value" is "*what one thinks is desirable in his/her life.*" There are wrong values and right values. A good value must, always, produce a good result. The difficulty with *values* is that they vary, according to a person's needs and wants. "Value" is defined as, "*what one believes to be right according to their personal beliefs.*" *The Bible* calls the world's values "*Babylon, The Great Whore.*" Everyone has their own ideas of *good* and *evil*. Finding out what is truly right should be the main idea behind being right. "*Righteousness*" must be everyone's aim. Good people do not cause harm to anyone.

#### MORALITY VS. MORES

The last couple of generations have coined a new term to unify world values, called "*political correctness.*" The academic term is "*mores.*" "*Mores*" are "*a cultural view of what a contemporary generation regards*

*as moral.*” “*Morals*” are “*to produce a society living in harmony and prosperity.*” “*Mores*” come and go, just as being, *politically correct* changes through the decades. “*Political correctness is a government’s imposition forcing its citizens to live under its ideas of what is right and wrong.*” Government is, only, suppose to imprison criminals and never, decide what religion their citizens should accept. *Free nations*, as opposed to *dictatorships*, mandating how everyone should think and what to worship, never works. Eventually, criminals are those who are imposing *their will on the weak*, by taking what belongs to *the productive ones*. They are robbers and thieves, in their own nation who commit murder, by trying to conquer other nations. The job of the government is to make sure everyone is protected and not cause harm to anyone.

As free people, our “right” is the right to possess private and intellectual property. When people lose their property rights (of any kind), they are slaves.

## MORALITY AND TRUTH

You need to understand what *true morality* is, as opposed to “*mores*,” which is *political correctness*. Political correctness, is nothing more than, an insidious deceit to keep people under their control. This is called *legal pyramiding* by continuing to add more people and, then, taking their money or assets.

You must decide between *the truth* and what *reality* works for everyone. Either, the world is living in honesty, or fooling itself.

In the 1920's and 30's, one of the top songs was, "*I am always blowing bubbles.*" Individuals drank the champagne bubbles until they got tipsy and, then, drunk. This was to forget the misery of The Great Depression. Economic bubbles, which explode, resemble the bubbles in champagne. One is not even aware, they are getting drunk. They are on the edge of not being able to think straight. What is critical for sound thinking, is to have all of one's wits about them. Lies and deceptions, must be honestly measured, intellectually. How can you be sure what is the right way and what is *the truth*?

True morality is the best way to live your life in harmony and be able to prosper. "Morality" is "prosperity." One cannot be without the other. By following a moral life – a paradise is produced, automatically, without the need of any inflation bubbles. Cyclical *financial ups and downs* is proof, someone is stealing.

### MORALE

Being *moral* is an *emotional state*. Your morals are determined by your *morality*. If you become *morose* and *depressed*, you intellectually feel stressed. The human mind has the capacity to protect itself, by fantasizing reality. If you are in a state of stress, without solutions, you can become *moronic*. Your mind can be lost in a state of darkness and you no longer think straight. You can be mentally ill and become "*psychotic*" with phobias. Jesus did not come to save *the righteous* (living morally), but those who are sick and need a physician.

If your *way of life* is *morally sound*, you know your solution to economic prosperity will succeed. If your *morality* is merely *the mores* of the times, being politically correct will never be successful and will lead to a depressed “*state of mind.*” You can feel lost and not know what to do. You can find yourself in outer darkness, ready to die by tumbling into a state of *a black hole.*

God claims, morality that works, can create a Garden of Eden and a Paradise for everyone. God tells you to prove Him and find out what works for you.

Faith, that is based upon substance, or proof, is not blind faith (Hebrews 11:1). You need to find God’s morality and not human ideas of *good* and *evil.*

You must seek God, His ways and learn, how He thinks (Isaiah 55:6-11). God tells you His *way of life* will *stand* and *prosper.* God’s *word* leads you to *the truth* and human ideas lead to death. You have the choice of the same two trees in The Garden of Eden. Adam and Eve had to choose, and you, too, must make *the right choice of good or evil.*

## CHAPTER 2

### MORALITY AND RICHES

How are jobs created? Does money make jobs? You are ready to, *biblically*, advance to define “*morality*” and its economical principles. The Number One Principle is the need to preserve private ownership, including all its rights of ownership.

### MAMMON AND RICHES

The Messiah speaks of a rich man and gives the impression, that the extremely wealthy have no chance of entering The Kingdom of God (Matthew 19). However, He further explains this statement. He tells you, if you are greedy by loving riches, it is easier for a camel to go through the eye of a needle, than being in The Kingdom of God.

His Disciples asked, “*who, then, can be saved?*” (Matthew 19:25-26). He answers, “*with men it is impossible, but with God all things are possible.*” Only God can save you, and bring true prosperity without any financial bubbles, or economic depressions. Only God teaches you *goodness* and *morality*. That is why Christ tells the rich man only God is good (Matthew 19).

What does God’s *word* reveal about being rich, causing so much difficulty in following God? “*For the love*

*of money is the root of all evil*” (I Timothy 6:10). “*Evil*” in Greek, is “*to go backwards – away from good and lead others into trouble.*” “*Evil,*” biblically, is defined as “*harmful.*”

“*Mammon*” can become a mini-god to those who lust for money. That is why Paul, warns Timothy, to be content with having food and raiment (I Timothy 6:8). If wealth becomes the most pressing goal in a person’s life, then riches become *a god* – a form of idolatry. (Request the free book, *What Is Idolatry*).

## PERFECTION

After Jesus corrected the rich man, He goes even further and declares if he wanted to be perfect, he should sell everything he had and give it to the poor (Matthew 19:21). How could selling all he had, make him perfect?

Do all followers of Christ have to be poor? The Apostle John, as an elder, writes to Gaius, “*Beloved, I wish above all things that you may prosper and be in health, even as your soul prospers*” (III John 1:2). John desires Gaius to prosper, be in good health and continue to grow, *spiritually*. Money was not the problem with Gaius as it was with the rich man. Jesus was teaching the rich man and His Disciples a far greater lesson. “*Perfection*” is the goal of all Christianity and, finally, should be the goal of the whole world. “*Perfection*” will never harm anyone. When you do “*good works,*” you are on the path to *perfection*, “*And every one that has forsaken houses or brethren or sis-*

*ters or father or mother or wife or children or lands, for my name's sake, shall receive an hundredfold and shall inherit everlasting life" (Matthew 19:29).*

**Morality (doing good works like Christ) is to be your life's purpose and goal. Jesus said, you need to be perfect like God (paraphrase)(Matthew 5:48). The definition of "morality" is "to do only good works," like Christ and God.**

### **GOOD TREES AND EVIL TREES**

**Jesus said, "A good tree cannot bring forth evil fruit, neither can a corrupt tree bring forth good fruit" (Matthew 7:18). This is talking about everything you can do. "Production" will produce good fruit for everyone.**

**Careers and jobs represent the type of work you do. You either produce work, which results in helpful and good things for God's creation or not. You were not born to be selfish, or just to have fun. God believes in profit. God believes in production that benefits others. Profit is not evil. Evil, is only evil, when one's profit is mainly for oneself, or produces greed in others. Profit should be useful for the whole world. Morality and profit are synonymous when used to do good works. But, profit for oneself is selfishness. One becomes self-centered and the opposite of God.**

**God created the whole universe and gave mankind an inheritance to be rulers over all the earth. He did this for you and your benefit.**

After The Seventh Day, God rested from all His work and called it Holy, because that Seventh Day had concluded all His *good works*. He wanted you to understand they were, indeed, “*good works*.” No man or billions of men, could have created what God has accomplished. All of God’s works are “*good*” (Genesis 1:3).

“*Holy*” means “*to be dedicated or devoted to the service of God*.” You are completely filled with love and the work you do for others without thought for one’s self. Notice what Christ told the rich man, “*So likewise you, when you shall have done all those things which are commanded you, say, We are unprofitable servants: we have done that which was our duty to do*” (Luke 17:10). You must not cause any harm to God’s creation. You should always try to be aware what profit you have made, so you can help others.

God is extremely *profit oriented*. You must be productive to others, not just for yourself, or your loved ones. You must produce profit for the entire world. Morality is doing good works for the welfare of the whole world and not, just, for yourself and your family.

God is The God and The Father of everyone. To become Sons of God you must love and be profitable to others. As Sons of God, you are, to serve and be profitable to everyone. That is “*morality*” which leads you to economic prosperity for you and everyone.

## CHAPTER 3

### WHAT IS PROFIT?

The word “*profit*” carries “*a view of being excessive or evil*” in the world. A certain portion of profit (as riches) should be given to the orphans and widows or those who are truly poor. Just what is profit? Is it evil or good? God has more riches than anyone and has always wanted to share with His children.

### PROFIT AND EXCESS

Who is the richest being in the world? God is. Perhaps, you should take some of His profit for yourself. In reality you do. However, since God created everything, His works should, only, belong to Him. Or, does anyone think He has too much? In The Garden of Eden, God gave Adam and Eve, the right to take anything they wanted, except, what was harmful to them.

He said, if they ate from The Tree of The Knowledge of Good and Evil they would die, but they had the option of free choice. Free choice is always mandatory. Their only work was to dress and keep The Garden, so it would always be productive.

Everything in The Garden they took, was stealing from God. If all the work God did was good, then even The

Tree of The Knowledge of Good and Evil had a good purpose. They were to leave it alone, as a test of faith, following the wishes of their Father. They were not, yet, able to choose *good*, or *evil*, until they learned the difference. If God created everything, do you have a right to decide if you should take what belongs to Him, when He told you not to?

Obviously, even when you are rich and prosperous you still do not have the right to pilfer property belonging to another. God is the richest, but what He created is God's, and only His.

Profit, is over and above what a person needs to survive. It is still their right to decide how it should or should not be used. They, alone, should decide how they choose to utilize their wealth.

*“Profit”* is *“an excess of someone’s assets.”* Assets are useful services, or products, belonging to the owner. When you are given permission to benefit from someone’s labor, but told not to abuse it, then abusing it makes you a criminal. It is quite simple.

No one, including The Government, has the right (even for a good use) to take what someone has (without their permission) and use it for another purpose other than what the owner intended. That is stealing. That is *immoral*. And, there are penalties.

## THE ÈLITE

Anyone, who believes they know how to better use

another individual's assets is similar to Satan. Satan was created by God and hired to be His right-hand laborer. Originally, Satan was a cherub – an executive in God's corporation. He was *a light bringer* of transparency to Adam and Eve and their progeny.

Instead, he became *élite* in his own head and decided, he knew better than God. He told Eve, she would not die, but he deceived her. He lied, because he thought he knew better, and could fool her (Ezekiel 28:13-18).

Mankind, at times, get too smart for their own good, when they are given too much. When you are poor and struggle to survive, it is not the fault of someone else. You can always choose to work, when healthy. At times, the type of labor may have to be menial, with low pay, but you can still hold your head high. This is, especially, true when that person can live within their means. This is in contrast to those who live "*the high life on credit or future hope.*"

### WHO OWES US?

Your existence is not predicated upon anyone else, but your parents. God allows you to use what He created. Your parents are the only ones, besides God, who brought you into being. No one else, other than your father and mother, or God, is responsible for you – no matter how rich they have become. Their excess profits, which are from their labors, called assets, should be theirs, to decide how they are to be used. No one should make demands on their money. That is the lesson God tried to teach Adam and Eve in The Garden.

Adam, who knew better, was an accomplice to Eve's crime, because he loved her and, therefore, "*missed the mark.*" Adam loved Eve and was willing to die with her.

Deciding what should be done, regarding the property of another person, because they have more than they need, is the same sin Adam and Eve committed when they disobeyed God.

### CHARITY IS LOVE

In *The Bible* the word for "*charity,*" is "*love.*" "*Agapé*" in Greek for "*charity*" is "*the highest order of love.*" "*Eros*" in Greek, means "*passion*" which is "*emotional love.*" "*Philio*" in Greek is "*one who is friendly.*"

"Agapé love" is the highest type of love because when someone has this type of love, they will be willing to die for their loved ones. "*Charity,*" to be "*charity,*" must be done by free choice through the one giving, that gift of love. *Taxing people* to give to others is not charity. It is stealing. Forcing, coercing, bribing or any other kind of charity, not through love, is a false charity and a complete lie. The Government, nor anyone else, should try to make someone do, what they do not want to do, by any kind of force. It is no longer charity or love.

No one owes you anything, unless it is given by their consent, love and free desire. Profit, which is excessive wealth beyond one's needs, is still theirs to do with as they wish, as long as it causes no harm to others.

**They produced those riches and are theirs to steal. As long as they do no harm in any way. To decide the owner of a property does not have complete control over what their labor produced, or inherited, is immoral and will never bring everlasting prosperity. No one else has any right to it, no matter what their state.**

**To show “love” is always one’s right to do so. The last asset, or profit, a person has is their own body. After all your assets, or earnings are gone, you only have your body which is of value that you can sell or barter with.**

## CHAPTER 4

### GOD'S PROPERTY RIGHTS

Why does God, first, insist upon property rights? It matters not, whether it is intellectual, or physical property ownership. You are going to discover why a primary principle for economic success demands a person, should always, own their property.

#### WHOSE PROPERTY IS IT?

Any kind of property built, or made by a person, becomes that individual's right to possess. The deciding factor is who did the work?

This includes the land and everything on it. In fact, this is *The Bible's* definition of "*marriage.*" When God created Adam and Eve, they were His property, because He created them and the land where they dwelled.

Christ tells you, since God made Eve from man, He made both of them and they shall be together as one flesh. It was God's work and His to decide its use, "*Wherefore they are no more twain, but one flesh. What therefore God has joined together, let not man put asunder*" (Matthew 19:6). They are married until death do them part. This principle is a law which applies to anyone's property rights. Contractually,

whether land, estates and everything upon it, cannot and should not, be taken by Governments or any leader. As long as, by contract, this agreement exists, that property stays with the owner. Only the owner can, sell or give it away.

Taxing by Governments is perpetually illegal and should never be taken from owners, if economic prosperity is to be a “*man-made paradise*” in a free country. Taxation is a method to produce a combined purpose and everyone, agrees with, as security. Because someone works, for another on a piece of property, the worker has no legal right to dictate to the owner, what they should be paid or do. (Unions who are the bullies in every company, should take note). Freedom to discuss is fine, but coercing, or forcing a property owner, against their will, is a crime. God gave everyone free choice and, therefore, liberty demands every owner has absolute control of his, or her works, on their property. If an employee is unsatisfied with their working conditions, or their pay, they should quit and either create their own property, or work for someone else.

Jesus gave a parable, where an owner, actually, hired people every hour from morning to night. Each hour, with still more work, he hired more workers until the day was over. Every hour, when he hired an employee, he paid each person the same amount – *one penny*. Whether one agreed to work all day for a penny, or just the last hour of the work day, each received the same pay. Some of those hired complained, they should have been given more money for working longer for the same money. Here is His answer,

***“Friend, I do you no wrong: did not you agree with me for a penny? Take that yours is and go your way: I will give to this last, even as to you. Is it not lawful for me to do what I will with mine own? Is your eye evil, because I am good? So the last shall be first and the first last: for many be called, but few chosen”*** (Matthew 20:13-16). Christ concluded and solved the entire question of property rights and prosperity.

### THREE PRINCIPLES

Matthew 19 and 20 covers, three *principles of morality*. 1) Marriage has property rights and lasts until death do them part. 2) If one wants to live forever and be *perfect*, an owner becomes responsible for the welfare of all and he is responsible for all on his/her property. If, for any reason, a worker is unhappy, they are free to change jobs. The owner of the property must be willing to die for his or her workers. 3) The Messiah's final lesson, refers to *property rights*, much like a marriage, until death do them part. This is directly tied to God's Kingdom for perpetual joy, prosperity and living forever. This is economic prosperity with no bubbles.

Jesus warns, *the first individuals which were called to labor had their chance to be in The Kingdom of God. They will be last. Who are The Last?* The last are those who have lost their *“first”* standing and had to go to the back of the line.

The last, were The Gentiles. Because *“the original first”* forfeited their chance, The Gentiles have their

chance, to become first, to receive economic prosperity in The Kingdom of God.

### FINANCIAL BUBBLES

Whenever *the economy falters*, by not respecting The Rights of God for property owners, they are evil. That is why Jesus said, it is *lawful* (legally right), to do whatever He chooses with His own property.

God reminds you that every physical object is married to God and, originally, came from God, Himself through His creation. He *owns everything* on His property. He is The Lord and Master of all. Everything came right out of The Work of God and The Glory of God (all of God's goodness) (Exodus 33:18-19).

Because of God's great love for you, He was willing to give His Son to die for you – so you could live. Since Christ was The Very Word of God, The Father and God's mind, power and love through The Holy Spirit, it was God who died for you, as well (II Timothy 1:7).

Christ *inherited* all God's property and, therefore, had "*God – In Christ*," just as all Christians are to have "*Christ – In Them*."

Christ, was born of Mary, as The Son of Man, but also, had "*God, The Father – In Him*." From birth, God's Holy Spirit made Christ Holy with "*God – In Him*" (Luke 1:35).

By inheritance, Jesus had *full property rights* of all

**that God had made. Jesus was *The Master* of all God owned, contractually, promised by God to Mary. Jesus, with “*God – In Him,*” owns *all things*, by His Father’s *work*, as The Word of God (Hebrews 3:1-4). Christ, perfectly, fulfilled all three lawful principles to possess and own all of God’s property. He is Master of all (Matthew 23:10).**

## CHAPTER 5

### INVESTMENT RIGHTS

What you have left over from your *saved labor*, you can invest. What you produce can multiply, its asset value, by the work of someone else. It is called an investment.

#### A COVENANT

*“A covenant” is “to testify or witness someone’s will.”* Since the work, of the owner produced the asset, they have the right to disburse it, as they see fit. After death, a person’s final *will* or *covenant* is read. To steal anyone’s assets after they die is a crime, because the owner can no longer defend that right. It is not *moral* to harm someone and their property when they are defenseless. Their property is their asset. Governments, who have an estate tax, are stealing from the dead, which is a crime. It is immoral behavior with serious economic consequences. The ability to succeed in the development of a growing enterprise, beyond one’s needs with excessive assets, or profits, is extremely rare. Attainment of success is a rarity and, should be preserved as dictated according to their will.

Most investments into a new economic venture, generally fail. It takes at least five years, if not longer, to succeed and show profitability. When a business shows profits, year after year, it usually guarantees

its future. Without profits (usefulness) a venture, ultimately, fails.

### PYRAMIDING

It is illegal in many countries to pyramid. Why? Because without profits, it requires ongoing, new investors to continually, support the enterprise.

Madoff committed a crime by taking money which was not an investment, because it did not produce a profit. No one, really, should have wanted, needed, or desired his services, because his investments had no value or profit. He used other people's assets for personal use. Many Governments play this game. This is nothing more than greed. Pyramiding is a business that takes money from people to further support an empty project. This type of covenant, or contract, has no substance of value and is nothing more than a scam. It needs continual investors to continue to exist.

When Governments take money from the citizens and misuse the funds, for purposes not benefiting the tax payers, it is an illegal pyramid. A Government, always needing to increase in size, continually, is legal pyramiding. A Government has no profits or real bankruptcy. Since the Government demands free money from taxes, *mediocre people* in power, have no reason to make good use of the money they handle.

Social Security, Medicare, Fannie Mae and Freddy Mac are good examples. If Social Security is for the purpose of the taxpayers' retirement, any other use

of that fund is fraud or stealing. Misusing profitable people's money, as tax, for the Government's purpose is criminal. Medicare is only to be spent for the tax payers' health. Their taxes, were only meant to be used for their health, as a personal insurance policy. Any other use should be considered a crime, just like Madoff's scheme.

When taxes are paid, they are for specific purposes. Transparency of other people's assets, or money, must be continually, disclosed to be certain the covenant entered is for the intended use. If not, it is an immoral, criminal act, because its conclusion is almost, always, bankruptcy. Putting tax money into *a general fund* and, then, used for unstated purposes is fraud.

If a Government is honorable and honest, in its covenants with the people, no economic bubble or failure will result. The money would always be used for its proper use. No increase in taxes would be necessary, since each account would be used for its real purpose.

Governments able to use taxes for unknown purposes, always need new tax payers to keep the Government, financially viable. The only difference between Madoff's pyramiding and the Government's pyramiding, is pyramiding pawned off, as being legal. Clear hypocrisy.

Even worse, than Madoff's crime, the Government increases salaries for government workers. They pass laws for increased costs, for retirement and health benefits. This is when greater immorality and crime

occurs. Yet, the Government is immune to lawsuits. How bad can it get?

These laws are *covenants*, which should prevent fraud and immoral behavior. These contracts are not investments, but have been created to steal from its citizens, with no penalty for misuse of taxes. This is more immoral than Madoff's crime. This is shear gambling, where *the house* (government) always, wins. Under these agreements, the citizens always lose. Financial bubbles are bound to happen. Recessions, resulting in depressions, each and every time, cause Governments, or businesses, a delay in being fiscally responsible. The longer the crime goes on, the greater the pain and economic horror. Look how long Madoff got away with his stealing. Investment rights, must be completely transparent, as well as, issuing warnings and penalties. Clearly, causing a misuse of the funds. There is a need for better lawyers to warrant fair and, just agreements, with elected officials in government.

The citizens need *freedom of speech* and, more *investment rights*, which are truly fair for every citizen. All funds coming from citizens' private assets must, only, be used for their intended purposes. Morals demand economic freedom and prosperity, or financial chaos will be cyclical. Transparency of a contract (a new law), must be available for the citizens of a country, before becoming a law. Laws are, contractually, binding, only, when their intended use is always followed. A fair trade, is only "*fair*," when both sides are happy with the trade. If not, a crime has been committed.

## CHAPTER 6

### FAIR TRADE

World nations, vary widely, in their standard of living. How can morals play a proper role in trade agreements? Is it possible for the world to be fair, equitable and just, with all the various people worldwide?

### EQUITABLE TRADE

In the parable of “*the Lord who hired individuals for a penny each hour of the day,*” you learn private property is under control of the owner, not the right of its laborers. This lesson, by Jesus, about private property, gives you the foundational, moral way, to covenant international trade agreements. Competition should not be used, to twist and manipulate, world agreements. Competition, which is acceptable and moral, determines who and what nations, can produce the most quality and, the best value for its products and services. Nations, should not be taxing each other, by tariffs, to have advantages over others. In reality, this system of tariffs is nothing more than bribery.

### FAIR MARKETS

When morals are first and foremost, in trade agreements the price of services and products is equalized,

fairly, on their own. Competition, based upon getting the advantage, can never be fair and equitable. That is immoral. A property owner, employing immoral competition, ultimately, goes bankrupt. Competition, predicated upon the best service with the best quality and fair price, always wins, creating no economic bubble. Fair and equitable trade, can only exist, when nations have honorable leaders. Win/win should be every Government's creed.

Government involvement, through price manipulation, is an immoral act, because no one knows the true value of its products and services. This type of bribery, just causes confusion in world markets.

When God divided the nations, by continents, each could progress at their own pace and ability, as a nation. God did this, because of His love for mankind, in The Days of Peleg – during The Time of The Tower of Babel (Genesis 10:25).

International trade agreements, should exist to protect each nation's property owners. They should function according to their individual capabilities. Stealing, in any form of human contrivances, should be considered illegal and criminal. It is a sin. Laws should apply to Governments – not, only, to criminals.

The chapter, on property rights, must be protected to freely, function without any human manipulation. Jesus made it very clear in the parable of the penny. Moral trade, over time, equalizes itself out with those doing what is *good* and *proper*. When God divided

**the nations, geographically, it allowed each tribe, race and nation to grow, or fail according to their deeds. That is the reason God chose Abraham's children (Israel), as the nation to emulate in The Song of Moses (Deuteronomy 32:7-10).**

### **COSTS AND SERVICES**

**Nations, just like religions, who compete without loving God's creation will, eventually, split into many pieces. Helping each other by transparently, being truthful and honorable, makes it a win/win for everyone. The rest are bubbles which explode and disappear. They will, finally, go bankrupt.**

### **ADVANTAGES OF NATIONS**

**Nations and individuals, always doing the best they can, will almost always, find their markets and succeed.**

**When a country has a lower standard of living, they can offer the best prices for their products and services. This gives those nations an honorable, competitive edge. They may not have the best quality and service, but those with limited budgets, internationally, will buy what is produced at the right price.**

**Each world market, according to their personal growth, will continue to succeed and, ultimately, they will prosper by raising their own citizens' standard of living.**

**Learning, from successful nations, will finally pay off,**

financially, for all nations in the world. Those using *schemes and ponzi methods* will fail, in time, because they are not founded upon reality.

“*Reality*” is “*truth*” and, what is actually real. Inflating currencies, going into debt and blaming other successful nations, will always end up in a loss. Refusal to face *facts*, always results in economic bubbles, followed by *fiscal disaster*.

Fair trade is honorable for everyone. Manipulation, by anyone, using competitive systems through bribery, stealing and deceit is of Satan. Satan, is The Father of All Lies, and he lied from the beginning (John 8:44).

Morality, is defined as truth. Truth, is reality and when individuals, companies, or nations, follow honorable laws, they will succeed. Facts are facts.

Fair trade will always be equitable world wide. Trade agreements, based upon truth and what works, always leads to success for both sides.

## CHAPTER 7

### IS DEBT GOOD?

**Debt, only, avoids immediate pain and suffering for, only, so long. Debt is the ultimate horror and pain. To be in debt, means one is helpless and has no real assets to survive, or has any control over one's life. One becomes, completely, dependent on others when left with, only, their own body to sell. There are those who have arranged to sell, or donate their body parts, after they die.**

#### COMMON DENOMINATOR OF SUCCESS

**You should never be *in debt*. This has been the primary goal of many wealthy individuals.**

**Education, physical skills and high IQs, are not part of every rich person's list of requirements. The poor, the uneducated and those of average IQs can, also, become wealthy. A good example are those who win huge lotteries and, then, in a few years become poor and bankrupt.**

**Debt, including distribution of wealth, never works, because none of these factors produce wealth. Something else, is needed to have economic prosperity, forever. All of mankind's record of history, proves none**

of the above, sustain a perpetual fiscal paradise.

### CAIN'S PUNISHMENT

*Biblically*, God, in the beginning, gave the secret to a prosperous life.

Cain and Abel revealed the two avenues of life, you can follow. Abel had a more excellent sacrifice than Cain (Hebrews 11:5). Was the lamb offered by Abel, better than the fruit, Cain gave as a sacrifice? No. The difference was internal. Abel, as *The Bible* shows, had more *faith*. Faith comes from within. It is a *spiritual* gift and physical works are not involved.

To be truly, rich and prosper, forever, demands an internal change of heart. How do you know? God, Himself told Cain what was wrong with his heart. The desire of your heart makes the one person prosper and not the other, “*And the LORD said to Cain, Why are you wroth [angry]? and why is your countenance fallen? If you do well [good], shall you not be accepted? and if you do not well, sin lies at the door. And to you shall be his desire and you shall rule [master] over him*” (Genesis 4:6-7).

God, clearly, gives you the answer for financial success and a good life. The reason Abel's sacrifice was better than Cain's, is obvious. Abel had a right heart, because his desire was to please God. Abel's faith was greater than Cain's. God knew their hearts. God warned Cain, his desire to sin is natural, but he must overcome it by trusting and having faith in God. You

are to live by every Word of God.

Cain chose to steal Abel's birthright by murdering him. If Cain, was the only one left in Eden, he could inherit Paradise. He believed it was all he could do. Adam and Eve (being older) would die leaving the majority to Cain. Attempting to steal anyone's inheritance is sin. God exiled Cain to The Land of Nod where he had to survive all by himself. Instead of repenting and doing what God said, he searched for The Tree of Life for the rest of his life. He died disinherited. He did not realize it, but he wanted to steal from God. Cain believed in redistribution of wealth from God – doing nothing to earn it. Cain made the decision not to change – *spiritually*. Regardless, of what God told Cain to do, so he could be accepted, he chose to steal from God. In fact, the penalty God gave Cain was greater than he could bear (Genesis 4:13).

Debt, education, intelligence, money, or any physical attribute, cannot make a person financially wealthy to have a prosperous life. To have economical wealth, along with a good life, a person must look to God. With God's help, you can change your human nature to a *spiritual mind*.

Financial bubbles and fiscal chaos are guaranteed, as long as, your desires are predicated upon selfish desires – called "*greed*."

Redistribution of wealth (stealing people's property), going into debt, or any self-interest desires, causes a person to sin and always ends in chaos.

**“Sin,”** defined in Hebrew, is **“to miss the mark”** for any success, riches or any personal desires above *moral behavior*. Sin will always fail and end in bankruptcy, both *physically and spiritually*.

*Moral behavior* shows what fruit you have eaten and from which tree. You eat food for your physical nutrition and to have a healthy body. Your *spiritual growth* is also dependant upon eating from The Tree of Life with its *spiritual* nutrition to support your *spiritual* health. That is why Jesus said, **“Man shall not live by bread alone [physical], but by every word [Tree of Life] that proceeds out of the mouth of God”** (Matthew 4:4).

Physical and *spiritual* health demands eating *the right food*. Economic prosperity can only be sustained by good *morals*. *Morals, biblically*, are defined through the comparison of eating the proper fruit from *the two trees* in The Garden. Christ said, **“a good tree cannot bring forth evil fruit, neither can a corrupt tree bring forth good fruit”** (Matthew 7:18). This is quite simple.

Producing fruit demands profit or a gain of some sort. If you are not profitable and producing good fruit, you die, physically (in this life) and *spiritually* (eternity). Debt is slavery, which is the misuse of assets.

## CHAPTER 8

### PATHWAY TO SUCCESS

Debt, redistribution of wealth, taxation, and competition to win over others, does not work. *Human reason* can put off the inevitable – “*a bubble*” ready to explode. It is called inflation. Useless currency, backed by very little, or nothing, with real assets has nowhere to go, except to explode. Playing *fiscal ponzi schemes* in government, always blows up – eventually. What is the way to, ongoing, real success?

### MORALITY IS THE PATH

You have discovered the reason and cause of *human fiscal chaos*. Throughout the centuries, economic theories have come and gone.

Any time a country's finances do not produce national economic stability, people will riot. A new government, usually, keeps the same abuses, from the former. Many times, new promises offering so-called better solutions, are forgotten. Eventually, each different generation causes the ultimate, economic bubble to occur and weaken the nation. That nation becomes vulnerable. Many times war follows. A new man-made leader, or savior, takes over with more promises of security and prosperity.

As usual, the new leaders promise change, but it is always gauged to their personal *manner of change* to reap power and the riches. This change, results in discord, followed by riot and war. Over and over, mankind cannot find proper solutions. (Request the free book, *Morality And Economics*).

From The Days of Adam and Eve, mankind left to itself, never has the human nature, or behavior to do what is *good*. God, plainly, spelled out the problem to Cain.

When the world turned to the age of *human reason* called Science, they felt God was no longer important. God became dead to them. Some philosophers said, they did not need Him, anymore. Since then, there have been many thousands of mini-wars and two world wars. Today, civilization is trying to balance the world to keep from having World War III. Eventually, the mess of financial collapse will come upon the world.

The obstacle for human behavior, keeping so many from a successful path, is summarized in one word – greed. Instead of the world being *moral* in its behavior, everyone seems to follow the same pathway, leading to economic collapse of all currencies world wide.

Competition – predicated by individuals, or nations, always has victims. The so-called innocent and poor, are being victimized and do not assume any guilt. Those who are “*the wealthy*” are “*the guilty ones.*”

**Yes, there are rich criminals but, also, decent, wealthy humans who produce profit for others. The good ones are those who produce jobs.**

**God said, everyone is a sinner (Romans 5:12). Never, ever forget “*sin*” is “*missing the mark*” to follow the ways of God. All have sinned. No one is innocent. Human nature, without God, cannot be *moral*, because it does not understand, *good* from *evil*.**

**Political correctness (ancient mores), is only the ideas (an ideology) of a particular generation – called “*a guess*.” History proves, the world has never brought, any form, of a Paradise in any nation.**

**“*Greed*” – (self interest) is what a person desires, first and foremost. God hates this form of idolatry. (Request the free book, *What Is Idolatry*).**

**Judging others, is vain of those who do so. It is nothing more than a sin. When an individual sees a person robbing someone else, that person is a witness to the stealing. That happens to be a reality, you have witnessed. To judge one as “*no good*” or “*evil*,” is a state of their hearts and their motives. Only God, can do that, as He did with Cain.**

**When stating the rich are criminals, you should include everyone as sinners, too. All are guilty before God. Every, single sin, causes harm to someone (even to God). “*Sin*” is “*sin*” no matter the degree. That is why, breaking one part of *The Law of Moses*, makes a person guilty of breaking the whole Law (James 2:10).**

**“Sin” is founded upon “greed.” One of the worst is Job, who was a perfect man, but he blamed God for having to suffer, for doing *what was right and good*. Job was the victim, as many people blame the Government, because they do not take care of themselves, from *the cradle to the grave*.**

**You are guilty, when accepting political correctness, so easily and going, along with world leaders. Especially, when you know better.**

**World greed is pandemic and, you should never compromise, when you know better. Individuals, who deny reality and facts, prove to be ignorant and foolish.**

**Judging one’s motives is different. You may become greedy to protect your personal desires. The first step, to morality and prosperity, is not to blame anyone.**

**Do not make yourself a victim, when you may not be so innocent. Remember, everyone is a sinner. And, only God knows the level of sins.**

**This is *the primary principle to morality*, as the true pathway to success. The same principle to have eternal peace. Most are not victims, but the very cause of the world’s economic dilemma. Everyone, should wake up and make rightful changes. Then, you should ask what changes need to be made.**

## REPENTANCE

**Only, God is good (Matthew 19) and all mankind are**

**sinners by nature. You were born that way. That is the same excuse Cain used. He regarded himself as a victim.**

**“*Repentance*” in Hebrew and Greek, is defined as everyone “*needing a new mind to receive God’s goodness.*” You need The Mind of Christ. Christ has God’s mind and because of that gift from God, Christ thinks, exactly like God (Hebrews 1:1-4 and Philippians 2:5).**

**God is love (I John 4:7-8). You do not know The True God, until you have His type of *love*. God loves everyone and everything, He created. That same love will, also, be spread on all ,God will create in the future.**

**You must love everyone and everything in God’s creation and be in awe of it. God made it all happen. This is The Great Commandment.**

**The pathway to economic prosperity begins with *morality*. Morality, is to have God’s way of thinking just like His Son, Jesus Christ. The first step is “*repentance.*”**

## CHAPTER 9

### COME OUT OF BABYLON

**Christ, is always imploring all Christians to come out of Babylon (Revelation 18:4). Everyone needs to have a *change of mind* so they can become like God.**

#### WORLD ECONOMICS

**“*Babylon*” is “*the world’s way of thinking.*” Beginning with Adam and Eve in The Garden, to Noah’s time of the flood, to The Tower of Babel and, then, to this day. (Request the free book, *Satan’s Image*). “*Babylon*” is a state of “*human reasoning*” like a person on drugs, or drinking too much. This state of drunkenness, exists all over the world. All nations of the world are drunk (Revelation 17 and 18).**

**The problem is, everyone believes they are right and, only they, know the right way to live. “It is my way or no way.” Each one believes they are right, without knowing what is *right* or *wrong*. It goes back to the two trees in The Garden and, they begin to act like Job. No respect for others or their views.**

**Personal desires motivate individuals. Instead of reality and seeking truth, to really live in economic harmony, each one needs to repent and ask God for wisdom.**

Dictators, regardless of the form of government, including a democracy, insist on having as much rule over the country, as they possibly can. That rule allows the leaders to steal, as much tax as they can. They feel it is their way or the highway. It will end in slavery.

Laws, must only be enforced, when the rights of liberty are taken away from people and harm is done to an individual's liberty. "*Liberty*" is "*freedom*" to live by free choice, without being a criminal.

Structure of government in any form, such as monarchies, oligarchies, republics, or whatever – does not matter. This is, especially, true if *liberty* no longer exists.

From the beginning, Adam and Eve were permitted free choice. God warned them, if advice from experienced elders is not taken, then, sorrow and death would be the result. Elders, are those who have lived, longer and are more experienced. They have shown success with their families and have survived what many others have not.

A world of *self-righteousness* can only be brought down, as Job was. He finally, learned and realized, he had a long way to go to fully understand self-righteousness.

The World of Babylon insists upon its own form of righteousness. The world is drunk with its own sense of security. Love, respect and honor do not exist. Only *the elite* feel they must be in charge. All creative

thinking, is abrogated and personal growth does not have an outlet. The world finds itself in a prison. *Biblically*, the definition for this condition is called “*outer darkness!*” The ultimate hell is not The Lake of Fire, but existing in a dungeon and not able to do anything about it. This is the final state of Babylon which is confusion. They can no longer think straight. Yet, mankind was given understanding from the beginning (Adam and Eve) (Job 32:8).

Handling finances with no experience and being spendthrifts, ends in disaster every time. Financial bubbles, are prophetic, in conditions such as these.

Everything you do has been learned. You were not born knowing *good* and *evil*, whether harmful or not. Patience, time and willingness to learn what you should be doing, allows you to become a professional in *right living*. Jesus, clearly said, those who are greatest should be *the greatest servants*. Those in charge must serve others, rather than telling others to serve them. Finding the best way to help citizens, according to their needs, should be the goal. Wanting, what is best for others, must be every ruler’s foundational premise.

A ruler, with their counselors, who have educational experience, in living a good life and doing no harm, is the only true, great ruler. That is why God’s basic nature is to love His whole creation. You must do the same. Babylon is a state of self-righteousness. They feel, they are the only ones knowing what is *good* for everyone.

**Christ, commissioned Christians, to be His witnesses (Acts 1:8). Witnesses do not tell others how they should live. Instead, they should be *setting the right example*. World rulers, first and foremost, should be setting the example of goodness, fairness and harming none of their citizens. If they do not, they are not serving all of the people.**

**The laws of a country, above all, must protect every citizen's liberty, free choice of living and allowing them the ability to pursue happiness. A ruler should not blame anyone else. The buck should stop with them. Criminals, are those, who hinder others from their rights.**

**Stealing property, lying in agreements and taking the labors of others and their profits, by bribery should be protected by the government. The government must never be the cause of the nation taking from others.**

**Religions, which take money to perpetuate themselves and their hierarchy, or businesses of making money under false premises, always end in fiscal chaos and war. In time, this type of rule ends in riots, passing blame and eventually, creating war and destruction. A world wide state of Babylon prevails with genocide, as a result. This is a world which is drunk, leading itself to self-destruction and horror. Morality, must prevail, if there is to be economic prosperity and peace. It is the only way.**

## CHAPTER 10

### NOWHERE TO RUN

**Why has not The Messiah returned yet? The world, certainly needs a Savior. They have had enough human leaders and so – called Saviors. Christ, clearly, told you, He would not return until The Times of The Gentiles are fulfilled (Luke 21:24). The Rule of The Gentiles, concludes, when the world is close to genocide.**

### WORLD HISTORY

**Since creation, the earth had three geographical divisions. These were like cities, towns and villages. The second area, was the countryside and the third, was the unexplored regions (the wilderness).**

**Ever since Adam and Eve, there was always some place to run, to escape those who became violent against them. Individual free leaders insist their *way* should be followed by everyone.**

**Rome ruled most of the countries surrounding The Mediterranean Sea. Later, they took most of Europe, except The British Isles. Rome insisted on civil and religious obedience. Freedom-loving people went to England, Ireland and Scotland. When Britain succumbed to Rome, many left for America and other**

lands. Today, the world has shrunk and the entire world must get along, because there is nowhere else to run. The real test is, when mankind can become morally good and do good works.

### GOD'S LOVE

From the time of Adam and Eve to Noah's flood, the world has not been able to live in peace. By the time of Noah, only, wickedness and evil prevailed. God sorrowed for all mankind, wishing He had not created them. He flooded the world to start afresh with Noah and his family. Once again, post-flood mankind chose human leaders wanting a one-world government. God foresaw, any repeat of pre-flood days, by confusing their language and dividing them, geographically, in the day's of Peleg. It was their only hope for freedom (Deuteronomy 32). God's love continued to help mankind realize their answer for economic stability and peace, could only work by God being accepted as their Father and Teacher. Only God is good and knows what is best for you.

Today, you are confronted, as it was in Noah's time and, also, at The Tower of Babel. One, significant difference, is the world today does not have a place to escape and must come to terms with itself. The world must become moral, or everyone will be annihilated.

### THE MORAL PATH

The first five books, in *The Bible*, in Hebrew, is called *The Torah*. *The Torah*, shows you the pathway to

**God's Holy House, where only goodness is available for you (Genesis 1:31). The Tower of Babel was built, attempting to reach heaven, as a gateway to The House of God.**

**Christ came to restore what was lost. The Tree of Life, giving *an eternal paradise*, was gone because mankind decided to rule themselves. God was viewed, as not existing, or perhaps, He ran off to be by Himself in the sky. Nothing has worked since. God continues to plead with the world, but no one repents nor looks to Him to have His way of thinking.**

### **MAN, SPIRIT AND HOLY SPIRIT**

**You have learned God made man like any animal, internally, struggling to survive (Romans 8:20-21).**

**Adam and Eve were granted, The Gift of The Spirit of God when He breathed "The Breath of Life" into Adam. They became living homo sapiens with human intelligence and *understanding*, but, they still did not know good from evil.**

**The relatively few, in the world, knew they needed help, to have a mind with wisdom, to discern *good* from *evil*. God granted them His Holy Spirit so they could learn from Him. The Holy Spirit of God leads the human mind, not only to understand, but to have *wisdom* so they can comprehend good and evil. Anything else just does not work.**

**Mankind on its own is self-centered, "*For the creature***

*was made subject to vanity [no use], not willingly, but by reason of him [God] who has subjected the same in hope, Because the creature itself also shall be delivered from the bondage of corruption into the glorious liberty of the children of God. For we know that the whole creation groans and travails in pain together until now. And not only they, but ourselves also, which have the firstfruits of the Spirit, even we ourselves groan within ourselves, waiting for the adoption, to wit, the redemption of our body” (Romans 8:20-23).*

**Economic prosperity with peace is within your grasp. Morality, to know *good* from *evil*, is your choice. The Apostle Paul solves the dilemma of mankind, “*Like-wise the Spirit also helps our infirmities: for we know not what we should pray for [good and evil] as we ought: but the Spirit [Holy] itself makes intercession for us with groanings which cannot be uttered. And he that searches the hearts [desires] knows what is the mind of the Spirit [Holy], because he [Holy Spirit] makes intercession for the saints according to the will of God. And we know [faith] that all things work together for good to them that love God, to them who are the called according to his [God’s] purpose. For whom he did foreknow [in heart], he also did predestinate to be conformed to the image of his Son, that he might be the firstborn among many brethren” (Romans 8:26-29).* That is God’s complete story and purpose for economic prosperity, eternally. There will be no more financial bubbles, generated by mankind as it was in Babylon. Once you turn to God, *in faith*, you will be given the gift of morality knowing the difference between *good* and *evil*. You still have the option (free**

choice) to choose Paradise.

### NEW HEAVEN AND EARTH

*“And I heard a great voice out of heaven saying, Behold, the tabernacle [house] of God is with men and he will dwell with them and they shall be his people and God himself shall be with them and be their God. And God shall wipe away all tears from their eyes; and there shall be no more death, neither sorrow, nor crying, neither shall there be any more pain: for the former things are passed away. And he that sat upon the throne [God] said, Behold, I make all things new. And he said to me, Write: for these words are true and faithful” (Revelation 21:3-5).*

**The solution, to the continual economic bubble and chaos of the world, needs a God-given change in the nature of mankind. You must make that decision for yourself. The choice is yours. You have time, because no date is given. It is all, potentially, “conditional.”**

**Morality is available to all. Perpetual financial harmony is within your grasp. A True Paradise, forever, is at hand, but it is left to you to repent and make the right choice. When you make the right decision to follow God, you will be on the path to Paradise. God, will then, give you The Gift of Eternal Life. Only then, will you know what it is like to be in Paradise.**