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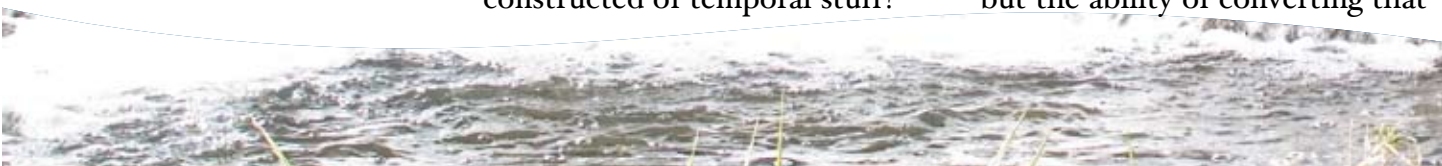
Symbiotic economics: Wealth 4 Facing Reality

We began this series on Symbiotic Economics looking at the transcendent nature of reality and how as Henry David Thoreau said, most live lives of quiet desperation. Quiet desperation is simply the result of a fear of looking truly at the reality of reality.

What we have seen in the last two articles on the paradigms of wealth is that we have all spent our lives, assuming that we could get wealthy by acquiring money. The more money we acquire, is based entirely on how hard we work, we scratch, we use other people to achieve this illusion of wealth. But this wealth paradigm is based upon a lie, a false reality. The reality of it all is that you and I have invested much if not all our lives, working an breathing a lie. Can you really face that reality and take steps to overcome that house built on the foundation of shifting sands, and constructed of temporal stuff?

To begin this week let us go back to our wealth Biblical references. In Deuteronomy 8:11 20 we see that it is the LORD that gives us the power to get wealth. Now that means that you do not have to be a Christian to be wealthy, in fact probably at least initially, means Christianity is an impediment to real wealth, simply because the LORD will not bless you with wealth you can not handle successfully. In the long term however, proper understanding of wealth and it's application is a gift from God. In that paradigm of true wealth, what you have is related to what you give freely to help others.

Before we move on let us look at the reality of this Biblical wealth statement. It is an indicative of the reality that God is in control of wealth. It states a real natural law. That means you can mess around with a lot of money and other assets, get rich, but the ability of converting that



into true transcendent wealth and understanding what you really have, is based upon a revelation of God. That revelation can be a general or common revelation or a specific revelation. The truest form of this specific revelation is based upon what Jesus did, not what Jesus wants you to do. Both generally become application indicative truth in modern evangelicalism, but the latter is really just an imperative statement of the wonder of God's grace and achieves nothing outside the finished work of Christ.

Now the important thing to see here is that this wealth is based on transcendent reality. Some of the wealth is real, here and now, but that wealth has also an eternal asset value. Again it is error to make that wealthy reality totally spiritual. We were created in the image of God to live in a real tangible reality.

What we are going to look at specifically this week is the real nature of those assets of God's wealth. In that respect we must look at another of our three Biblical references to true wealth which we have posted on the website. This prophetic reference is found in Haggai 2:1-9. Notice again, once we move beyond the context of when and where this prophesy took place, that the context is indicative also. That means it follows the laws of God's reality. Furthermore, it states quite succinctly not only the tangible nature of Godly wealth, but also that that wealth symbolizes the transcendent glory of God.

The Coming Glory of the Temple

In the seventh month, on the twenty first day of the month, the word of the LORD came by the hand of Haggai the prophet, "Speak now to Zerubbabel the son of Shealtiel, governor of Judah, and to Joshua the son of Jehozadak, the high priest, and to all the remnant of the people, and say, 'Who is left among you who saw this house in its former glory? How do you see it now? Is it not as nothing in your eyes? Yet now be strong, O Zerubbabel, declares the LORD. Be strong, O Joshua, son of Jehozadak, the high priest. Be strong, all you people of the land, declares the LORD. Work, for I am with you, declares the LORD of hosts, according to the covenant that I made with you when you came out of Egypt. My Spirit remains in your midst. Fear not. For thus says the LORD of hosts: Yet once more, in a little while, I will shake the heavens and the earth and the

sea and the dry land. And I will shake all nations, so that the treasures of all nations shall come in, and I will fill this house with glory, says the LORD of hosts. The silver is mine, and the gold is mine, declares the LORD of hosts. The latter glory of this house shall be greater than the former, says the LORD of hosts. And in this place I will give peace, declares the LORD of hosts.'" (Haggai 2:1-9)

In these verses God claims silver and gold as the treasure of the nations that He will one day collect as the reality of His Glory. However, this treasure is only a small portion of the silver and gold found in all of creation. So what does that mean to you and me?

That creation aspect we will look at more closely next week. However, I think we should be able to see that with a basis of monetary wealth supported by silver and gold, even if monetary leverage is possible, it is leverage based upon the eternal wealth of tangible assets, not debt notes.

To deal with the reality of this prophesy properly today it must be set in a brief context. From Bible historians we learn that the messages contained within Haggai were delivered between August and December 520 B.C. This is the era of the Jews returning to Israel after their exile into Babylon and the rebuilding of the temple which was dedicated on March 12, 516 B.C. This specific passage was delivered on October 17, 520 B.C.

The passage we have selected points into the future at two places. The first is the coming of the Messiah, Jesus Christ about 550 years later. It is the sacrifice of Jesus Christ dying on a Cross for the sins of mankind and being raised from the dead as our justification and propitiation before God the Father, that is the basis for the Christian's adoption as eternal children of God. Therefore, the ultimate wealth of the world rests solely on that sacrifice and forecast here and in the other messianic prophesies in the Bible.

Jesus however, in John 18:36 stated: *Jesus answered, "My kingdom is not of this world. If My kingdom were of this world, My servants would fight, so that I should not be delivered to the Jews; but now My kingdom is not from here."*

This Haggai reference shows plainly a future time when Jesus will return and rule not only the kingdom stated here in John, but also a material natural

kingdom. This end of the natural kingdom is known in the Old Testament as the Day of the LORD and in the New Testament as the Second Coming of Christ. Hence, it is a reference to the end of this age in which we are now all participants.

That end of time as we know it is a Biblical reality check. Do you really believe it? This reality is described many places in the Bible, but Jesus mentions the time specifically in Matthew 25:31-46, immediately following our final wealth reference in the Parable of the Talents in Matthew 25:14-30. All of this was spoken by Jesus in the context of Chapters 24-25, generally known as the "Olivet Discourse" in which a similar but shorter rendition is found in Mark 13. The context of these verses generally convey, not only the establishment of an eternal temple from which Jesus Christ rules, but also the time preceding it. This is a time of judgment on the earth known generally and referred here as the "Great Tribulation."

Put into present context of this wealth section, what will that reality look like, just before and during the Great Tribulation? It is one thing to say that "The Rapture" will occur just before that time and I will be in heaven and not have to deal with this reality. But the reality truly should be Rapture or sans Rapture, will I have to deal with some sort of adversity before this time becomes a literal reality.

Dealing with this reality is especially relevant when post modern evangelicalism no longer promotes a gospel message which is centered on the Cross of Christ, but a material worldly prosperity in many ways inferior to evolving concepts in the pagan world. Gone are the days when Protestant evangelicals were so heavenly minded they were of no earthly good. In contrast, 21st century Christianity is so earthly minded it is of no heavenly good. Reality check, how do you think temporal riches will work as the preface to the end of the age and the Day of the Lord? Put another way, where are all your investments, in worldly riches that will never become wealth, or in the eternal wealth of God, that provides for your needs?

The clear indication of this Haggai passage is during the shaking period and the world that

follows, worldly investments of this age, are not going to be of much value except in the tangible reality of silver and gold. There is also an intangible asset here that we can not forget. Just who are you as a person? Where is your storehouse of eternal wealth? The answer to that lies not in what Jesus would do, but what Jesus did.

Resting on and in what Jesus did, should make you question whether it makes more sense to invest in that new car or in silver and gold. True you can go to the car dealer and be out the door with virtually no cash outlay. Furthermore, that loan and the debt it incurs will be upside down, meaning you will owe more than the car is worth, from the time the now used tires hit the street for a couple of years. That new car will surely add to your worldly prestige, but will it increase your eternal wealth, or are you borrowing into an unreal, uncertain future?

In mid February 2008, silver is just a bit over 17 per troy oz. and gold just a bit over 900. What is the reality of investing in either? First and foremost it changes your attitude. If you buy precious metals outright or using leverage, it is obviously not a passive investment. If you buy it outright and take delivery, you have to do something with it. No matter what and where it is precious metals are something you can touch, hold, play with. You really can't do that with abstract stocks and bonds.

The density of pure gold Au, it's elemental symbol is 19.3. That means a liter soda bottle filled with gold would weigh $2.2 \text{ lb./liter} \times 19.3 = 42.5$ pounds which is equal to 620 oz. troy or about 600,000.

Silver Ag, it's elemental symbol on the other hand has a density of about 10.5 so that soda bottle would weigh about $2.2 \text{ lb./liter} \times 10.5 = 23.1$ pounds which is equal to 337 oz. troy or about 5700.

As found in nature gold and silver are normally found in alloy. That ratio of gold to silver varies from natural deposit to deposit, but as a very general rule, the density of that material is normally estimated at around 12.

Throughout recorded history precious metals have served as the source of wealth in turbulent times. After God's natural Biblical indicative laws comes the imperative application, of what are you going to do? So what does this mean if you are looking to invest in stable wealth, if or when this

current short term period of ever increasing economic growth comes to an end?

Of course one option is that it will not come to an end in your lifetime. That may be a long and natural life, or that your life may be cut short through illness, accident, or stupendous change, either man induced or natural. Living that paradigm it is eat, drink, and be merry for tomorrow we die. I suppose that includes the dispensational rapture theory only in a different context.

Historically the ratio of silver to gold in stable economic times has been about 1 gold to 15 20 of silver. Currently that ratio is over 50 to 1. That means that gold is overvalued or silver is undervalued considering the current climate compared to historical values, or a little of both. So what should you do?

Unless you already have a store house of natural precious riches, silver is a better investment at this time, not only for the potential change in a more realistic gold to silver ratio, but also silver, especially as silver coin can probably be used as money if, or when economic times become shaken. United States silver coins that used to be the tender of the land are 90 silver. That means you can buy non collectible silver dollars weighing an ounce for around spot silver prices depending on how many you buy and where. The important thing is that if you need groceries, that silver dollar could buy you a week's worth of vitals. Smaller coins may have the same value, but the market for these coins, especially for true necessities is going to be highly discounted.

Look at it similarly to how US 100 dollar bills were at one time the de facto currency of the world. Thanks to the fact that the American national government is now less responsible than that of Iraq, as far as looking at long term needs of the country, that reality of a strong international dollar is no more. If things go bad and you need dollars there will be a street value for silver dollars for paper dollars. The same can be said for small silver ingots, but the source and ingot's hallmarks thus become important, and hence less tradable.

Gold on the other hand will be much more difficult to trade, simply because it is so heavy. Back to our liter bottle of gold now worth 600,000. Staying in the metric system there are 1000 cubic centimeters cc in that bottle with a one cc value of 600. Depending on whether you are using weight or fluid ounces there will be either 28 or 29 cc per regular ounce. Just a little BB in size. Easy to lose and difficult to weigh accurately.

Now if God claims to own all the silver and the gold, why do you have to buy it on the world market?

There's gold and silver in the hills, and it can be extracted by individuals and small commercial operators. Furthermore, there is a lot more out there than in all the vault storehouses in the world. Furthermore, it can be extracted by small producers, without environmental degradation and limited capital investment.

Check back next week for this update.