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Financial Crisis Crushing Britain

What does the future hold for Britain in the wake of the current financial crisis?

by Melvin Rhodes

British newspapers do not normally quote Scripture, so it surprised me to see two prominent and highly respected British writers calling for the introduction of the biblical year of jubilee.

According to the Old Testament statute, the jubilee was the year of release, held once every 50 years—release, that is, from debt. Everybody's debts were cancelled and economic life began all over again.

Niall Ferguson, a historian who was born in Scotland but now teaches at both Harvard and Oxford, was the first to mention the jubilee. In a full-page article titled "The Age of Obligation" (*Financial Times*, Dec. 18, 2008) Ferguson wrote: "In the Old Testament Book of Leviticus, God commands the children of Israel to observe a jubilee every 50 years. Nowadays we tend to associate the word with celebrations of royal anniversaries such as Queen Elizabeth's golden jubilee in 2002. But the biblical conception of a jubilee was more precise: that of a general cancellation of debts.

"This point is spelt out in Deuteronomy: 'Every creditor that lendeth ought unto his neighbor shall release it; he shall not exact it of his neighbour, or of his brother; because it is called the Lord's release.'

"Such injunctions may strike the modern reader as utopian. How could any sophisticated society function if all debts were cancelled twice a century... Yet we know that such general cancellations of debt really did happen in the



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"In the end, the only way out of all this global debt may prove to be a Biblical debt Jubilee," concluded Ambrose Evans-Pritchard of the Daily Telegraph.

ancient world. In 1788 BC, for example, about 500 years before the time of Moses, King Rim-Sin of Ur issued a royal edict declaring all loans null and void, wiping out some of history's earliest known moneylenders."

Ferguson also showed that a cancellation of debts is not unknown in modern times. In 1923 hyperinflation led to the collapse of the German currency, thereby wiping out all paper denominated debts.

"In the end, the only way out of all this global debt may prove to be a biblical debt Jubilee. Creditors are not going to like that," concludes Ambrose Evans-Pritchard of London's *Daily Telegraph* ("Biblical Debt Jubilee May Be the Only Answer," Jan. 19, 2009). Evans-Pritchard was writing in the midst of a renewed

(See "FINANCIAL CRISIS," page 3)



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"Whom heaven must receive until the times of

Restoration

of all things ... ACTS 3:21

Prepare Like Joseph Did

In the biblical story of Joseph we see that God intervened in the history of Egypt to prevent the nation's collapse during a time of drought and famine. Through young Joseph, God warned the most powerful nation of the day that there would be seven years of abundance followed by seven years of famine.

"Indeed seven years of great plenty will come throughout all the land of Egypt; but after them seven years of famine will arise, and all the plenty will be forgotten in the land of Egypt; and the famine will deplete the land. So the plenty will not be known in the land because of the famine following, for it will be very severe" (Genesis 41:29-31).

Lately I have been thinking a great deal about this story as the global financial crisis has been unfolding before us. Since last September, and really a year before that, we have seen a massive devaluation of wealth, business failures, financial collapse and rising unemployment. Some voices are even beginning to say that we will not regain the losses in our lifetime. It is a very sobering time.

We have several articles in this issue of *World News and Prophecy* dealing with the global recession. By now your life is being directly impacted by the effects of this downturn. Mine is. We are going to be living with the effects of this period for the rest of our lives. It is time for all of us to get used to this idea and take the necessary steps to survive these times.

The character of Joseph gives us insight into how we can deal with the economic situation. Joseph told Pharaoh, "Now therefore, let Pharaoh select a discerning and wise man, and set him over the land of Egypt" (verse 33). Later, when Pharaoh determined that such a man was Joseph, Pharaoh asked, "Can we find such a one as this, a man in whom is the Spirit of God?... Inasmuch as God has shown you all this, there is no one as discerning and wise as you" (verses 38-39).

I conclude that the best that you and I can do—amidst world leadership that clearly does not fit the description of Joseph—is to make sure we are discerning and wise in how we handle our money, jobs and lives. Though much is out of our control on a national and global scale, we can control how we handle our own finances.

Live within your means. When you understand what is at the heart of our current crisis, you see it is because so many people chose not to live within their income. They were persuaded to live on cheap and easy consumer credit or to take out outlandish mortgages for property they could not really afford to buy and maintain. It was greed—pure and simple. Circumstances are now dictating that we live within our income. The party is over.

Just as Joseph put Egypt on a pay-as-you-go economy and saved for the lean years, so should you and I put back some cash. Pay raises are not forthcoming, and if our jobs are downsized, we are going to need cash to see us through. Reduce expenses and save something out of each paycheck while you can.

Each of us must learn from the character of Joseph and examine the policies he put in place to administer the economy of Egypt and guide it through a massive downturn. God will bless your efforts to manage your money and your life when you obey His laws and principles of financial management. They were the basis for sound economic policies for Joseph, and they are sound household policies for you and me today.

God's financial principles can be understood and applied today. They will be the basis for economic prosperity when He sets His hand to restore all things in the coming Kingdom of God. Get a head start today, and build your life on the sound financial foundation of the world to come.

—Darris McNeely



Darris McNeely

“FINANCIAL CRISIS” (Continued from page 1)
banking crisis severely affecting the United Kingdom.

There seems no end to the international financial crisis, with more twists and turns than a Hollywood thriller.

“As one bail-out succeeds another at ever more inflated price tags, rescue fatigue is becoming palpable. People are bewildered, fearing that good money is being thrown after bad,” wrote Evans-Pritchard. Many are fearful that the frequent bailouts are mortgaging their children’s future, as all the money will have to be paid back sometime, with interest.

There is also fear of hyperinflation comparable to that of Germany’s Weimar Republic during the 1920s. With a greater historical awareness, Germany has been more reluctant to bail out banks and other private companies.

Germans expressed consternation when, following the near collapse of the financial system caused by bad loans, then U.S. Treasury Secretary Hank Paulson expressed the need to get the banks lending to people again! Yet good sense begs the question: If excessive borrowing caused the problem in the first place, then how could further borrowing be the solution?

Britain particularly susceptible

Although Wall Street has long been the world’s biggest stock market, London has remained the world’s biggest financial center. This has had a negative side. With the collapse of the international financial system, London has suffered more than New York. The British economy, more dependent on jobs in the financial sector, is now in its first recession since the early 1990s and continues to deteriorate. The British currency, the pound, has lost about a third of its value in the last 12 months.

It’s hard to believe this is happening when one considers that the United Kingdom was the birthplace of the modern international financial system and also of the industrial revolution that was so much a part of the country’s rise to greatness.

Even after World War II, when the United States replaced Britain as the world’s major power center, the British pound was the alternate reserve currency,



Reuters/Stephen Hill

Pedestrians walk in the Canary Wharf business district of London Jan. 19, 2009. Some experts predict this year Britain will suffer the biggest annual economic contraction since the end of World War II, and the recession could turn into a depression without further government action.

used in international trade. The sterling era continued for 25 years. These were countries, mostly former British colonies that continued to trade in British pounds rather than U.S. dollars, banking their assets with the Bank of England.

But then Britain changed course, pursuing closer ties with continental Europe at the expense of traditional ties with the nations of the Commonwealth. It was a total reversal in British foreign policy. Ever since the Reformation over 400 years earlier during the time of Henry VIII, Britain’s policy had been to turn its back on Europe and concentrate on building trade and security ties with its colonies and former colonies around the world. Only when the balance of power in Europe was threatened did the country get involved in its own backyard, against despots like Napoleon, Kaiser Wilhelm II and Hitler.

Following its entry into what is now the European Union, British manufacturing nose-dived, with the country increasingly reliant on its banking sector and North Sea oil. Now the chickens have come home to roost.

Peter Garnham, in his recent *Financial Times* article “Jim Rogers: ‘UK Has Nothing to Sell,’” summarized that investor’s view of the situation: “The pound is a currency with no underpinning and should fall against the dollar and the euro, says Jim Rogers, chairman of Rogers Holdings and co-founder of

the Quantum Fund with George Soros.

“He says his view reflects the UK’s dire economic situation: ‘It’s simple, the UK has nothing to sell.’

“Mr Rogers says the two main pillars of support for sterling have been North Sea oil and the strength of the UK financial services sector, in particular, the City of London’s role.

“But Mr Rogers says just as North Sea oil is running out, so London’s standing as a major financial centre is set to suffer.

“I don’t think there is a sound UK bank now, at least, if there is one I don’t know about it,” he says.

“‘*The City of London is finished, the financial centre of the world is moving east. All the money is in Asia. Why would it go back to the west? You don’t need London,*’ says Mr Rogers.

“‘*Mr Rogers thinks the pound is more vulnerable than the dollar or the euro. He says the UK housing market is arguably in a worse state than that of the US, given pockets of strength in the US and prices that are sliding across the board in the UK.*

“Meanwhile, he says, the UK is in worse shape economically than the eurozone, where most countries are not big debtors and do not run huge trade deficits...

“The controversial comments from the investor and author came as fresh evidence emerged that the UK’s econo-

my is falling deeper into recession” (Jan. 21, 2009, emphasis added).

Britain, like the United States and other governments, is doing what it can in bailing out the banks, but it may not be enough.

“Taken together the rescues may make the difference between global recession and a deeper slump that causes mass unemployment and social turmoil, perhaps destroying the open global order we take for granted,” warned Evans-Pritchard. History shows that mass unemployment can lead to social turmoil, riots and even revolution. The rise of fascism and communism in Europe followed both. Democracy could easily be the victim of any prolonged slump.

Riots in Iceland, Latvia and Greece show the frustrations of many young people faced with a seemingly hopeless future. “Many young people live with the unbearable knowledge that there is no future,” wrote Roger Boyes (“Protests Tip of Iceberg as Europe Braces for Chaos,” *The Australian*, Jan. 23, 2009).

Anglo-American vs. German model

During the first wave of the banking crisis in the autumn, the German finance minister spoke of the end of the Anglo-American financial system. Increasingly, it is becoming apparent that there are two models in the Western world with two distinctly different approaches to solving the current crisis.

The United States and Britain are throwing vast amounts of money at

banks and other corporations, trying to save them from insolvency. The Germans, meanwhile, are much more cautious, remembering the historic lesson that overspending by governments can soon lead to hyperinflation and total collapse. This was a major cause of the collapse of the democratic Weimar Republic that ruled Germany between World War I and Hitler’s rise to power.

Germans are proud of their economic model, which was set up in Germany amidst the ruins caused by World War II. Taking what was believed to be the best of Anglo-American capitalism, they incorporated the traditional German social market model that required more state involvement but emphasized taking care of everyone.

“The idea they came up with was the ‘social market’ and its architect was a future Chancellor, Ludwig Erhard.

“The concept was very simple: West Germany would have capitalism with a market economy, but the government would provide a significant amount of regulation to ensure fair play; much more regulation than in Anglo-Saxon capitalism, the system which had developed in Britain.

“Over the years, the social market has been modified, updated, and sometimes even questioned. But the system that fuelled Germany’s post-war economic miracle has not only survived: with the global economy in collapse, many Germans are hailing it as the only show in town.

“In recent weeks, an ideological row has erupted between supporters of the social market and proponents of Anglo-Saxon capitalism.

“Germany is facing its worst recession since World War II and many Germans blame that on the under-regulated and over-risky financial systems of countries like Britain and the US.

“They believe it was those economies which triggered the credit crunch that dragged the global economy down the tube.

“On 14 January, the head of the German trades’ union federation Michael Sommer vented his fury. He raged against ‘brutal, casino capitalism.’

“‘The Anglo-Saxon economic model,’ he declared, ‘had blown it and would disappear.’ It would be replaced, he pre-

dicted, ‘by Germany’s socially regulated and socially responsible version of capitalism’” (Steve Rosenberg, “Germany’s Orderly Social Market,” *BBC News*, Jan. 19, 2009).

The BBC report continued:

“Germany had no housing bubble waiting to burst, Germans were not seduced by credit to the extent that people in Britain, the US or Spain were.

“You can see why Germany’s finance minister has been so quick to defend Germany’s way of doing things—and to criticise Britain.

“Of course, no system is perfect. Germany’s unemployment rate is higher than Britain’s.

“The German economy is forecast to suffer just as badly as Britain’s.

“The German car industry is taking a big hit. But few Germans are casting doubt on their system, on the social market.

“As the German proverb declares: ‘Order is half of life.’”

Clearly, there are two quite different models here. The German model is based on greater government regulation, more centralization. This is in conflict with the Anglo-American model with its greater emphasis on individual responsibility. Yet in spite of this clear distinction, the British have been pursuing a closer relationship with the continental Europeans for 40 years. To join the EU, they had to turn their backs on the former dominions of the British Commonwealth—Australia, New Zealand, Canada and South Africa, nations that had fought for them in two world wars and countless other conflicts.

God’s Advice

The Old Testament prophetic book of Hosea is a message for the modern descendants of Ephraim, the multitude (or Commonwealth) of nations prophesied in Genesis 48. A great deal of the prophecy in the book is still to be fulfilled, including a prophecy about the fall of Ephraim, Israel and Judah at the same time, something that never happened in the ancient world (Hosea 5:5-7).

Included in the book is a prophecy about Ephraim (Britain) continually pursuing an unwise relationship with a

(See “FINANCIAL,” page 7)

Recommended Reading

The United States, Britain, Australia, Canada and other English-speaking peoples have played a major role in modern world history. What does the Bible say about the role they will play in the future?



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Jeremiah Offers Us Hope for the Future

One of the purposes of preaching and publishing the true gospel is to spread the certain message that the Bible promises us real hope for the future, in spite of having to cope with the vagaries of today's increasingly chaotic and unstable world.

by John Ross Schroeder

The 20th century was often the age of anxiety. Yet after two world wars in which millions perished followed by two draining conflicts in Asia, the fall of the Berlin Wall in 1989 seemed to herald a new era—a fresh opportunity for world peace. Leaders such as President George H.W. Bush talked of a New World Order, and Mr. Bush even hoped for “a kinder, gentler America.”

Many today believe that we are poised at another opportune time—“*A moment that will define a generation,*” as new American President Barack Obama expressed it in his inaugural address (emphasis added throughout).

Yet the stark reality is that just 20 years after the fall of the Berlin Wall—having experienced the horrors of 9/11, near genocide in parts of Africa and horrendous conflicts in Afghanistan, Iraq and Gaza—we seem farther than ever from achieving world peace and domestic tranquility.

The specter of a deep recession

How deep and prolonged will this recession get? The future seems very uncertain as the present world economic crisis escalates. We appear to be on the edge of severe global anxiety, especially now with almost all national economies in serious decline with bank failures, businesses going bankrupt, billions being spent in bailouts, rising unemployment and the staggering increase in foreclosures and decrease in home values.

Those who regularly read such newspapers as *The Wall Street Journal* and *The Financial Times* find one article after another reflecting the downturn. Perhaps noted British author and journalist Paul Johnson best sums up the mood of some insightful observers of the economic scene:

“The financial crisis through which we are passing...is essentially a tragedy, and one which will broaden and deepen and intensify with every month that passes, as financial breakdown affects the real economy. Businesses built up over lifetimes are destroyed in weeks, men and women who have never known the fear of unemployment, as their grandparents did, now experience it in

horrible reality and perhaps for years, [possibly] for the rest of their working life. Pensioners who had saved and prepared carefully for retirement now face a penurious old age, even destitution.

“Worst of all, as the world becomes a rougher, more desperate and frightened place, there is a real risk that the slump, as in the 1930s, will end in war, on a huge scale, that will engulf us all in thermonuclear ruin” (“What Shakespeare Has to Say About the Crisis,” *The Spectator*, Jan. 24, 2009, p. 30).

Still in such uncertain and stressful times with today's multiple crises, the Bible remains an anchor of encouragement to those who have learned to trust in God's inspired Word. “For whatever things were written before were written for our learning, *that we through the patience and comfort of the [Old Testament] Scriptures might have hope*” (Romans 15:4).

Even the ancient biblical prophets offer us much consolation and hope when we truly grasp the real intent of their message. One such major prophet is Jeremiah, whose book is the longest in the Bible.

Jeremiah to the rescue

Although the circumstances were different, this Hebrew prophet lived during a period of national confusion—a time resembling our present climate of uncertainty and anxiety.

His nation of Judah was under constant threat from two ancient powers, Babylon and Egypt. (Today it is terrorism and rogue nations such as Iran and North Korea.) By his time the Assyrian Empire—which had previously conquered and taken the northern, 10-tribe nation of Israel into captivity—had begun to fray around the edges as a feared imperial power.

Our faith in Jeremiah's words is supported and undergirded by God's personal commission to Him—unique among the prophets, with the exception of Moses and John the Baptist. “Then the word of the LORD came to me, saying: ‘Before I formed you in the womb I knew you, before you

In such uncertain and stressful times with today's multiple crises, the Bible remains an anchor of encouragement to those who have learned to trust in God's inspired Word.

were born I sanctified you; *I ordained you a prophet to the nations*" (Jeremiah 1:4-5). His credentials and divine appointment to high prophetic office were and are unimpeachable.

"Then the LORD put forth His hand and touched my mouth, and the LORD said to me: 'Behold, I have put My words in your mouth. See, I have this day set you over the nations and over the kingdoms, to root out and to pull down...to build and to plant'" (verses 9-10). We see from the contents of the book itself that Jeremiah prophesied during the time of the sharp decline and eventual captivity of his native country Judah.

He was the leading voice in expressing God's will for his people. In the course of some 40 years, Jeremiah prophesied during the reigns of five different kings of Judah—beginning with righteous Josiah.

With experience and with our Creator's unfailing guidance, Jeremiah learned and recorded certain hard-won lessons about the nature of God and the human condition itself that 21st-century men and women desperately need to grasp and comprehend.

Life apart from our Creator

Prominent among these lessons was Jeremiah's crucial understanding of a basic human limitation—that we *cannot* live proper, successful and fulfilling lives apart from the continual guidance of Almighty God.

This prophet said to God: "O LORD, I know the way of man is not in himself;

it is not in man who walks to direct his own steps" (Jeremiah 10:23). Throughout the ages, in its foolish pride and arrogance, humanity as a whole has failed to grasp this important lesson.

King Solomon underscores the lesson: "Trust in the LORD with all your heart, and *lean not on your own understanding*. In all your ways acknowledge Him, and He shall direct your paths" (Proverbs 3:5-6). Both Solomon and Jeremiah tell us how to get on the same page with God. "Do not be wise in your own eyes; fear the LORD and depart from evil" (verse 7).

Jeremiah takes the process of repentance a step further by asking for God's personal help. "O LORD, *correct me*, but with justice; not in your anger, lest you bring me to nothing" (Jeremiah 10:24). If we are going to get through very tough times that may require the "blood, toil, tears and sweat" that Winston Churchill spoke of at the onset of World War II, we need to repent of our wrong ways and get closer and closer to God—and increasingly rely on His help and guidance.

Sorely needed: national and personal reformation

Jeremiah's day is reminiscent of our own modern age. Nations today are in chaos! We live in exceptionally stressful times of unusual tension and international anxiety. Historically, this was a period of severe national crisis for Judah. During the siege and eventual captivity of that nation, few escaped with their lives. This constitutes a sobering warning for our own peoples today.

Only a few thousand captives survived to start a new life in the land of Babylon (Jeremiah 52:29-30). Many who perished failed to follow Jeremiah's specific instructions from God, whether they sought to remain in Jerusalem or flee to Egypt. Following either option ended in disaster. Jeremiah had told his people to willingly go to Babylon.

Obedience to God is the master key to human survival. National calamity had overtaken the nation of Judah because of her many sins. For the most part the people had virtually ignored the Ten Commandments. Idolatry, adultery, stealing, lying and Sabbath breaking typified their unlawful conduct.

Sufficient examples of their multiple transgressions are given: "For the land is full of adulterers" (Jeremiah 23:10). Also: "Because they have done disgraceful things in Israel, have committed adultery with their neighbors' wives, and have spoken lying words in My name... *Indeed I know, and am a witness, says the LORD*" (Jeremiah 29:23). False ministers misrepresented God.

Is anyone willing to venture the thought that these passages of Hebrew Scripture do not aptly apply to our Western world today? In truth, most of us know, *as God does*, that sexual immorality threatens to engulf and shatter the very fabric of our Western society. Regrettably, much of the media continually encourages this type of illicit behavior. It is a constant theme of many films, television programs and books.

Judah's worst sin

Idolatry, the breaking of what Jesus called the first and great commandment, can be the worst sin because it leaves us to our own devices. It exempts us from the blessings of the Creator God. Without His help and regular intervention in our lives, we become vulnerable to and are often the unwitting victims of our own follies. Things go wrong and we can't seem to grasp the real source of our problems. "Your own wickedness will correct you, and your backslidings will rebuke you" (Jeremiah 2:19).

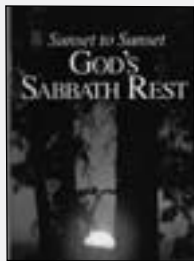
Jeremiah highlighted Judah's idolatrous ways. "For My people have committed two evils: They have forsaken Me, the fountain of living waters, and hewn themselves cisterns—broken cisterns that can hold no water" (Jeremiah 2:13). This passage equally applies to our secular age. Can humanistic beliefs in the theory of evolution really come to our national rescue today?

One little-recognized aspect of idolatry is dishonoring God's Sabbath day. "Thus says the LORD: 'Take heed to yourselves, and bear no burden on the Sabbath day..., nor do any work, but hallow the Sabbath day, as I commanded your fathers. But they did not obey nor incline their ear'" (Jeremiah 17:21-23). Ezekiel 22:23-26 clearly shows that the nation of Judah also followed in the footsteps of the fathers by profaning

Recommended Reading

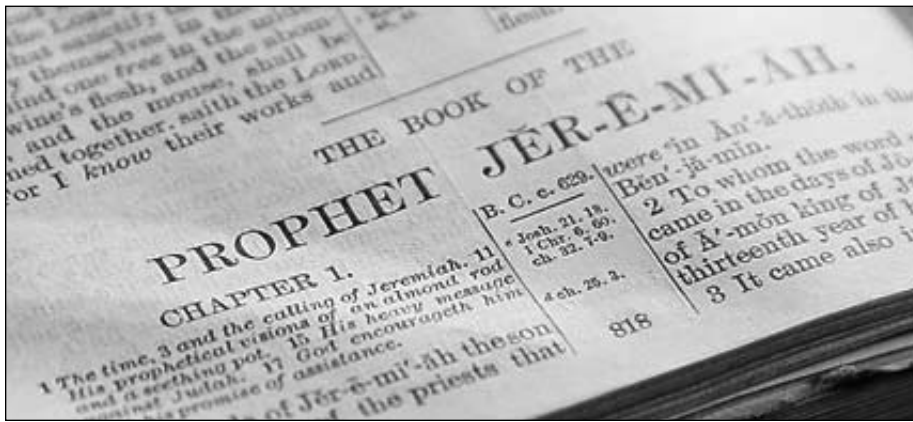
The most universally misunderstood and misapplied commandment is God's command to "remember the Sabbath day, to keep it holy." Discover its

relevance in your life by requesting a free copy of *Sunset to Sunset: God's Sabbath Rest*.



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Through certain hard-won lessons, Jeremiah gained crucial understanding of a basic human limitation—that we cannot live proper, successful and fulfilling lives apart from the continual guidance of Almighty God.

the Sabbath day.

But at least ancient Judah knew which day of the week the Sabbath fell on. Most mainstream Christians today seem to think that Sunday is the Sabbath. But the seventh day of the week is the one and only true Sabbath day (Exodus 16:26-30).

Getting to know God

One way of becoming very well acquainted with God is to begin celebrating the seventh-day Sabbath. It is a sign between the Creator and His people (Exodus 31:13, 17).

Jeremiah had a long-enduring, very close relationship with God. Over time he learned to rely on and trust Him with the positive outcome of the many sore trials that beset his ministry.

Godly prophets, who tell the truth about national conditions, are not popular people. Jeremiah had few real friends. Yet God was *first* in this prophet's life. He knew and obeyed God as Creator. "Ah, Lord GOD! Behold, You have made the heavens and the earth by Your great power and outstretched arm. *There is nothing too hard for you*" (Jeremiah 32:17).

Jeremiah was chosen to record one of the most profound passages of Scripture about knowing God. "Thus says the LORD: 'Let not the wise man glory in his wisdom, let not the mighty man glory in his might, nor let the rich man glory in his riches; but let him who glories glory in this, *that he understands and knows Me, that I am the LORD*, exercising loving-kindness, judgment, and righteousness

in the earth. For in these I delight,' says the LORD" (Jeremiah 9:23-24).

Hope for the future

Knowing and understanding the true God in itself gives us great hope for the future. Implicit with that knowledge is a comprehension of His plan and purpose for mankind. We then begin to grasp the fact that the certain outcome for true Christians, who endure to the end, is entrance into the everlasting Kingdom of God.

Jesus Christ told us to pray: "Your kingdom come" (Matthew 6:10). In the days of Jeremiah God said, "I am ready to perform My word" (Jeremiah 1:12). Our Creator wants to complete His step-by-step plan by enlarging His family and bringing His government of true peace and prosperity to this earth. In the meantime we Christians are to continually "grow in grace and knowledge of our Lord and Savior Jesus Christ" (2 Peter 3:18).

Once we really begin to cry out for guidance from our Creator, He will begin to reveal much more of His divine knowledge to us.

God's approach to life pays dividends, both physically and spiritually. The starting point is reading and studying the Bible itself. Why not enroll in our free *Bible Study Course*? Its 12 lessons will help you to understand God's Word and lead you to a wondrous comprehension of His great plan and purpose for mankind. You can sign up on our Web site, wnponline.org, or write to our office in your area (see page 15). ❖

"FINANCIAL" (Continued from page 4)

great power to the east, which today is being fulfilled in the German-led European Union. "Ephraim feeds on the wind, and pursues the east wind" (Hosea 12:1). This is a big mistake that will ultimately contribute to the nation's downfall.

In addition to economic threats, Britain may soon find itself stripped of its special relationship with the United States. "Barack Obama Plans to Make US Relationship With Britain Less Special Than Before" ran a headline in *The Daily Telegraph* on Jan. 17, 2009. "Barack Obama will play down Britain's importance and cast it as merely 'one of the crowd' of countries with which America has a special relationship, sources close to the incoming president have warned," reported Tim Shipman from Washington.

The British government recently signed on to the European treaty that will result in an even closer European Union, with a single president and a single foreign policy. Realizing its growing economic weakness, and the inevitability of a lessening of the tie with the United States as America concentrates on her own problems, Britain is set to move even closer to Europe. With its currency weakened and its economy deteriorating, the United Kingdom may even be forced into switching to the euro, thereby further losing its economic independence.

British people a century ago would never have dreamed they could be in this mess. At the time they were the global superpower, ruling over a quarter of the world's people in an empire "upon which the sun never set." Their rise to greatness began in the upheaval of the Protestant Reformation, and their zeal for God and the Bible contributed greatly to their rise.

That same Bible now offers an alternative solution to Britain's problems: "O Israel, return to the LORD your God, for you have stumbled because of your iniquity" (Hosea 14:1).

To trace the history and prophetic significance of Britain's biblical identity, see our carefully researched booklet *The United States and Britain in Bible Prophecy*. Read, download or order it at wnponline.org. ❖

The Purposes of Prophecy

*Does God use prophecy to punish humanity out of some perverse sense of enjoyment? Of course not!
But if there are positive purposes to prophecy, what are they?*

by Jerold Aust

Why do some people think that God gets enjoyment out of prophetic punishments? Does God have a fundamentally cruel streak that He randomly satisfies, targeting people who can't defend themselves?

Historically, writers of apocalyptic literature promote this satanic notion, as Dante Alighieri did in his *Divine Comedy*. Why would anyone perpetuate this concept? Your Bible makes clear that there are purposes for prophecy; and those purposes, contrary to conventional wisdom, serve us.

Defining prophecy and classic examples

Prophecy is a divinely inspired prediction of the future, and there are many examples of fulfilled prophecy in Scripture.

A classic example is when God promised a revival of His true religion under a king named Josiah (1 Kings 13:2). This amazing prophecy was fulfilled 300 years later when God restored the rebellious kingdom of Judah by installing young Josiah as king (2 Kings 22:1). Josiah's grandfather was the infamous evil King Manasseh who ruled Judah for 55 years.

Josiah had a different heart, and God used him to turn the nation around. It worked, but not for long. God also predicted that Judah would go into captivity for 70 years (Jeremiah 25:8-12), which He fulfilled to the letter.

After Josiah's premature death, Judah went right back into following false religious practices and, as God had prophesied, the nation went into captivity under the king of Babylon (2 Kings 24).

While the Bible records prophecies that have been fulfilled, it also lists prophecies yet to be fulfilled. A classic case is that of the coming Beast and False Prophet who are predicted to rise to power in the future (Revelation 13; 17). Today, significant signs show this prophecy will come to pass by the rising power of the European Union, the coming king of the North, and the ris-

ing power of a great Muslim confederation power, the coming king of the South (Daniel 11:40).

Let's look at some purposes for prophecy.

Cause and effect

One purpose of prophecy is to teach mankind that terrible consequences result from disobeying God. This is a great key to understanding prophecy. Most view prophecy as God sitting around contemplating how He can make the lives of human beings miserable. Instead, humans incur their own prophetic punishments through disobedience to God's law and through their own poor conduct (Deuteronomy 30:19).

God's laws are automatic (Romans 2:11-12); that is to say, they are designed so that our good actions eventually lead to good results and our evil actions lead to bad results. God's spiritual laws are like His physical laws. For example, when we throw an object into the air, we know it must eventually fall back down to the ground. We depend on those laws every single day.

God's automatic laws directly affect human life. Leviticus 26 and Deuteronomy 28 reveal the cause and effect of either obeying or disobeying Him. Obey God and be blessed. Disobey and bring curses on yourself. These polar opposites help determine the effects of prophecy. Indeed, *they embody prophecy*.

A good example of doing good and being blessed for it can be found in the prophecy regarding the New Testament Church, in part, at the very end time. There will be relatively few who keep God's commandments, honor Christ as the Head of the Church and endure to the very end (Revelation 3:8, 10).

God prophesies to them that they will escape the Great Tribulation, "I also will keep you from the hour of trial which shall come upon the whole world" (verse 10). This is a blessing, a direct application of

Prophecy is a helpful, encouraging and merciful tool in the hands of an all-loving Savior, given for the good of mankind. We should use it wisely.

choosing to do what's right and being blessed for obeying God's laws.

God allows human beings free moral agency, to choose and make decisions to receive an abundant life now and live forever later, or to choose and make decisions to curse themselves now and to die (Deuteronomy 30:19). Clearly mankind determines his own destiny, either for bad or for good.

God is in control

A second purpose of prophecy is to show that God controls events throughout history for the purpose of fulfilling His plan. Ultimately, God will see His plan through, no matter what people do.

There are prophecies that turn out for good even though humans are ignorant of them. For instance, God said He would bless Israel and the world at Christ's return based on His covenant with Abraham (Genesis 12:1-3). In this case, good for modern Israel comes through a promise God made to Abraham thousands of years ago.

God highlights this kind of prophecy to those who are ignorant in Ezekiel 36:22-24. At the time of the end, modern Israel will be in captivity, scattered among the nations, as God prophesied. When Christ returns, He will free Israel from captivity and bring them again to the Holy Land.

Here's a case of prophetic blessings to an ignorant Israel, which

happen in spite of, not because of, anything Israel did. The key to this prophecy is that *God is doing this for Himself*, not Israel. They profaned His name, and He will restore His good name through them:

"Therefore say to the house of Israel, 'Thus says the Lord GOD: 'I do not do this for your sake, O house of Israel, but for My holy name's sake, which you have profaned among the nations wherever you went. And I will sanctify My great name, which has been profaned among the nations, which you have profaned in their midst; and the nations shall know that I am the LORD,' says the Lord GOD, 'when I am hallowed in you before their eyes'" (Ezekiel 36:22-23).

In a sense, the initial fulfillment of this prophecy eclipses choice. Once freed and restored to the Promised Land, Israel will then have to choose to do what's right in God's eyes.

Interloper behind prophecies of punishment

Prophecy is also directly tied to the great interloper. Christ's spirit-led disciples know this, but the world doesn't. America and the Christian West have willingly closed their eyes to God's revealed truth.

"And in them the prophecy of Isaiah is fulfilled, which says: 'Hearing you will hear and shall not understand, and seeing you will see and not perceive; for the hearts of this people have grown dull. Their ears are hard of hearing, *and their eyes they have closed*, lest they should see with their eyes and hear with their ears, lest they should understand with their hearts and turn, so that I should heal them'" (Matthew 13:14-15).

Behind this willing blindness, there lurks Satan the devil whose avowed purpose is to dupe people into doing his dirty work. He strives to motivate mankind to destroy itself, for God won't allow Satan to do this evil deed directly.

Human beings are Satan's competition. He knows that we will one day judge angels (1 Corinthians 6:3) and constantly tries to tell God that

His redemptive plan to save mankind is a lost cause (Revelation 12:10).

The interloper, Satan the devil, the god of this world, affects how prophecy works in the worst of ways. Isaiah writes about the heinous cruelty of Satan, who "made the world as a wilderness and destroyed its cities, who did not open the house of his prisoners" (Isaiah 14:17).

This verse summarizes Satan's wicked rule on this earth and over mankind. From the time of Adam to Christ's second coming, he has and will continue to peddle, traffic and merchandise his lies, which is precisely how he changed himself from Lucifer to Satan the devil (Ezekiel 28:15-19).

Prophecy warns, punishes and blesses

Prophecy is a prediction of the future under divine inspiration. It shows us that human beings cause their own troubles.

Prophecy regarding punishment shows us that God simply predicts how uncontrolled human nature reaps its own sown seeds of destruction (Galatians 6:7-8).

Prophecy regarding encouragement and blessings shows us how faithfully obeying God brings on blessings in this life and the blessing of life eternal. For prophetic blessings to come about, we must keep God's laws of love (1 John 5:3).

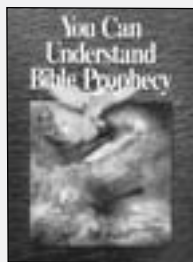
Prophecy also shows God's ultimate control over history as He completes His plan of salvation for everyone.

These are the purposes of prophecy, which contrast the false notion that God is cruel or that He sits in heaven all day figuring out novel ways to make humankind experience fear and suffering. This type of behavior describes the god of this world, as depicted in Dante Alighieri's *Divine Comedy*. Satan is the one that influences the world and well-meaning Christians with such aberrations.

Prophecy is a helpful, encouraging and merciful tool in the hands of an all-loving Savior, given for the good of mankind. We should use it wisely. ❖

Recommended Reading

Can you really know what the future holds? Request a free copy of *You Can Understand Bible Prophecy*. This booklet gives a helpful overall picture of God's prophetic plans for humankind and the good news beyond today's troubled world.



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A World Lit Only by Fire

History sheds light on the early stages of Jesus Christ's prophecy of religious deception.

by John Ross Schroeder

In the Olivet Prophecy in Matthew 24 Jesus spoke of the world that would exist between His departure and His future second coming.

One of the stark predictions that Christ offered is, "For many will come in My name, saying, 'I am the Christ,' and will deceive many" (Matthew 24:5).

Author William Manchester (1922-2004), in his book *A World Lit Only by Fire*, gives historical illumination to these prophetic words of Christ. He established the stark fact that the medieval church during the Dark Ages (roughly between A.D. 400 and A.D. 1000) bore little resemblance to the first-century Christian Church.

Readers should take Mr. Manchester's testimony seriously because he was a very competent researcher, publishing a number of other important historical works. He had already established his academic credentials with a generally acclaimed, multivolume biography of Winston Churchill. His study of the former British prime minister's life complements the excellent multivolume work of Martin Gilbert in England.

Mr. Manchester wrote in his book about the Dark Ages: "*Soldiers of Christ swung their swords freely. Every flourishing religion has been intermittently watered by the blood of its own faithful, but none has seen more spectacular internecine butchery than Christianity*" (1992, p. 7, emphasis added throughout).

The expression "soldiers of Christ" in this context reminds one of "Christian gunmen" of latter-day 20th-century Lebanon. But how does all this square with the plain teachings of Christ in the Sermon on the Mount? Was this really the Church He had built (see Matthew 16:18)?

Christianity infiltrated

Mr. Manchester wrote: "*Christianity was in turn, infiltrated, and to a considerable extent subverted by the paganism it was supposed to destroy. Medieval men simply could not bear to part with Thor, Hermes, Zeus, Juno, Cronos, Saturn and their peers. Idol worship addressed needs the church could not meet*" (pp. 11-12).

This dubious process of mixing paganism with Christianity is called syncretism.



The sheer amount of evidence overwhelms. "As mass baptisms swelled its congregations, the church further indulged the converts by condoning ancient rites, or attempting to transform them in the hope—never realized—that they would die out. Fertility rites and augury were sanctioned: so was the sacrifice of cattle... Christian priests, *like the pagan priests before them*, also blessed harvests and homes" (p. 13).

William Manchester added this comment about sainthood in the Roman Catholic sense. "Neither Jesus nor His disciples had mentioned sainthood... [Even] Augustine deplored the adoration of saints" (pp. 13-14).

The sad story of the Borgia family is very well documented on pages 75 through 87. Christian book reviewers hesitate to repeat this tragic story of a ruthless and immoral pope, Rodrigo Borgia, to the general public, but one sentence illustrates the tragic character of this man: "Breaking any commandment excited him, but he was partial to the seventh" (p. 77).

The question our readers may well ask is, What did such extreme behavior have to do with the Church of the living God? In reply we recommend our free booklet *The Church Jesus Built*. Please ask for this eye-opening publication in print, or download it from our Web site at wnponline.org. ❖

Recommended Reading

Jesus Christ said, "I will build My church." He declared that His Church would never die out. But can we know whether Christianity's bewildering variety of customs and teachings faithfully represents those of Jesus Christ? Request or download a free copy of *The Church Jesus Built*.



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www.wnponline.org

The Meaning of the Mortgage Meltdown

Some of the toxic financial "instruments" are hopelessly complex. But the basis of the financial crisis is terribly simple: greed.

by Mike Kelley

The beginning of 2009 saw the United States, the European Union and other nations in a financial quagmire, caused in large part by the huge problems in the real estate markets. The "subprime lending crisis" has resulted in literally millions of delinquent mortgages, with many of these on the verge of foreclosure. It's a housing crisis unmatched since the Great Depression, especially in the United States.

What went wrong? What brought about this crisis in housing that has led to the collapse of major financial institutions such as Lehman Brothers and Bear Stearns, and caused the collapse of many formerly sound banks?

Americans have had a long love affair with homeownership, which has been the cornerstone of the American dream. Moving up from renting to owning one's home provided a feeling of security. It also came to be seen as a solid financial move. Since house prices usually rose year after year, owning a home was one way average people could hope to gain some measure of financial independence.

The U.S. government helped the process, as homeownership became government policy. The GI Bill after World War II made it possible for millions of veterans to buy homes with little or no down payment. This policy helped returning soldiers reestablish themselves, and with a growing economy and a strong commitment on the part of the borrowers, relatively few ended up in foreclosure.

Seeking to extend these benefits to the general public, Congress passed the Federal Housing Act, creating the Federal Housing Administration. Now the average American could, with as little as 3 percent down, buy a house on very favorable mortgage terms, because Uncle Sam was ultimately backing the loan.

In the aftermath of Sept. 11, 2001, the Federal Reserve lowered interest rates to get the economy moving again. It worked, as low-

ered interest rates made possible lowered mortgage rates. A strong economy, low interest rates and low unemployment proved a potent brew that brought another wave of buyers into the market.

Prices rose, in some markets as much as 10 percent a year. Speculators jumped into the market, hoping to make quick profits on the rapidly rising prices. The bubble grew and grew, as U.S. homeownership rose from 65.7 percent in 1997 to just under 70 percent by 2005.

The bubble bursts

And then, in mid-2007, the bubble burst. First, hundreds of thousands who had financed homes with little money down, and taken on risky, subprime mortgages with high interest rates, watched to their horror as their mortgage rates reset to higher rates.

About the same time, housing prices began to fall across the United States. By mid-2008, millions were "upside down," meaning they owed more on their homes than the homes were worth. With negative equity, payments they could not afford and little of their own money in the homes, people simply walked away. More and more empty, foreclosed homes became eyesores, driving down the value of other homes in their neighborhoods. Overnight, it seemed, America's dream of homeownership became America's nightmare.

The National Association of Realtors reported that as of early 2009 nearly one homeowner in 10 is behind on payments, and nearly 3 percent of all homes are in danger of foreclosure. Most economists and industry observers feel that the bottom of the housing market may not be reached until mid-2009 or later. How did the dream of owning a home turn so quickly into a financial nightmare for so many?

Plenty of blame to go around

The meltdown was in full swing during the recent presidential race. During the debates,

"We just got overwhelmed with greed, with creating financial instruments [that don't] benefit the investors... but benefit the purveyors, the marketers, the investment bankers. Greed is not confined to the financial markets, it just finds its worst manifestation there," wrote John Bogle, founder of the Vanguard Mutual Fund Group.



Families in the Sacramento, California, area attend a rally to ask state lawmakers to stop home foreclosures and help modify loans Nov. 25, 2008.

the candidates were asked what, in their opinion, led to the mortgage crisis. John McCain blamed homeowners who borrowed too much and provided false information on loan applications, while Barack Obama faulted greedy bankers and the Wall Street interests who were all too ready to invest in mortgage securities of dubious value.

In truth, the blame must be shared by most of the players in the real estate game, a conclusion shared by industry observers, economists and others who have analyzed the mortgage meltdown.

Certainly, a major culprit is the mortgage lending industry. Economist Mark Zandi, in his recent book *Financial Shock: A 360-Degree Look at the Subprime Mortgage Implosion, and How to Avoid the Next Financial Crisis*, points out that the perception that real estate prices could only go up, year after year, established an atmosphere that invited lenders and financial institutions to loosen their standards, thereby risking default.

“In reality, there is plenty of blame to go around,” Zandi states. “A financial calamity of this sort could not have taken place without lots of hands tilling the soil and planting the seeds. Among the elements that fed the crisis were a rapidly evolving financial system, an eroding sense of responsibility in the lending

process among both lenders and borrowers..., lax oversight by policymakers skeptical of market regulation, incorrect ratings, and...the ‘animal spirits’ of investors and entrepreneurs” (p. 2).

Zandi describes how new types of financial securities managed to cloud and disperse risk to the extent that even sophisticated investors were not able to determine their real worth.

“The risks inherent in mortgage lending became so widely dispersed that no one was forced to worry about the quality of any single loan. As shaky mortgages were combined, diluting any problems into a larger pool, the incentive for responsibility was undermined... There was a belief that someone—someone else—would catch mistakes and preserve the integrity of the process” (p.3, emphasis original).

Simply put, constantly rising home prices reduced the risk to lenders. Rising home values made it easier to justify making risky loans to hundreds of thousands of people who would never normally qualify for mortgages, especially if many of those applicants were willing to falsify their loan applications.

Zandi continues, “Skyrocketing house prices fed many dreams and papered over many ills. Households long locked out of the American dream final-

ly saw a way in... Borrowers and lenders implicitly or explicitly conspired to fudge or lie on loan applications, dismissing any moral qualms with the thought that appreciating property values would make it all right in the end.”

The development of subprime lending during the 1990s created conditions that, at first, worked to the benefit of both borrowers and lenders. Former Federal Reserve Chairman Alan Greenspan considered the subprime movement a positive development, because it expanded home ownership to millions of low-income people.

With subprime financing widely available, vast numbers of people previously locked out of the home buying market became potential homeowners. It was the signal for everyone to jump into the game. New housing developments sprouted like mushrooms across the land as homebuilders responded to a swelling market. Real estate brokers and their agents not only encouraged people to buy, but often to buy more house than they needed or could afford.

Appraisers played their part by, in too many cases, simply appraising a house for whatever the builder or mortgage lender needed the figure to be. A decade of intense home demand drove prices up 85 percent on average from 1997 to 2005.

Greed—the basic problem

Many commentators have observed that the housing bubble, which began losing air in 2007 and collapsed in 2008, is not the first financial bubble in American economic history. Recent memory takes us back to the technology “dot com” bubble that burst in 2000, devastating the financial portfolios of millions of investors. Real estate itself has experienced bubbles before. Then, of course, there was the Wall Street crash of October 1929.

But what do all of these “bubbles” have in common? Is there a basic, underlying cause for the type of financial behavior that causes people to drive up the price of assets to unrealistic levels, only to see those prices come crashing down?

Zandi alludes to widespread fabrication of information provided on mortgage applications and to lax oversight of

the quality of mortgages contained in mortgage-backed securities.

He has not been the only observer to point this out. John Bogle is founder and former CEO of the Vanguard Mutual Fund Group, the second-largest mutual fund company in the United States. Commenting on his October 2008 book *Enough: True Measures of Money, Business, and Life*, Bogle offers the kind of candor that seems to be sorely lacking in our financial system:

“We just got overwhelmed with greed, with creating financial instruments not that benefit the investors in those instruments, but benefit the purveyors, the marketers, the investment bankers... Greed is not confined to the financial markets, it just finds its worst manifestation there... Our society has changed. It’s kind of a ‘me’ society, a ‘more’ society, an egocentric society, an arrogant society in many, many ways” (as quoted by Michael Smerconish, “Head Strong: Prescience on Greed, Arrogance of a System,” *The Philadelphia Inquirer*, Oct. 5, 2008).

It’s clear that “good” old-fashioned greed played a major part in creating the problem. What many may not realize is that the Bible foretold conditions like these nearly 2,000 years ago. Writing to his associate Timothy, the apostle Paul spelled out the conditions “in the last days.”

“But know this, that in the last days perilous times will come: For men will be lovers of themselves, lovers of money, boasters, proud, blasphemers, disobedient to parents, unthankful, unholy, unloving, unforgiving, slanderers, without self-control” (2 Timothy 3:1-3).

Notice that love of money and lack of self-control would be widespread—just the type of character flaws required to lead to the mortgage meltdown.

Since World War II, the size of the average new home in the United States ballooned from about 1,200 square feet to more than 2,500 square feet. Hundreds of thousands of home buyers were told they could qualify for much larger loans than they could really afford. To a great extent, it was a play on the natural tendency of humans to want more and more. It was easy to rationalize, “Let’s buy the largest house we can afford, because it will gain \$50,000 in value the first year.”



Reuters/Lucy Nicholson

A foreclosed home is shown in Corona, California, Dec. 18, 2008.

Notice what the apostle Paul had to say about lust for money. “But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows” (1 Timothy 6:9-10). Just consider the sorrow and misery brought on by the thousands of foreclosures in the past year.

Don’t get us wrong. Prosperity is good, and our Heavenly Father wants this very thing for all of us. He inspired John to write, “Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers” (3 John 2). What He wants, however, is that we keep our priorities straight. “No one can serve two masters... You cannot serve God and mammon” (Matthew 6:24). Mammon here is translated from the Greek word *mammones*, meaning wealth. What the Bible teaches is a balanced approach that puts God and His law at the center of our lives.

Having a home is good, and the time is coming when all the world’s inhabitants will enjoy the blessing of homeownership. But it will be done in balance. People will not get themselves in hock for 95 percent mortgages on

huge homes in markets where real estate values fall just as easily as they rise.

Looking down to a time not long from our present day, the prophet Micah foretold a time of prosperity and peace. “They shall beat their swords into plowshares, and their spears into pruning hooks; nation shall not lift up sword against nation, neither shall they learn war anymore. But everyone shall sit under his vine and under his fig tree, and no one shall make them afraid” (Micah 4:3-4).

Owning property the right way will be the norm, not the exception. God speed that day. ✦

Recommended Reading

What advice does the Bible offer about wealth and our attitude toward it? Is money really the root of all evil? Be sure to read this booklet to discover biblical answers to these important questions and more.



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“PROMISE” (Continued from page 16)

This bestial system is but a pawn for Satan’s two-fold purpose: 1) to deceive all humanity and have them marvel at his surrogate, “the beast” (Revelation 13:3), and 2) to eradicate the faithful seed of God’s Church “who keep the commandments of God and have the testimony of Jesus Christ” (Revelation 12:17). Make no mistake, it is war, pure and simple, against the holy seed of God—the saints.

It is with this pending threat that God responds. It is an action by the One who inhabits eternity. Yes, He who alone transcends the worlds of both man and angel. We discover that He is not late in intervening, but right on schedule. He pushes the cosmic doorbell of Revelation 6:12-14, commonly called the heavenly signs, to announce His divine entrance into the human sphere. When hope is quickly fading and both saint and sinner are at wit’s end, God enters once and forever!

And then a specific and stand-alone question is asked as the world and Church reel between life and death: “For the great day of His wrath has come, and who is able to stand?” (verse 17). God is prepared to usher forth the seventh seal, which is His judgment upon sinful man, but take note of what He doesn’t allow until this point.

God interrupts the flow of events

Here God interrupts the flow of events by asking that His angels perform specific functions. First, the forces of nature are held back from the earth as four angels at four corners of the earth hold back winds. This signifies the global nature of this activity and appears not to speak of a specific location. The graphic description of “standing at the four corners of the earth” conveys an image of a universal Sovereign multitasking to save His holy people on a global scale (Revelation 7:1).

Likewise, it appears to be time-specific (“after these things”) as a future event between the end of the sixth seal and the commencement



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Like the tiny sparrow that does not fall to the ground “apart from [the] Father’s will,” not even the least of us escapes His loving attention and personalized care.

of the seventh seal. Plainly stated, chapter 7 is a “time-out call” to fulfill God’s promises to future saints. Our holy God is going to preserve a holy people for His holy purpose, and He will not allow them to fall without His awareness, anymore than the sparrow of old mentioned by Christ.

Second, an angel approaches from “the east” (verse 2). Just as good news came from the east at Jesus’ first coming (Matthew 2:2), likewise, good news is going to travel from the east in preparation for His second coming.

Third, He comes bearing “the seal of the living God” (Revelation 7:2). The term “living God” is the New Testament echo of Joshua 3:10, which proclaims that the “living God is among you.”

He is alive, so very real and active among His covenant peoples of each generation, even in the most doubtful and darkest moments that confront them. This should not be lost on us today, and it will once again be proclaimed to a future people about to cross from one age

into another under the guidance and protection of “the living God.”

Devotion is everything, but to whom?

Fourth, this angel commands the other angels to not harm the earth until a divine seal is applied to these end-time saints (verses 3-4). Revelation 14:1 implies this is symbolically “written on their foreheads.” This divine seal of protection stands in stark contrast to another seal known as the “mark of the beast” (Revelation 13:15-18).

We must remember that Revelation is a book of wisdom given to the reader to determine a contrast between two gods (the God of creation vs. the “god of this age”), two trees (the tree of life vs. the tree of the knowledge of good and evil), two ways (the way of give vs. the way of get), two churches (a great worldly church vs. a “little flock”), two cities (Jerusalem above vs. Babylon below) and two outcomes (eternal life, which is the gift of God, vs. eternal death). These two seals or marks personify these contrasting values. This brings us to a graphic reality that there will be no “third option” of doing it our way.

It is noteworthy that baptism in the early Church was considered a form of “sealing,” an indication that a convert belonged to God and not himself (Ephesians 1:13). The 144,000 will be converted individuals, who will be spared from God’s judgment upon the wicked, even though they will endure persecution in the Great Tribulation. Just as the children of Israel experienced the first three plagues visited on Egypt, likewise these future “children of Israel” will go through some similar challenges.

Just who are the 144,000?

Just who are the 144,000? Revelation 7:4 shows that they come from “all the tribes of the children of Israel.” Then it lists all but one of the tribes of that extended biblical family. A specific number is affixed to these future saints. It is noteworthy that the number is made up of 12 times 12, mathematically a perfect square. The number indicates completion, rather than a limit. It initially appears to be a small number. Yet, when considering the incredible circumstances that will be occurring on earth, it is actually quite large.

Remember Abraham’s famous countdown before God regarding the potential “righteous” of Sodom (Genesis 18:20-32)? There weren’t any besides Lot. As at that time, God will know just where His precious ones are in the Great Tribulation, just as much as He is aware of that little sparrow Jesus referred to. Nothing is done apart from His will, that He, alone, might be glorified.

It is of note that the tribe of Dan is not mentioned in Revelation 7. It is impossible to know with certainty why it is excluded. But the overall number of 144,000 offers a sense that this is a group of converted, obedient and contrite people, submissive to God in contrast to ancient Israel, which was known for its idolatrous and rebellious ways. The overriding symbolism is of a spiritually purified people in an evil and immoral society.

In that number

This purity is granted further definition in Revelation 14:3-4. The 144,000 are “redeemed,” which means their life has been paid for by Christ’s sacrifice,

by His blood, shed to pay for their sins. Thus they are a part of the firstfruits and they “follow the Lamb wherever He goes.” This signifies a covenant people, completely yielded to God.

They are further described as being without deceit “in their mouth,” (verse 5), meaning they are genuine from the inside out. Nothing phony! They are not seeking the “muddled middle,” trying to serve God, while simultaneously entertaining Satan’s devices. For them, there is no third option. Thus, they are “without fault before the throne of God.” They have access in incredibly horrific times to the only One who can truly step down, step in and reach out—lest they fall like the sparrow of Jesus’ day.

While we may not fully understand every nuance of the numbering of the 144,000 until it is fully revealed in “that day,” we can plainly determine what it takes to be “in that number.” The spiritual qualities of the 144,000 are no mystery. God clearly lists what it takes to “stand” in their day. It is the same list that determines what we need to “stand” in our current society.

Until that time, the sparrow, the sealing of the 144,000 and we have something in common: We exist before the living God who does not forget His promises, who remembers where we are at all times, whether in the steepest of personal falls or the darkest of personal moments. We worship God, who has ultimate control over all elements and entities, be they winds of change, Satan, a Beast or a False Prophet. Therefore, “If God is for us, who can be against us?” (Romans 8:31). The 144,000 reminds us that in His time and way, God cares for people who have spiritual integrity.

It is in the words of Jesus Christ Himself that we hear the echo of “This is the way, walk in it” (Isaiah 30:21). It is the simple directive and promise to a sparrow, the 144,000 and us, right here and right now, that grants us the encouraging knowledge that “not one of them [or us] falls to the ground apart from your Father’s will.” ❖



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by Robin Webber

The 144,000—A Promise Kept

Long ago, Jesus offered an encouraging statement explaining how nothing is done apart from His Father's will. Jesus referred to the practice of His time of selling two sparrows in the public market for a coin. He boldly stated, "Not one of them falls to the ground apart from your Father's will" (Matthew 10:29).

This verse's companion scripture of Luke 12:6 uses different numbers to purposefully crystallize God's great and detailed love. Here in Luke, it speaks of five birds sold for two coins or actually two sparrows per coin. Why then the mention of the fifth sparrow? This was the sparrow of little worth that was thrown in to "seal the deal" so as not to lose a customer. Here Christ defines the incredible attention God places on each member of His creation. Nothing, not even the least of us, escapes His loving attention and personalized care.

Embracing God's promise

What does this reference to our little feathered friends have in common with God's future involvement with the 144,000 of Revelation 7 and 14? Beyond that, where do you fit within this combined realm of birds and future saints?

Let's bring the past, present and future together as we consider one powerful reality—the promises of God. While we may not fully understand every implication of the 144,000, we can fully embrace one basic premise embedded in the heart of every saint of God: Our Heavenly Master is true to His word and keeps His promises.

With this in mind, we enter the world of the 144,000. That world will be experiencing "great tribulation, such as has not been since the beginning of the world until this time, no, nor ever shall be" (Matthew 24:21). It is a world that chooses to exist apart from God and is in conflict with the Ruler of the heavens.

But what causes this future disconnect between the Creator and His creation? Revelation 12:7-10 offers a sequence of future activity that portrays Satan as once again striving to seize the Kingdom of Heaven, but he is thwarted and cast down to this earth. Revelation 12:12 triumphantly proclaims, "Therefore rejoice, O heavens, and you who dwell in them! Woe to the inhabitants of the earth and the sea! For the devil has come down to you, having great wrath, because he knows that he has a short time."

Great news, bad news, good news!

The great news is Satan's assault will be thwarted again. The bad news, at least for humanity, is he is currently down here on earth! The good news is his time is short. But each day will seem unbearable, especially to the saints during this time of tribulation that is given further definition in Revelation 6 as the fifth seal.

It is indeed the time of Satan's wrath, not to be confused with the seventh seal that signifies the time of God's judgment upon a rebellious society that marvels and follows "the beast" and therefore is actually worshipping "the dragon" who gives authority to the Beast (Revelation 13:3-4).

(See "PROMISE," page 14)