***Lights in the World - PH51-01

Advanced Bible Doctrine - Philippians 2:14-15***

The Christian is a light in the world. One of the ways that a Christian can be a light is by honoring the moral principles of the Word of God. So as we've been studying the book of Philippians, concerning the Christian being a light in the world, we've been looking at the moral principles of the Ten Commandments. The eighth principle is what we're on now, and that is that we are not to steal from anyone in any way under any guise. This was stated for us in Exodus 20:15. Two Hebrew words simply say, "Thou shall not at any time, under any condition, steal."

This principle is, of course, vital to a free society and to free citizens. You cannot find freedom in a society where stealing is the common practice. There are many societies in the world today, which have not had the benefit of Christian influence, where stealing is just a way of life. You suddenly become aware of this when you come from the context of most areas of American society where stealing is not a way of life, though it is practiced, and suddenly you find yourself thrown into a society where this is a way of life, and you just have to shift gears, and you suddenly have to tell yourself, "I am in the midst of a society where stealing is a way of life. Therefore, everything I do, I must take into account that all that I have and all that I possess is under the threat of being taken."

This struck me when I've had occasion to be in Latin America. There is something that is uniform about the streets, and that is that they're walled in. You look down the street, and it's a solid wall, on each side. Behind it are the houses. I noticed that even the newest houses being built were also encased in a wall-like structure. These were the most beautiful modern houses you can imagine. I think the reason for this is that Latin America, under Roman Catholic religion influence, has suffered from thievery as a way of life. Therefore, the very structure of the city and the very structure the houses, is to encase yourself into a fortress-like enclosure in order to protect yourself, not only property, but life itself.

It was characteristic of Israel of old that the houses of the Jewish people, when godliness prevailed among them, the doors consisted simply of a curtain over the opening of the house. You only needed the curtain just for privacy. You didn't need it in order to protect your possessions. In the nations round about Israel, archaeologists have discovered a very curious thing. That is that the entrances to their houses were very carefully sealed with a door, sometimes a very closely fitted stone structure, which indicated that when a person walked into that enclosure and into that house, he viewed it as an area of protection for himself and his property against those who were outside.

Yet, when the archaeologists research the remains of Israel, they find that a curtain would do. A godly society is characterized by the integrity that does not cause a person to worry about being ripped off all the time. Whereas in a religious society, such as Latin America has suffered under Roman Catholicism, thievery is a way of life and you learn to live with it. If you don't learn by caution of those who have preceded you, you will learn the hard way after you've lost a few things. Then you will start acting according to the scene in which you find yourself.

So the Bible lays down this principle because it is essential for freedom. Nobody feels very free moving around a group of people where he has to be constantly on guard that somebody is going to steal something from him. The Bible says that people are to live on and to enjoy what they earn by their legitimate labors. For this reason, it is the duty of government, by divine plan, to protect private property ownership, and thus to preserve personal freedom during the era of the angelic conflict.

One of the divine laws of the establishment is that governments are to protect private property. They are to do nothing to violate a person's right to his private property. They are to see to it that others do not violate your private property possessions.

Inflation we have seen is one way of stealing from people the full benefits of their labors. In the United States, we pointed out that the politicians in the federal government have deliberately created the theft of inflation in order to secure temporary stimulation to the economy because prosperity is tied to election to public office. Now, I'm not trying to give you a course in basic economics. However, the Word of God, to be practical, must have certain isagogical background factors in order for you to understand what is taking place.

We have pointed out to you that Israel of old was told by the prophet Isaiah that one of the reasons God was going to judge them as a nation, and one of the reasons they went into captivity, was because they debased their money. They debased their gold and silver that they used in exchange for commodities, and they debased their products. They cheapened the products that they were selling. For this reason, God listed this among other sins that we would consider infinitely more horrendous. Yet, right in the middle of horrendous sins are these simple little statements, "I'm going to bring judgment upon your nation because you've debased your currency. You've devalued your money."

The reason for this is because when you do that, you rob people of the just returns of their labors. You create the condition known as inflation. It is a monster which our politicians have created. They do not wish to kill it. They simply wish to control it. If they killed it, they would discover that they themselves would be turned out of office because of the results. So there is a direct relationship between your understanding what is taking place in certain economic factors in our nation, and the blessing of God upon this nation. The blessing of God upon you personally is going to rest to the degree that you respect the principles that are reflected here in the theocracy of Israel. These are principles upon which God functions, and they are inherent in the righteousness of God. So inflation is not just the discussion of economics. It is the background of understanding what Scripture is trying to tell us here.

The inflation that we've looked at is created by the government by spending programs which are in excess of revenues which the government receives from taxation. This is called deficit spending. Some here may be old enough to remember the days when Franklin Roosevelt was president, and when this idea was interjected into the American system. It came as a result of the influence of a British economist named Keynes. Franklin Roosevelt was just enamored with Keynes' idea, because Keynes pointed out to the president that if you spend more than you taking in taxes, it has a way of stimulating the economy because you create fake money. You either print up more, or you create credit that does not really exist. Sure enough, it stimulated the economy, and everything started jumping. But several decades of this now has demonstrated to us that the effects are only short-range. Then you have to do the same thing over again, bigger and bigger and bigger.

Other societies have done this before us. In recent times, Germany did. Finally, they came to the point where they went over the hill, and they were no longer able to control the inflation. Then you have what's called runaway inflation. Then everything goes down the tube.

This is what God was warning Israel against. God knows what happens when you debase the exchange medium of a nation. If you go too far in doing it, it takes over like a runaway horse and you cannot stop it. Everything that you possess, what you have spent your life in investing in and in preparing for yourself and your children, overnight is destroyed, and it's gone. God says, "I'm trying to protect you from an experience like that. If you listen to me, I will. But if you won't, you will suffer the consequences of working and getting nothing in return."

That's where the world is going. I don't want to leap into prophecy today, but we know from the prophetic Word of God that when the man of sin rules the world, people will have to work a monumental amount in order to receive a small return. A man will have to work all day long to be able to buy three cheap meals with one day's wages, or he'll have to work all day to buy one good meal for himself, let alone what he'll have for his family. That is a clear cut indication of where inflation is going to go in the world in general. The prophetic scene is so shaping up to where it so perfectly aligns today with the Word of God that we can exactly see why inflation is part of the structure of governments today, and why governments seem so helpless about doing anything about it. This inflation is created by spending more than comes in taxes.

**Paying for Debt**

Suppose that you spend more than you take in, how are you going to pay for what you spent? Suppose you spend more than you earn. How are you going to pay for your debts? There are three ways, and this is true of an individual, and it is true of government. There are three ways by which you may pay for debt. One is that you may earn the money. That is, you may find people who are willing to pay for products and services that you provide, and they will pay you a certain amount, and you will be satisfied with the profit that you have made on your effort. They'll be satisfied with the product or service that you provided. In this way, you'll be able to secure the money in order to pay off your debt.

The second method is to go out and buy a gun, and to rob people of the money at gunpoint. Find someone who's got the money that you need to pay off your debt, and just shove a pistol under his nose and rob him. Now, that is quicker; it is easier; and, it is far more exciting than earning it. It may be more exciting than you plan for it to be, as a matter of fact, but that is a second way by which you may secure the money to pay off your indebtedness.

A third way to pay that off is to secure a printing press, and to start cranking out the money that you need. Then you can pay off your debt that way.

Now let's look at the government. The government has spent more than it takes in in taxation. Number one is out for the government. The government is not designed to be selling products to people. The government is not designed to be in the marketplace, to be earning things. The government only enters the marketplace, as a matter of fact, in order to force somebody to do something they don't want to do. That's when the government comes to the marketplace. But earning is not a method for the government.

The primary method for the government is number two. The tax collector does not appear at your door with his gun. He doesn't come with his shotgun with both barrels loaded. But nevertheless, the government says, "Of your earnings, we are going to take this percentage." You have no recourse. You will pay that percentage. Period. Over and out. If you do not, there is behind the tax collector, a jail house with guards who do have guns. While the tax collector does not walk up to your door with a gun, nevertheless, in the background, stands the enforcement agency of the legal process and of the guns to collect, if necessary, the money from you. And the government is able to collect.

All you have to do is talk to somebody who walked up to the paymaster where he works to collect his check and was told, "Your check isn't here." You will say, "It's not here? Where is it?" They will reply, "The Internal Revenue Service came and collected it, and they confiscated the thing in payment for taxes." They can do that. What are you going to do about it? You can try to stand there and resist. If you should have arrived just at the same time as the Internal Revenue men arrived there, and you grab your check and you fought him back, he could call the law enforcement people and they would, if necessary, pull a gun on you and say, "Let go of that check." That is putting it in its extreme case.

So the government indeed primarily is able by this means to cover its spending programs. However, the government basically, while it uses this method, it can also borrow money to pay for its debts, and then it can make a law that the loans are null and void. The government is able to borrow money, and if it chooses, it can also cancel its own debt. It can say, "This debt is null and void, and it will not be repaid." Governments have done that. That is a variation of the number two robbing procedure.

Number three is also used by the government. It is used in order to take up the slack of what the government cannot receive with method number two with the enforcement agencies. It cannot collect enough in taxes without raising the ire of the citizens. So to cover the monstrous spending programs, the federal government would have to have such a monumental taxation program that the citizens would rise up in indignation. They would throw the politicians out of office, and the excess spending programs would be terminated.

Remember that the political people are professional politicians. They deliberately decided, "I'm going to be a politician." They took courses in political science. They took procedures (very specific steps) to get to where they are politically in office. They know how they got there; they know how they're going to stay there; and, they know how other people get thrown out of office. One of the reasons people get thrown out of office is when the citizens catch on to what the politicians are doing with their money. Therefore, they don't say, "Well, we must live within our income, and that means we have to cut out certain programs." The government decides to pay for what it doesn't dare collect in taxes through printing press money. It actually proceeds, in effect, to crank out the money from the Federal Reserve System so that the politician is able to circulate more money, and thus have prices and wages constantly going up, while a people stand here believing that this man has been a wise administrator of their money because they're getting so many benefits.

Well, today, the average American, I heard on the radio by a congressman this past week, works three to four months each year to pay for visible and invisible taxation. The printing of paper money, in order to cover government excess spending, is worthless paper money, but it is a hidden tax. What this does is it puts money in circulation for which there are no productive services or products being created. So there is so much money available that prices go up. That's why you suffer in what is commonly viewed as inflation, rising prices. It is the government pouring this fake money into circulation that jacks the prices up.

You are actually working three to four months of every year simply to pay the visible and invisible taxes before you can ever start using the money that you earn. This is information from a congressman himself who is in the know. With the effects of inflation today, we're told that 30% to 50% of every citizen's productive efforts go for this visible and invisible taxation. 30% to 50% of your productive efforts go simply to finance the programs of the government. As of May 31st, 1974, there was in circulation $943 dollars for every ounce of gold. That meant that the United States government, in effect, was valuing gold at $943 dollars an ounce. However, as you know, our money is not redeemable in gold. It is not redeemable in silver. It is not redeemable in anything. Historically, when a nation has gone to where its money was not redeemable in anything that people consider of intrinsic value or historic value to themselves, that nation has gone into destruction. It has never failed to happen. That's $943 of money that's not redeemable in gold. What the government has done since is run it up more. It is constantly running up more and more printed money in comparison to what gold we have in the U.S. Treasury.

However, in modern times, governments don't quite do it this way. This is called monetization of debt, by the way. You just get rid of your debt by printing more money. In effect, they don't quite turn on the printing presses. The effect is the same as if they did. What they really do is that they call up the Federal Reserve, and they say, "The president's budget, which Congress has now established, is $70 billion over what we are ever going to collect from the citizens. If we were to jack up the citizens' taxes to cover that $70 billion, we'd have a revolution in this country on our hands. Therefore, we have to cover this $70 billion because we want to keep people happy with the programs that we are spending all this on."

So the Federal Reserve says, "No sweat, we'll give you $70 billion at so much interest." So they put into a checking account of the U.S. Treasury–$70 billion of credit covered by a bond from the United States government at a certain interest rate. You might say, "Well, where did the Federal Reserve get the credit? It just grabbed it out of thin air, and said, "Henceforth there is now $70 billion dollars in the U.S. Treasury." Then the Treasurer of the United States says, "Fine." He gets his pen out; he gets his checkbook open; and, he starts writing checks. It's not quite that literal, but that's about it. He writes all these checks. Why? Because he's got $70 billion. What would you do if somebody said, "You've got $70 billion in the bank?" That's what you do. You'd get your checkbook out, and you'd start writing checks.

But this is fake credit. It doesn't matter. Who knows it? It's the same thing as if they printed $70 billion dollars in greenbacks. The effect is exactly the same. This is easier to understand when you think about it as if a printing press was printing out the money, but it comes out exactly the same.

Well, it's a fictitious deposit to a checking account, but the result is that money is poured into the economy which has not any productive value behind it. The result is that this monetization of debt creates the condition of inflation; runs prices up still more; loses more jobs; and, knocks more businesses out of operation. The result is that the government has, in effect, stolen from the people by a subterfuge. This was by not letting the people know how they were going to pay for that excess money.

The average American simply cannot explain this to you. The average Christian can. If he can't explain it, he doesn't understand why God was so stringent with Israel in saying, "Don't you dare devalue your money, because that will destroy your freedom if you do." That's the point. Anybody who is in debt, remember, is a slave. If you want to know how much of a slave you are today, just add up in your mind how much you owe here, there, and someplace else. That's the extent to which you are a slave. If you want to know how much of your future is in slavery, then figure out how far in the future all this is going to take you to pay off, and that's how much of your future is enslaved. That was the point: that inflation leads to debt; and, debt leads to slavery.

This increases the amount of money, as I say; prices rise; products are limited; and, services are limited. This is an unseen taxation. This is stealing by the government from its citizens.

Now, the citizens are fooled by the politicians into thinking that they're receiving great increased benefits without increased taxation. But the government can never create wealth. Only people through their labor create wealth. What the government does is to take money and take wealth from the people who create it.

So inflation prepares, indeed, our world, and is preparing our world, for a strong man. This is because, historically, when inflation has gone to its runaway condition, as it did in Germany, then people are ready to receive a strong man who will stop it. That's when Adolph Hitler got his opportunity. When inflation was running away, and a poor German had to work and go off at noon to spend the money he earned in his morning hours before it lost its value at the end of the day, he welcome what Adolph Hitler was able to do in stabilizing the economy of Germany.

**Multiple Indebtedness**

There is another theft, and this is the theft of multiple indebtedness. Proverbs 20:7 and Romans 13:8 view a person in debt as being under a form of slavery. For this reason, a believer is not to mortgage his future so that his money is not free to do God's work. I cannot tell you how many times I've had the experience of having people who have come into the orbit of the Berean ministry; who have become enlightened by the Word of God; and, who have caught on to what the Word of God can do, and one of the things they realize they want to do is to be able to share their money.

So they begin to think, "Now, what can I give to the Lord's work?" And then they realize, "Boy, I'm in hock up to my neck, and I can't give. It's all I can do to rush home and take my paycheck and write out the checks that I have to in order to pay off all the things I owe every week." I have had scores of people, literally, who said, "I'm rearranging my finances, and I'm going to get myself out of debt so I can start helping to support the Lord's work. I should do this. I want to do this. I'm now in a position where I can't do it." That's what the Bible means that you are not to mortgage your future where you are not able to have money to be able to set aside for the Lord's work on a regular basis. Your life as a believer belongs to the Lord. So you are not to sell your tomorrows to men.

Unbelievers do not respect God's rules of economics. So the Jews of old were permitted to lend money to unbelievers and to collect interest on loans from them. They were also permitted to lend money to believers, but they couldn't collect interest on loans from them. We have this in Leviticus 25:36-37 and Deuteronomy 23:19-20.

**Exodus 22**

The key passage on indebtedness in the Old Testament is found in Exodus 22. It is a significant passage, again, by its spiritual implications as guidelines for us today. Exodus 22:25 says, "If you lend money to any of my people who is poor among you, you shall not be to him an usurer (that is, a person who charges interest). Neither shall you lay upon him interest."

Here is a loan which is called a mercy loan. Perhaps sometime in your life you have made such a mercy loan. For some reason, you have funds in the bank that you are at the moment not in need of and you're not using. Someone comes along who has a need that you are sympathetic toward, but who is not in a position to be able to pay interest on a loan. Therefore, you say to this person, "I'll lend you $1,000; you can pay me back next year; and, I won't charge you any interest on that.

That's the situation you have in this verse. A Jew who had money, who was well-off, was obliged to help out somebody who was a genuinely poor person in need, but he was not permitted to charge him interest on that loan. He was to make it as a loan of mercy. People do that today. That is a very legitimate thing to do.

The person to whom you make the loan is obliged by these same principles of morality to pay back the money that you have graciously lent him on a no-interest basis. This is a charity loan. You elect to forfeit the interest in order to perform a work of mercy. The person who receives the money is obliged to return it in the agreed time. Deuteronomy 15:1-18 explain to us that under the Jewish theocracy, every seven years, all debts were canceled. This applied only to fellow believers. The debts that you made with nonbelievers; the foreigners; and, the outsiders from Israel, they were not canceled. Those continued because those people don't operate on God's laws of economy.

But there was a limitation which was placed upon loans that were made to believers. In Israel, there could be no long-term indebtedness. For this reason, every seven years, everything was wiped clean. Every seven years, all indebtedness was canceled. Therefore, if you knew you were coming up to the sabbatical year, and a man wanted to borrow from you, you had to take into account, "You have one year in which to use and repay this money. If at the end of this year you haven't repaid this money to me, then it's canceled. You don't owe it to me." Everybody is out of hock with one blow. The point of this was that this was short-term indebtedness. No Israelite was permitted to put himself into long-term mortgaging of his future. Now, in this way, nobody could get hopelessly in debt.

So maybe you have an indication here. I noticed that banks, on certain types of loans, indicate that they don't like to go beyond five years. They probably don't know they're operating on a biblical principle. But that is a biblical principle. Short-term indebtedness is the only kind the Bible justified for the Jews. Those who responded to the needs of the poor would not suffer even if the poor person was not able to return the money. That was the point. Even if you lose the money that you lent out without interest, God will see to it that you will be blessed and prospered, and what you lost would be made up to you.

The U.S. government, in contrast to all this, as you know, constantly raises the national debt. It just keeps passing a new level of national debt. Now, there is a level of national debt that it will take generations of Americans yet unborn to pay off. The government itself violates this biblical principle which the whole nation of Israel was under: short term indebtedness; never over six years; and, the seventh year you have to be back to full solvency now.

Verse 26 says, "If you take your neighbor's raiment to pledge (that is, as collateral–you take his outer garment, his heavy coat), you shall deliver it unto him by the time that the sun goes down." Here's an interesting thing. A second thing that this passage is teaching is that here is a man that you have lent money to, and you've taken collateral here. The collateral is in the form of this outer coat. The collateral is important to the debtor. He doesn't need it during the day, but at night he does need it. Verse 26 says, "You will deliver it to him by the time the sun goes down, for that is his covering only. It is his raiment for his skin. Wherein shall he sleep? And it shall come to pass that when he cries unto Me that I will hear, for I am gracious."

The Scripture says this man needs this collateral at night to sleep in. You may keep it during the day, but at night he comes and he takes it. The next morning he brings you back the coat. You keep it during the day. At night he comes and he takes it because he needs it. You say, "That's really strange. It seems an awful lot of trouble for both people to be handing this thing back and forth." But you see, here is the point of it. There is divine wisdom in this. When the creditor holds this man's coat during the day, it prevents him from taking his coat and using it for a second debt. That is the point. Multiple indebtedness for the same collateral is what Scripture forbids. Therefore, this man is not permitted to use this for more than one indebtedness. But at the same time, he is not permitted to suffer his need of the use of this.

If you go borrow money on a car today, that's exactly what the bank does. The bank says, "We're going to take your title. This will ensure that you will not use this for another loan, or that you will not sell the car on us until you have paid the loan back." The bank is operating on a very legitimate biblical principle.

Another comparison today would be if somebody came to you and said, "I'd like to borrow from you." You say, "OK, what do you have as collateral?" They say, "Well, my car." So you would say, "Alright, I'll lend you the money on the car, but I want the two front tires every night. In the morning, you come and get the tires and put them on and you go to work. But as soon as you get home from work, I want you to jerk those wheels off and bring them back to me." That means that he's not going to be messing around very much in the evening. He's not going to be running around with that car. As a matter of fact, it's going to be a burden on him. The first thing he wants to do is to pay off that debt to you so he can keep his wheels at home instead of having to take them off and go to that trouble and deliver them to you every night.

This is the same thing as the man who had to come hustling every morning with his coat, "Here it is." He does his day's work, then he comes back in the evening to pick up his coat. The next morning, here he is again. They're handing it back and forth. That's a lot of trouble and a lot of bother. It's a great incentive for him to say, "I'm going to save my money. I'm going to work like crazy. I'm going to get this paid off so that my property is my own. Because as long as I have to bring my coat or bring my two wheels to you, I'm a little bit of a slave to you." That's what indebtedness does. To the extent that you are in debt, you are enslaved. So the point of this back-and-forth exchange was to prevent multiple indebtedness, and to encourage payment of the debt.

People lend you things on the basis of your integrity; on the basis of who you are; on the basis of how they expect you to pay back; and, as well as what you have. The whole point of Scripture here is that you should not extend yourself beyond your ability to repay; beyond what you have; beyond who you are; and, so on. All those who lend to you are obliged to look at you and not to lend you beyond that point.

There is a modern day violation of this principle. This passage showed us two things: no interest is to be charged on a loan to a destitute fellow believer; and, secondly, collateral held by the lender must be returned to be used by the owner during the period when he needs it. That prevents the practice of multiple indebtedness. Again, inflation in this country is caused by multiple indebtedness. As a matter of fact, 80% of it is caused by this. The other part, the cranking out of the money, that's a smaller portion. Most of it is by this. Here's how it works.

The government has authorized the banks in our country to make loans in excess of their cash reserves. The bank actually is only required to keep 10% of the money on deposit, generally, that you bring in as a customer. So you come in and you deposit $100. The banker by law is required only to keep $10 in the bank. He can take the $90, which really isn't there, and do anything he wants to with it. You have put $100 in your checking account. What are you doing with that $100? You are writing checks on that $100. You're just writing checks for $10; $20; $30; or, $40, just writing it away for whatever you need. You're writing $100's worth of checks.

But in the bank, there is only $10 because the banker has taken your $90, and he has made a loan of it to somebody else. That person has taken his $90, and he has put it in a checking account. Now the bank has $90, the same bank or another bank. It only has to keep $9 on reserve. So he sticks $9 dollars in reserve, and he says, "I have $81 to lend. Who wants $81 to borrow? So along comes somebody else, and he borrows $81. He puts his $81 in a checking account. He's got $81. He's writing checks for $81. The bank only has to keep 10 percent of that $81.

It goes on and on until here's what happens with the original $100 that you borrowed. That $100 finally gets put into the bank as reserve, but the bankers have run it up to $900's worth of fake credit. They did exactly what the Federal Reserve did when the government called and said, "We have $70 billion we can't cover." They say, "We'll give you a bond. We'll create a fake credit account for you." That fake credit is a primary source of inflation in this country. It is stealing because it reduces the value of everything you own. It, in effect, pours money into the economy which is not covered by productive services and products. This is the kind of inflation by fake credit, which is greater than inflation by fake money.

In time, the violation of God's law of no stealing takes its toll. A nation's economy goes into the slump because it has poured in this fake money. That's why Isaiah said, "Israel don't ever fall into that trap. Never do that to your money. Because if you do, the natural laws of the economy will destroy your blessing as a nation. I will withdraw My hand of blessing from you." So in time, because this is stealing, God's judgment hits the nation. There comes a time when nobody wants funny money that is money that you can't use for anything. It is money that you can't take and say, "I want the gold that this represents," or, "I want the silver that this represents." You can't even go into the United States Treasury and say, "I want the one-943rd ounce of gold that this dollar bill represents." You can't get anything. This is funny money.

Pretty soon the time comes when people say, "I don't want your funny money. I don't trust it anymore. It has no significant value, and I refuse to take it." Then the bottom drops out of things. That's when great personal suffering takes place, except for the people who were smart enough not to trust funny money, and who were smart enough to take their money and buy gold and silver bars. They've got gold and silver bars stored away in a vault someplace. When the bottom drops out of things, those are the people who survive. Why? Because they knew that historically gold always wins. Paper money always folds, so to speak, eventually. It always collapses in its operating usage. But the metal–that always survives.

As Hitler was gathering up the Jews from all over Europe, they had nothing. These poor characters were ripped out from wherever they were living. They often had only what belongings they could carry in their own hands or in a bag. Yet, they were always hanging onto pieces of gold and silver. Why? Because they knew that wherever they went, whatever happened to them, as long as they had this of historic value, they would have a chance for survival. But without it, they were done.

So, our banks create fake credit all the time. A bank doesn't make its money by saying, "Do you want a checking account? OK, for every check you write, we're going to charge you so much. You have a savings account? We will charge you this much for storing your money." That's just like the goldsmiths of old used to do. They would charge you so much for storing your money. Banks make their money, not off of services which they provide, but off of manipulating money that they do not have–through the creating of false credit. And because the government permits that, then it is thievery.

**Limited Liability Laws**

Another way that stealing is done is by limited liability laws. More and more a person has limited liability for what he does economically, and the Bible condemns this. I heard of a case one time, and I'm not making this up. This actually is a case history. A family sending some children through college borrowed through the government lending program $8,000 in educational loans. Then the father went to the loan officer and said, "I'd like to apply for another $500." The loan officer said, "Well, I think we can arrange that. What do you plan to do with this?" These are educational loans. This is money that the government has set aside for education loans. The father said, "Well, I want to use it for legal fees to declare bankruptcy to cancel out the $8,000 the government gave me for my son's education." He was able to borrow the $500 because limited liability laws permit you to declare bankruptcy and cancel out the whole bit.

Those of you who have been going through college, and you've been building up government's loans, there's your answer. Get one more loan to cover your legal fees, and then declare bankruptcy. Everything you've borrowed for college is canceled out. What could be better than to live in the land of the free and the home of the brave, as well as the nuts? That's the kind of economic system under which we operate, by men whose minds are darkened. If you understand that opening chapter of Romans, you know what a darkened mentality is, you know that people in our government are horrendously darkened mentalities, and they cannot come up with the answers in order to bring us to the place where God says, "Now you're acting as a people that I can bless. Now you're acting according to divine establishment principles and I can pour blessing upon you."

That's why Almighty God once was able to bless this nation, because that's exactly the way we operated. That's why He poured His blessing upon us. But gradually we have veered away. We have debased our money. We have cheapened our products. We have created credit that does not exist. We have permitted people to default on legitimate responsibilities. One step has led to another. We are permitting people to enjoy the welfare of those who are productive while they themselves are unproductive. Every step of the economy of this government over the past few decades has been to the destruction of that which was once the ground of God's blessing upon us.

Unless you know the Bible a little bit, and unless you know how these principles operated in Scripture, in Israel of old, you won't understand how we have gradually deliberately moved ourselves away from where God could bless us to where God must now judge us. That's exactly what's going to happen if somebody doesn't turn things around. If we don't do it by wise leadership in government, then the natural laws of God's divine operations are going to do it for us, and it's going to be extremely painful and disastrous.

There are a few more very unique ways of stealing that we want to tie this up with. We're going to look at those next time because they are some of the ways that you and I may be practicing without giving it a second thought. Nevertheless, they violate this moral principle. This is a very critical principle. A great deal of personal blessing and of usefulness in the Lord's work is dependent upon this principle itself being respected.

Dr. John E. Danish, 1973

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