



The Basics of Finances

- Homework: Read the book of Proverbs to find out how to be wise with money. Listen daily at <https://www.biblegateway.com/bible-audio-app/>

The History of Money

Genesis 4 – The Beginning of Civilization

Then Cain went out from the presence of the Lord and dwelt in the land of Nod on the east of Eden. And Cain knew his wife, and she conceived and bore Enoch. And he built a city, and called the name of the city after the name of his son—Enoch. To Enoch was born Irad; and Irad begot Mehujael, and Mehujael begot Methushael, and Methushael begot Lamech.

Then Lamech took for himself two wives: the name of one was Adah, and the name of the second was Zillah. And Adah bore Jubal. He was the father of those who dwell in tents and have livestock. His brother's name was Jubal. He was the father of all those who play the harp and flute. And as for Zillah, she also bore Tubal-Cain, an instructor of every craftsman in bronze and iron. And the sister of Tubal-Cain was Naamah. (Genesis 4:16-22)

- 3rd Generation – The first city
- 8th Generation – Agriculture, music, metallurgy

Book – [*The End of the World Is Just the Beginning*](#), by Peter Zeihan

1. Muscle power (hard work, toil) is the beginning of civilization. This included human labor, simple machines and tools, animal labor, and slavery.
2. Water wheels allowed the spread of civilizations. Nations lived near a source of water. Irrigation made larger areas of land available for food production, which made larger yields possible. This gave rise to trading, education, engineering, and transportation. The protection of goods gave rise to war and government.
3. Civilizations needed solid borders around them, to protect them from others who might try to steal from them.
4. Transportation is easier by water than by ground. The invention of paved roads and steel for railroads changed everything.

Problems Facing Economics

1. Greed and lack of justice
2. Women's rights
3. Fewer children were born
4. Globalization without enough skilled workers to sustain civilization
5. Inability to transport supplies

The Generations of the Past Century

1. The Silent Generation (1928-1945)
2. The Baby Boomers (1946-1964)
3. Generation X (1965-1980)
4. The Millennials (1981-1996)
5. The Zoomers (1997-2011)
6. The Alpha Generation (2012-2025)

Source: <https://en.wikipedia.org/wiki/Generation>

What the Bible Says Will Happen

After these things I saw another angel coming down from heaven, having great authority, and the earth was illuminated with his glory. And he cried mightily with a loud voice, saying, "Babylon the great is fallen, is fallen, and has become a dwelling place of demons, a prison for every foul spirit, and a cage for every unclean and hated bird! For all the nations have drunk of the wine of the wrath of her fornication, the kings of the earth have committed fornication with her, and the merchants of the earth have become rich through the abundance of her luxury."

And I heard another voice from heaven saying, "Come out of her, my people, lest you share in her sins, and lest you receive of her plagues. For her sins have reached to heaven, and God has remembered her iniquities. Render to her just as she rendered to you, and repay her double according to her works; in the cup which she has mixed, mix double for her. In the measure that she glorified herself and lived luxuriously, in the same measure give her torment and sorrow; for she says in her heart, 'I sit as queen, and am no widow, and will not see sorrow.' Therefore her plagues will come in one day—death and mourning and famine. And she will be utterly burned with fire, for strong is the Lord God who judges her.

"The kings of the earth who committed fornication and lived luxuriously with her will weep and lament for her, when they see the smoke of her burning, standing at a distance for fear of her torment, saying, 'Alas, alas, that great city Babylon, that mighty city! For in one hour your judgment has come.'

“And the merchants of the earth will weep and mourn over her, for no one buys their merchandise anymore: merchandise of gold and silver, precious stones and pearls, fine linen and purple, silk and scarlet, every kind of citron wood, every kind of object of ivory, every kind of object of most precious wood, bronze, iron, and marble; and cinnamon and incense, fragrant oil and frankincense, wine and oil, fine flour and wheat, cattle and sheep, horses and chariots, and bodies and souls of men.

The fruit that your soul longed for has gone from you, and all the things which are rich and splendid have gone from you, and you shall find them no more at all. The merchants of these things, who became rich by her, will stand at a distance for fear of her torment, weeping and wailing, and saying, ‘Alas, alas, that great city that was clothed in fine linen, purple, and scarlet, and adorned with gold and precious stones and pearls! For in one hour such great riches came to nothing.’ Every shipmaster, all who travel by ship, sailors, and as many as trade on the sea, stood at a distance and cried out when they saw the smoke of her burning, saying, ‘What is like this great city?’

“They threw dust on their heads and cried out, weeping and wailing, and saying, ‘Alas, alas, that great city, in which all who had ships on the sea became rich by her wealth! For in one hour she is made desolate.’”

“Rejoice over her, O heaven, and you holy apostles and prophets, for God has avenged you on her!”

Then a mighty angel took up a stone like a great millstone and threw it into the sea, saying, “Thus with violence the great city Babylon shall be thrown down, and shall not be found anymore. The sound of harpists, musicians, flutists, and trumpeters shall not be heard in you anymore. No craftsman of any craft shall be found in you anymore, and the sound of a millstone shall not be heard in you anymore. The light of a lamp shall not shine in you anymore, and the voice of bridegroom and bride shall not be heard in you anymore. For your merchants were the great men of the earth, for by your sorcery all the nations were deceived. And in her was found the blood of prophets and saints, and of all who were slain on the earth.” (Revelation 18)

What Makes a Strong Economy

1. Living according to the Torah
2. Strong marriages and family structure
3. Many children being born
4. Strong communities
5. Ability to invent, trade, and make the world better

“Command the children of Israel that they give the Levites cities to dwell in from the inheritance of their possession, and you shall also give the Levites common-land around the cities. They shall have the cities to dwell in; and their common-land shall be for their cattle, for their herds, and for all their animals. The common-land of the

cities which you will give the Levites shall extend from the wall of the city outward a thousand cubits all around. And you shall measure outside the city on the east side two thousand cubits, on the south side two thousand cubits, on the west side two thousand cubits, and on the north side two thousand cubits. The city shall be in the middle. This shall belong to them as common-land for the cities” (Numbers 35:2-5).

“Now it shall come to pass, if you diligently obey the voice of the LORD your God, to observe carefully all His commandments which I command you today, that the LORD your God will set you high above all nations of the earth. And all these blessings shall come upon you and overtake you, because you obey the voice of the LORD your God:

“Blessed shall you be in the city, and blessed shall you be in the country.

“Blessed shall be the fruit of your body, the produce of your ground and the increase of your herds, the increase of your cattle and the offspring of your flocks.

“Blessed shall be your basket and your kneading bowl.

“Blessed shall you be when you come in, and blessed shall you be when you go out.

“The LORD will cause your enemies who rise against you to be defeated before your face; they shall come out against you one way and flee before you seven ways.

“The LORD will command the blessing on you in your storehouses and in all to which you set your hand, and He will bless you in the land which the LORD your God is giving you.

“The LORD will establish you as a holy people to Himself, just as He has sworn to you, if you keep the commandments of the LORD your God and walk in His ways. Then all peoples of the earth shall see that you are called by the name of the LORD, and they shall be afraid of you. And the LORD will grant you plenty of goods, in the fruit of your body, in the increase of your livestock, and in the produce of your ground, in the land of which the LORD swore to your fathers to give you. The LORD will open to you His good treasure, the heavens, to give the rain to your land in its season, and to bless all the work of your hand. You shall lend to many nations, but you shall not borrow. And the LORD will make you the head and not the tail; you shall be above only, and not be beneath, if you heed the commandments of the LORD your God, which I command you today, and are careful to observe them. So you shall not turn aside from any of the words which I command you this day, to the right or the left, to go after other gods to serve them. (Deuteronomy 28:1-14)

Teach these things to your children!

- Math
- Budgeting
- Taking care of animals
- How to provide food for a family
- Barter for food from local farmers
- Support capitalism and not debt
- Waiting vs. immediate gratification
- Savings and tithe
- Careers that support children
- How to care for the community

- ✓ Homework: Read about Yah's eternal city in Revelation 21-22, as well as Isaiah 66.

“And these words which I command you today shall be in your heart. You shall teach them diligently to your children, and shall talk of them when you sit in your house, when you walk by the way, when you lie down, and when you rise up. You shall bind them as a sign on your hand, and they shall be as frontlets between your eyes. You shall write them on the doorposts of your house and on your gates” (Deuteronomy 6:6-9).

- Homework: Read Ezekiel 40-48.

The Spirit lifted me up and brought me into the inner court; and behold, the glory of the LORD filled the temple. Then I heard Him speaking to me from the temple, while a man stood beside me. And He said to me, “Son of man, this is the place of My throne and the place of the soles of My feet, where I will dwell in the midst of the children of Israel forever. No more shall the house of Israel defile My holy name, they nor their kings, by their harlotry or with the carcasses of their kings on their high places” (Ezekiel 43:5-7).

- His Holy Worship should form the center of everything we do.

And the LORD said to me, “Son of man, mark well, see with your eyes and hear with your ears, all that I say to you concerning all the ordinances of the house of the LORD and all its laws. Mark well who may enter the house and all who go out from the sanctuary.

“Now say to the rebellious, to the house of Israel, ‘Thus says the LORD God: “O house of Israel, let Us have no more of all your abominations. When you brought in foreigners, uncircumcised in heart and uncircumcised in flesh, to be in My sanctuary to defile it—My house—and when you offered My food, the fat and the blood, then they broke My covenant because of all your abominations. And you have not kept charge of My holy things, but you have set others to keep charge of My sanctuary for you.” Thus says the LORD God: “No foreigner, uncircumcised in heart or uncircumcised in flesh, shall enter My sanctuary, including any foreigner who is among the children of Israel.” (Ezekiel 44:5-9)

“And they shall teach My people the difference between the holy and the unholy, and cause them to discern between the unclean and the clean. In controversy they shall stand as judges, and judge it according to My judgments. They shall keep My laws and My statutes in all My appointed meetings, and they shall hallow My Sabbaths” (Ezekiel 44:22-23).

- Money must be fair and equitable.

“Remove violence and plundering, execute justice and righteousness, and stop dispossessing My people,” says the Lord God. “You shall have honest scales, an honest ephah, and an honest bath” (Ezekiel 45:9-10).

- Teach the value of property and caring for the property of others.

“Moreover the prince shall not take any of the people’s inheritance by evicting them from their property; he shall provide an inheritance for his sons from his own property, so that none of My people may be scattered from his property” (Ezekiel 46:18).

- Be fair and equitable. (The “lot” is a handy tool for this.)

“Thus you shall divide this land among yourselves according to the tribes of Israel” (Ezekiel 47:21).

- Creation should be used for healthcare.

“Along the bank of the river, on this side and that, will grow all kinds of trees used for food; their leaves will not wither, and their fruit will not fail. They will bear fruit every month, because their water flows from the sanctuary. Their fruit will be for food, and their leaves for medicine” (Ezekiel 47:12)

- Space should be provided for self-sufficient food production.

“The workers of the city, from all the tribes of Israel, shall cultivate it” (Ezekiel 48:19).

- Budget a tenth of your income for the feasts, the teachers, and the poor and widows.

Bring all the tithes into the storehouse,
That there may be food in My house,
And try Me now in this,”
Says the LORD of hosts,
“If I will not open for you the windows of heaven
And pour out for you such blessing
That there will not be room enough to receive it.

“And I will rebuke the devourer for your sakes,
So that he will not destroy the fruit of your ground,
Nor shall the vine fail to bear fruit for you in the field,”
Says the LORD of hosts;
“And all nations will call you blessed,
For you will be a delightful land,”
Says the LORD of hosts. (Malachi 3:10).

Isaiah 58 sums it up:

“Cry aloud, spare not;
Lift up your voice like a trumpet;
Tell My people their transgression,
And the house of Jacob their sins.
Yet they seek Me daily,
And delight to know My ways,
As a nation that did righteousness,
And did not forsake the ordinance of their God.
They ask of Me the ordinances of justice;
They take delight in approaching God.
‘Why have we fasted,’ they say, ‘and You have not seen?’
Why have we afflicted our souls, and You take no notice?’

“In fact, in the day of your fast you find pleasure,
And exploit all your laborers.
Indeed you fast for strife and debate,
And to strike with the fist of wickedness.
You will not fast as you do this day,
To make your voice heard on high.
Is it a fast that I have chosen,
A day for a man to afflict his soul?
Is it to bow down his head like a bulrush,
And to spread out sackcloth and ashes?
Would you call this a fast,
And an acceptable day to the LORD?

“Is this not the fast that I have chosen:
To loose the bonds of wickedness,
To undo the heavy burdens,
To let the oppressed go free,
And that you break every yoke?
Is it not to share your bread with the hungry,
And that you bring to your house the poor who are cast out;
When you see the naked, that you cover him,
And not hide yourself from your own flesh?
**Then your light shall break forth like the morning,
Your healing shall spring forth speedily,
And your righteousness shall go before you;
The glory of the LORD shall be your rear guard.
Then you shall call, and the LORD will answer;
You shall cry, and He will say, ‘Here I am.’**

“If you take away the yoke from your midst,
The pointing of the finger, and speaking wickedness,
If you extend your soul to the hungry
And satisfy the afflicted soul,
**Then your light shall dawn in the darkness,
And your darkness shall be as the noonday.
The LORD will guide you continually,
And satisfy your soul in drought,
And strengthen your bones;
You shall be like a watered garden,
And like a spring of water, whose waters do not fail.
Those from among you
Shall build the old waste places;
You shall raise up the foundations of many generations;
And you shall be called the Repairer of the Breach,
The Restorer of Streets to Dwell In.**

“If you turn away your foot from the Sabbath,
From doing your pleasure on My holy day,
And call the Sabbath a delight,
The holy day of the LORD honorable,
And shall honor Him, not doing your own ways,
Nor finding your own pleasure,
Nor speaking your own words,
**Then you shall delight yourself in the LORD;
And I will cause you to ride on the high hills of the earth,
And feed you with the heritage of Jacob your father.
The mouth of the LORD has spoken.”**