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A Grandpa Letter

Dear Paul & Alyssa, Derek & Belen, Brian & Michelle, Garrett (& Ali), Seth & Christy, Jeremy & Shelly, Sam & Christine, Scott, Chris & Leah Michelle, Teresa (& Joel), Garrett & Laurie, Neal (& Jenna), Joel (& Sacha), Tony, Rachelle, their parents and friends:

With the global meltdown occurring these days it's in order an octogenarian provides some wisdom to you in the younger set. America could be facing its worst crisis since the depression of the thirties, and you young people will very likely bear the brunt of any solution. The critical element in the present scenario is the lack of trust in the credit and lending sphere. Without faith in banking coalitions society as we know it will disappear.

Capitalism, or the free enterprise system, has provided the strength and prosperity of America. It has been the system that made America the leader in the modern and post- modern world. Free enterprise provides the means by which the entrepreneur can use his talents to take advantage of the opportunities the world offers to deliver service to society. However, capitalism becomes a cultic ideology with devastating consequences when its base is undermined.

The Bible precisely symbolizes free enterprise as the leopard. (See Daniel 7:6 or *Reflections*). This member of the cat family wears a golden coat with black spots. The golden aspect depicts the beneficial features of free enterprise, those endeavors that provide humankind with the amenities of life: food, clothing, housing, transportation, and recreation. Man needs incentive to work and the drive to acquire money acts to supply his wants. The economy generally functions because men and women work to get the income used to furnish the needs of home and family. And, as in so many presentations of scriptural truths, the Lord picks out of His creation a symbol to show us that in His covenant plan He's at work to make society function.

The black spots, however, portray the departure from the honorable to the sinister and destructive. Men lust after more than they need for the good life. What is healthy and serving becomes covetousness, a craving for things beyond basic and marginal need. The leopard with the golden coat becomes the black panther of the dark African jungle who operates by cunning and stealth to destroy and cache.

The American free enterprise system had definite roots. It grew out of the Reformation that was biblically based. The writers of history say little about how capitalism came about, but the facts are there. Out of Luther, Calvin, the English, and others who defied the Roman Church, grew the concept that the Christian was directly and individually responsible for his own thoughts and conduct in the sight of God. He did not require a priest to intercede for him. This responsibility introduced the concept that each individual is free with divine rights to explore and serve in the world of education, science, economics, business, government, and theology. The Reformation inspired leaders, preachers, and entrepreneurs of northern Europe to frame a foundation for business and banking enterprise that gave the western world tremendous growth in commercial activity and job opportunity. It also

provided the ground work to establish the American republic.

What needs to be underscored in this unfolding is that the world of finance and the creation of democracies works only when *biblical ethics* are in place. From the Reformation came the *rule of law* that assumes a Creator exists. Free enterprise functions only when the rules as rendered by Scripture are operable and functioning. It was the Frenchman Alexis deTocqueville who wrote in *Democracy in America* (1904) that what made America great was the faith that was found in its thriving churches and promoted the morals on which capitalism flourished. (One can't put the principle much simpler than what I mentioned in an email to you earlier quoting what an editor of the Wall Street Journal said, "Banking is 90% character.") Appropriate capitalism and the good things of the American way of life come from a culture based on a morality that stems from believing the Ten Commandments come from the Creator of the universe and are crucial in establishing a prosperous culture.

The slippery slide began when the Supreme Court threw out the Ten Commandments in public schools back in the fifties and nobody cried, "Foul!" I suppose this is why I keep harping on the need for the church to promote the Ten Commandments, doing so with the understanding that when Christians ride the white horse they go forth conquering the lust of the flesh, the *lust of the eyes*, and the pride of life. If God's people are not going to advance the Ten Commandments when in contact with the unsaved, then the church is not being salt and light to the earth. And if the saints are not salt and light to those around them, the nation's morality and character go out the door and the free enterprise system no longer has the underpinnings required to keep it functioning. Investments are stolen by the greedy, those in charge of financial institutions heap mountains of gold, those in government revert to the black horse religion to solve its problems, and the liberal media promotes extreme left candidates believing that only their resolutions will fix the mess they created.

If you have trouble with the above paragraph, like many in the church do, read Matthew 5:13-20 a half dozen times. Jesus is saying that the moral law of the Old Testament is the means whereby the saved can be a blessing to the unsaved. God came in power and glory to Moses on Mount Sinai *twice* to give to the world the moral law so that life on earth, for both Christian and nonChristian, can be palatable. The Lord gave us law in progressive steps: to Adam, Noah, Abraham, Moses, and lastly, Christ. The Ten Commandments were the first to form the base of Christian living, and for those who look forward to eternal life for fellowship with Him in eternity He gave the Sermon on the Mount.

There's a judgment coming for all. And it will be the moral law, the Ten Commandments, that's going to be the means for sorting out punishment for the unsaved. For the Christian living life, the judgment will provide rewards for good works based on how much trust we have put into chapters 5, 6, and 7 of Matthew. Rest assured, however, that for any Christian who discounts the moral law, Matthew 7:21-23 takes effect.

Our love in Jesus,

Grandpa and Grandma

Thought for the month: A DOLLAR SAVED IS WORTH TWO DOLLARS EARNED.