

Has the (Intentional) Economic Meltdown Begun?

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SPEAKERS

The Christian Worldview Free Resources, Host: David Wheaton, Program Director, Dan Celia, Sponsor: Samaritan Ministries, Audio Clip: Tucker Carlson

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Host: David Wheaton 00:07

Has the intentional economic meltdown begun? That is the topic we'll discuss today right here on The Christian Worldview Radio Program, where the mission is to sharpen the biblical worldview of Christians and to proclaim the good news of Jesus Christ. I'm David Wheaton, the host, and our website is TheChristianWorldview.org. Thank you to you, our listeners for your encouragement and support, and also our national sponsor Samaritan Ministries, who provide a biblical solution to healthcare. Well, you've noticed it at the gas pump, the grocery store and elsewhere, prices are rising. But of course they are. The supply of dollars can't be increased through printing more of them without the value and buying power of an individual dollar decreasing. The Wall Street Journal reported that inflation rose over the last 12 months more than it has in 13 years, and more is likely to come with the rampant spending being proposed. And it's not just inflation. Have you noticed shortages on shelves and at the car dealership? The government ordered lock downs of the economy over COVID and people not working has led to scarcity of goods and delays in transporting them. Meanwhile, the Biden administration and the left are doing everything they can to pass this \$3.5 trillion, "Infrastructure Bill," which is very little about roads and bridges, and very much about expanding the power of government and dependency on government. It all sounds like a prelude to the inflation and scarcity described in the end times, specifically in Revelation six and elsewhere, when a global leader in government takes control. Listen to two minutes from Tucker Carlson's program on Fox News channel the other night, talking about what's going on in this country economically.

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Audio Clip: Tucker Carlson 02:09

The American manufacturing sector, meanwhile, is effectively gone. It evaporated along with millions of middle class jobs. Most of the objects you buy now are made in China. Maybe you've seen the pictures of queues of cargo ships strung out into the Pacific trying to get into American ports to unload their containers. You will hear this scene described as part of something called the global supply chain. But that intentionally understates what it actually is. What you're looking at are America's supply lines. At this point, we're effectively an outpost totally dependent on a faraway headquarters for the things we need to live.

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Audio Clip: Tucker Carlson 02:43

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"Why so many empty shelves? US ports are backed up."

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Audio Clip: Tucker Carlson 02:48

"Take a look at this, cargo ships sitting in the sea waiting to pull into port. It's causing major US retailers like Walmart, Home Depot and Costco to charter private cargo ships in a rush to fill shelves for the holiday season." "On the roads, there's a shortage of truck drivers."

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Audio Clip: Tucker Carlson 03:06

"The White House says it's addressing the issues fueled by COVID-19, a labor shortage and increased demand."

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Audio Clip: Tucker Carlson 03:15

Suddenly, for the first time in generations, Americans are having trouble buying basic necessities, the things they need. A new poll by Rasmussen found that 62% of Americans said they have shortages in stores where they live, the things they can buy are suddenly much more expensive.

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Audio Clip: Tucker Carlson 03:31

"The Labor Department reporting Wednesday, meats, poultry, fish and eggs increased a combined 10.5% since September 2020. But it's not just food prices skyrocketing. The Consumer Price Index shows overall prices are up 5.4% from a year ago. More paid at the pumps, the national gas price rose \$1 since last year, Triple A showing the average price per gallon up from \$2.18 in 2020 to \$3.29 this year. The Social Security Administration says inflation is why nearly 70 million Americans receiving Social Security benefits will see a nearly 6% increase in payments next year, the highest increase in four decades."

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Audio Clip: Tucker Carlson 04:14

There are no signs that fundamentally any of this is going to improve anytime soon. In fact, on Wednesday, the administration acknowledged that your heating bills are likely to jump by more than 50% this winter. Those are the kinds of things that people actually notice. It hurts when you get poorer and many people are getting poorer.

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Host: David Wheaton 04:32

If that sounds dire to you, the economic situation in our country, I think that's because it is. As a matter of fact, I looked at my newsfeed this morning in an email I get every day and I'm just gonna read some of the headlines out of that news feed. Number one, new inflation numbers see the fastest rise in 13 years. Number two, what's actually in Biden's \$3.5 trillion budget? A lot. One example, an \$80 billion slush fund to hire an 87,000 IRS agent army to carry out Biden administration's plan to review every account above a \$600 balance. Our guest will talk about that today. Number three story, Biden orders 24/7 work at docks to deal with the backlog of shipping containers trying to get into the country, "It will accomplish zero." We'll talk about that today. Number four, the supply chain disaster reveals our dangerous dependence on China. We'll talk about that too. So depending on where you get your news, if you get it from a more conservative source, you're going to hear that there are really serious economic threats taking place right now. Now, if you go to places where it's more moderate, or more on the left, they're going to avoid these stories

because they're protecting those in power. So today on the program, Dan Celia is going to join us. He is the CEO and president of Financial Issues Stewardship Ministries. He joins us to explain what is taking place economically and financially right now. And with the God rejecting in charge of our country, we shouldn't be surprised that the outlook is bleak. But Christians still need to be informed of what's going on so they can prepare. So I hope you gain from listening to this interview with Dan Celia. I want to start out today, Dan, talking about this infrastructure bill, that's what it's called. And usually these big huge bills, the names are sort of euphemisms. It would seem that in a time of uncertainty right now, with with COVID, with unemployment, lots of other things going on in our country, that the largest expenditure in US history, somewhere between the amounts of \$3.5 trillion of printing and spending, by the way, this isn't money we have like in the bank saved up, that the largest expenditure in US history should not even be considered. But this bill is something the left wants so badly. What is in the bill, and why do they want it so badly?

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Dan Celia 07:14

They want it so badly because it's going to fulfill a lot of the work that they have plans on completing, the work that is going to be the work of the far left. It's going to include things that are not infrastructure. It's going to include welfare programs, for lack of better support programs, however you want to call them. It's going to mean free education and childcare and Medicare for all, possibly. A trillion dollars, of course, is an enormous amount of money. And it is more money than is even imaginable. This is going to go a long way to complete in a hurry the progressive agenda. They don't want an infrastructure bill. If they wanted to infrastructure, they would have passed the \$700 billion infrastructure bill, or worst case, they would have passed a \$1.2 trillion infrastructure bill. This is not about infrastructure. They're not trying to put people back to work. They're not trying to improve the economy through the work that is going to take place. It's not about that at all. That is just the Trojan horse. They understand, David, that one of the things that they've got to accomplish in short order, is more people dependent upon the government, and they've got to have the money to make that happen. They've got to get more people that are dependent upon the government for everything from childcare, to community college education, to relieving them of student loans, to health care for free for their children. And on and on it goes. Because that gets people dependent on the government. And when they get 50% plus a few, and the majority of people, were already at 47%, so they don't have far to go, then their belief is that they're going to be in power forever. It was one of my only, I have very few, but one of my few favorite politicians was Margaret Thatcher. She was a woman of great strength and great common sense and wisdom. And she set out to change what was going on. That was her goal. And she quickly realized that it was impossible to ask people to give up the very thing that was sustaining that. And that's where we're going to be. And that's where the left wants to get us. And they need this much money to do it.

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Host: David Wheaton 10:11

Okay, Dan, let's get more specific. What are the real problems within this infrastructure bill?

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Dan Celia 10:17

The problem is, when we look at some of the things in this bill, like 80,000 new IRS officers or agents, 80,000, that's a whole building in Washington. Why? Well, they're gonna have to enforce a lot of new tax laws, and a lot of new laws. There is no, I mean, Biden did say that we were going to pay this with taxes. What he didn't mention, failed to mention, that it's literally impossible to tax the top 10% 100% and still have enough money to even come close to paying for this. But one of the things that is in the bill, is this notion of the bank's reporting every deposit and withdraw, every financial transaction of \$600 or more. They will know every transaction that happens. And they will then be able to say, we're gonna have a financial tax on deposits, or on just withdrawals, or on certain bills that get paid. They're going to narrow it down maybe first, or they're going to tax everything with a very low level in the beginning of tax, that is going to be a fee that the banks are going to have to pay, they're not going to depend on

people to pay it, it's going to be part of our doing banking business, to make sure this financial transaction tax gets paid. Everything we do is a financial transaction. We use a debit card, we use a credit card, we write a check, we make a deposit, we make a withdrawal, it's all a financial transaction. So all of that will be eligible to be taxable to the government. That's just one way they're going to pay it. We certainly will have a VAT tax, like they have in Europe. That's not in the bill, hasn't been a proposal for that, but it will come. So what we're doing, I believe, with this, they have no concern for the enormous debt. I was a Trump supporter from the beginning and always was, but I also called out the things that the administration wasn't doing correctly. And one of it was focused on the debt, they weren't focused on the debt. And Steve Mnuchin believed that we were going to grow our way out of debt. Well, we did an amazing job growing the economy. But back in 2013, I wrote and I said, that we have now reached a point that it's going to be literally impossible to grow our way out of debt, it's not going to happen. And the only way possible that we can get out of debt is a combination of amazing growth. I think at that time I estimated about a seven and a half percent GDP growth on a consistent basis for a number of years, which I didn't believe we could do then, I certainly don't believe we can do it now, and a combination of that and cutting, dramatically cutting the size of our government, which would be an easy thing to do. But there would be no will, Washington to do it. We're not going to do either one of those things right now anyway, or doesn't appear as though. We're adding departments of governments, we're expanding departments of government, we don't have the tax base to pay for what we have now. Just remember, it's not \$3.2, \$3.5 trillion, this is going to take us in seven months to just over \$6 trillion worth of spending in seven or eight months. It's insane. It's mathematically impossible. Now we will tax everything that we possibly can. We're going to have a mileage tax on every mile we drive, our mileage will be tracked. We are going to have higher gasoline taxes. And we're gonna have a VAT tax, value added tax, on everything. You know, the value added tax in the Eurozone started under 1%. That's how they passed it. And then they just kept going and going and going. We have to go there in order to support the government. Now the government's gonna need an awful lot of social control in order to get us there. And right now, what is happening with approval ratings as such, has been the best thing. The border crisis, the approval ratings, could wake up enough people that it may slow down their agenda. But there's one thing that all the politicians care deeply about. And that is keeping their job. They don't care much about anything else, but they do care about that. There are congressmen that next November are running, 12 of them specifically, running in purple states or even red states, that now know in a fair election they have no shot of winning, but they're doing it anyway. That's the scariest thing of all, because I have to feel that Nancy Pelosi is saying to these 12, "Trust me, you're going to get elected. Just vote for this bill."

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Program Director 15:53

The Christian Worldview with David Wheaton returns in just a moment.

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Host: David Wheaton 15:56

Psalms 46 starts, "God is our refuge and strength, a very present help in trouble. Therefore, we will not fear though the earth should change." The earth is changing. A strong delusion has bewitched the leaders and peoples of this world. So what's a Christian to do? Focus on the most important thing, God and His perfect and powerful attributes. Our new featured resource is Dr. Steven Lawson's book, *Show Me Your Glory, Understanding the Majestic Splendor of God*. For a limited time we are offering *Show Me Your Glory* for a donation of any amount to The Christian Worldview. This hardcover book is 278 pages with a retail price of \$19. To order, go to TheChristianWorldview.org or call 1-888-646-2233 or write to Box 401, Excelsior, Minnesota 55331. That's [The ChristianWorldview.org](http://TheChristianWorldview.org).

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The Christian Worldview Free Resources 16:57

Be sure to take advantage of two free resources that will keep you informed and sharpen your worldview. The first is The Christian Worldview weekly email which comes to your inbox each Friday. It contains a preview of the upcoming

radio program, along with need to read articles, featured resources, special events, and audio of the previous program. The second is The Christian Worldview annual print letter, which is delivered to your mailbox in November. It contains a year end letter from host David Wheaton, and a listing of our store items including DVDs, books, children's materials, and more. You can sign up for the weekly email and annual print letter by visiting TheChristianWorldview.org or calling 1-888-646-2233. Your email and mailing address will never be shared. And you can unsubscribe at any time. Call 1-888-646-2233 or visit TheChristianWorldview.org.

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Program Director 18:03

Welcome back to The Christian Worldview. Be sure to visit our website, TheChristianWorldview.org where you can subscribe to our free weekly email and annual print newsletter, order resources for adults and children and support the ministry. Now back to today's program with host, David Wheaton.

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Host: David Wheaton 18:19

Dan Celia is with us today here on The Christian Worldview, the CEO and president of Financial Issues Stewardship Ministries. Their website is financialissues.org. They also have an app, F I S M as in Financial Issues Stewardship Ministries.tv. I would think just hearing what you said in that first answer, that the financial and economic turbulence to put it mildly that's going to occur from this, whether it's recession, depression, inflation, that affects everyone, even if you have a whole lot of money and maybe inflation doesn't affect you as much because you have so much. But it also gets down to the supply chain. If you harm our economy that much Dan, I would think that it becomes difficult for supply chains of food to get people to work if there's such a big entitlement sector who are getting basically a universal basic income just to stay home and get paid by the government, services you know people need, these politicians need. You would think that people would not, these politicians would not act against their self interest. So why would they want such a thing, this bill and the ramifications that it's going to cause if it's not going to have a functioning country, one that's not going to be very nice to live in, even for them?

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Dan Celia 19:38

Well it goes back to the social control, and that's what they need. So the poor depending on them is a good thing. The middle class depending on them is a good thing. We are going to have inflation soon, very soon, \$4.00 a gallon of gasoline and impacts everybody. It robs people of discretionary income. That's why they call it a tax. It's like a tax. It robs people of discretionary income. And as it hurts consumer spending, it's going to hurt the economy dramatically and destroy the economy. We are going to have a food crisis, we are already seeing major problems. You've got an administration that has stopped the Keystone pipeline, has shut down pipelines of natural gas running into New York and New Jersey. That's happened just recently. He's approved a pipeline from Russia to Germany, now given Russia all the Okay, we support you in that. Russia is going to be weaponizing, natural gas. We're begging Russia and Saudi Arabia OPEC for more oil to be put in the markets, instead of calling in the oil CEOs of Americans saying, "Hey, guys step it up, we need more oil, we got to get prices down, because he can't do it here." We can't have anything that even is close to carbon fuel in any way, shape, or form here, and now we're starting to see the effects of that. Now, we already have shortages because of transportation issues. But that is going to dramatically increase, we will get more and more dependent on the government. We are seeing now the exact same thing that Mussolini and Adolf Hitler did in his very early years in their rise to power, we're seeing the same thing. I'm not trying to make up some sort of conspiracy theory or anything like that. I'm not that kind of person. I'm too analytical for that. I've got to have facts and details. I don't know if they're even smart enough to take a page out of that playbook, but it sure seems like they have. When we watch this happening we know this much, they need a crisis to accomplish what they want to accomplish. So I don't know if it's going to be another variant, or it's going to be a lack of food supply. Now we have bottlenecks everywhere in the supply chain. Biden now is aligning himself with the unions of the

Teamsters, and the Longshoremen to try to get containers unloaded for all the ships anchored outside the ports. Teamsters aren't going to do anything because they don't have any drivers and there's no trucks. And the Longshoremen aren't going to do anything because there's no where to put the containers that are on the ships, they're stacked as high as they can go. And the trucks can't move them out fast enough. Fixing one link in a chain that has a very, you know, that has every other link that's weak is not going to solve the problem. It's just going to break somewhere else. We have an entire government, instead of leaving it to the private sector, is going to intervene, try to take ownership of it and control of it. And it's only going to get worse before it gets any better if it ever gets better.

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Host: David Wheaton 23:09

Dan Celia, with us today on The Christian Worldview, the CEO and president of Financial Issues Stewardship Ministries. You need to get connected with this ministry, their website is financialissues.org. This situation now in the country, Dan, where you have the biggest companies, Google, Amazon, social media, big tech companies, other big huge businesses, these companies are reaping record profits right now, during this COVID time. The Dow is at somewhere around 34,000. It's the highest levels it's ever been. So the investment class in this country is getting astronomically wealthy during this time of, "Crisis." But the regular wage earner, let's say someone who earns you know, under \$100,000 maybe a bit over \$100,000, decent living, nothing wrong with that at all, but they're in a much different situation, especially with the the inflation coming, their dollars they're earning are going to go as far, they're not reaping huge rewards as the investment class or the business class is getting. And this would all be blamed by the left on capitalism. This is capitalism's fault, the economic disparity that we have in this country. So talk about this tier system that we have, the investment class versus the working class in our country. Why that spread is so wide and what is the cause of that?

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Dan Celia 24:39

There is far more investment class people than there have ever been. But if you are an average Joe that is working for a living, you're investing in your family, in your house, in your automobile, in your everyday living expenses, and that's as good as it's going to get, now you hope you have a 401k or something that you can participate in, you're never going to accumulate the enormous wealth that somebody that already has some wealth, is through this irrational markets that we've had for the last four years, five years. I think that the investment class is going to start to shrink. I look at how behavior of people is going to affect the economy and how the behavior of senior executives affect their companies and their wealth of their companies. And when you look at the behavioral side of things, those people that have all been added to the investment class will very quickly be added to the working class. Again, the difference this time is, they unfortunately have changed their lifestyle. Because the cheap free money lasted so long, they got very much settled in the class of living that they were living in, that because of their investment status, that's going to be gone. All the prices that never went up are all going to be going up. And they're going to go up far more dramatic for those people than they did 10 years ago, because those people are far more entrenched in their lifestyle, and have far more expenses and things that were very easily easy for them to pay that they can't. I believe the elites, these big executives that you mentioned, are believing we're gonna be like the European nations and the globalists when we join all the globalists, but we will suffer because we're going to be part of the elites. There's going to be the elites, and everybody else. And every politician and every corporate executive believes they're going to be a part of that. Guess what, it's not big enough for all of them to be a part of it. And it's going to shake out and shake out and shake out so that they're not going to be where they thought they were going to be. When you look at these profits, look at Pfizer, billions and billions of dollars just last year, more than they have ever conceived of making and all the other pharmaceuticals. Moderna has never been successful in 15 years. One after another of getting a vaccine approved. Never. They never had any money. They didn't do anything. They couldn't do anything. Look at them now. It is unbelievable what has happened.

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Host: David Wheaton 27:35

Dan Celia, with us today here on The Christian Worldview, the CEO and president of Financial issues Stewardship Ministries. Let's talk about one more thing, Dan, before we get into the issue of, what should listeners who are hearing all this do to protect themselves from what's coming, inflation everything else? Before we get to that one more question about this unnecessary, ineffective, so called "vaccine" that's being mandated now, all over the country with threat of losing your job, what are those mandates going to do to the economy? We know what all this additional spending is, you've already talked about that, but what are these vaccine mandates going to do to the economy and business? We saw this recently, just last week, Southwest Airlines employees walked out, shut everything down and so forth, but what is this going to do to our economy? And how are those who refuse the "vaccine" and are fired for it, how are they going to support their families?

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Dan Celia 28:34

I think that we've got a great case with Southwest Airlines. So yesterday, the CEO said, "I was made to do a mandate, and I didn't want to. President Biden forced my hand." Well, he didn't force Delta's hand. I don't know why he forced your hand. He didn't force your hand, you caved. That's the problem. So the vaccine mandates aren't going to be around much longer. I don't think they're going to be as big an issue as I thought they would be two months ago, because they're seeing the effect. There's over reportedly 30 hospitals, they're shut down. They don't have any health care workers. They're walking off. You look at Southwest Airlines. How'd that mandate workout? Cost them 10s of millions of dollars for that vaccine mandate. And right now there are other companies sitting around and saying, I need to rethink this. Because as much as they want to maybe fall into lockstep, they're probably going to be smart enough, maybe at this point to reconsider that. And the people that are laid off and have been fired, or have been facing that, yeah, that is going to be a huge burden on the economy as well. But I think that part of the scenario is going to, I pray is going to be a little bit more short lived than we originally anticipated because of what is happening. When you can say that you have a 99.8% chance of surviving COVID, the fear starts going away. There's going to be the Facebook's of the world, and the far left CEOs, that they're going to do whatever they're told to do, and they're going to do what's good for the ultimate future of society, in a radical Marxist regime. That's maybe what they want and they will follow along and do that. But the government, it'll give them an excuse to get more and more money out of taxpayers that they can't pay back, to try to support all of those that they put out of work.

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Host: David Wheaton 30:45

Dan, we often hear from politicians how the role of government is to create jobs or jobs, jobs, jobs, we hear that always repeated. Is that really where jobs are sourced and created from?

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Dan Celia 30:59

We need to understand that the government's job has never been and it never will be, at least under the structure that we have today, their job is not to create jobs. It's not what they do. And they should never be thinking that that is their job. They can't create jobs. The government's job is to create an environment by which the private sector wants to create jobs. That's how it's supposed to work in America. And when you have a government that refuses to create the environment for the private sector to create jobs, we have a depression, because the government is missing an important point. They can't create jobs. They don't have the ability to create jobs. Unless they own all the companies, there's no jobs they're going to create. Yeah, government jobs, 80,000 IRS agents, maybe. But they're not going to create jobs for the masses, to be able to spend money and grow an economy. We have a steel crisis, US Steel crisis in America right now. And nobody's talking about it. But I guarantee you, it'll get solved from steel coming

from China. It's not going to get resolved by a president going out to Pittsburgh and going to other places of the country and say, "We got to ramp it up. We got to get going here. What do you need?" It's not going to come from that. It's going to be going to China and Russia and say, "Hey, I got a deal for you. We'll take your steel." This is an environment we're living in. They're not creating jobs, they're cutting jobs or getting rid of private sector jobs, so their hand will be forced to take a much larger place and intervene in the private sector in a much bigger way, so that maybe they can create jobs, because private sector is not willing. We had eight years of President Obama demonizing profits, demonizing fat cat bankers, demonizing corporate America and Wall Street, the four things that are job creators, and now we're going to have an administration that is going to continue to try to live that out.

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Host: David Wheaton 33:30

Don't those fat cat bankers and all the big businessmen, don't they love the government now? Aren't they just like you say, in lockstep?

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Dan Celia 33:37

They love it, and so they start losing money. In all my years, I've never owned a bank stock, never owned a big bank stock. I don't have any on my list or my website. The vast majority of bankers can't adequately articulate how they make money and why. And that's been like that for the last 40 years. All they know is they're making so much money off the Federal Reserve, they could care less. Airlines didn't care about anything. They were making so much money off buying back their own stock and driving up their stock price. They were increasing their capitalization and they weren't doing anything more. That's the world that we've been living in for the last 10 or 15 years. And when that's over, they're going to have to change their tune. The smart ones will change their tune to smart, fat cat bankers, the smart, big business owners and CEOs. They'll start changing they're tune in a hurry. It's either going to pay out, or we'll be all living in a very, very different scary environment that we're living in now, with not a whole lot of freedoms.

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Program Director 34:38

The Christian Worldview with David Wheaton returns in just a moment

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Sponsor: Samaritan Ministries 34:41

When it comes to your health care provider, what are some words you would use to describe your experience with them? Comfort, peace, confidence? Well, at Samaritan Ministries, those are just some of the words our members use frequently, like Samaritan member, former long term board member, and now staff member, Jamie Pyles uses to describe his 24 year relationship with Samaritan Ministries. It's hard to put words into the comfort and the relief and the peace that you have as you come to terms that Samaritan Ministries is real, it's viable and it's working and is there. We just thank God that he's allowed us to have that kind of peace to be in a situation where I can focus on things that are far more important than, What are we going to do about health care? Want to be part of a growing, caring community of Christians who faithfully share each other's medical needs each month, all without the use of insurance? Find out more at SamaritanMinistries.org/TCW. That's SamaritanMinistries.org/TCW.

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Host: David Wheaton 35:41

David Wheaton here volunteer host of The Christian Worldview Radio Program Listeners are often surprised to learn that we as a ministry pay for airtime on the radio station, website, or app on which you hear the program. The

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Program Director 36:48

Thanks for joining us on The Christian Worldview. Just a reminder that today's program and past programs are archived at our website, [TheChristianWorldview.org](https://www.TheChristianWorldview.org). Short Takes are also available. And be sure to share with others. Now, back to today's program with host David Wheaton.

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Host: David Wheaton 37:03

Dan Celia with us today here on The Christian Worldview. From all you've described today, Dan, how do we get from where we are economically right now? You've painted a pretty bleak picture for our future in America economically, with all the terrible decisions going on. How do we get from where we are now? And maybe it's not a long leap to what Revelation describes where there's a global leader. The global leader demands that people take this mark to be able to buy and sell. Is there a trip switch you see that's going to take us faster there? Are we headed there at 100 miles an hour? How do we get there from where we are now to there?

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Dan Celia 37:46

2009, I wrote a paper on what was going to usher in in times. I said it's going to be a one world currency. The premise of it was, we can't have a one world government so we have a one world currency. A one world currency is going to be a very, very easy thing to make happen. And we now have a communist globalist, Janet Yellen, that is pushing that very, very hard. So we will soon have a currency that is a global currency. It doesn't matter. It's a digital currency. It's you know, people say I'm going to buy bitcoin. It's not going to be Bitcoin. It's going to be a global currency that's going to come out of either a central bank or the IMF. My bet would be the IMF. The IMF has been talking about it since 2006. So we're gonna have a global currency. Once we have a global currency, it's going to be pretty much easy street to usher in. Because once we have a global currency, the next sales pitch would be that we can't have an organized global currency, because we have 27 different Parliament's, and the United States Congress, trying to all make decisions to do the same thing. It's impossible. It'll never work. It didn't work in the experiment of the euro block. And they finally had to have a central bank because they couldn't get 17 Parliament's to agree on anything. And that's going to be the example, they're going to hold out that we got to have a government. And so in order to make things go smoother and better and get even better for everybody, there's going to be a one world government. And there's going to be right now a 15% Global tax on everybody. It was pretty much a given yesterday, when Janet Yellen was speaking that that's where we're gonna have it sooner than we think. And now I wonder what corporate America is thinking about Biden right now. Just what they need, another 15%. But if they want to do business in Europe or China or somewhere else, they're gonna have to pay that tax. So we're going to have a one world currency first, we're going to have a one world government soon after that. And I would imagine that somewhere, either in the beginning or the end of all that we're going to have a mark that is going to be given to buy and sell if were willing to take it. You were asking a question like, what do we do about this? I mean, what do we do to protect ourselves?

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Host: David Wheaton 40:21

Yeah, that's the last question. Now that we've heard all this, what should listeners be doing to protect themselves from all these things you're talking about? If that's even possible?

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Dan Celia 40:31

Well, it's really not possible. There are some things that you should be doing. You need to work harder on anything else, you need to get out of debt, you need to not have any debt, because in a one world society, the only thing that's going to have value are things that have value, and debt doesn't have any value. So it's going to put you at a really bad position. So you need to not have any debt. And I know that sounds real easy, of course, I'm just gonna not have debt. I know, it's hard, especially in an environment where it's going to be harder and harder to work and to do that. But it's going to take an enormous amount of discipline, but get out of debt, stay out of debt. That's going to be one of the best things you can do. Stop reading all the blogs, that's another thing you can do. That'll help you, because you won't be like a deer in the headlight all the time, just frozen and scared. So you need to understand that there's not going to be a solution. You can get all the gold you want to get, it's not going to help you. You can get all the silver and all the precious metal, it's not going to do anything. You're not going to go to the grocery store and slice off some of your gold for your bag of groceries, it is not going to happen. The government is not going to put into place a one world currency and allow an alternative currency in their world, whatever their world is at the time, to replace or to minimize their currency, they're never going to allow it. If you use it and if you have it, my guess is you're going to sell it for some of the worthless dollars you were trying to avoid in the first place. So I would tell you, don't go there. Look, is it going to be worth \$8,000, \$10,000 an ounce? Sure it is. But if the day it happens, you can't get on a plane to Hong Kong with all your money and get rid of all your gold and get rid of it quick, it's not going to do you any good, it doesn't matter what it's worth, you'll sell it to anybody that will pay anything for it for a bag of rice. And you just be careful. Now I'm overstating all this of course to drive the point home. But please don't do that. It's not going to save you. Getting out of debt, you should all have cash at home. If you don't have cash at home, I don't know what the amount is, but something. Maybe some of you can squirrel away \$500, \$600. It might be the difference between you being able to get enough gas to get to the emergency room or not. And you need to have some cash squirreled away. If there is ever a change in the currency, you need to understand that banks are going to shut down, they're going to have to. Not because everything's going to crash and you'll lose all your money, that's not what's going to happen. They're going to have to keep the panic and the run from happening. So they're going to let the dust settle, they're going to get time to explain it, they're going to be shut down for a couple weeks. And they're going to reset, they've got to reset everything. And whatever the new thing is, it's going to have to be reset. And so your dollars are going to be reset into some sort of digital, or as Janet Yellen calls it, a stable currency. And it's going to be put into something like that before they reopen, so everybody doesn't panic. But aside from that, and you know, having a little land and growing some things or things like that, there's a number of things, but all the things that you do are going to be things to survive, not things to prosper, or things to get by, and will be a very difficult time. And the rich and the poor will be standing in the same soup line, together. We can stress over what we need to do. Or we can rest in the grip of God, and understand that you and I have an advantage because we have a sovereign God that we depend upon. We know how the story ends. We know where we are going to end up, we know what God can do. We know what God can do with the smallest of remnants. And God might do that. So I don't think it's ever going to be over until it's over. We serve a mighty mighty God. And we have watched all through Scripture, what he has done with a remnant because God needs to make sure that the whole world knows that if we get out of this, it is only by the hand of God. So we need to just rest on that and be prudent, wise, stop listening to all the garbage and start thinking logical. For instance, it's not logical the government's going to allow us to have gold as a currency when they just committed to a global currency. It's not even logical that they would allow that to happen. So we can figure those things out for ourselves, if we just think logically. So I don't have anything against gold, and I don't have anything against silver and precious metals. To me, it's a speculative commodity, it's an investment, that's fine. But to most people, that's not what it is. It's the sky is falling, saving grace. So get out of debt, be wise, save some money, save some cash at home, don't be too overly dependent on banks, we need to have alternatives. It is going to be a difficult time if we get to that point.

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Host: David Wheaton 46:02

Thank you, Dan, for who you are and what you're doing with financial issues. And we just wish all of God's best to you, your wonderful family, and your ministry as well. Thank you for coming on The Christian Worldview today.

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Dan Celia 46:14

David, I say the same to you and your ministry. And we thank you for your friendship over the years. You're a blessing to the people that you're serving. And it is a joy to be with you anytime. And I thank you for asking me.

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Host: David Wheaton 46:29

Okay, again that was Dan Celia, the CEO and president of Financial Issues Stewardship Ministries. Their website is financialissues.org. They also have an app with television programs on it now, F I S M.tv. As in Financial Issues Stewardship Ministries.tv. You can download it on your phone, or you can just download it on your smart TV as well. Dan assessed what is taking place, and he also gave the likely outcomes from his experience in finance and economics, the consequences maybe is a better word for it. Economic laws like supply and demand where if you increase supply, the demand won't be as great, or another law of if you print more of a currency, inflation is sure to follow. These are hard and fast laws, like gravity, drop a ball and it's going to hit the ground. No matter how the media spins them, economic laws, are economic laws. So then you ask yourself, why would they do all these things that are so bad for a functioning economy, especially in a free market system like America? Well, we're thinking about it the wrong way. They hate America, they do not want this superpower of America with its Christian influence background to continue, they want a global governance and a global currency. So that is what's being attempted right now. A transition to global governance and a one world currency. COVID is the perfect vehicle to do this. You just scare people to death, produce so much fear in people, you're gonna die, you're gonna die, wear a mask, stay at home, stay away from each other, don't go anywhere, and then tell them that the only way they can be saved from this dreaded virus is through this government mandated "vaccine." So you get people more and more fearful and more and more dependent on government. Christians should not be scared, neither of the virus, nor of this economic situation because we know that government is not our Savior, Jesus Christ is our only Savior. There is one mediator between God and men, the man Jesus Christ. There is no other name under heaven by which we must be saved. Jesus said, "I am the way that you within life, no one comes to the Father, except through me." And if you have never put your faith, your trust for salvation in Him, you need to do that today. The Bible says today is the day of salvation. Go to our website and click on the link, What Must I Do To Be Saved? Repent of your sin and trust Christ as your Savior. Then you don't have to have fear of this world we live in. You only have hope for God's rule in this world and heaven to come. We did this program today to inform you about what is taking place economically and financially so that you can be prepared. So here's what I would do to help prepare for what has already arrived and more of which is likely to come. Number one, keep working. You want to keep earning income with these new inflated dollars. If you continue to have revenue sources where you're earning these inflated dollars, that's going to be a hedge against inflation. Number two, if you're in the wage earning class, you provide a good or a service for someone, you're not necessarily in the investment classes Dan Celia was talking about, you need to raise your prices with inflation. That doesn't mean you do it tomorrow, but that means that you keep up with the inflation that's taking place all around you. If you charge, let's say, you know, \$40 an hour to do something, you may want to look at how much inflation is infecting prices, and raise your rates with the same amount that inflation is going up. So again, you can be earning these inflated dollars. You're going to need more inflated dollars to buy the same thing. Number three, diversify. It might be important to have not just your money, your savings in one bank, but maybe two banks or more in case something goes under in one bank. You want to diversify your investments rather than having them just in individual stocks, which may be susceptible to something going wrong in that company, and your stock value going way down. Maybe you do want to have some gold or precious metals. I know Dan wasn't in favor of those from

a standpoint of buying and selling in a time of a new currency, but he sees them as a commodity, almost a stock. And so maybe it's not bad to have some precious metals. Have some cash on hand like he mentioned. I think Real Estate's a really good inflation hedge because that goes up. And it's going to take more inflated dollars to buy the piece of real estate that you owned, that you purchased for the pre inflation dollars. Overall, have as little dependency on government and their supply lines as possible. If you can avoid being totally dependent on the grocery store down the street for food and water, that's a good thing, because we just don't know what is going to happen. Preparing for what may happen is not a lack of trust in God. No, it's being watchful and wise as you care for your family and for other people. But ultimately, I don't think there's a way to avoid all of this inflation and these shortages. We are living in a horribly sinful world with the most God rejecting in power. It rains on the unjust and the just. Sinful decisions affect everyone. And so I certainly wouldn't trust in the next election to turn things around. We don't even know if our elections are free and fair anymore. But we can trust in God. Our times are in his hands. He is controlling the trajectory of this world. Everything that's happening is happening according to his timetable. So let's remember, the world may be changing, but "Jesus Christ and His Word are the same yesterday, and today and forever." Until next time, "Think biblically, live accordingly, and stand firm."

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Program Director 52:59

The mission of The Christian Worldview is to sharpen the biblical worldview of Christians and proclaim the gospel of Jesus Christ. We hope today's broadcast encouraged you toward that end. To hear a replay of today's program or to sign up for our free weekly email or to find out "What Must I Do To Be Saved?" Go to our website, TheChristianWorldview.org or call us toll free at 1-888-646-2233. The Christian Worldview is a listener supported ministry and furnished by the Overcomer Foundation, a nonprofit organization. You can find out more, order resources, make a donation, become a monthly partner and contact us by visiting TheChristianWorldview.org, calling Toll Free 1-888-646-2233 or writing to Box 401 Excelsior, Minnesota 55331. That's Box 401 Excelsior, Minnesota 55331. Thanks for listening to The Christian Worldview. Until next time, "Think biblically and live accordingly."