

## 21. Money

(1 Cash Flow, 2 Capitalism, 3 Economic Systems Compared, 4 Charity)

The green python jumped from the tree, choking the man underneath. This symbolic python-laden tree is the love of money, “root of all evil” (Timothy 6:10). Money-lust is “the sinews of war” (Libanius) and “the ruling spirit of all things” (Publius Syrus). Although money must not have a stranglehold over us, wealth befits wise stewards of money, life’s chief tool or “coined liberty” (Dostoyevsky).1-3

### 1) CASH FLOW

#### Taxation

Without taxation, there would be no government, allowing complete anarchy. Although we cannot know exactly how much government and taxation we need, by applying logic and wisdom we can know the main facts.

Some pundits desire to keep government to a skeletal minimum and note that colonialists vehemently objected to more than a 2% tax. However, eighteenth century colonialists did without many modern conveniences such as paved roads, traffic lights, and fortified bridges. What were mere inconveniences would be intolerable today. Without taxes which pay construction worker salaries, cars and trucks would become stuck in monstrous pits. I’d love to go back to simpler times, when horses and stagecoaches reigned. Until that happens, taxation must fund these public services.

Ancient tithing was essentially a 10% flat tax. However, Jesus of Nazareth bettered that system. In a notable incident he declared that a woman contributing a tiny sum gave more than all the rich men combined who gave lavish sums. That’s because the woman gave of her livelihood, while the rich gave their surplus. The early Church did not tithe. Instead, they gave in proportion to their prosperity. Many men rightfully distrust the government and desire to protect their hard-earned money. Yet people such as computer entrepreneurs have made literally five thousand times more money than men who slaved all their life to achieve their status. Besides, they often did that by age thirty. So instead of working hard all their life they had a gimmick and got lucky. Therefore there should be more regulation to end unfair situations.

However, increased regulation of \*all\* top earners is inappropriate. My father toiled all his life and was rightfully in the top 1% of earners, because he was in the top 1% of hard workers. Besides, he used his success to help his parents and I, who lived under his roof. Pounding him with increased taxes would have inadvertently pounded us poor people. In America, liberal politics caused everyone to pay more taxes, not just rich people.

Some men’s paychecks are vaporized by bills. Either there’s nothing left over, so they cannot go anywhere or do anything, or must work constantly and cannot live their life. College isn’t always the solution. Sometimes there’s no position open in one’s field of study, thereby regulating college graduates to flipping burgers, which money pays off their college tuition. Since sometimes more money can be made panhandling than working a menial job, some choose panhandling. I oppose undue minimum wage increases. Employers might be reluctant to hire people, because they would have to pay them more. Instead, I’d give minimum wage and underpaid workers tax exempt status, which was already implemented in the Philippines. The obscene 28% tax going to poor workers instead of the government would help greatly.

## Maintaining Surplus Cash

Many things we can do without, or keep using old things we already have. I used the same toothbrush every day from age three to age forty, yet had no cavities. Eating at restaurants is a big expense we can do without. Unfortunately, social groups, especially church groups, insist on meeting at restaurants, where other members with limited budgets reluctantly go along. This often results in poor tipping or no tipping, which waiters and waitresses complain about, and which harms the cause of Christ. The Christian response would be to always leave a sizable tip.

To counter this problem, some churchgoers are willing to pay for other's meals. However, I feel that it's patronizing, and makes others feel like children, which they probably won't admit. So whoever leads a social group, keep this in mind. Social groups can substitute restaurant outings for cookouts at their home or a park for less than half the expense.

Living frugally requires a conscious effort, becoming accustomed to doing so, and associating with likeminded people. Confucius, the Dalai Lamas, Jesus, and Muhammad walked or rode horses; they didn't have a Rolls Royce.

## 2) CAPITALISM'S PROBLEMS

### Avoiding Financial Scams

If anybody you don't know telephones you, knocks on your door (besides Christmas carolers and trick-or-treaters), writes, or e-mails you, they want your money. You might believe in original sin's universal stain or that people haven't fully evolved. Either way, understanding that predatory behavior is commonplace helps avoid victimization. Nobody should personally solicit you since we have stores. Even if there's a desired product, and it proves to be junk, you're often unable to get a refund. That includes products advertised on TV and computer popups. Even if you're happy with a telemarketing or television commercial sale, your purchase perpetuates commercials and telemarketing calls which annoy others. Strangers jangling the telephone is a nuisance, especially if you're poorer than the people they want you to donate to. Kindness towards potential predators is imprudent.

By politely answering the phone, door, or spam e-mail, you're vulnerable to being manipulated by a money hungry caterpillar. Lonely elderly people are especially vulnerable. Opening your door to strangers can also result in being physically assaulted. Acting like you're not home is always the right solution to a doorstep solicitor.

Reacting to religious leaders who capitalized on congregants' needs of goods required for sacrifices by price gouging, Jesus overturned their tables and grabbed a whip, beating them severely. Though bludgeoning solicitors is illegal today, we can eschew buying anything from telemarketers, spam e-mailers, commercial salesmen, or door-to-door solicitors who invade our personal space. This garbage prevails because people still buy from them. For donations, there are many charitable church organizations, Internet sites, clothing bins, and organizations listed in phone books.

Some scams are enormous. Ponzi schemes pay returns to investors from money paid by subsequent investors, instead of profits earned. Pyramid scams involve paying to get in, then recruiting others who pay you to get in, and so on.(4,5) They can involve money changing hands or may sell a product. Multi-level marketing businesses resemble pyramid schemes.(6) Ponzi and Pyramid schemes invariably collapse. Eventually there won't be enough investors or people to recruit, and someone will be

stuck with the losses. Financial scams are often initiated by religious leaders, since they can get congregants to substitute “God’s blessings” for pragmatism.

Flash cameras are a government-run financial scam masquerading as concern for public safety; other ways of increasing traffic safety that don’t make money are usually ignored. Speed bumps can often replace flash cameras. And making yellow and red lights longer has been proven to decrease red light running. Instead, making traffic lights shorter, and therefore harder to stop on the designated line, combined with cameras make for the maximum amount of revenue. Besides, mayors who support red light cameras often support legalized gambling, another form of revenue. Some people have taken up class action suits to get their money back and have the cameras dismantled.

Actually, the biggest threat to highway safety is drunken driving. Yet rarely are convicted drunken drivers forced to have their cars made breathalyzer-activated, which would curtail subsequent drunken driving. The expensive fees from drunk driving convictions fill state pockets. Certainly the phenomenon of bail proves that “justice” is bought and sold.

Disposing of credit and ATM cards or never getting them is wise since spending is addictive. If you can immediately access your entire life savings, that’s trouble. Besides relying on spending addiction, credit card companies function by penalizing late reimbursements. Instead of wanting you to pay on time, they’re experts at creating situations that facilitate late fees.

**Gambling:** This major addiction destroys families when money for necessities is gambled away. Even purchasing lottery tickets breeds greed mentality and covetousness. Those rare winners often squander their winnings, alienate family and friends, and become worse off. Besides, “The house always wins;” gambling magnates always make money from people. Successful gambling is spivory: obtaining one’s living without effort at the expense of others. And the institution of gambling never offers a product or service. Worse yet, enough people eventually becoming rich through the lottery will cause prices to dramatically increase, since sellers will discover that plenty of people can afford high prices, which will deplete the value of our currency and rob everyone. So we must oppose gambling as strongly as possible.

Speculative stock purchasing and Christian investing are worlds apart. Speculators buy stocks solely because they are viewed as cheap. When the price of these stocks appreciably inflate, speculators attempt to quickly drop them like hot potatoes, fooling others into buying them at inflated prices. This is gambling. Worse is insider trading, which is criminality. Christian stock purchasing would be buying stock in companies that make the world a better place, and avoiding stock in harmful products (such as tobacco companies). Having faith in these companies, investors hold their stocks for years.

**Coupons and Sales Blowouts:** Though only children believe in Santa Claus, coupon collectors seem to assume that thousands of Santa Clauses spend their lives offering financial assistance, getting nothing in return. Rather, coupons rest on the same principle as gambling; “The house always wins.” Coupons are advertising which coerces customers to buy unnecessary products or quantities of products, such as two-for-one or three-for-two coupons when only needing one or two. Sometimes there are brand name discount coupons, but you’re still paying more than generic products without coupons. Some scoundrels have even made and sold counterfeit and expired coupons. Taking personal inventory on how much we consume via advertising verses how much we need would be enlightening.

Regardless, the more shoppers use coupons, the more prices increase. Say 20% off coupons are issued for items A and B. Unbeknownst to customers, prices for items C-Z are reactively increased by 1%. Spreading out price increases, coupled with irregular prices, such as \$3.99, \$7.62, and \$10.27 makes it impossible to calculate the difference. This resembles a Ponzi scheme. Even if you benefited,

your time and energy spent collecting coupons could have been used working a part time job. Financial books tout complex coupon strategies that supposedly beat the system, getting hundreds of dollars of products for several dollars. Assuming that's true (it's false), you would be stealing from farmers, processing plant workers, truck drivers who distribute items, and supermarket employees. They all must make a living. With enough people "beating the system" stores would be out of business; consequently we'd get nothing. Besides, finagling with coupons at checkout lanes holds up other shoppers. You cannot save face here and demonstrate that coupons are beneficial; we who have been financial suckers must simply change our ways.

Following advertised sales is more nonsense. If a store advertises 25% off, items likely go up 25% beforehand to pay for their advertising, then drop 25%. At best, you put money from your left hand into your right, and call it generating income. Likely, you spend more, buying other items while you're there. And following television sales causes people to stampede like cattle, while having newspapers all over to check sales makes your house look trashy, and is a fire hazard.

Again, coupons and sales blowouts are scams which make people spend more. Regardless, there are exactly three ways of making money per Scripture and early Church writings: working for it, investing it, and getting in someone's good graces so they gift you. Coupons, sales stampedes, and irregular pricing clash with Christianity, make people worship money, and make life unnecessarily complicated. If enough people ignored these tactics and preferred salespeople who didn't use them, life would improve.

**Buyers Beware:** For certain products notorious for being garbage, such as exercise bikes, consumer reports should be consulted. Used cars should be tested before purchasing them. Beware of new cars too. My father bought me a new car with a warranty. The CD player/radio quickly broke and we got it replaced. A used CD player/radio was installed; certain stations were preferentially preprogrammed. After only 22,000 miles, the engine itself died. Because of our warranty, they had to install a free new engine. Since the oil was regularly changed, they likely put a used engine into a new car. New products often start with the highest quality, which establishes the company's reputation, but subtle changes, substituting cheaper materials, creates products that soon need replacement.

Since contacts irritate my sensitive eyes, and others have developed corneal ulcers from contacts, I've long worn glasses. Unfortunately my pair of literally unbreakable glasses fell off my face as I sped down the highway. I couldn't retrieve them because in the intermittent time between going home, getting spare glasses; and returning, snowdrifts blanketed the highway. My next pair of "unbreakable" glasses had only half frames secured with plastic straps. After my dog jumped at my face, a plastic lens strap broke; fixing it with super glue resulted in ruining the lens. My third pair of "unbreakable" glasses, which resembled my first pair snapped in half like a toothpick from merely cleaning them one week after purchase. Laser eye surgery is an option, but if the doctor does a shoddy job the consequences are far greater.

Always save receipts and get warranties whenever possible. However, there will always be some who'll lose their receipt, and there will always be products that break after their warranty expires. Besides no punishment for selling bad products; salesmen don't even have to drive back to your house to issue replacements or refunds. The customer suffers the aggravation. That's abuse of capitalism: selfish lust and ungodliness.

**Lacking Contracts:** Outside of steady jobs between company employers and employees, you should always get a signed contract for the money you pay or the work you do, even if it requires a lawyer for

large contracts. Contracts must stipulate exactly what work you're paying for and what you have and have not authorized; if you are the worker, exactly how much you will be paid. By giving someone all the money "in good faith" before they start or complete the job, they may never do any work or never complete it. And beware of what you authorize. If you simply hire someone to paint your house, and you want it yellow, they can paint purple polka-dots. And by working for somebody "in good faith" they may act like you did free work. Furthermore, you might have a signed contract, but the "duplicate copy" they xerox and hand you looks like their copy but has some stipulations missing. Beware; read your copy before walking away. Most people, especially "nice" ones, become crooks when opportunity arises to rob someone legally. This truth comes from real life experience.

**End of Life Care/Funerals:** My Living Will stipulates that upon a medical catastrophe, artificial life support will be withheld, allowing me to go quickly, preventing bills from devouring money reserved for important purposes. End of life care is highway robbery. Many people and their relatives choose being bedridden and attached to machines to give them an extra two months of "life." Society foots much of the bill through increased taxation. If the USA doesn't curtail misappropriated medical care as other countries do, many will lose ten to twenty years of life because end of life care bankrupted the system.

Funerals and wakes are insane. Dressing up corpses and putting them in containers which cost a year's pay which are then hidden from view are a monstrous waste. This scam exploits people's grief and fear of death.(7) I'll forego a funeral, and intend to donate my bones to a screw machine company which makes bone screws. Bone screws and pins are superior for fixing broken bones because you don't need to reopen the patient and remove the screws; they fuse with the existing bone.

**Cheating the Poor:** Giving money to the poor may not always be wise, but helping to improve their conditions could be. As far as getting a job, want ads aren't a reliable measure of the actual jobs available at any particular time. They're an insurance policy against employee turnover. Businesses run ads continually to always have a supply of applicants, giving them leverage to fire or dominate workers. Even with jobs available, employers often won't hire someone without an address.

The employed poor who lack accommodations aren't saving on costs. Contrarily, there are special costs. Someone without a car would supposedly save on car expenses, but without a car trunk to carry groceries, they use up their money on eating out. When needing to travel far, they must use up their money on expensive taxis. If you save some money, but not enough for the month's rent and security deposit to secure an apartment, you'll pay much higher rates for hotel rooms by the day or week. By attempting to save by only having a one room apartment with limited accommodations, you cannot save by cooking up meals that can be frozen for the week ahead. Your money goes to eating out. The poor may find adequate accommodations, coupled with reasonable rents. However, areas with cheaper rents lack job opportunities or have higher heating gas expenses, since the gas must be pumped a further distance, or heating gas is unavailable and expensive propane must be used. Incorporating space heaters to heat the entire house often causes electrical blowouts.

Company insurance can be problematic. For example, somebody is supposedly on the company health plan, but the company claims to have lost their application form and "must begin the paperwork all over again." So that person pays out of pocket for awhile. Or you have a former company's insurance for another three months. So you say "I don't want the company insurance right now, but in three months." An administrator says that they'll implement it in three months but never do. Unknowingly, you are without insurance. Companies may offer stock options, but they're often from a disreputable company which goes out of business.

A second working parent doesn't help if their children must then go to daycare which is more expensive than the income from the second job. Besides low pay preventing millions from being able to support a family with only one job, low-paying jobs are physically and mentally strenuous. Workers must work long hours, are sometimes treated like children, and often work in dirty noisy conditions. Therefore I support a socialism which rewards hard work, penalizes those having children out of wedlock and other welfare cheats, removes undesirables from the system, and has a system of checks and balances to prevent government domination and tyranny.

Some who oppose universal healthcare and socialized medicine claim that every United States citizen has access to healthcare, and anyone with a medical emergency can get free treatment. Yet those who make that claim most always have health insurance. After someone makes that claim, I'd ask them "Then why not drop your health insurance coverage to save money?" Of course they would not do that; they know the fallacy of their argument.

Some poor have special needs, so some charities pay for surgery for those with physical deformities, bladder incontinence, or crippled legs, who would otherwise be ostracized for life. We may also fund spinal cord research and other projects that work towards ending paralysis.

I donated large amounts of used clothing to clothing bins and unwanted food items to food pantries throughout the years. I also volunteered in a food distribution warehouse. Working in a homeless shelter is commendable, but strong people skills are required when interacting with troubled adults. Doctors, lawyers, and landlords operating pro bono would also greatly help and be a fantastic Christian example.

**Other Problems:** Although societies have progressed somewhat, perhaps a third of the populace in any given country is an organized crime member. If there's an organized plan, and more money is manipulated from someone than you'd get if you mugged them, that's organized crime. Yet strangers can legally sweet talk elderly people out of their entire life savings, who may be impaired by old age or depression. It's also legal to prevent someone from having any knowledge that they are trading their hard earned money for excrement.

Dishonest doctors and false weights and measures abound as they have throughout history. Besides, modern housing in America is of cheap construction, including million dollar homes. Perpetually building and tearing them down results in a continual eyesore and noise pollution. Inferior materials are also used in roads, so they're constantly under construction too. In some areas, numerous lawn service trucks with mini-trailers litter the neighborhood, while workers inch forward like tortoises, blasting ear-piercing leaf blowers. It would be tempting to pay them NOT to work. There must be a better way, where men make a living without making God's beautiful world repulsive.

Even America's most popular participatory sport, bowling, is perverted. On some alleys, oil slicks impair one's bowling, coercing bowlers to buy expensive balls which can navigate the oil. Standard pins are rotated with weighted pins that won't fall, coercing more practice to regain one's average. Lighter pins are used to attract women and children. Sometimes the rigged alleys are completely mixed, turning bowling into a crapshoot. There are a thousand other scams, from simply filling bags of chips with air, to complicated legal maneuvering which the average person cannot detect. More capitalism, namely selfish lust and ungodliness.

Some may think "Who cares, these are simply forms of aggressive marketing, capitalism beats communism, and men are naturally competitive." However, if we are busy deceiving and manipulating our fellow men, we aren't loving them; hence we dispose of Christianity. Systems of greed and financial manipulation, which mega-millions are involved in, is a form of stealing. Even if everybody

did something, it wouldn't make it right. If everyone loved their neighbor, even inflation would be non-existent. We can whitewash the truth, or, knowing the ugly truth, actively work to continue to improve our society.

### 3) ECONOMIC SYSTEMS COMPARED

#### Capitalism, Marxism, and a Third Position

Controlled Capitalism can foster the work ethic, healthy competition, individuality, and freedom. However, extreme Capitalism crushes people like the game Monopoly, where one party wins everything by happenstance, and others lose everything. Even if monopolies and unrestricted capitalism are stopped, common capitalism can still be harmful. This chapter gives several examples of the abuse of Capitalism. For refutations of capitalism, there are different perspectives, such as by Michael E. Jones, another by Ha-Joon Chang.<sup>8,9</sup>

Capitalism's common alternative, unfortunately called "socialism," is more accurately termed Marxism. Marxism always requires big government to enforce the redistribution of wealth from those who have a surplus to the needy. These governments could abuse their power to make themselves rich, keeping a large portion of the tax money, and only redistributing a fraction, leaving all their citizens poorer overall. Also, many people then pay for services or facilities they never use, and are prevented from obtaining high quality services from independent providers.

In my basically Capitalist country, the Marxist welfare system was created to assist widows with small children. From its lack of safeguards, it quickly became a giant social disaster. The result is millions of illegitimate and fatherless children. Fathers are disposed of; they are not needed anymore; millions of women are dependent on the government instead. As for "socialized" medicine, I supported it before corrupt President Obama authorized millions of illegal immigrants to flood America and bankrupt our system.

As for Communism, numerous communistic experiments throughout history were initiated by small, devoutly religious groups united for a common purpose. They often worked well short term. However, modern Communism is much different. Now most Communism is aggressive Marxism, which includes government confiscation of private property, violent revolution, and theoretically, a classless society. To defend Marxism an acquaintance of mine mentioned reading Karl Marx's entire Communist manifesto. He noted that the book had no logical fallacies, and moreover, excellent points were made. The young man advocated the correction of society's abuses with socialistic policies he found therein. And yes, it's not primarily what Marx wrote in his manifesto that's a problem.

The giant problem is what Marx excluded and hid from others. In reality, Marxists do not seek a classless society. They cunningly seek to create two classes: the masses and themselves. Marxists rail against social and economic injustice, they have been instrumental in creating those very problems. This caused society to become desperate, and seek a radical solution, such as Marxism. This popular support then gave Marxists greater power and increased their government bureaucracy. After achieving greater power, surreptitious persons within their movement sneakily caused even greater social and economic injustice.

This in turn caused people to become even more desperate, crying with even greater fervor for Marxism's elusive promises. This greater popular support then gives Marxists even greater ability to oppress; a vicious circle. Marxism, one of the world's greatest evils, is undoubtedly encroaching

upon the United States, although they may call it something else. Interestingly, only a knowledge of the Jews provides the key to understanding Marxism's inner goal.(10) Beware!

So I advocate a Third Position, which has both capitalist and socialist policies, but stands in opposition to both Capitalism and Marxism. Though many countries have a mixture of different systems, I compare these three major systems separately for clarity's sake. C= Capitalism; Mx= Marxist "Socialism"/Communism; 3<sup>rd</sup>= Third Position:

### **Childbirth**

C: no consideration

Mx: controlled so it doesn't burden the government.

3<sup>rd</sup>: controlled by eugenics (selective breeding) and genetic engineering; methods used to create a less criminal prone and more productive society.

### **Class and Status**

C: determined by wealth or lack thereof.

Mx: To create equality for the masses, Marxism seeks to create a classless society and greatly opposes individualism.

3<sup>rd</sup>: based on ability and merit.

### **Freedom of Expression**

C: The media and various organizations say and promote whatever they want for their own benefit. Mx: maintains civil order by heavily monitoring its citizens and limiting their rights.

3<sup>rd</sup>: Nobody is free to sin at the expense of the posterity of their race. This includes punishing those whose activities are injurious, and forbidding subversive media communication and organizations. Otherwise, freedom of expression is welcome.

### **Government**

C: could be anything from pure democracy to dictatorship.

Mx: Always a huge powerful government.

3<sup>rd</sup>: Must have a strong central power within the nation. No democracy, since democracy causes the will of those with average intelligence to dominate instead of the most brilliant minds.

### **Government Ownership**

C: minimal. Jobs and wages determined by owners or private companies for their own maximum profit (free enterprise).

Mx: The government owns all businesses and enterprises or works towards that end.

3<sup>rd</sup>: Nationalization: turning over private industries to government ownership is implemented for big businesses, theoretically for society's benefit. However, many privatized (or free) enterprises are allowed, to maintain the work ethic and a competitive spirit.

### **Laws**

C: against blatant violations and actions and which uphold free enterprise.

Mx: Laws to severely punish anyone who opposes Marxism, besides laws against other violations.

3<sup>rd</sup>: Laws reflect common good before private good.

### **Philosophy**

C: recognizes neither good nor evil in the classical sense, but recognizes what either pleases or offends others. Capitalism was a purely economic system, but became known as a philosophy via authoress Ayn Rand's book Atlas Shrugged.

Mx: recognizes "slave-masters" as evil, but treats "slaves" as good merely because they are oppressed. It simply seeks to end extreme oppression.



**3<sup>rd</sup>**: recognizes the “slave-master” as evil, but also recognizes that most “slaves” would happily become new “slave-masters” if given a chance. It seeks to end extreme oppression, but recognizes that oppression is sometimes justified because some people lack a work ethic, and have inferior morals and other bad qualities.

### **Race**

C: no consideration, except for favoring the “wealthy race.”

Mx: no consideration for the common people, but the government is often of one united race/ethnicity.

**3<sup>rd</sup>**: Everyone must be of the same race, without exception, to foster the sense of an extended family (folk-ism).

### **Reliance**

C: Globalization and reliance on other countries for imports and exports is encouraged if it directly benefits the economy, regardless of potential consequences.

Mx: Everyone is heavily dependent on the government.

**3<sup>rd</sup>**: The country strives for complete self-reliance under all circumstances, eliminating or limiting imports and exports as much as possible. It has no dealings with other nations.

### **Religion**

C: irrelevant to this chiefly economic system.

Mx: Marxists are anti-religion.

**3<sup>rd</sup>**: encouraged for strengthening the nation, but only religions which do not endanger the nation’s existence or oppose its moral sense, and which contribute to its unified spiritual sense.<sup>11</sup>

### **Socialism**

C: rejected; charity a very low priority.

Mx: implemented regardless of morals or ability, such as free education for everyone and welfare for the irresponsible.

**3<sup>rd</sup>**: Socialism implemented for the deserving, such as the state completely funding the education of intellectually gifted children of poor parents, and large scale expansion of old age welfare.

### **Unemployment**

C: Government does nothing to help you find a job.

Mx: Government distributes welfare, while others work for freeloaders.

**3<sup>rd</sup>**: It is the government’s job to help you find a suitable job.

### **Wealth Redistribution**

C: None. Everyone seeks their own private good.

Mx: enforced by the government through heavy taxation, and sometimes by confiscating private property and goods. The government takes a large portion for themselves.

**3<sup>rd</sup>**: based on voluntary charity, not force. The government greatly reduces the range of luxury products and services available and eliminates speculative investment and suchlike. jThis naturally invokes a great increase in helping the poor.

Unfortunately, dictionaries and encyclopedias give highly unfair, inaccurate, or incomplete definitions of groups which had similar principles as those I advocate. I could do the same with Capitalism. Since all slavery is a form of Capitalism, I could label slavery as the true expression of Capitalism. And the same with Marxist Communism. Since mega-millions have been exterminated under Marxist regimes, I could label genocide as the true expression of Communism. It is also unfair to say that systems like the one I advocate were recently invented, since these principles existed throughout history. I declare that the system I advocate is far better than the other two alternatives, and challenge anyone to de-

monstrate otherwise. I advocate its implementation in a peaceful way, if possible. Third Position-ism and National-Socialism accurately represent this system.(12,13) Now PRAY that you and your leaders use wisdom.

#### 4) CHARITY

According to historical Christianity, parents must provide for their children first. In the case of wealthy adult children with poor parents, the children must be the providers. When that's settled, and our taxes are paid, we may properly invest or bequeath surplus funds. Let's ask ourselves how Christ would use this money. If you're a Christian, it actually IS His money; you're His steward. Since He's not personally vocalizing now, let us follow our conscience, and temper it with historical Christianity.

#### Options for Charity

Quoting the Didache (AD 80) "Let thine alms sweat in thy hands, until thou know to whom thou shouldst give." Here are some possibilities:

Secular Public Institutions/Social Organizations: Beware; certain groups pocket an exorbitant percentage of donations. Others may have second agendas that contradict your personal convictions. Groups must be researched individually.

Never donate to public libraries. When I donated books, expecting them to be incorporated onto library shelves, they either sold or disposed of them. Libraries also stock books of diametrically opposing positions, promoting relativism. Apparently they don't stand for anything. Other businesses might go bankrupt where libraries wouldn't, since they're supported by forced taxation. Besides taxes paying for objectionable books, money is used for construction and upkeep of huge buildings and extra salaried employees. Thankfully, library expansion can sometimes be voted down by referendum. Used bookstores or merchandise websites such as Amazon.com sell books in good condition at lower rates than major book chains since the books are second-hand and there's less overhead. You only pay for the books you're interested in, and needn't worry about overdue books. Schools also promote relativism and oppose other's moral convictions. Besides not donating to schools, if I had a family and abundant financial means, I would home school my children.

Church Bureaucracies: Many churches work against each other by teaching opposing doctrines, and are often hostile toward the Catholic Church. Others harmonize by compromising the faith. Since they all violate early Church teaching and practice, say NO to supporting them financially. Also say NO to financing the Catholic church, who squandered billions of dollars on lawsuits from her scandals. Churches also blow astronomical amounts of money on buildings. Then there are huge air conditioning and heating costs. Since heat rises, you're paying to heat the uninhabited space of vaulted ceilings. Some consider elaborate church buildings integral vehicles of Christian inspiration. Yet inspiration is often lacking, discussed in *Ugly As Sin* (book) that contends that modern church buildings often violate architectural theology, and are merely a colossal waste.(14) Again, everyone deviates from the early Church; so until the churches fix their garbled mess, church donations are an impure use of money.

**Helping the Poor?:** Thousands starved in Africa and Haiti, so Western egalitarians inundated them with food supplies. Now mega-millions starve. CAUSE: chronically high birth rates. Being overpopulated defeats their ability to feed themselves.

Natives had Ebola, malaria, typhus, and parasites, so Western egalitarians inundated them with medical supplies and sent doctors. Now they have AIDS, Ebola, malaria, typhus, and parasites. CAUSES: lack of sanitation, living in filth, and promiscuous people practicing neither monogamy nor safe sex. Being overly plague-ridden defeats the ability of doctors and medicines to cure people. Regions were in ruins, so Western egalitarians supplied roads, bridges, power stations, homes, cars, and trains. Now these amenities have disintegrated and become non-operative, while Western resources are depleted. CAUSES: laziness and ignorance. Being uncivilized prevents the harnessing of modern conveniences.

Natives murdered one another at unusually high rates, so Western egalitarians sent soldiers to make peace. Now they can murder each other more efficiently since soldiers left rifles behind. CAUSE: bloodlust. Being inherently barbaric defeats attempts at peace.

Natives lacked Christian belief, so Western egalitarians tried to Christianize them by sending copies of Scripture. Most cannot read the Scriptures; they now have litter. CAUSE: illiteracy. Being uneducated defeats the ability of others to Christianize them; which education is impossible because of the other problems.

We cannot blame white oppression; these isolated regions were all non-white. So it should be obvious to say NO to “helping” them, which assistance feeds another reproducing generation that only multiplies their problems, creating more agony and misery. And by sending money, corrupt governments could take the money themselves. In some cases, those sending assistance were pirated by citizens of the country which they were trying to help. However, \*properly\* helping the poor is imperative.

15

### Animal Rights/Environmental Groups

We should contribute to animal and environmental groups; God is clearly seen through creation. “The invisible things of Him from Earth’s creation are clearly seen, being understood by that which made, even His eternal power and Godhead” (Romans 1:20). God chose us to be stewards of creation, allowing consequential suffering for abusing such responsibility. To help animals you can adopt vegetarianism or veganism. Besides costing nothing, it can help you save money and become more healthy. Also, animals have been tortured in perverted videos. If you encounter any of these videos or know who makes them, contact the authorities.(16) Moreover, animal abuse and torture is extreme and extremely widespread. To counter this, sign up to Change.org. If you lack money to contribute, you can still sign their petitions on behalf of animal rights.17,18

Animals bring joy into people’s lives, especially companion animals. Some monkeys and dogs are trained to help handicapped people. Other dogs detect drugs and bombs. Yet the amount of animal cruelty and neglect worldwide is incredible. There are seven million animals in shelters throughout the United States. Owners sometimes let their pets suffer from starvation, dehydration, and festering open sores, leading to pets dying from infections or needing their eyes or limbs removed or amputated. Arguing that all dogs care about is food is unfair. Many people only care about food or money. Unlike dogs who generally only become vicious when cornered or their food source is threatened, many people are sadistic. This evil becomes especially apparent with animal abuse. See videos in my bibliography to realize the full impact of this reality.(19,20) Yet seemingly, some animals never stop loving despite abuse.

In *Gospel of Pseudo-Matthew chapter 35*, Jesus entered a cave where lions lived. Upon seeing Jesus, the lions ran to meet Him, fawning over Jesus; they bowed their heads and adored Him. Jesus exited the cave accompanied by the lion family towards stunned onlookers. Jesus said “How much better are the beasts than you. While they recognize their Lord and glorify Him, you who bear God’s image and likeness do not know Him!” Many other species face extinction because of humanity’s greed, selfishness, and ignorance. Radical action must be taken before it’s too late.

Humanity needs the natural environment and not just for food. Plants produce the vast majority of our oxygen. After people and animals inhale oxygen, that oxygen translates into carbon dioxide upon exhaling. Plants “inhale” that carbon dioxide, convert it into oxygen, and radiate it for our use. We may become extinct if environmental depletion reaches catastrophic levels. Even weeds are important. There’s what’s known as blitzweed or fireweed, that quickly reproduces to cover decimated landscapes, whereas other plants would leave land barren too long because of their slower growth. The entire ecosystem: animal, vegetable, and mineral, are harmoniously interdependent.

This selfsame system relies upon a fragile balance, naysayers notwithstanding. So one who contributes to one aspect of nature should support all of it. Contributing to animals must be coupled with contributing to anti-deforestation/strip-mining efforts, to preserve animal habitats. Efforts to combat deforestation likewise must be coupled with financing efforts to preserve vital water sources such as lakes, streams, rivers, oceans, geysers (which provide necessary water circulation and mineral distribution), hot springs (which provide necessary heat for particular species), and waterfalls.

Other worthy causes may also exist. However, you may inadvertently be helping others who though oppressed or disadvantaged, may become oppressors or environmental destroyers after becoming upwardly mobile. Besides, helping animals certainly helps the poor, since animals are undoubtedly poor. Because of the aforementioned considerations, bequeathing animal and environmental groups may be the best option for charity.

Regardless, we cannot bequeath everyone equally. Giving a million dollars to two million people gives everyone fifty cents and helps nobody. We must prioritize. One priority should be researching the reputation of each group before donating to them, to help prevent money from being squandered on groups with exorbitant operational costs, or the greedy who will take the money themselves. Whatever our situation, let’s make sure to consider others, pull our own weight, and be rich towards GOD.



