

Changed Mindset

"There is a way that seems right to a man, but in the end it leads to death." (Proverbs 16:25, NIV)

Almost ever single one of the 771 verses of *Proverbs* provides us with profound, simple, yet solid godly advice and truth, with a significant portion of it relating to economic issues. Reading just one of the 31 chapters at a time is like facing a staccato of wise counsel. So its quite easy to miss the relevance of single verses for our lives. The above e.g. could well be a summary of why we are experiencing the financial/economic crisis. And here is why:

- Our economies are driven by a financial system that is interest-based, i.e. the borrower has to pay back more than he borrowed. Consequently money is created out of money.
- Without taking action this artificial money creation increases the amount of money relating to our real economy, resulting in the automatic devaluation of our currency.
- To avoid this devaluation process, our real economy has to grow at least at the same rate as the money grows, i.e. for every single money unit created through interest, we have to increase real work and production. We are enslaved to growth compulsion.
- Since compound interest is applied almost exclusively we talk about an exponential money growth pattern. To prevent heavy money devaluation and the consequent collapse of our economies, our real economy is thus forced to grow exponentially too. Man has turned from being the defining subject of our economies to now being its object.
- However, mathematically exponential growth is impossible in a confined environment and with limited resources. In short, with this system we are trapped.
- Inevitably its mainly this system that has led to sheer insurmountable levels of debt (public, corporate, private) that are hardly repayable as they amount to a multiple of what we produce and earn in a year today.
- Since an interest-based money system has a mathematical inbuilt automatic re-distribution mechanism, a decreasing number of individuals become exceedingly wealthy at the expense of an ever so increasing multitude facing rising poverty.
- This system, an invention of man without God, is hallmarked by a host of ungodly principles that only play into the cards of the devil, man's destroyer. Yet even many believers defend it to be without alternative. And so we rescue so-called systemic role players from collapsing, even if it means more destruction to the ordinary people. Its weird ...

"There is a way that seems right to a man, but in the end it leads to death." (Proverbs 16:25, NIV)

Why are believers so adamant that the world's financial system is valid to use when it clearly violates Scriptures? Just a couple of examples have to suffice here:

- Debt shouldn't be an option (*Deut 28:12-13, Prov 22:7 with Gal 5:1*)
- No interest usage (*Exo 22:25, Lev 25:36-37, Prov 28:8, Eze 18:8-17 & 22:12, Neh 5:11*)

For lack of space the unjust, destructive nature of the world's monetary system can't be explained in detail here. But the Bible consistently warns about this Babylonian system, with God calling His people to come out of it (*Jer 51:45*) before its too late. Yet few seem to believe that God, not man, has the power and ability to replace it with a just approach. Einstein once said that, *"Problems can't be resolved with the same mindset that caused them"*.

The Bible says, *"Don't copy the behavior and customs of this world, but let God transform you into a new person by changing the way you think. Then you will learn to know God's will for you, which is good and pleasing and perfect."* (*Romans 12:2, NLT-SE*)

So lets not get stuck in the known. Lets allow the Holy Spirit to change our mindset!