

Investing In Durable Riches In Perilous Times

Prospering In The End Times

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In this book I discuss how God will prosper His people through investing in durable riches in the troubled times to come.

This book is about investing in different sectors of the financial market and is written for educational purposes. As an investor, the author does have financial interests and could have in the future in some or all of the sectors mentioned in this book.

Introduction

In 2007, the Holy Spirit began to teach me about the wealth that he wanted for his people and the power of durable riches. Durable riches are those that have endured from the beginning, such as gold, silver, precious stones and oil. In that year I wrote two books on what he taught me. A few months after I had finished the second book, on March 28, 2008, I had a dream concerning durable riches in relation to the Bride of Christ.

In this dream, I was standing adjacent to a platform where a minister was standing off to the side and several singers and musicians were ministering center stage. Then one person came up out of the audience and put money in the hand of the minister. I said to myself, "It's started", referring to the wealth transfer that the Bible speaks of in Proverbs 13:22, *A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just.*

and Haggai Chapter 2. Then the minister of the word said these words. "Do what the Lord tells you to do."

Instantly, many people rushed the platform and piled up fine jewelry before the singers and musicians. It was so great that it interrupted the service. The singers fell down on the jewelry on top of each other, as though they were protecting these precious gifts.

Then instantly, I was looking down from above inside a large jewelry store where people all had jewelry in their hands, hundreds of them, and were hurrying out of the store. The store was very quickly emptied of all its jewelry. All of the showcases were empty and the store was void of people. There was not one person or piece of jewelry left. Then I awoke from the dream.

Since that time I have been actively learning how to invest in precious jewelry, gold and silver and other durable substances. The dream was a confirmation to me about the power of durable riches that had been shown me earlier in the two books.

Every thing that God reveals to man is for a future purpose. He always gives man ample time to do what he says before certain events of the world take place. Durable riches such as: gold, silver, precious stones, oil, food and water are the strength that will remain, when the shaking of the financial systems of the world is finished.

*Haggai 2:6-9, For thus saith the LORD of hosts; Yet once, it is a little while, and I will shake the heavens, and the earth, and the sea, and the dry land;
7 And I will shake all nations, and the desire of all nations shall come: and I will fill this house with glory, saith the LORD of hosts.
8 The silver is mine, and the gold is mine, saith the LORD of hosts.
9 The glory of this latter house shall be greater than of the former, saith the LORD of hosts: and in this place will I give peace, saith the LORD of hosts.*

God wants his people strong financially and to have peace from financial woes in these troubled times in which we now live, as well as being supplied in the necessities of life.

The dollar simply is not the answer. God has the answer in His word. The answer is durable riches. To a poor man gold and silver are durable riches. To the hungry and thirsty food and water are durable riches.

Money is mentioned in the Bible 123 times, never referred to as paper, but something of value, such as silver and gold, always measured by weight. Jesus referred to a piece of money in the fishes mouth and talents (weights) of money in the parable of the talents which were given to His servants to trade and make gain.

Durable riches have been here from the beginning and will remain as long as the earth remains. They were made by God for man to use in the earth.

The U. S. dollar is like a wave tossed in the sea. It is up and then it is down. It has no lasting stability, as do durable riches. An ounce of gold will still buy the best men's suit in town, just as it would a hundred years ago. The prices have changed but the standard has not changed. Gold is still the standard of wealth even, though it no longer backs the U. S. dollar. Precious stones will retain their value, unlike the U. S. dollar in troubled times.

In the end times food and water will bring premium prices. When wars break out food, water and other durable riches increase in value over night to those who have them. We are now living in the days of wars and rumors of wars that were spoken of by Christ while on earth.

There is no nation in history that has taken gold from backing its currency where that nations currency has not failed. In 1968 gold backing the U. S. Federal Reserve Notes was eliminated. There is no longer a standard in reserve to back the dollar amount written on federal reserve notes.

Every thing of value must have a standard to determine its real worth. The U. S. dollar has nothing. At the time of this writing, the U. S. debt is already through the roof, over

thirteen trillion dollars and daily going higher. The United States of America is now spending its great grandchildren's money and they are not yet born.

At the time of this writing, if every dollar from every large corporation, every small business and every dollar from every household in the United States was accumulated in one big pile, it would only be enough to pay 50% of this nation's debt. The debt is multiplying daily. I am not talking about personal debts, but this nation's debt. All of the gold in existence worldwide at today's spot price, which recently hit a record high of over \$1240 per ounce, is not enough to pay the debt of the United States.

Because everything must have a standard to judge true worth, the gold that is in existence today must be worth much more than its spot price or the dollar is worth much less. At every printing of new money, the real worth of gold, silver and precious stones goes up and the value of the dollar goes down. The higher the debt of this nation in U. S. dollars, so goes the true value of durable riches.

As for me, I am not going to sit by and do nothing. I have taken the dream that I shared above to heart. I choose to invest in durable riches to remain strong in the end times and to live where God instructs me. I am not saying to take every dollar that you have and convert it to gold, silver and precious stones, but in my opinion you need to have a strong position in what the Bibles reveals as durable wealth and be led by the Holy Spirit as to where to live and worship.

Certainly there are other things that will increase in value in the last days, such as livestock and land. We have Bible facts that Abraham was very rich in land, cattle, sheep and other livestock. He was plenteous in wells of water and

food. The Bible tells us that the things of old were recorded for our learning that we not fall into unbelief. God desires that his people have all of these things in abundance and not to suffer in the hard times to come. Abraham and his family were God sufficient in his day. God will do the same for us today.

Anti-Capitalism and God Haters

There is another reason that it is important to have durable wealth in the times we now live. There is a movement in the United States of America that despises its capitalistic wealth. Their only goal is to overthrow this nation and bring it to its knees from within through revolt. They are known by one word. HATE!

They hate anything that was established by the founding fathers and those who still choose to live the way it was intended to be from the beginning of this nation. Bloodshed is not beyond these people. They hate like Cain hated Abel. Cain hated his brother's righteous acts and slew him for doing what was right in the sight of God.

1 John 2:11 But he that hateth his brother is in darkness, and walketh in darkness, and knoweth not whither he goeth, because that darkness hath blinded his eyes.

1 John 3:11-15, For this is the message that ye heard from the beginning, that we should love one another.

12 Not as Cain, who was of that wicked one, and slew his brother. And wherefore slew he him? Because his own works were evil, and his brother's righteous.

13 Marvel not, my brethren, if the world hate you.

14 We know that we have passed from death unto life, because we love the brethren. He that loveth not his brother abideth in death.

15 Whosoever hateth his brother is a murderer: and ye know that no murderer hath eternal life abiding in him.

This movement is a deceived people, abiding in death, of which hell awaits, except they repent. They are blinded by the darkness that is in them. They are of the wicked one and cannot love their neighbors because love is of God.

Their god is their belly (evil desires) and their end is total destruction.

John 3: 17-20, For God sent not his Son into the world to condemn the world; but that the world through him might be saved.

18 He that believeth on him is not condemned: but he that believeth not is condemned already, because he hath not believed in the name of the only begotten Son of God.

19 And this is the condemnation, that light is come into the world, and men loved darkness rather than light, because their deeds were evil.

20 For every one that doeth evil hateth the light, neither cometh to the light, lest his deeds should be reproved.

These people are not religious nor are they politicians. They use religion and politicians to accomplish their evil. They are not terrorists from outside groups who fight against moderation. These people are citizens of the United States of America who have been led astray from the teachings of the founding fathers of this country and Christian faith. They are haters of God, according to Romans 1:30. Today they are revealing themselves through liberal media.

They will have no excuse, according to Romans 1:18-20.

18 For the wrath of God is revealed from heaven against all ungodliness and unrighteousness of men, who hold the truth in unrighteousness;

19 Because that which may be known of God is manifest in them; for God hath shewed it unto them.

20 For the invisible things of him from the creation of the world are clearly seen, being understood by the things that are made, even his eternal power and Godhead; so that they are without excuse:

Christians cannot judge these people, else we be guilty. God is judge. Christians need to be aware of this movement, pray that their deeds have no effect on our nation and guard against being deceived by it. We also need to pray for their souls. Their end is not good, unless they see the light and come to it. They are in a hard place because Jesus said that these people love darkness and hate light and will not come to the light because their evil deeds would be manifested.

John said that the darkness in them has blinded their eyes. They do not know where the path that they are on is leading them. Those who walk in the light know where that path leads. It is the path to Hell and eternal punishment for rejecting God's ways. Pray that they see the light of day.

Yet, another reason to have wealth in the last days is mentioned above. Terrorists and extremist groups! This country had an awaking to the serious intent of these radicals September 11, 2001. These groups will take any advantage they can to stop moderation, enforce their radical beliefs on this world, keep oil prices high and control its supply and distribution. The United States has already seen gas prices soar to over \$4 per gallon at the pump.

Jesus spoke of these radicals stating that they will kill, thinking they are doing God service (John 16:2). In John 16:3, Jesus gave the reason they do these things. *And these things will they do unto you, because they have not known the Father, nor me.*

End Times Dreams

On the morning of September 26, 2008 I had two dreams, which sparked my wife and I to stay home from work and pray for our nation all day. In the first dream I was in a mountainous desert area of the earth, standing beside and watching someone take a device from a clef in a rock in a high mountain. With this devise this individual had the power to imagine evil and it would happen. As I watched this individual, who was now standing in the desert floor, he pointed to a spot on the desert floor and said, I expect evil to happen right there, and suddenly a house appeared and exploded. Then he pointed to another spot on the desert floor and another house suddenly appeared and exploded. I looked over to the left and saw a hotel toppled over on its side. I then walked over close to it and stopped at a great cliff where the land I was standing on was far above the sea beneath. It was a great divide in distance from the land above to the sea below. It was as if something had caused it to divide, I said, to survive we must the jump. As I looked to the right, I saw my wife clinging to the side of the cliff. Then I heard my daughter say, You will not survive the jump. I jumped. When I hit the water, I went down, down, down until it felt that I could not hold my breath any longer, then I begin to ascend slowly upward. When I came to the surface I looked around and my wife and daughter were in the water with me. Then I awoke from the dream.

There are perilous times to come on this earth. Today in this nation, there is a great divide between political parties. The left and right are getting further a part each election. Jesus spoke of them before his departure stating that these things must come to pass before His return to earth. Those who trust God completely and jump will survive with

victory. It may seem like you are not going to make it but you will come out victorious if you count God as Faithful.

Matthew 24:3-8, 3 And as he sat upon the mount of Olives, the disciples came unto him privately, saying, Tell us, when shall these things be? and what shall be the sign of thy coming, and of the end of the world?

4 And Jesus answered and said unto them, Take heed that no man deceive you.

5 For many shall come in my name, saying, I am Christ; and shall deceive many.

6 And ye shall hear of wars and rumors of wars: see that ye be not troubled: for all these things must come to pass, but the end is not yet.

7 For nation shall rise against nation, and kingdom against kingdom: and there shall be famines, and pestilences, and earthquakes, in divers places.

8 All these are the beginning of sorrows.

In the second dream, I was walking into the house in which I grew up. As I walked in the back door I bumped my head on a gray five gallon paint can hanging on the inside top right corner of the door. I thought, what is this paint can doing here. As I walked through the kitchen and turned to the right to go into the den, I saw President Bush, with a paint brush in his hand painting himself just as fast as he could. He was slinging paint with the paint brush on those in the room. As I looked around the room, there were people of different ages, young and elderly, all covered with this paint. They were painting each other. Paint was everywhere. It was on people, furniture, walls and the floor. The den was a total mess. People looked confused. Then I woke up.

The paint in the dream represents a quick fix. This dream came on the Friday before Congress would vote on the stimulus package of 2008. History reveals that it did pass into law, but it failed to do what it was designed to do. There are no quick fixes to this nation's problems. Money alone will not fix this nation's problems. Repentance from the evil of the banking and financial systems must happen in order for this nation's finances to be once again strong.

Since this dream, we know that major banks have failed because of corruptness in the banking and housing industry, that not only effected the United States, but was felt worldwide. Not only were housing loans given to those who could not afford to pay them back, but these loans were packaged together and sold to investors worldwide, who were deceived into thinking they could get a great return on their investments. They lost every thing.

Families lost their homes and retirement. City governments of foreign countries lost their investments and are still struggling today. Those who looked forward to retiring with a good life that they had planned for was gone. Some are still working and do not have an answer to when they might retire.

Isaiah 58:13 - 59:2 If thou turn away thy foot from the sabbath, from doing thy pleasure on my holy day; and call the sabbath a delight, the holy of the LORD, honourable; and shalt honour him, not doing thine own ways, nor finding thine own pleasure, nor speaking thine own words: 14 Then shalt thou delight thyself in the LORD; and I will cause thee to ride upon the high places of the earth, and feed thee with the heritage of Jacob thy father: for the mouth of the LORD hath spoken it.

1 Behold, the LORD'S hand is not shortened, that it cannot save; neither his ear heavy, that it cannot hear:

2 But your iniquities have separated between you and your God, and your sins have hid his face from you, that he will not hear.

The first investment that we must make in our nation is godliness. Greed and corruption in the government and banking industry must stop for this nation to ride on the high places of the earth. Usury at the rates of 30 percent will destroy this nation. Corruption and speaking vanity in big business will destroy this nation. The pointing of the finger between government leaders of a nation will cause it to be humbled. A nation divided against itself will fall. Pride will bring the destruction of a nation (Proverbs 16:18). Only nations that do things God's way will ride on the high places of the earth and be fed from the hand of the Lord.

The enemy, Satan, has been attempting to destroy our nation from within for many years. This time he has gotten his foot in the door in the housing industry. It has caused confusion. The word of God states in James 3:16, *For where envying and strife is, there is confusion and every evil work.*

These are not the only dreams I have had concerning the enemy trying to destroy our nation from within. In 1983, while in Bible school, I had the following dream.

I saw a very tall mountain peak with a huge evergreen tree standing alone at its peak with only enough room for this one tree. I was taken into a close up view of this great evergreen and saw the root system dangling in air with only one root grounding the tree. I knew then that this tree was going to fall. Too much earth had been eroded from the root system for it to continue to stand. Then in the dream I was taken back to watch from a distance and I saw this great and massive evergreen tree fall from the top of the

mountain and tumble down the mountain side taking out many smaller trees with it as it tumbled. It finally came to rest over a paved road at the bottom of the mountain. Men came in with chain saws and begin to cut it up. It has been over 27 years and I still remember every minute detail of the dream.

Our great nation and governing bodies were founded and grounded in and on the word of God from its beginning, of which has made the United States the greatest nation on earth.

If the enemy can change the moral character of this nation's people, financial system and government it will fall just as that great evergreen tree did in the dream. Many other nations will fall if our nation fails financially. Satan's plan is to destroy every nation, not just the United States of America.

A few years earlier during the Carter administration, gas prices at that time went to record highs, which would be low by today's standards. People were waiting in gas lines for hours. Interest rates on housing skyrocketed to over 20 percent, making it extremely hard to buy houses, even with huge down payments. This nation went through a year of testing with the Iranian hostage crisis.

Our nation has been under attack of the enemy, Satan, from its beginning because of our stand for Christ and the nation of Israel. Jesus told His people that before He returned that they would be killed in the name of God as a service to Him and that all nations would hate them, Israel, because of Him. As a nation we must continue to invest in Israel's well being for our nation to remain strong.

Even though this nation was in economic turmoil during the Carter administration, President Carter, a born again Christian, reached out to Israel and negotiated a peace treaty between them and Egypt. God honored that act of kindness to Israel with an economic recovery in the years to come during the Reagan administration. President Carter went through intense persecution, both from within this nation and from the Mid East because of His open stand for Jesus Christ.

This nation cannot stand if we turn our backs on Israel or on the Name of Jesus Christ. The United States was founded as a Christian nation and must rely on God to lead us in His ways.

On the morning of March 28, 2010, I had the following dream. I was in this large open space looking down from a small hill and coming from my left, passing before me to my right, was this massive sea of people in perfect formation, moving in double time (jogging). I could tell that they were headed somewhere and were being led, but I saw no leader in front of them. It was as if they were headed for a city. It took some time for them to pass by because there were so many. They were all focused and in complete unity. As the last row passed before me, a woman second from the end of the row looked over at me and said, "We are the survivors."

This mass of people did not feel sorry for themselves and they did not want those that watched them pass by to feel sorry for them. They did not blame anyone or anything for the calamity that had come upon them.

As this massive group passed by, those that watched all begin to weep, not for them, but because of the compassion of God that He had showed by leading them in this journey.

When I awoke from the dream, two words came to me, “Survivor Cities”. This dream came in between the massive earthquake in Haiti and the massive oil spill in the Gulf of Mexico. Another thing in which we must invest is suffering people.

I have spent much time meditating on these dreams. They are becoming more and more clear as world events that Jesus said would come to pass play out.

Massive destruction is taking place both in natural events and in the economy. Many people are being left homeless with no where to go. Jesus said that these things are the beginning of sorrows, the end is not yet, but he also said, do not be troubled over these events but to look up for redemption draws near.

I am convinced that according to the scriptures there will be many more worse destructive events as time plays out on this world. Earthquakes, oil spills, and drastic economic downturns in coastal commercial and private property are beginning to form a picture of what could happen in the future. Because of the gulf oil spill or such like events, commercial vacation properties could topple over on their sides financially, as I was shown in the dream. Many already have.

The private housing market has already suffered greatly and is not in recovery yet. Foreclosures on housing loans are at record highs nationwide. People bought homes because of low interest deceptive loans. “Just pay the interest for now, you can pay the principle when your income increases in several years”, they said.

It was like I was shown in the dream, houses suddenly appeared and then exploded. People’s houses were

suddenly gone. Today new home purchases have not been so low since 1995, even with interest rates extremely low.

Since the first day of the oil spill, one coastal real estate company reported that it has not shown one vacation condo to be sold. Condos have already lost half of their value since 2005 because of the 2008 recession in the housing market. This was before the oil spill. The oil spill could decrease the values even more, how much, who knows.

We know that the U. S. government is bailout happy and could end up owning the majority of coastal hotel real estate because of the gulf oil disaster. They already own banks, automobile companies and health care.

The stimulus package of 2008 initiated by the Bush administration should not have been. It was the quick fix shown me in the dream and as we know to day, it did not work.

On the positive note, where there is danger and disaster there is always opportunity. There will be money made in helping the victims of worldwide disasters put their lives back together. There will be much charity given, but there must be a rebuilding process, of which major corporations will be involved.

As an investor, see the danger (risk) find the opportunity and get involved in investing. Do your homework and find out who is making the money in cleanup and restoration. Find the ones with strong balance sheets and invest. Natural disasters according to the scriptures will increase in the end times. Money will be made in helping the victims of these worldwide disasters and in the rebuilding of war torn nations of the world. Find your window of godly opportunity and go through it. Governments of the world

cannot do it alone. They will need the help of the private sector.

Occupy

The body of Christ has a commandment from the Lord to "Occupy" until He returns. The word occupy means to "make gain". *Luke 19:13 And he called his ten servants, and delivered them ten pounds, and said unto them, Occupy till I come.*

Each servant had the same opportunity. God is no respecter of persons. Each servant had one pound. This scripture is taken from the parable of the talents, where men were judged according to how they invested their Lords money.

Note Luke 19:15, *And it came to pass, that when he was returned, having received the kingdom, then he commanded these servants to be called unto him, to whom he had given the money, that he might know how much every man had gained by trading.*

The ones that invested got great reward, the one who did not invest because of fear lost everything. What you compromise in fear to keep you will lose in the end. Burying money in the ground is the absolute worse thing you could do with it.

In order to succeed financially in the end times, investment is important. God will open the windows of heaven and pour you out opportunities that will bring rewards that are too big to be received. He is not likely to rain down money on you from heaven, rather opportunity. Notice the parable of talents below.

13 And he called his ten servants, and delivered them ten pounds, and said unto them, Occupy till I come.

14 *But his citizens hated him, and sent a message after him, saying, We will not have this man to reign over us.*

15 *And it came to pass, that when he was returned, having received the kingdom, then he commanded these servants to be called unto him, to whom he had given the money, that he might know how much every man had gained by trading.*

16 *Then came the first, saying, Lord, thy pound hath gained ten pounds.*

17 *And he said unto him, Well, thou good servant: because thou hast been faithful in a very little, have thou authority over ten cities.*

18 *And the second came, saying, Lord, thy pound hath gained five pounds.*

19 *And he said likewise to him, Be thou also over five cities.*

20 *And another came, saying, Lord, behold, here is thy pound, which I have kept laid up in a napkin:*

21 *For I feared thee, because thou art an austere man: thou takest up that thou layedst not down, and reapest that thou didst not sow.*

22 *And he saith unto him, Out of thine own mouth will I judge thee, thou wicked servant. Thou knewest that I was an austere man, taking up that I laid not down, and reaping that I did not sow:*

23 *Wherefore then gavest not thou my money into the bank, that at my coming I might have required mine own with usury?*

24 *And he said unto them that stood by, Take from him the pound, and give it to him that hath ten pounds.*

25 *(And they said unto him, Lord, he hath ten pounds.)*

26 *For I say unto you, That unto every one which hath shall be given; and from him that hath not, even that he hath shall be taken away from him.*

Although each servant had the same opportunity, they did not all get the same results with their Lord's money, but

those that invested got a reward according to how they invested. The one who did not invest got nothing and what he had been given from his Lord was taken away and put in the hands of his top investor.

God is looking for increase with what he gives, therefore, He will teach his servants how to profit. Jesus was taking a natural truth and teaching about the kingdom of God and what He expects. Every man will be held accountable for how he handles the money given him from the Lord. God is merciful and gracious, who will teach his children how to handle money and invest to make increase for His kingdom.

Take these scriptures and release your faith. Ask the Holy Spirit to teach you what you need to know to prosper in investing His money. He will do it when you ask in faith, not wavering like a wave tossed by the sea.

Not to say that you will not make mistakes. Learning what not to do plays a key role in knowing what to do and when to do it. Eliminating the stupid things in life leads to success. The same thing holds true in investing.

The Mississippi River Valley

One of the things that has made the United States a great nation is its God given ability to be a mass producer of food, due mainly to the largest such valley in the world, the Mississippi River valley, with its mighty river flowing down through the middle of it like a huge strengthening backbone and its many life supplying tributaries flowing into it like blood vessels.

Without it we would be a desert stretching from sea to shining sea, with the exception of our limited coastal regions east of the Allegheny mountains and west of the Rocky mountains, crowded with three hundred million people in isolation, a nation divided, completely depending on food and water imports of the world to survive. But thanks be to God we are blessed with the massive Mississippi River valley and the abundant ability to produce life.

Why should it be more than a thought in the minds of men that one hungry or thirsty soul should exist in our blessed nation, yet it is. This massive Mississippi River valley has the capacity to sustain a much larger mass of people than the present.

Some say that because of improper use, such as lack of crop rotation and lack of rest, the land of the Mississippi River valley is not as rich and fertile as in years past. Over growing corn for fuel, which can be more lucrative than growing other crops for food, could be a big mistake in future productivity of this nations food supply. Our nation should proceed with caution in this area of development. Going too "Green" now could mean "Going Hungry" for future generations. Pray that certain men's greed and

deception do not rob us of the richest food producing valley in the world.

The Mississippi River valley has been described in song as, Amber waves of grain having purple mountain majesties over looking its fruitful plain. It is the life of America.

It is possible that food and water will bring a higher price than gold in the end times. There is but so much land that is capable of producing food on the earth, but not without water. Environmentalists are expressing concern about the health of our oceans today. Rivers and streams are being trashed with environmental toxins daily.

The scriptures state there will be great famines on earth before the return of Christ. World populations continue to grow. Poverty continues to grow. Today, there are seed companies with plans to dominate the world's seed supply. They already have technology to make GMO seeds that will not produce reusable seeds. These seeds are called, "Terminator Seeds" and would make farmers purchase new seeds each planting season from seed companies instead of saving their own seeds for replanting. The fight for world food control goes on.

All of these things add up to high food prices and signs of the one world government that the Bible speaks about before the return of Christ. We are told in the scriptures to not be troubled over these end time signs. God has always provided for a nation that listens to and follows him. As we continue to open our hands wide to the poor, this nation will continue to walk in the abundance of God.

It makes good sense to invest in companies of the food sector that have strong balance sheets, who are involved in the worldwide food market, especially in China and India.

Investing in food will be one path to take as we get closer to the return of Christ. Remember back to 2008 when oil prices hit \$147. What happened to rice? Rice also hit record highs, almost tripling in price in six months, and was rationed by some stores. In 2008 there was no oil disaster to effect the rising prices, as we now have in 2010 with the gulf oil spill.

From now on, food will be a big time player. Seeing the risk, finding the opportunity and investing in end times food would be a wise move in my opinion. Do your homework, learn which food companies to invest in and be led by the Holy Spirit.

Mark Twain

Mark Twain's greatest desire was to be a steamboat pilot on the Mississippi River. In his day there were no electronics to sound for depth to guide the boats safely up and down the river.

In order to become a steamboat pilot he had to learn the Mississippi River and its banks, both up stream and down stream. He had to know the landmarks of the banks in daylight, starlight, moonlight, no light and thick fog. There were no lights and markers to keep riverboats on course in the beginning of the steamboat era. Pilots had to know every bend and landmark from St. Louis to New Orleans, more than a twelve hundred mile route, which was constantly changing.

Pilots had to learn to read the different signs the surface gave about the dangers below and know if they were real signs or just a ripple of the wind. They had to learn to read the banks as to whether the river was rising or falling in order to know what to expect miles ahead.

As Twain put it, committing to memory the knowledge required to pilot a steamboat safely up and down the Mississippi River in the beginning, would be a greater memory task than being able to quote the Bible verse by verse from cover to cover, backwards and forwards, opening at any page and go from there in either direction.

In other words, "Being able to do in your sleep." According to Twain, there was a man who did just that in the most dangerous part of the river one dark night. Quit a story within itself.

These were the beginning days of Mississippi riverboat piloting, where a man's life, the boat and the lives of the passengers depended on the pilot trusting in his own judgment and never wavering from it. They had to know, that they knew, that they knew the Mississippi River.

Mark Twain told of a time he was at the wheel piloting down one of the easiest parts of the river, as he put it, "the river had no bottom", and was tricked, as a practical joke, by his captain, pilot boss and crew as to thinking he was in very shallow water by giving him false soundings, making him think he was in water two feet deep and getting more shallow each sounding. According to Twain, he let fear take over and put the boat through some drastic maneuvers. As he did, everyone begin to laugh. He soon figured out that he had played the fool.

Later His pilot boss ask him why he fell for such a trick. "Did you not know that the river had no bottom at this point", he asked. Then his pilot boss said, "Never go against what you know to be true, no matter what".

What a truth for us to remember today, as we follow God in His word as He teaches us to pilot down the rivers of life. No matter what it looks like in the natural when you can see nothing, never doubt the word of God. It is truth. If God said that He would teach man to profit, then He will. Never doubt it, else you run your boat aground. Stay the river. Keep your heading unchanged and you will see your hearts desire. No matter how dark the night, don't doubt what you know to be truth. Don't steer contrary to your own heart, when it is grounded in the word of God.

Mark Twain knew that he could not learn what he needed to know to become a successful riverboat pilot alone. He had to have a trained steamboat pilot who knew the river

teach him. He thought time and time again during his training, This is too much to learn. How can I learn all of this? Yet he stayed with what seemed at the time to be impossible, making mistake after mistake, yet he learned what he needed to know until it became a part of him, and fulfilled his greatest desire. It was the desire in his heart that keep him from quitting.

Proverbs 13:12 states, *Hope deferred maketh the heart sick: but when the desire cometh, it is a tree of life.*

Man must learn to eat from his tree of life daily to fulfill the desires that God places in his heart. Every man has a God given desire to prosper. As he follows what is continually in his heart without wavering, he will find prosperity.

Many people through time have pushed that desire down in their hearts, living and dying and never having that desire to prosper fulfilled. Why? Fear and deception. Either being deceived that prosperity is not for them or knowing it is and being afraid to take it or not understanding why God needs man to prosper.

Either way they lost what God desired greatly for them to have. Just like the servant who was afraid to invest his Lord's money, he lost it all. It goes on from generation to generation in families until someone stands up and says, No More! I will have what God has promised and I will have it, NOW.

Once the Mississippi river was seen by De Soto in 1542, it took some 150 years for man to realize its key roll in the development of this nation. It was there all alone, and finally La Salle, a Frenchman, conceived the idea of seeking out and exploring it. The word of God has been

hear all along, so don't wait to explore it for the riches hidden within. It is God's river of prosperity.

According to Twain, the riverboat pilot was the most free man on earth, having absolute authority over his boat. Even the captain dare not second guess the decisions of a seasoned riverboat pilot. Riverboat pilots were the most respected and admired men along the Mississippi River, which paralleled the paramount responsibility of keeping the boat and passengers safe at all times.

We as Christians should feel the same way with the freedom and authority given us by the Lord, of which, even He will not interfere. What a place of grace in which we stand and have access into the secret things of the Lord.

If you allow the Holy Spirit to teach you what you need to know to prosper, it will become a part of you and you can do nothing but prosper, whether it be through investing or some other path, just like the pilot that piloted a large steamboat through the most dangerous part of the river in his sleep.

Although the Holy Spirit may use men in the training process, it will be Him that gives the knowledge and the ability to retain it. I John 2:2 tells us that it is the anointing of the Holy Spirit that teaches man all things. Jesus said that a man can receive nothing except it be given from the Father in Heaven. Jeremiah 33:3 states, *Call unto me, and I will answer thee, and shew thee great and mighty things, which thou knowest not.* James 1:5 says, *If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him.*

Fear of investing is not wisdom. He that observes the wind will not sow and he that observes the clouds will not reap a harvest. (Ecclesiastes 11:4)

You must be in the game to prosper. You must be in the game to learn how to prosper. Study is good, but there are things that you will not learn until you are invested in what you believe.

If you are not invested in stocks, you will lose interest in the learning process and eventually quit and that's when you become a loser. It is like a farmer with no seed in the ground or a fisherman who has not cast a hook. You cannot win. Sure, there is always a chance of losing, but not to try eliminates all chances of winning.

If you do not have investment money, ask God to supply you. He will do it when the time is right for you to start investing His money. When He supplies your funds, you will be sure to learn and invest wisely and not as the foolish man who buried His Lord's money in a napkin because of fear.

The Bible tells us plainly that the times in which we live, the end times, will be perilous times. Why should we let these times keep us from fulfilling God's promises of prosperity.

We should be as a seasoned steamboat pilot and stay the course until we reach our preordained destination. Not only should we, but we are expected to do so by our heavenly Father. There will be no excuses, "Lord, Here is your money I kept laid up in a napkin, I was afraid."

Jesus calls this attitude wicked. In reality it is an insult to God and His ability to teach and guide us through perilous

waters, just as it was an insult to question the decisions of a seasoned riverboat pilot.

So mighty is the Mississippi river that whole towns have been washed completely away with nothing but memories of their prior existence. Who can tame such a force? Men have tried, but have failed. Who can alter its course. Men have attempted, finding that the Mighty Mississippi has a mind of its own and will take its own pleasure as it pleases.

The water that flows into the Big Muddy from all of its tributaries through out the entire Mississippi valley, which extends from the Allegheny Mountains to the Rocky Mountains and southward contains over 1. 2 million square miles, is an unmatched natural power.

Who is man to think such a vain thought that He can subdue this massive power. In the flood of 1882 according to Mark Twain, during his return visit after over twenty years of absence, stated that all low land from Cairo to New Orleans was under water as high as fifteen feet, with the Mississippi's banks at some points stretching seventy miles wide.

In its fury the river cuts half acre slices from the banks with houses atop, shortly afterward sliding into its flow never to be seen again. By changing its course it makes one man poor, while at the same time making another poor farmer rich. The same stands true for river towns that were thriving until the river decided to change its path, leaving that formerly prosperous river town nothing more than a small country town, while at the same time making a country town prosperous simply by changing its mind as to where it wanted to flow. In pre Civil War times with a simple change of course, the river would change state boundaries between Missouri and Illinois, making a slave a

free man. The river had a mind of its own of which no one could change.

Why all of this about the Mighty Mississippi? The scriptures tells us that nothing can resist the will of God. When God says that he will prosper man, nothing can stop it when it is acted upon in faith.

The scriptures state, that when evil comes in, like a flood, the Spirit of the Lord will lift up a standard against it, leaving it as a river town of old, such as Napoleon Arkansas, which was washed completely into the Mississippi River in fifteen minutes with no evidence that it every existed, other than in the memories of men. As Mark Twain put it, "Food for fishes".

Trying to succeed against the will of God is like attempting to lasso the Mississippi River as a calf for branding. Who can resist the Spirit of God or stay His mighty hand against His will. No force can stop a man who is in faith from prospering.

There are things going on in this nation today, which seem to have caught God's winking eye or his eyes are turned from beholding, but as the mighty Mississippi rose upon the lands of old, having its way, the Lord shall arise upon the evil of this nation, making it but a distant memory that fades into nothingness in the minds of righteous men. Who is man, nation or government that thinks they can stop Gods prosperity in His children.

Why would it be thought a hard thing for the Lord to change a nation when he owns the windows of heaven and has given them a command to open to righteousness and close to unrighteousness, to give rain to the just and to withhold from them that do unjustly and despise His name.

And why is it a hard thing to understand that a nation must obey him to do well?

As the sheer power of the mighty Mississippi River is not fully comprehended, except to personal witness, so is its majestic beauty. The following is a word for word description of Mark Twain trying to capture the beauty of a sunrise.

It goes, "I had myself called with the four o'clock watch, mornings, for one cannot see too many summer sunrises on the Mississippi. They are enchanting. First, there is the eloquence of silence; for a deep hush broods everywhere. Next, there is the haunting sense of loneliness, isolation, remoteness from the worry and bustle of the world. The dawn creeps in stealthily; the solid walls of black forest soften to gray, and vast stretches of the river open up and reveal themselves; the water is glass-smooth, gives off spectral little wreaths of white mist, there is not the faintest breath of wind, nor stir of leaf; the tranquillity is profound and infinitely satisfying. Then a bird pipes up, another follows, and soon the pipings develop into a jubilant riot of music. You see none of the birds; you simply move through an atmosphere of song which seems to sing itself. When the light has become a little stronger, you have one of the fairest and softest pictures imaginable. You have the intense green of the massed and crowded foliage near by; you see it paling shade by shade in front of you; upon the next projecting cape, a mile off or more, the tint has lightened to the tender young green of spring; the cape beyond that one has almost lost color, and the furthest one, miles away under the horizon, sleeps upon the water a mere dim vapor, and hardly separable from the sky above it and about it. And all this stretch of river is a mirror, and you have the shadowy reflections of the leafage and the curving shores and the receding capes pictured in it. Well, that is all

beautiful; soft and rich and beautiful; and when the sun gets well up, and distributes a pink flush here and a powder of gold yonder and a purple haze where it will yield the best effect, you grant that you have seen something that is worth remembering."

The morning sunrise is like God painting a part of himself on the canvas of the heavens. Each is unique in its own beauty, always changing never to return. Although its image across the heavens fades away, the heart of man has been imprinted, which says, "This is the best", yet never shall God's best be seen.

Psalms 19:1-6, The heavens declare the glory of God; and the firmament sheweth his handywork.

2 Day unto day uttereth speech, and night unto night sheweth knowledge.

3 There is no speech nor language, where their voice is not heard.

4 Their line is gone out through all the earth, and their words to the end of the world. In them hath he set a tabernacle for the sun,

5 Which is as a bridegroom coming out of his chamber, and rejoiceth as a strong man to run a race.

6 His going forth is from the end of the heaven, and his circuit unto the ends of it: and there is nothing hid from the heat thereof.

He shall spend the ages to come showing man the exceeding greatness of his power and grace in His kindness through Christ, world without end. He is the mighty God, maker of heaven and earth.

May God's grace continue to rest upon this nation and may He teach us to prosper in it and from it. May this nation

continue to be a supply to the hungry and sweet savour unto the Lord.

How shall this nation fare as a benevolent nation? Shall the sculptors of the future sculpt its past as a man standing with his hand hidden in his bosom, having his head and shoulders back and a proud countenance with the inscription engraved at his feet, "I am proud to be an American" or will our nation be sculpted as a man with a humble pose, having out stretched arms, with an inscription that reads, "I am privileged to be an American."

May God's unmatched grace continue to fall on this nation as a morning sunrise, continuing until the setting of the same, day unto day and night unto night, having His voice understood by every language and proclaimed by every speech. Then prosperity shall surely come. Who can stop it.

Investing In China

We know according to the scriptures that China is an end time player. Most Bible experts tell us that China has an appointment with the Lord Jesus Christ at the battle of Armageddon. When studying China, it is easy to see why they have been a nation for several thousand years without losing power. One, their size and two, the natural buffers protecting them from invasion.

Although China is not surrounded by water it is an island. There is very limited passage into China from the south and west. The northern border of China is protected from Russia by Mongolia.

China has two weaknesses that will eventually become to great for them to remain protected to themselves. One, their population in regards to the arable land mass and water and two, their lack of oil and other industrial recourses. China's food, water and oil shortages will be of world wide concern before all is said and done.

Today China is making much economic gain on their exports and is becoming one of the riches nations on earth, with over two trillion dollars in the bank, having other nations in debt to them, including the United States.

They are one of the worlds leading producers and users of gold. Nevertheless, their greatest problems of food and oil shortages will continue to be what drives them outward to find both.

As long as imports and exports run according to plan things will be OK, but what happens when imports and exports are hindered by unforeseen or foreseen forces. The hungry bear will awake and take what it needs to survive at its

sustained level of existence. This is when the world could become undone.

Now, there are checks and balances in place between the power nations to keep things running fairly smoothly. For example China owns enough of U. S. debt that if it was sold the U. S. would be bankrupt in less than twenty minutes, but United States has the most powerful navy in the world and could block China's imports and exports by way of sea.

Remember, they have a very small back door to the southern and western borders as a means of import and export. The Silk Road is ancient history.

China is not going to sell the U. S. debt and the United States is not going to hinder China's imports and exports unless forced to do so. However, there are radical groups worldwide that will cause worldwide concerns, if not kept in check with power of force and power of the dollar.

Things can change. Jesus spoke of these signs happening just before his return to earth. He spoke of wars and rumors of wars, famine, earthquakes and floods. Any of these events could stop the import export business to key nations in the earth.

God wants his people well provided for during these troubled times. This is why I believe it is wise to invest in durable riches while they are available.

Keep up with what is going on with the key players in the earth. There will be ways to invest before things come undone. Any investment has danger and it has opportunity. Understand the danger and see the opportunity and invest. Don't bury your money in the ground. According to the

Bible, that is what wicked servants do. They are controlled by fear and not faith. God will open windows of opportunity to you, especially if you are a tither, according to His own words.

There is much money to be made through wise investment in China, not in their stock market, but in strong U. S. companies with strong balance sheets, who are expanding into coastal China and its mainland. Find out what China must have to continue to prosper and get involved. We have already discussed two areas of need for China to survive. Food and oil! There are many more. Water shortages will be a major concern before it is over.

Windows of opportunity come through knowledge. The Hun in mainland China are relocating to China's prosperous coastal regions in record numbers. This migration cannot go on forever. Mainland China (Hun) must prosper if China is to continue to grow as a prosperous nation. There industrial water usage in Hun China must be balanced with crop irrigation for China to prosper long term.

Find out the companies that are willing to take the risk and expand into mainland China long term to help them continue to prosper and get involved. Investing without knowledge is like through money in a ragging river, you will never see it again. Do your homework first, but don't miss this window of opportunity in mainland (Hun) China.

China has overriding internal factors that investors must be aware of.

1. How well they maintain internal unity in the Han Chinese regions.
2. How well they maintain control of their buffer zones.

3. How well they protect their coasts.
4. Their relationship with Russia from the north.

China is more enclosed than any other great power, thus allowing it to develop without intrusion from the outside world if they choose. Their land mass, population, secure frontiers and resources are all factors that need to be taken into consideration as an investor.

The Chinese government also has its task at hand to balance China between the very rich of the coastal regions and the very poor in the Hun regions of mainland China.

The Chinese government has been very controlling in the past and we have no reason to believe that they will not be in the future if need be, especially if the balance of power begins to tilt. If the government is successful in keeping balance between the money hungry Hun regions of mainland China and the wealthy coastal regions, then China will continue to become more and more prosperous. If not, then poverty will once again be the norm, because the central government will take control to maintain peace.

The taste of freedom is very powerful. Once freedom has been tasted and is threaten, concern could arise that would be felt globally.

As investors in China, these things must be watched very closely, both by the companies and their investors. Investors need to stay current on relations that China has with other power nations, which is vital to the continued prosperity of China. China's future prosperity is coming from the Hun regions and from the continued success of the coastal import business with the rest of the world's traders.

Due to the poverty level in the Hun regions, China must engage in trade, exporting silk, silver and industrial products in order to prosper.

Due to the arable land and population ratio of the Hun regions, China is dependent on the import of industrial goods and foods to meet the needs of its increasing population.

Investors must be aware if the import/export business becomes unbalanced. Much as it would like, China cannot prosper independently. This is why investors stand to make much money by getting involved in prospering China, if a keen eye is kept on the controlling factors. Investors need not be concerned about China being over taken by another power nation, due to its size, natural buffer zones and borders.

As an investor in China, one must keep watch on the things that are out of China's control. No matter how large its currency reserves or how advanced its technology or how cheap its labor force, China depends on the willingness and ability of other countries to import its goods -- as well as the ability to physically ship them.

Any disruption of this flow has a direct effect on the Chinese economy. If China loses its wage advantage over other nations it will directly effect the Chinese economy.

China sells its goods to the world because of low prices. If China loses its price advantage it loses exports, which directly effects its ability to buy imports. China must keep its factories open to continue to succeed and wage control will play its role in this.

China's massive export business has forced it into a position of having to keep its customers happy. China must maintain good relations with the rest of the world for it to continue to prosper.

Even though China has much cash in the bank, it cannot use its cash as a leverage against other nations of power, because of its dependence on imports. Another potential problem for investors in China that needs to be watched is its farm land being taken over by factories, which will make China more dependant on the costly imports of food and water.

Conclusion

Geopolitics is based on geography and politics, military and economic. China has no problems securing its buffer regions, which generally eliminates military problems. China's long-term concerns are northeastern Manchuria and the balance of power in the Pacific.

China's real problem is economic. It must maintain the unity of Han China and keep healthy import/export relations with the rest of the world, and at the same time protecting its coasts. China's internal and external political problems flow from economics due to the development of its coasts and leaving the large majority of the Hun Chinese undeveloped.

China's central government must balance this and keep internal peace in order to continue to develop as a nation. If this can be done, China will continue to grow as a prosperous nation, if it cannot, China will return to poverty, because of tightening of central government's control. China definitely has its issues. Time will tell how they play out.

Investing In Oil

This year the United States has a major oil concern never faced before, the massive deep water BP spill in the Gulf of Mexico. Massive amounts of oil spilled into the beautiful gulf waters. Fishing businesses shut down, wildlife has been destroyed, coastlines of gulf states have been contaminated and who knows what effect it will have on the atmosphere in relations to future lung issues.

No one was prepared for such a disaster. Hopefully, everyone involved will learn from this disaster and begin to prepare for future worldwide oil concerns. Oil will have its say so in the end times. It is very important that nations think things through and make right decisions and policies about end times oil issues.

There is a greater potential problem concerning end times oil, NOC's (national oil companies). BP and other publicly traded oil companies have only 20 percent of the world's oil reserves. The other 80 percent is held by NOC's.

It is evident due to the large increases of oil demands from countries such as China and India that the private oil companies will no longer be able to meet the new demands. Therefore the NOC's (national oil companies) will be called on to meet future oil demands. Studies show that NOC's operate 60% less efficiently than privately owned oil companies. This will drive market oil prices up unless NOC's become more efficient. History tells us that governments do not make good business partners. They were established to govern business not own them.

By the year 2030 according to experts the total oil consumption will be 20 million barrels per day with the investment cost of 2 trillion dollars to provide this amount.

The private oil companies will not be able to handle these amounts alone. NOC's (national oil companies) will have their large share to meet these demands on oil. NOC's are increasing their importance in the twenty first century and understanding their policies and priorities is critical to understanding the future of the world's energy industry and investment in it.

The last thing that U. S. citizens need to do because of the BP oil disaster in the Gulf of Mexico is turn against private oil companies of the world. This could be very costly. Like it or not the United States is dependent upon oil. In the past the United States has shown little concern about the use of oil, building gas hogs for super highways.

Over a quarter century ago Arab countries imposed an oil embargo. At that time the West began to take measures to become more oil efficient to prevent oil blackmail from reoccurring. Since then the U. S. has slid backwards in energy efficiency. Recently, a study showed (International Monetary Fund) that the United States gasoline consumption is nearly five times the GNP (gross national product) of other industrialized nations. Gasoline will account for 70 percent of the expected increase in oil demand in the coming decades.

Danger (risk) is always present in oil investment, but finding the opportunity in that danger and investing in oil would be wise in my opinion.

Many things can effect oil prices. It is important to keep up with world events, so wise and timely choices can be made concerning oil investments.

For instance, maintaining the free flow of oil through the Strait of Hormus is vital to the world economy and to the United States and its Asian allies. It is essential that the U. S. keep a strong military presence in the Persian Gulf as well as boots on the ground in the Mid east.

Terrorist and extremist groups left unchecked can bring the world to its knees economically. If these radical groups had their way, there would be no moderation or sharing of oil with the West. They consider oil to be the riches of their kingdom.

In the past they have tried to attack the oil fields of their own brethren (Saudi Arabia, February 2006) when oil prices were lowered. In their thinking low oil prices are robbery to the riches of their kingdom. These radical groups are enemies to a modern world. As one general in the mid-east said, "Where roads in mid-eastern countries end radical groups start.

The following is taken from an article in 1908 entitled: Oil Discovered in Persia - Blood Will Be Shed

" A British company strikes oil in Persia (now Iran). It's the first big petroleum find in the Middle East, and it sets off a wave of exploration, extraction and exploitation that will change the region's -- and the world's -- history."

This was the beginning of BP Oil. The British government initially secretly owned the majority of shares of this oil strike, but long since has sold them to the public.

Only God knows how much blood has been shed over oil in the mid east and how much more shall be shed before it is all over after the Battle of Armageddon. One thing for sure, mid east oil will be a major player in the end times

because of geography, politics, power, survival and greed. Take your choice, any one could trigger worldwide concerns over this durable riches called, oil.

Up until now the United States would rather import oil than drill. Who knows the outcome. Could it be wise to hold all the oil in the end times if you are big enough to protect it, or could be a big mistake now and in the future not to drill for oil? You do the math and decide for yourself.

One thing for sure, oil will be a major player in the end. So invest in it while you can. Take advantage of low oil stock prices when world events drive it down. Think outside the box. Many vital companies will be called upon to support the giant oil companies. Do your homework. Find these companies and enjoy the ride.

Again, where there is danger there is opportunity. In the days in which we now live there is plenty of danger as well as opportunity to invest in end times investments. The rewards can be great. Some think and are investing in oil discoveries in Israel. They say that the scriptures state that oil will be an end times player in Israel. If they are right and timely, they will be very rich. U. S. privately owned oil companies are now drilling for oil off shore and in Israel.

Investing In Gold and Silver

Due to inflation the U. S. Dollar continues to lose its purchasing power. In 1913, \$25 worth of merchandise at today's prices could be purchased for \$1.14. Could the dollar be headed for its final resting place at \$0. Today once ounce of gold will still purchase what it did 100 years ago.

At one point the U. S. Dollar was a Silver Certificate, which meant that there was \$1.00 of silver in store to make it good upon demand. The following words were written on each silver certificate, "THIS CERTIFIES THAT THERE IS ON DEPOSIT IN THE TREASURY OF THE UNITED STATES OF AMERICA ONE DOLLAR IN SILVER PAYABLE TO THE BEARER ON DEMAND".

Today the U. S. dollar is a Federal Reserve Note. The Reserve Note states that it is legal tender for all debts both public and private, but there is nothing in reserve to pay the public or private debt upon demand. How bold are we or how foolish are we to think that this nonsense can go on without economic failure?

China is turning away from the U. S. Dollar and increasing its gold supplies at a rapid pace. We know that who holds the gold makes the rules. China is fast becoming the richest nation on earth by attacking debt, investing in its own resources and buying up gold and silver from outside sources.

Since the 1970's the role of China and the United States has been reversing. The United States now has record debt, no longer depending on its own natural resources and does not have enough gold and silver in reserve to cover its debt.

China has a gold reserve of over 1,054 tons. China is the largest gold producer in the world, with more than 300 tons of gold produced annually. China is also the world's second largest gold consumer, with a consumption of over 400 tons a year, second only to India, which consumes around 800 tons.

We also know that China will have a part of fulfilling end time scriptures before the return of the Lord. Keep your eye on China and keep your eye on gold and silver. Do not be caught off guard. Keep oil in your lamps and gold in the bank and you will do well in these trouble times.

According to some experts, China has almost two and a half trillion dollars in cash reserves, and virtually no debt. China now holds power over currency values worldwide. How China chooses to invest its trillions will have a huge effect on global currencies and the economy in the future.

The questions have been asked for years, Is gold and silver a good investment and which one is the best investment? The answer to both questions, in my opinion is, YES. Yes, silver and gold are good investments so buy both.

As with any investments these days the prices go up and down, which makes entry points more profitable. Silver and gold balance out a portfolio. When the market goes down, in most cases silver and gold spot prices go up.

When the dollar goes down silver and gold go up. Both silver and gold have high premiums. I have personally seen the price of silver go down and the premium go up. The further down it goes the higher the percentage of premium. A premium is what someone is willing to pay above current market price. Why would this happen?

People know its real value and are willing to pay more to own it.

The real value of silver and gold is in man's heart, which was placed there by God. God said in His word that silver and gold belong to Him. A big difference lies between godly desire and greed when it comes to owning precious metals. God has a purpose for man to possess His silver and gold, as I discussed earlier in this book.

When buying silver and gold, always take physical possession. Do not let the company that you bought from store it and never buy on paper. Some companies will sell you product that they do not have in their possession at the time they sell it. Don't do that.

The two most important things to consider when buying silver and gold are price and storage. Do the math with the amount of money you wish to invest. Watch them both for a while and see which will bring you the best return on your money. And by all means have a storage place before you purchase. Silver is harder to store than gold if you will be investing a larger sum of money.

Know your source. Do not buy from a local dealer or any dealer until you have personally found several people that have bought from them and can give a good reference.

Once you get to know people who invest in silver and gold you will find that they are a tight knit group who will be glad to help you protect your future.

The old saying stands true, "Loose lips sink ships". You will find this to be true in the private silver and gold market, but you can find help in time of need. Once people know that they can trust you, they will usually help

you. Ask the Holy Spirit to lead you in this area and He will do it when you are ready. He may want to show you some things first, before he puts you in contact with people, so listen up.

Most people that invest in silver and gold are anti-big government and conservative in nature. Why would a liberal want to invest in gold and silver? They are most happy, when spending other people's wealth. So don't show them yours.

Investing In Exclusive Jewelry

End times Jewelry Investment - Isaiah 61:10 I will greatly rejoice in the LORD, my soul shall be joyful in my God; for he hath clothed me with the garments of salvation, he hath covered me with the robe of righteousness, as a bridegroom decketh himself with ornaments, and as a bride adorneth herself with her jewels.

Why Gold Jewelry is a Good Investment

There are two main reasons that people buy gold jewelry. One is because of its beauty and status symbol and two for investment. Unlike some other forms of gold investment, by investing in gold jewelry one can enjoy its beauty and at the same time have strength against a weak economy, while not likely being subjected to gold confiscation, as in 1933, where individuals were forced to sell gold to the treasury, making it a criminal act to own or trade gold in forms other than most jewelry.

Like any investment, one can be taken for a ride, but with proper knowledge and sound judgment, investing in fine jewelry is much safer than stocks and bonds in today's economic times, in my opinion. Gold is gold no matter what form it comes in. It all has value. Any gemstone that makes it to the market has value, with little speculation.

If gold and gemstones grew on trees they would have no more value than pecans. What makes them precious is the effort and cost it takes to get them to market. Depending on the gold mines, it costs as much as \$500 per ounce or more to mine gold. Although some gold mining companies can get the precious metal to market for less.

When investing in jewelry, look for the pieces with the most gold, such as, necklaces, and large bracelets. Rings are very popular, but have little gold because of their size.

Stick with basic designs. Stay away from fashion cut stones. The round cut diamond never goes out of style or losses any value due to lack of popularity. Trendy jewelry is not the best investment. Never invest in a piece of jewelry, with the thought in the back of your mind, "I can always sell it for melt down." Class never goes out of style. Look for class. Precious gemstones can always be updated with a new setting to increase its present value and popularity.

Invest with confidence not fear. Ecclesiastes 11:4 *He that observeth the wind shall not sow; and he that regardeth the clouds shall not reap.* There will always be someone that tries to tell you your mistakes, thinking they are doing you a favor. If you listen to them you will neither sow or reap.

It took me a long time to learn the truth of this scripture, not to say that you do not seek godly counsel. As a Christian, the best godly counsel often comes from your own heart where God resides.

Stick with yellow gold for investment purposes. After all, yellow is gold's natural color and cannot be mistaken for a less valuable metal in the eyes of its beholders. However, white gold is popular as settings for colorless diamonds. The higher the carat the less gold can be worn and retain its value, due to wearing away.

The Harry Winston Success Story

A man Who Believed In Jewelry Investment

The inspiring story of Harry Winston is a testament that any one can rise to the top of his or her field in the United States of America. The name of "Harry Winston" is now known as one of the world's most prestigious jewelry companies.

Harry Winston Diamonds is where the rich of the rich go for the best jewelry in the world. Harry Winston started his business from a small shop in Manhattan's Upper West Side. Over time he became the most sought after jeweler in the world. Today Harry Winston Diamonds is a publicly traded company, owning top end retail stores around the world and has part ownership in a diamond mine in Canada. *(At the time of this writing, I own a small position in Harry Winston company stock and do have a financial interest in this company's success, but the inclusion of this testimony is not to advantage the prices of said stock.)*

The parents of Harry Winston came to the United States from the Ukraine in 1890. Harry Winston was born March 1, 1896, and learned the jewelry business at an early age from his father, Jacob.

At the age of 12, due to the knowledge he had learned from his father, recognized a precious two carat emerald ring in a junk jewelry tray in a local pawn shop. Purchasing it for a quarter, two days later Winston sold the ring for \$800.

After high school he went to work for his father full time. His father sold him some company stock, of which, in time he sold to start generating capital. At the age of 19, Harry used \$2000 of his savings to open his own company,

buying and selling diamonds on the New York Diamond Exchange. In two years he went from \$2000 capital to \$30,000, which was the beginning of him becoming a famous multi-millionaire.

It wasn't all roses for Winston, overcoming several hindrances along the way. One of his employees ran off with all of his cash and stock leaving him nearly bankrupt. Creatively, Harry refinanced through a bank and continued on his journey.

Right thinking breeds prosperity. Harry Winston changed his strategy. He began to buy estate sales jewelry. With the knowledge he had learned from his father he reset the precious stones in updated settings and sold them for large profits

In 1925, Winston had accumulated enough cash to buy an estate sale jewelry package for one million dollars. By 1926, he had enough cash to purchase an estate sale for two million dollars. His profits were huge and Harry Winston was well on his way to becoming a multi-millionaire, even though he was not yet well known. That all changed in 1930 when Winston purchased a 39 carat diamond. His purchase made the newspapers across the nation.

In 1932 Harry Winston changed direction again. He stopped trading diamonds and devoted his time to creating beautiful jewelry masterpieces. His name spread among the rich and famous as they used him for their exclusive jewelry collections. His continued purchases of famous diamonds keep his name in the newspapers, thus spreading his fame even more.

In 1935 Winston purchased the 726 carat Jonker diamond for \$700,000 dollars. He had this huge diamond cut into 12

smaller diamonds with the combined sales reaching \$2,000,000 dollars. Through out the years Harry Winston continued to purchase large diamonds for re-cutting, yielding great profits.

In 1972 he purchased a 970 carat Sierra Leone diamond, which was the third largest ever found. This diamond was cut into seventeen stones, one of which was 143 carats that was also re-cut into six separate diamonds. Again the profit from these re-cuttings was great.

Harry Winston was much more than a business man. He was a collector of beautiful stones, putting them on public display for others to enjoy. The prize stone in his collection was the “Hope Diamond”. Winston was the last individual owner of the famous gem, purchased in 1939. The estimated cost was one million dollars.

Harry Winston was a generous man, wanting others to share in the beauty of precious stones. In 1958 he donated the Hope Diamond to the Smithsonian. In 1963 and 1964 respectively, Winston also donated the Portuguese Diamond and Oppenheimer to the Smithsonian.

Although famous, Winston was a private man. He managed to keep his photograph out of the newspapers from 1960 until his death in 1978. He was 82 years old.

His popularity lives still today. Harry Winston Diamonds has retail locations in key cities worldwide, where the rich and famous still purchase their exquisite jewelry collections.

Proverbs 18:16 sates, A man’s gift maketh room for him, and bringeth him before great men.

This truth surely came to pass in the life of Harry Winston. His gift allowed him to rise to the top in one of the toughest markets in the world. He had a gift for knowing what the customer wanted and supplying them exactly that. His sound business principles made him a very rich and famous man. His generosity to those who could not afford his work was great through his donations.

It was said that Harry Winston would carry a multi-million dollar diamond in his pocket. No doubt, not because he coveted diamonds, but to remind him from where he came and to keep his perspectives in line with his future.

The Harry Winston story is a classic story in American history that is still available today to those who are willing to see the danger, find the opportunity and launch out on their journey.

James 1:17 states, *Every good gift and every perfect gift is from above, and cometh down from the Father of lights, with whom is no variableness, neither shadow of turning.*

How many hands do you suppose passed over that two carat emerald ring, supposing it to be worthless, because it was in a basket with junk jewelry? Harry Winston had a gift from above, which caused him to recognize the real thing when he saw it, count the cost and conquer.

Little did he know that his gift was working in him at such a young age, which would lead him into the great wealth and riches promised in the word of God to those who follow the leading of the impartial gift given them from above.

The father of Harry Winston died while he was yet a young lad, but the Heavenly Father had given him a gift

that continued to teach him to profit for the rest of his life. His gift kept him in the right place at the right time to overcome every obstacle in his way. Harry Winston parlayed a quarter into a multi-million dollar fortune that still exists today by staying with his God given gift.

Isaiah 48:17 states, *Thus saith the LORD, thy Redeemer, the Holy One of Israel; I am the LORD thy God which teacheth thee to profit, which leadeth thee by the way that thou shouldest go.*

The Father of Lights (Illumination) is no respecter of persons. What He did for one, He will do for you. He will illuminate your path and cause you to overcome the obstacles before you, greatly prospering you.

He will set you before great men by the gift that He has placed on the inside of you. He will set your feet high upon a rock, in a quiet place, far above the enemy, that you may see things to come.

You will always be ahead and never overtaken. You will be above the dust of the earth, tending upward continually. He will cause you to ride upon the high places of the earth, the beautiful places of His creation, having dominion over them always.

He will spend the ages to come showing you the exceeding riches of grace in His kindness to you through Christ Jesus. This is His love towards you forever and ever without end.

Who can comprehend His love for you, except His Spirit within you, and who can bring His love to pass through you, except your beloved Redeemer.

Precious Stones and the Bible

The following portion of scripture is an account of how God created Lucifer, who was His prize creation, until he created man in His own image. We know according to the scriptures that Lucifer fell from Heaven and became God's enemy on the earth, as Satan.

Isaiah 14:12 *How art thou fallen from heaven, O Lucifer, son (first) of the morning! how art thou cut down to the ground, which didst weaken the nations! Lucifer means to shine, to flash forth light, day star. He was created perfect, until iniquity was found in him. He was so precious to God that he was called, day star, first of the morning, a covering cherub. When he fell he lost all of his glory.*

I won't go in to this hear, Jesus Christ is referred to as the Day Star in II Peter 1:19. *We have also a more sure word of prophecy; whereunto ye do well that ye take heed, as unto a light that shineth in a dark place, until the day dawn, and the day star arise in your hearts:*

Day star is found in the Bible only twice, once when referring to Lucifer, the fallen light and second when referring to Christ, the true light from Heaven.

Another scripture that refers to Lucifer is Ezekiel 28:13. *Thou hast been in Eden the garden of God; every precious stone was thy covering, the sardius (ruby), topaz, and the diamond, the beryl (yellow), the onyx, and the jasper (many colors), the sapphire, the emerald (to glisten), and the carbuncle (lightening flashes), and gold (to shimmer): the workmanship of thy tabrets and of thy pipes (settings as in jewelers work) was prepared in thee in the day that thou wast created .*

In the past Satan keep God's people in darkness concerning having wealth through gold and precious stones. He was successful starting in the 3rd century AD, by using a man by the name of Constantine, to bring an oath of poverty on the church, which caused the Dark Ages to last for centuries.

Why did Satan do this? Precious stones remind him of who he was and from where he fell. He was created perfect with every precious stone as his covering of light. These stones were set in him as a jeweler sets stones in a setting. This is why God referred to thy pipes were prepared in thee. He was covered with the glorious light of every precious stone.

The Hebrew meaning of the word covering is, garnish, decoration. God garnished, decorated Lucifer with every precious stone. He was perfect in beauty. He allowed him to walk in the stones of fire in the presence of God.

Verse 14 further describes Lucifer. *Thou art the anointed cherub that covereth; and I have set thee so: thou wast upon the holy mountain of God; thou hast walked up and down in the midst of the stones of fire.* I like the word set, like a jeweler sets a precious stone in its surrounding.

No doubt these stones of fire are referring to beauty beyond the understanding of man. Imagine these stones of fire of all different colors burning with beauty that no man has seen. Yet these stones mentioned in the above scripture are found in the earth today.

No wonder Satan does not want to be reminded of his past beauty with any thing that remotely resembles it in the earth, especially in the possession of man, who was created in God's own image.

In verse 17 of this passage of scripture we see that it was Lucifer's beauty that caused him to fall.

Thine heart was lifted up because of thy beauty, thou hast corrupted thy wisdom by reason of thy brightness: I will cast thee to the ground, I will lay thee before kings, that they may behold thee.

God cast Lucifer to the ground before kings like a worthless stone. His beauty and wisdom were corrupted. He was no longer any value to God. He had been hidden in the presence of God, seen by no man, but was cast to the ground and seen of men.

For centuries Satan caused the body of Christ to believe the lie that beautiful things, riches and beauty would lead to corruption. Just because he fell does not mean that we must fall for the same reasons. We have been given the Holy Spirit to keep us from falling. Jude 1: 24 states, *Now unto him that is able to keep you from falling, and to present you faultless before the presence of his glory with exceeding joy,*

I like that word faultless, just like a faultless diamond, we are going to be presented into the presence of God's glory from which Lucifer fell. We will out shine every stone around us because we are the, Diamond of Christ. Remember what Jesus said about a man that found a diamond in a field. He sold everything that he had and bought the entire field.

Matthew 13:44 Again, the kingdom of heaven is like unto treasure hid in a field; the which when a man hath found, he hideth, and for joy thereof goeth and selleth all that he hath, and buyeth that field.

Malachi 3:17 And they shall be mine, saith the LORD of hosts, in that day when I make up my jewels; and I will spare them, as a man spareth his own son that serveth him.

I want you to know in your heart that Father God is in the jewelry business and He is the Chief Jeweler. Notice the root word in jewels. It's Jew! God named His own prize possession in the earth Jews. Not only has God created beautiful material jewels for man to enjoy, but he has given precious stones to the church in the form of spiritual gifts.

The dream that I discussed earlier in the beginning of this book is twofold. Not only did the jewelry in the dream being brought to the altar represent riches, but it also represented spiritual gifts that God has given to the church, which are to be treated as precious and well protected.

1 Corinthians 12:28 And God hath set some in the church, first apostles, secondarily prophets, thirdly teachers, after that miracles, then gifts of healings, helps, governments, diversities of tongues.

There's that word set again, God sets gifts in the church just like a master jeweler sets a precious stone in its setting.

Before you will begin to invest in silver, gold and precious jewelry, you must believe in your heart that this is God's desire for you. This is why the Holy Spirit led me to include Lucifer's past in this book. You must know that God greatly desires for you to have the beauty that He has and that it will not corrupt you when you are led by His Spirit. Precious stones are the foundation of the wall that surrounds His Holy City.

Revelation 21:19-21, And the foundations of the wall of the city were garnished with all manner of precious stones. The

first foundation was jasper; the second, sapphire; the third, a chalcedony; the fourth, an emerald;

20 The fifth, sardonyx; the sixth, sardius; the seventh, chrysolite; the eighth, beryl; the ninth, a topaz; the tenth, a chrysoprasus; the eleventh, a jacinth; the twelfth, an amethyst.

21 And the twelve gates were twelve pearls; every several gate was of one pearl: and the street of the city was pure gold, as it were transparent glass.

Here are those stones of fire again that Lucifer walked up and down in. This time they are coming to earth where God can abide with man forever.

Revelation 21:2-3, And I John saw the holy city, new Jerusalem, coming down from God out of heaven, prepared as a bride adorned for her husband.

3 And I heard a great voice out of heaven saying, Behold, the tabernacle of God is with men, and he will dwell with them, and they shall be his people, and God himself shall be with them, and be their God.

By now I hope you understand that God takes pleasure in precious jewels and He wants you to enjoy them with Him. If God did not want man to have precious jewels, he would not have put them in the Garden of Eden.

Lucifer, who was created with jewels as a part of him, walked in Eden, the Garden of God, among these precious stones of God. The same jewels that make up Holy City are in the earth today, created by Him for man to have and to hold, not just to look at in some museum and read about in the Bible. Psalms 104: 24 states, *O LORD, how manifold are thy works! in wisdom hast thou made them all: the earth is full of thy riches.*

Description of Gemstones

Amethyst is the most valued member of the quartz family. Fine quality amethysts can range from dark, reddish purple to pale lilac. They can also be found in a pale mint green. Some paler amethysts are almost colorless in daylight. Amethysts have a hardness of 7 on the Mohs' Scale of Hardness. Clean with warm soapy water and a soft brush.

Aquamarine belongs to the beryl family found in various shades of blue, blue-green and teal, the most valued being deep blue aqua. Aquamarines have a hardness of 7.5 on the Mohs' Scale of Hardness. Clean with warm soapy water and a soft brush.

Citrine is one of the more rare forms of quartz. Named for its lemon-yellow color, citrine can range from pale yellow, to golden brown, to a dark orange reddish brown. Citrine has a hardness of 7 on the Mohs' Scale of Hardness. Clean with warm soapy water and a soft brush.

Diamonds range from colorless to tinted yellow or brown. Naturally-occurring colors such as blue, yellow, green, pink and red are extremely rare and extremely expensive. The value of a diamond is determined by its Cut, Color, Clarity and Carat, also known as the "Four C's". Diamonds have a hardness of 10 on the Mohs' Scale of Hardness, making it the hardest naturally-occurring stone. Clean with steamers, ultrasonic cleaners or warm soapy water.

Emeralds also belong to the beryl family. Colors range from yellow green to grass green, and deep shades of green with blue tinges. Emeralds have a hardness of 7.5 - 8 on the Mohs' Scale of Hardness. Clean professionally ever couple of years.

Garnets belong to the nesosilicates family. Usually only thought of as dark red, garnets can range from colorless to near black, occurring in all colors except blue. Most varieties are named for their color. Garnets have a hardness of 6.5 - 7.5 on the Mohs' Scale of Hardness. Clean with warm soapy water and a soft brush.

Jade belongs to two mineral families - nephrite and jadeite. The color and translucence of the jade determines its value, with green being the most well-known color, and lavender the rarest. Other varieties include milky white, violet, yellow, red, and brownish-black. Jade has a hardness of 6.5 - 7 on the Mohs' Scale of Hardness. Clean with warm soapy water and a soft brush.

Opals can display a range of colors. Depending on the place of origin and color of the main body, opals can be differentiated from Dark or Black Opal, White or Light Opal, Milk or Crystal Opal, Boulder Opal, Opal Matrix, and also Mexican and Fire Opal. Opal variations are unlimited. Opals are softer stones, and have a hardness of 5.5 - 6 on the Mohs' Scale of Hardness. Use a soft damp cloth to clean opals.

Pearls are very rare. Cultured pearls are the most common form of pearls. A cultured pearl is created by seeding a live oyster or clam with a tiny shell bead, which the oyster gradually coats with layers of nacre, a substance produced by the oyster. Pearls are generally white, but are also available in a variety of natural tints, including cream, gray, pink, orange and violet. The most highly-valued shape is round. Pearls are very soft, with a hardness of 2.5 - 4.5 on the Mohs' Scale of Hardness. Clean with a warm damp cloth and soapy water. Re-string on occasion.

Peridot is a transparent lime or olive green member of the olivine family. Peridots are one of the few gemstones which come in one color. The intensity of the color depends on the amount of iron present in the stone. The color itself can vary over all shades of yellowish green and olive to a brownish green. Peridots have a hardness of 6.5 - 7 on the Mohs' Scale of Hardness. Cleaned with warm soapy water and a soft brush.

Rubies belong to the corundum family, and are actually red sapphires. Rubies come in a variety of shades, from a light, pale pinkish-red, to a dark purplish-red, to warm rich cranberry hues. Since it is common for rubies to have visible cracks and inclusions, most rubies available on the market today are treated to improve their clarity. Rubies have a hardness of 9 on the Mohs' Scale of Hardness. Clean with steamers or ultrasonic cleaners.

Sapphire is also part of corundum family. Sapphires come in every color, including yellow, pink, orange, green and purple. Blue is often associated with sapphires and is one of most common colors on the market. Sapphires are most often heat treated to improve their color and clarity. Sapphires have a hardness of 9 on the Mohs' Scale of Hardness. Cleaned with steamers or ultrasonic cleaners.

Tanzanites belong to the zoisite family, and are known for their incredible bluish-purple color. Since most tanzanite occurs as a golden brown stone, they are heat-treated to bring out the vivid violet blue. A common practice in the jewelry industry, the tanzanites can then range anywhere from a light lilac to dark saturated bluish-purple. They have a hardness of 6 - 7 on the Mohs' Scale of Hardness. Clean with warm soapy water and a soft brush.

Topaz comes in a stunning variety of colors, the most common and popular being the Blue Topaz. Most blue topaz is treated by irradiation or by being heated to create a vibrant vivacious blue. Topaz is also treated to create many other colors. Topaz has a hardness of 8 on the Mohs' Scale of Hardness. Clean with warm soapy water and a soft brush.

Tourmaline can exhibit two or more colors in one gem, and are available in a wide variety of colors, the most common being blue, green and pink. It can also be colorless. Tourmalines have a hardness of 7-7.5 on the Mohs' Scale of Hardness. Clean with warm soapy water and soft brush.

Turquoise can vary in color from pale blue to sky-blue to medium green, most commonly with a matrix (veining) of shades of brown to black. Turquoise has a hardness of 5 - 6 on Mohs' Scale of Hardness. Cleaned with water and a soft brush. Avoid hot water and chemicals.

The above information of gemstones were referenced on the BIDZ website and is intended for educational purposes only.

Diamond History and Timeline

The origin of the word diamond comes from the Greek word Adamas, which means unconquerable and indestructible. The diamond is one of the oldest substances found in the earth. Diamonds are pure carbon, formed in the depths of the earth under intense heat. Once formed they were pushed to the surface of the earth by volcanic actions to be found by man. It was like God's gifts to man being revealed at the proper time.

I find it interesting that God's first created man was named Adam, the Greek root word for diamond. It was like God saying that Adam (Man) is his diamond, His best creation. No wonder diamonds are the most valued stone of all.

For every diamond of one carat finding its way to a jewelry store, a million diamonds are mined. For every two carat diamond, the number mined goes up two and one half times.

Think about how much earth must be moved just to get one diamond to market and how many man hours were put forth for a single one carat diamond to end up on some ones finger. It was first found, mined, cut and marketed while someone was earning enough money to buy it. Eighty percent of all diamonds that are mined are used for industrial purposes.

Diamonds have been used by early cultures for making tools and as means for trade. The diamond was one of the world's first hard currency, unlike today where something worthless is used as currency, the paper dollar with nothing of worth backing it. In my opinion this is why investment in hard currency, such as gold, silver and precious stones is a wise move. When investing in fine jewelry you get both,

gold and precious stones in one purchase. You get to enjoy the beauty of fine jewelry while the value continues to escalate.

We see in Revelation 21:19-21 the wall around the City of God was made from gold and precious stones that He put in the earth for man's use and enjoyment. If God enjoys them then so should His children and be willing to invest in them.

And the foundations of the wall of the city were garnished with all manner of precious stones. The first foundation was jasper; the second, sapphire; the third, a chalcedony; the fourth, an emerald;

20 The fifth, sardonyx; the sixth, sardius; the seventh, chrysolite; the eighth, beryl; the ninth, a topaz; the tenth, a chrysoprasus; the eleventh, a jacinth; the twelfth, an amethyst.

21 And the twelve gates were twelve pearls; every several gate was of one pearl: and the street of the city was pure gold, as it were transparent glass.

The House of God in the old testament was made with gold, silver and precious stones prepared by King David, a man whom God personally chose to be king, It is recorded in I Chronicles 29:2.

Now I have prepared with all my might for the house of my God the gold for things to be made of gold, and the silver for things of silver, and the brass for things of brass, the iron for things of iron, and wood for things of wood; onyx stones, and stones to be set, glistening stones, and of divers colours, and all manner of precious stones, and marble stones in abundance.

Notice the words, stones to be set. What better way to invest in stones to be set, than to invest in fine gold and gemstone jewelry?

I must remind you again of the dream on March 28, 2008, where people made a rush on a large jewelry store and left it empty.

I believe that God is telling His people, build your house on a rock and not the sand of this worldly financial system, which is run with paper currency tossed like a wave in the sea. It goes up one day and down the next. The system tries to keep gold prices down by keeping the dollar strong in the eyes of its investors.

Cash will become worthless when man decides in his heart that it is worthless and moves to hard currency. Do not place all of your hope in paper currency and stocks. Stay diversified with your investments.

The system cannot hoodwink man forever, not wise men. Foolish men maybe so, but the wise will see the truth and understand that money is no longer king daddy. It would not be a surprise to hear of wise companies taking a portion in hard currency assets such as gold to strengthen themselves in the end times.

Why is it today that the stocks of good sound companies with very strong balance sheets are tending downward and not upward? The system is being manipulated. Notice the word manipulate. Man is trying to control the system and keep the dollar as its god.

Even foolish men, when the dollar begins to weaken, put money into gold. In their hearts they already know that gold is king, but with money they can manipulate the

system. With gold they cannot. Gold is what it is. Money is nothing it is said to be.

God set the value of gold and precious stones in the heart of man and nothing can change their values but God Himself. God declared gold to be good from the beginning. Notice Genesis 2:12, *And the gold of that land is good: there is bdellium and the onyx stone.*

Because of the dark ages, it was only in the middle ages that diamonds really began to come into their own on the popularity scale.

This is also about the time when many of the most famous diamonds were discovered such as the Hope diamond and the Mountain of Light, which were found in India. Along with Israel and Belgium, India is still known for their excellent diamond cutters.

Since the 4th century, rings have been used in marriage as a symbol of God's eternal love one for another. Eventually diamonds were included in the ring as a committed love between a man and wife in the eyes of the Lord. The diamond represents strength, endurance, pureness, reflection of light, which is God.

In the middle ages diamonds began to be symbols of status and were admired for their beauty. It was about 1477 when Mary of Burgundy received the first diamond engagement ring from Maximilian I, which is the first recorded history of a diamond engagement ring. There has been no time since the middle ages that diamonds were so admired and popular.

There is nothing wrong with the appreciation of precious stones that were given to man from God to be enjoyed, as

long as they remain in their place and remembering why they were given. They were given to be a blessing and not a curse.

Diamond production is still going strong today in South Africa. Australia is now producing about one third of the world's diamonds near Lake Argyle in eastern Australia, where they were discovered sometime in 1979, especially the rare pink diamonds.

Diamonds have a long history, and a bright future. In my opinion, diamonds will be valued as precious until God says they are not.

The following is a simple History & Creation of the Diamond:

3.3 Billion years ago - Almost 200 km below the earth's surface carbon began to form under extreme pressure and heat, the beginnings of the formation of the most valued commodity on earth, the Diamond.

322 BC - 185 BC - Diamonds begin to appear in Europe as accent decoration in other forms of Jewelry.

1214-1300 A.D - The earliest diamond-cutting industry is believed to have been in Venice.

1600 – 1750 - The Diamond was the first and foremost symbol of ultimate wealth and prosperity in Europe. India was the only know source of Diamonds.

1860 - Diamonds discovered in South Africa.

1905 - The world's largest gem quality diamond, the Cullinan, was found in South Africa. Uncut, it weighed

3025 carats. It was presented to King Edward VII for his 66th birthday.

1939 - The standards and the 4 C's, Cut, Color, Carat, and Clarity are published.

1967 – 2000 - Botswana becomes the largest producer of diamonds by value in the world.

Understanding Gemstones

What are The 4c's

The criteria jewelers use to grade and evaluate diamonds are the 4 C's. Before you bid online or shop at retail stores for a diamond, you must have all of the necessary information that is available to you on the quality of diamonds in a piece of jewelry.

This knowledge can keep you from making wrong investment choices from the start. The 4 C's are Carat, Cut, Clarity, and Color.

The Carat of a Diamond

The CARAT is the measurement used to weigh diamonds. The value of diamonds goes up considerably by the increase in carat weight. For example if a 1 carat diamond costs x dollars does not mean that a 2 carat diamond will cost xx dollars and a 3 carat diamond will cost xxx dollars.

The larger the diamond the more rare it becomes and price goes up accordingly. Size alone does not determine the value of a diamond. It's perfection also carries a heavy weight in determining its overall value. Some 1 carat diamonds can be more valuable than a 2 carat if the 4 C's are right.

One Carat equals 200 milligrams, or 0.2 grams. 142 carats equals one ounce. Carats are divided into points.

| CARAT | POINTS |
|-----------|--------------|
| 1 carat | = 100 points |
| 3/4 carat | = 75 points |
| 1/2 carat | = 50 points |

1/4 carat = 25 points
Melee Less than 0.15

In days of old, carob seeds were used to balance scales by diamond merchants. The unique thing about carob seeds, the origin of the word carat, is they are all the same size, making them useful as balances.

As stated earlier, only one fifth of all rough diamonds mined are suitable for gem cutting. A good diamond and a good diamond cutter must meet to produce a precious stone, which can be admired for years and years to come. Each finished diamond is a unique stone created by its cutter and jeweler.

The Cut of a Diamond

Do not confuse the cut of a diamond with its shape. The cut of the diamond is what gives it brilliance when light reflects through its facets. The diamond must be cut to the right depth for maximum light reflection. If the cut is too shallow or not deep enough, the light reflection will be hindered. A diamond with the wrong depth of cut can greatly affect its value. (A good pastor is like a good diamond cutter.)

The shape of a diamond is of a personal nature and does not directly reflect its value. A properly cut diamond should have no dead areas where light does not reflect directly back to the eye in face up position. The facets are like mirrors reflecting light one from another back into the viewer's eye. The more perfect the facets are cut the more brilliance the diamond has, thus increasing its value.

It would be time well spent if you did some study online or in books on properly cut diamonds. Look at photographs or diagrams of properly and improperly cut diamonds.

The Clarity of a Diamond

CLARITY refers to the presence of any identifying characteristics on and within the stone, not how clear it is to see through. Some of these occur naturally and some occur because of stress put upon the stone during the mining process.

All diamonds are graded on a scale of Flawless to Imperfect, based on the presence or absence of blemishes and inclusions when viewed under 10x magnification.

- FLAWLESS FL means having no internal marks or internal inclusions.
- IF means having extremely, extremely slight inclusions.
- VVS1, VVS2 means having very slight inclusions.
- SI1, SI2 means having slight inclusions.
- I1, I2, I3 means having inclusions mainly visible under a microscope of 10x magnification as well as some to the naked eye.

Blemishes and inclusions are important to know about when determining clarity, which effect the value of a diamond considerably. Below are listed some of the most important terms and definitions in relation to clarity.

BLEMISHES - These occur on the surface of a diamond. There are natural blemishes that are left on the diamond by discretion the cutter. Most are undetectable to the naked eye.

INCLUSIONS - These are certain characteristics that occur within the diamond, mostly naturally occurring such as:

Included Crystals - Very minute crystals of other minerals or materials that were absorbed while the diamond was growing. Some are transparent and some have color and are usually undetected by the eye.

Feathers - These are small fractures in a diamond usually occurring during the growth process of the diamond.

Clouds - Clouds are actually a cluster of a number of extremely tiny inclusions that are too small to be distinguishable from one another giving the impression under magnification as a cloud.

The Color of a Diamond

The absence of color gives a diamond its great value. Any color present decreases the diamond's value. If any color is detected, even slight, the diamond's value is depreciated. There are some diamonds with color known as fancy diamonds that can be very valuable.

White Diamonds are graded with the GIA's D to Z color grading scale.

White Diamonds graded D through F are the most valuable and desirable because of their rarity. Diamonds rated G through I, do not have any color that can be detected by the untrained eye. These are known as eye clean diamonds. Diamonds graded J through M, have color that can be seen with the naked eye, but often can be minimized or almost completely hidden by proper mounting techniques. Yellow

gold can hide traces of color, while white gold can enhance colorless diamonds.

With fancy color diamonds, however, there is a large difference. The discussion turns to the purity and richness of the diamond's color.

When shopping for pieces of jewelry, you want to see each piece graded by each of the 4 C's. Do your homework and pay close attention to prevent misguided purchases. The best way to become familiar with the value of jewelry is to watch websites with all different grades to see what other bidders are willing to pay for each. You will begin to see percentage patterns for each grading level. Use the bids watch list to keep track of different types and values of jewelry. By doing this you will save yourself money and frustration.

Remember, rarity is what drives up the prices. The piece could be rare because of a good 4 C' grade or it could be rare because of a small ring size. When you see these items up for bid, prepared to pay a higher price.

Naturally, there will be more serious bidders for a rare size 4 ring rated F, VS1, than there will be for a size 7 ring rated H-I, SI1-SI2. Also, stay away from seasonal bidding for the best prices. Unlike retail stores bidding websites do not drop prices during certain seasons. The competition during seasonal bidding will be greater, therefore the prices go up. Consistence, patience and product knowledge will get you the best prices in non seasonal bidding.

Information in this section was referenced from BIDZ website and is intended for educational purposes only.

Diamond Glossary

Abrasion: Tiny nicks along facet junctions, producing white fuzzy lines instead of sharp crisp facet edges.

American Gem Society (AGS): An educational institution for geological studies. The AGS Labs were created primarily to develop and promote universally-accepted standards for grading cut, including Ideal Cut.

Blemish: A clarity characteristic that occurs on the surface of a diamond. Though some blemishes are inherent to the original rough diamond, most are the result of the environment the diamond has encountered since it was unearthed.

Brilliance: The brightness that seems to come from the very heart of a diamond, created by the cutter, allowing light to enter through the table, reach the pavilion facets, and is then reflected back out through the table, where the light is most visible to your eye.

Carat Weight: The metric carat, which equals 0.200 gram, is the standard unit of weight for diamonds and most other gems. If other factors are equal, the more a stone weighs, the more valuable it will be.

Clarity: A stone's relative position on a flawless to imperfect scale. Clarity characteristics are classified as inclusions (internal) or blemishes (external). The size, number, position, nature, and color or relief of characteristics determine the clarity grade. Very few diamonds are flawless, that is, show no inclusions or blemishes when examined by a skilled grader under 10X magnification. If other factors are equal, flawless stones are most valuable.

Cloud: A group of tiny white inclusions which result in a milky or cloudy appearance.

Coated Diamond: A diamond colored by a surface coating which masks the true body-color.

Color: Grading color in the normal range involves deciding how closely a stone's color approaches colorlessness. Most diamonds have a trace of color.

Cut: The proportions and finish of a polished diamond (also called make). Cut can also mean shape, as in emerald cut or marquise cut. Proportions are the size and angle relationships between the facets and different parts of the stone. Finish includes polish and details of facet shape and placement. Cut affects both the weight yield from rough and the optical efficiency of the polished stone; the more successful the cutter is in balancing these considerations, the more valuable the stone will be.

Fancy Diamond: A diamond with an attractive natural body color other than light yellow or light brown.

Feather: A separation or break due to either cleavage or fracture, often white and feathery in appearance.

Flaw: An imperfection of a stone.

Fracture: A crack on the Diamond's surface.

Girdle: The outer edge or the widest part of the diamond forming a band around the stone.

Hardness: Mineral's resistance to scratching on a smooth surface. Mohs scale of relative hardness consists of 10

minerals, each scratching all those below it in scale and being scratched by all those above it.

Included Crystal: A mineral crystal contained in a diamond.

Inclusion: Imperfection internal to the Diamond.

Loupe: Magnifying glass usually of 10X.

Melee: Small Diamonds under .20 carat.

Mohs scale: The ten-point grading scale of mineral hardness.

Natural: Part of the rough Diamond remaining on the Diamond.

Pavilion: The bottom part of the Diamond, below the girdle.

Pinpoints: Miniscule spots internal to a Diamond. A cluster of pinpoints can form a cloud.

Tone: A color's position on a colorless-to-black scale.

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The Mohs' Scale of Hardness

The Mohs' Scale of Hardness measures the hardness of a mineral/gemstone. The minerals are tested to see which minerals can scratch the others and which ones are scratched by the others

The scale ranges from 1 (softest) to 10 (hardest).

- 2.5 Pearl
- 3 Pearl
- 3.5 Pearl
- 4 Pearl
- 4.5 Pearl
- 5 Turquoise
- 5.5 Opal, Turquoise
- 6 Opal, Tanzanite, Turquoise
- 6.5 Garnet, Jade, Peridot, Tanzanite
- 7 Amethyst, Citrine, Garnet, Jade, Peridot, Tanzanite, Tourmaline
- 7.5 Aquamarine, Emerald, Garnet, Tourmaline
- 8 Emerald, Topaz
- 8.5
- 9 Ruby, Sapphire
- 9.5
- 10 Diamond

Information in this section was referenced from BIDZ website and is intended for educational purposes only.

Buying Jewelry Online

In my opinion, retail stores are not the best places to find and purchase investment jewelry. Too much overhead effects the prices in retail stores. I have found the best selections at online jewelry auction websites. The abundant information on each piece is not readily available in retail stores, as it is on auction websites.

A disadvantage to buying jewelry online is not being able to try the piece on before you buy it. This is very minute when compared to all the many advantages of buying at online jewelers. Buy exact sizes and if it does not fit or you do not like it, you can return it unless you had the jewelry sized to fit.

How to Get Started Online

The first thing you are required to do is to register by providing a unique user name, password and email address. Once you have registered you can start bidding on items.

Many different types of bidders bid online, both experienced and non experienced. Many bidders use the 10% rule to try and gauge the winning bid. What this means is that bidders usually expect to pay 10% of the listed retail price. This is a very general rule and is not always true. Some items go for less than 10% and some go for much higher than 10% of suggested retail price.

When bidding on items try to understand what type of bidders you are bidding against. For example, rich Grandma's who like a piece for a certain grandchild will pay the price to get it. Some of these bids can go as high as 20% of retail or higher, especially on high quality pieces.

Then there are professional bidders who pretty much stick with the game plan of percentages which they have preset. They know what the piece can be re-sold for and bid accordingly. Their knowledge of the market is their power. This is why you need to learn as much as you can about the jewelry market, both retail and wholesale.

There are beginning bidders, who know very little. There are tinkering bidders who never actually get in the game. They bid \$50 on a \$5000 piece, hoping that someday they may get lucky and win the item.

The more you study the system the more you will learn about how to win bids for the best prices and save yourself lots of money in the process. Make notes about frequent bidders and remember their usernames.

It is not uncommon for pieces from \$20,000 to \$30,000 retail to go well over 10% of retail suggested price. Fifteen percent of SRP will not secure the bid on some pieces. Even 20% of SRP or more will be required to win some bids on high quality pieces in the 20K to 30K price range.

When bidding on high quality and high dollar pieces as long term investment, you may want to consider raising the bid percentage of SRP a little. You won't be selling the piece any time soon, so you can afford to bid a little higher than a professional bidder, who will turn a quick smaller profit. But remember do not bid your milk money.

However, when the SRP is over \$40,000 the bidders thin out. Usually the percentage to retail will not be in the 20% range. Depending on the 4 C's 10% to SRP could apply. Usually on this price range there is not a lot of last second bidding. Bidders have set their final bids early in the

bidding. Some may test the waters to expose a bluff, but they are more careful.

The most important thing that I have learned when bidding at this price range or on any high end piece is do not let them pass your maximum bid if you plan to stay in the game. When a bidder is getting close to the maximum bid, before they pass it, up you maximum bid. This way they never know your limit. For all then know it could be a 30 % of SRP. But do not set your maximum bid more than you wish to pay. Someone could test you, especially if they have fat pockets. If you loose your maximum bid you lose an advantage.

Some pieces are one-of-a-kind and some very nice pieces are not. You will usually be able to win the bid on a non one of a kind piece of jewelry at a lesser percentage, even though the SRP may be higher than the one of a kind piece. These are very good wins, especially in long term investing. Years from now it will be as if it is a one of a kind piece. Age is a distinguishing factor.

I do not recommend bidding on Name Brand pieces. Who knows what the name will mean years from today? The percentage to SRP is too high on Name Brand pieces.

(This book is talking about investment money, which is money that you do not need to live on. Any investment is a risk, but gold, silver, diamonds, and gemstones will never go to \$0 value, as could the dollar. One of the best investments that any one could make is paying off credit cards with 20 to 30 percent interest that pound the bank account each month.)

Nothing is written in stone when bidding. Each day can be different. Each hour of the day can be different. Look at

when the bid is set to end. Does it end in the middle of the night in your time zone? That may be an inconvenient time for you, but for someone else in a different time zone it may be prime time bidding.

One thing for sure, stay away from the lesser quality pieces. Investment pieces should have a several thousand dollar SRP (Suggested Retail Price). Plus the 4 C's need to be right. The higher the 4 C's are the higher the price you will pay to win the bid. In investment bidding you want to secure the best quality for the best price. That is your goal, which will take time to learn, but people are doing it every day.

Don't be stingy, neither be too extravagant. Do not be anxious, be patient. There will be other pieces that will probably touch your heart more than the bid you lost and thought about all night for not making one more bid.

Sometimes a bid of \$1.00 more will secure a winning bid, but sometimes it will start a bidding war. You must learn when to take your hand off the mouse and walk away.

If you loose a bid, leave it, let it drop and let it go, but learn from each bid that you did not win. Think about if you could have done any thing different that might have won the bid on the piece that you really wanted. Do not assume that every bid will end up in a bidding war. Sometimes opposing bidders are trying to bluff you out of the game. Take their bluff, but know when to quit.

This is why percentages of retail are so important. Stick with the percentages as your guidelines, but be willing to bend them sometimes.

Stick with high quality jewelry and learn how to bid and you will not get taken. Most people are taken by themselves by bidding on lesser quality jewelry, of which they get for under 10% of retail. But when they try to turn a profit, know body wants it. There is nothing unique about it.

So buy less, but buy the high quality pieces. Save your money until you can bid with the Big Boys. Learn how to bid and you will be successful in obtaining some great investment jewelry.

You make want to start bidding on inexpensive pieces to learn the process, but do not waste much of your money there. Bid on a piece and back away and watch how the auction ends. Make notes and learn from them. The more you practice the more feel you will have on how to bid successfully.

The most important rule is to never violate your heart, your head yes, but not your heart. Let your heart lead you. Let revelation lead you.

Remember to buy when the dollar is strong. Who knows the future of the dollar? The weaker the dollar gets, the more you will pay for investment jewelry. Keep up with the U. S. dollar. Keep up with the price of gold and silver.

So what if we are in hard economic times and the price of jewelry goes down. That's the time to buy. It will never go to \$0 as could the U. S. dollar. Don't put all of your investment money in jewelry, but do take a position in it. I believe you will be glad you did.

Is buying online safe? In my opinion online shopping is the safest available when done right. One is far more likely

to get ripped off with high prices in a retail store than buying at online auctions.

The key is to know what you are buying. Do the homework and become knowledgeable. When bidding online there is usually know sales tax. Right now there is no additional VAT (Value Added Tax) added by the federal government, so now is a good time to start investing.

Calculate the value of the precious medal in the piece based on today's precious medal prices. Do the math correctly or you will rip yourself off. Figure item weight in troy ounces.(31.1034768 grams) The troy ounce is a unit of imperial measure. In the present day it is most commonly used to gauge the weight and therefore the price of precious metals. One troy ounce is equivalent to 31.1034768 grams. There are 32.1507466 troy oz in 1 kg.

If you are bidding on a piece that has as total item weight of 1 ounce and a total gem weight of .2 ounces, you will need to subtract the total gem weight from the total weight of the item. Then multiply that figure with the amount of actual gold that is in the item. (If the item is 14 k gold, multiply by .585. If the item is 18k, multiply by .75 and so on.) Then multiply today's price of gold by the actual amount of gold in the piece.

The best time to bid is when gold prices are going down. Check gold prices each day and do not bid to high to soon. If gold goes up in the course of the auction then be prepared to bid a bit higher. Remember you are doing investment bidding speculating that over time gold and silver are going higher.

When choosing pieces to bid on for investment, think about its popularity, supply and demand. For example rings are

more popular today than are necklaces and bracelets, therefore they bring higher prices. Look for unique pieces.

Rings are more unique because of ring sizes. Notice how the ring can be resized before bidding. If it cannot be resized, it is more unique than one that can be resized. A small ring size such as, size 4, that cannot be resized is very unique. Small rings sizes are harder to resell because there are less people that it will fit, but will usually bring higher prices because of its uniqueness. An average ring size, such as woman's size 7, is easier to resell, but won't bring as much as a smaller size because they are not as unique.

Necklaces unlike rings do not have individual sizes, which gives a larger potential customer base when reselling. Bracelets are more limited than necklaces because of different wrist sizes. Everyone does not have pierced ears, which can limit customer base for earrings.

You will need to take into consideration the hardness of the gemstone when deciding on which pieces you want to invest. Some gemstones are very beautiful, but very fragile and may not hold up under wear years into the future.

The more fragile a gemstone is could make it more valuable in years to come, if it is kept in excellent condition as a collector's item. If the piece will be worn often, you may want to choose a stone with a high hardness value to compliment diamonds in the piece. When in doubt, invest in solitaire diamonds of the best quality that you can afford, considering that any diamond that makes it to market is a good investment when compared to other options. The key is to know in what you are investing.

Another thing that you will want to consider when investing in jewelry is the hardness of the gold in which the

stones are set. The higher the karat of gold the softer it is. Most rings are made with a 14K gold, which is 58.5 percent gold. Any karat higher will wear down faster. Eighteen karat gold is 75 percent gold. Twenty-two karat is 91.7 percent gold. Twenty-four karat is 100 percent gold.

You need to decide beforehand how much the piece of jewelry will be worn before purchasing. The higher the karat of gold the more rare the piece becomes, but the faster it will wear away and scratch with use. The softer the gold in the setting the easier it is for the stone to become loose and fall out. Investment jewelry is to be passed down not melted down. So buying delicate pieces is alright when taken care of properly.

How to Store Jewelry

Fine jewelry should always be protected from damage, loss and theft when storing. Stones of equal hardness values should be stored together to prevent harder stones from scratching softer stones. Better yet store each piece of investment jewelry in its own durable jewelry box. Gold cannot touch itself when being stored to prevent wasting by rubbing against itself, nor can it touch other pieces.

Never store all of your eggs in one basket and never reveal storage places. Don't have so many storage places that you forget over time where you stored your pieces. Never hide jewelry in places that it could be accidentally discarded, such as in clothing pockets in the back of closets.

Insure jewelry and never keep records in the same place as the jewelry. Have a certificate for each piece. Do not assume that jewelry stored in bank lock boxes is insured. Ask your bank. In most cases it is not insured. Understand your insurance policy to make sure your jewelry is covered.

Make sure that your investment jewelry is included in your will. Have a secure way to reveal where it is stored after you are gone. Know whom you can and cannot trust.

Never assume that bank lock boxes are always the safest places to store jewelry. Think things out. Where is the safest and most convenient place to store investment jewelry? Is there a better place than a bank lock box? If not, use the lock box until you can come up with a better place of storage.

What is a Blood Diamond?

The term “blood diamond” refers to diamonds that come from war zones in Africa, and sold (typically illegally) in order to fund insurgent war efforts against legitimate and internationally recognized governments. These rebel factions trade diamonds with illicit arms dealers to fund their military action in opposition to those governments.

Millions of deaths are linked to the rebel wars and trafficking of these gems. They are also linked to rape, murder and forced mining practices on workers at gun point. To say the least, they are evil and inhumane practices.

It is important that you know where the diamonds that you are investing in are mined. This is no reason that you should not enjoy what God placed on the earth. There are many good diamond mines, from which the majority of exclusive jewelry is mined.

Recognize the danger (risk) and find the opportunity. Negative information usually forces prices down, which makes it a good time to get in to make a profit.

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Technology

At the time of this writing smart phone technology is like a great title wave breaking in on the coasts of the world. For those who choose to surf it to the beach could have great excitement and financial gain.

It may seem dangerous to ride such a great wave without prior knowledge of the expected end, but the windows of opportunity that God promised his people to prosper are great. This could be a blessing that is too large to receive it, as stated in Malachi Chapter 3.

Those who get in on what God is blessing will be blessed. Timing is always important with God. Now is the time to get involved in the smart phone technology.

We do not know everything about why this technology has been revealed in the end times, but some are clear. Communication with loved ones in crisis , staying abreast of what is going on worldwide instantly, receiving up to date critical information from world leaders in times of trouble and worldwide GPS are just a few.

In my opinion it is wise to own and invest in companies who produce and provide parts for production of smart phone technology..

Invest in companies that are responsible for smart phone communications. The word of God tells that people perish for lack of knowledge. We know that knowledge is power and shall abound in the end times. Technology is power worth learning about and investing in.

Notice Daniel 12:4, *But thou, O Daniel, shut up the words, and seal the book, even to the time of the end: many shall run to and fro, and knowledge shall be increased.*

We are living in the time where many run to and fro in a world filled with knowledge, with new technology being revealed everyday. Knowledge is being revealed faster than the public can keep up with it. You buy a new computer or phone and an newer a better model has been released before you can learn to use the one you just bought.

Many opportunities lie ahead to invest in the technology sector. Find companies who have worldwide visions of helping developing countries, such as India, move forward into modernization.

The Stock Market

The word market means, a place for buying and selling. Although the definition of the word has not changed, the stock market has changed as to how to invest since the “Dramatic Drop” of 2008. The sudden down turn in the economy caused economic drama in the lives of many, which effected the way investors buy and sell stocks.

The old way, the mom and pop way of investing, just put you money in good companies and forget about it until you need it for retirement is gone, not completely due to 2008 recession, but it did have its part to play in it.

If your attitude about investing is the old mom and pop way, you will loose big time. Your style of investing will need to be more like a mouse nipping at a big chunk of cheese. Take a small profit and retreat to safety, take another small profit and return to safety. You will need to find good stocks, when they fall in price, take a bite of profit as the price goes up and move on. Chasing stocks will cost you. The market is to volatile for such nonsense in my experience. I tried that and as they say where I come from, “That old dog won’t hunt.”

The market is doing things today that mom and pop could not understand. Hedge fund managers and electronics are controlling it in ways that the past generations have not known.

Today, good stocks will rise and fall in one day because of sell off. It like the market has gone day trading mad. Why? Fear! The analysts have out smarted themselves. They look a charts more than they look a balance sheets and company strength.

You must stay on top of things daily and watch what is going on during each trading day and stay current on world events, both economically and militarily. You won't do this if you are not invested. Some market experts believe and say that this is just a passing phase that the market is going through and the good old days will return.

According to the scriptures and what Jesus said about the end times, there will be no more “good old days” before He returns. You cannot afford to believe their logic. They say you judge the future by looking at the past. The true way to judge the future is to look into the scriptures. The scriptures let us know that things will never be the same before the return of Christ.

By knowing the scriptures and the voice of the Holy Spirit, there are still plenty of opportunities in which to invest or should I say, “Occupy” until the return of the Lord.

See the danger (risk) find the opportunity and activate. Never put all of your eggs in one basket. Stay diversified. Never own just one favorite stock and never get attached to any stock. Look at stocks as a retail owner looks at each product on the shelves. Each one is a separate product that has a certain potential to make money. Stick with the hot products that are currently making money and when they are no longer hot take them off the shelves.

Invest in strong companies with strong balances sheets that pay high dividends and reinvest the dividends. Look for companies that have high percentage of yields. When their stock prices go down buy more because the percentage of yield goes up. (You can buy more shares of stock for the same amount of money and the dividend stays the same.) Never buy stocks with borrowed money from your broker (margins) and never buy or sell at market price. Buy with

limit orders, where you set the prices. Normally, do not buy or sell all of your position in a stock at once. Buy and sell as the market moves. Never put over 20 percent of your investment money in speculative (low dollar - under \$10) stocks. Never invest your milk money, money that could change your style of living if you did not have it.

Invest with confidence, but be willing to take a loss from time to time. Always look at losses as opportunities to make money if you have done your homework. Don't try to figure out the stock market, just understand the companies in which you invest. Don't be "hoggish" about things unless your desire is to be eaten at the market.

Despise not small beginnings for the latter end shall be of great increase. This is your best plan to be a wise investor (Occupier) in my opinion. Look at the stock market as a wise sailor looks at the sea. Never try to beat it, simply use it to get to your destination. Look at the skies and know when to sail and when to dock your boat.

It's OK to sail in rough waters, but not deadly waters. You must know the difference. Two conditions you want to avoid, no wind and too much wind. Stay away from stocks that are dead in the water and those that sound too good to be true or climb the charts too fast. Explosive stock can explode in either direction overnight. Know earnings reporting dates and dividend dates of the companies in which you invest or intend to invest. Watch what happens around these dates. Sail on the large ocean liners in rough waters. Small companies are small for a reason, know the reason before you take a ride. Large companies with strong assets and cash flow can take the storms of the market with ease. Enjoy the ride.

Investing In Water

Water flow in the United States is determined by continental divides, the great divide, the northern divide, the eastern divide and the St. Lawrence Seaway divide.

The importance of understanding the water flow in the USA is paramount in the later days. The Bible speaks of famines and fearful sights that will suddenly happen. Famines can be caused by scarceness of water or floods, among other things. During droughts and perilous floods, geographical locations in relationship to continental divides could be a matter of life and death, as well as production and prices of food, and the price of land, just to name a few.

Continental divides will also give clues as to what regions of the country in which to invest and in what companies in which to buy stocks during the perilous times to come.

The price of water could be at a very high premium before the return of Christ. Who knows how much a gallon of pure water will cost in these days to come. Americans are already paying more for a gallon of water than for a gallon of gasoline. Some specialized water costs \$4 per gallon. People don't think twice to pay \$1.59 for 16 ounces of bottled water. That's \$12.72 per gallon and we complain about gas being \$2.79 per gallon. Water is a \$500 billion dollars per year industry.

There are already governmental concerns of pure drinking water and sanitation problems that exist today. In droughts these issues will greatly increase. Today, states are in legal battles over water rights of rivers, lakes and streams, etc. Governments are now purchasing water from one another. These issues can and will effect the migration of people to

a great degree in the last days as the troubled times prophesied in the Bible play out.

Luke 21:11 *And great earthquakes shall be in divers places, and famines, and pestilences; and fearful sights and great signs shall there be from heaven.* These are the words of Jesus, who said that all of these things must come to pass. There is no changing them.

However, He also said to His people to not be fearful or troubled over them. He has always protected those who walk uprightly before him and he always will. The Bible plainly teaches of two things that will bring God's judgment on nations and individuals, disobedience to his word and turning from Israel. Either will bring these end time signs upon a nation. Man has been forewarned. There is no wrong judgment with God. Lack of knowledge is no excuse.

God has plainly made known the things that will come on disobedience as well as obedience. Those that obey, blessings, but to those who disobey, a curse, and neither will not come without cause.

As investors, what do we need to look for to occupy in these areas? Water and sanitation utilities will be very active from now on. Much government spending is in effect and will continue into the future, but it will not be enough.

Corporations will also be required to address these mounting water problems. The first rule in economics is to see the need, calculate the risk and meet the need. Wise investors will find the companies that are doing this and get involved. What better investment than the betterment of a nation.

Continental divides in troubled times will determine the electric companies in which to invest, due to importance of water in the making electricity. Today, states are buying electricity from each other. In my opinion, look to the heartland of this nation to find wise investments in the future.

One of the fastest growing areas of the clean tech sector is water, second only to energy. Granted, clean energy gets the most attention, but clean water is becoming an essential high priority. According to sector experts, water could possible take the lead in the coming decades.

In the clean tech sector, earning good investment returns from innovations in the water sector is a real challenge. Presently there are industry associations formed to promote entrepreneurial involvement in water technologies.

Only 3% of the water on earth is freshwater, with 1.5 billion people globally not having access to it. According to industry experts water is the third largest industry on earth. They also indicate that 75% of U.S. water infrastructure will need to be replaced, at a cost of hundreds of billions of dollars.

The way we move, treat and filter water has changed little since the time of Julius Caesar. This fact alone should open creative minds to new innovations.

According to these same experts, innovation is not happening at the required pace: only \$130 million in venture capital was placed in 33 water deals in 2009. Little corporate, academic and public sector resources, and research and development centers are involved.

In 2009, \$172 billion were the capital expenditures in the water-related sector, with an estimated \$30-60 billion per year in North America needed over the next several years, within the 52,000 community water systems and 155,000 non-community water systems. It is estimated that 20-25 percent of all treated water is lost through leaks.

Doubtless the water sector has been overlooked in opportunities to profit. Now and going forward may be a good time to dive in and make a big splash of profits in clean water.

NASA is now monitoring water supplies and conditions from space. It is deemed that over 20,000 water bodies within the United States do not meet water quality standards. NASA satellites are improving pollution monitoring for the Chesapeake Bay and other watersheds around the nation.

According to a report from the American Society of Agronomy, part of the Clean Water Act of 1972, monitoring is required on how much pollution can be carried by a body of water before it is deemed polluted.

Two major issues in the world's water picture are supply and cleanliness. If Jesus tarries, the world's population is predicted to reach 10 billion people by 2045, each depending on water for life, adding even more stress on the world's clean water supply.

The research shows in the water sector the most promising areas of investment are: Water/waste-water treatment, water infrastructure and clean water technologies.

Look for companies that are expanding investments into China because of their major water shortage problems.

According to research, 75 % of China's drinking water is unsuitable for drinking and cooking, and 80 % of their river systems no longer support fish. Research also shows that well over 400 of China's cities have water shortages with over 100 cities reaching critical shortage levels, including Beijing.

Statistics show that from 2000 to 2007 water utility stocks returned over 134% while the S&P returned only 2.7%. Those who invested in water stock from 1995 to 2005 reaped over 445 %. The industrial demand for clean water is expected to drive the growth of water technologies to a 20 billion dollar market by 2012.

Clean water demands are expected to increase by 20 – 35 percent for the next 20 years, according to some researchers. Fresh water is predicted to be the next 'big oil' of the world, some call water "Blue Gold", with supplies in some areas growing exceedingly tight, according to the facts now available.

Water shortages could be a huge global problem much larger than the present shortages before the return of Christ, leading to wars and rumor of wars that He spoke of two thousand years ago. Interestingly, the rich oil countries of the mid east are poor in water. What a check and balance. And what an opportunity to invest in water utilities going forward.