

An explanation of topics for a dialogue with young people; topics where young people have to deal with in their lives, with support of Scripture.

In the previous section; in part 1, we talked extensively about the education of young people and the influence of the Social media.

In that part came the advice of doctors that a tablet or smartphone does not belong in the bedroom.

Also the use of especially online games and the addiction to Social media was discussed extensively. In this writing, money and wealth are discussed, or as young people sometimes respond:

I want a lot of things and without money that is not possible.....

Capital or money is apparently something very obvious to many young people.

The wise King Solomon concluded that everything he had done in his life was merely the chasing of wind:

NKJV (Ecclesiastes 2:10-11) 10 Whatever my eyes desired I did not keep from them. I did not withhold my heart from any pleasure, For my heart rejoiced in all my labor; And this was my reward from all my labor. 11 Then I looked on all the works that my hands had done And on the labor in which I had toiled; And indeed all was vanity and grasping for the wind. There was no profit under the sun.

NKJV (Ecclesiastes 11: 9-10) 9 Rejoice, O young man, in your youth, And let your heart cheer you in the days of your youth; Walk in the ways of your heart, And in the sight of your eyes; But know that for all these God will bring you into judgment. 10 Therefore remove sorrow from your heart, And put away evil from your flesh, For childhood and youth are vanity.



The theme of this writing is; what is the value of money and how young people can deal with this.

This section will not go about pocket money, saving, buying clothes and snacks, the call credit, doing nice things or buying presents.

Also not about the interference of parents with the purchases of their children.

About these things, there is plenty to find about, and that is what Christian parents arrange very well. This article is about the value of money and how to deal with it in a Christian way.

Advertising and other temptations have a major influence on the spending habits of young people.

Young people want to have things that they see on television or the internet. A large part of young people are also sensitive to gadgets and clothing that they see with their peers.

Paying attention to this by their parents is therefore part of the financial education.

'Your money or your life':

When someone is robbed with a weapon, one is happy to give his money and everything of value that he has with him. Why then?

Because everyone realizes at such a moment, how comparatively money is in relation to his life.

The wealth of Jesus:

Take a look at the wealth of Jesus, a carpenter from the village of Nazareth.

Jesus came as the promised Messiah from a large family. His parents - Joseph and Mary - had (including Jesus) 5 sons and an unknown number of daughters (Matthew 13: 54-56).

Joseph, the foster father of Jesus, was also a carpenter, which profession usually passed from father to eldest son.

As the promised Messiah, Jesus was not born in a royal palace, but it was the intention that His mother Mary would give birth in an inn. There was, however, no place left. (Luke 2: 6-7) Jesus, the Son of God, was born in a stable with a manger as a cradle.

On the 8th day, Joseph and Mary brought their child Jesus to the temple in Jerusalem to be circumcised and to bring the sacrifice for the firstborn male. (Leviticus 12: 1-3)

That Jesus parents did not have much money is shown in the following part, where they brought instead of a lamb only two pigeons for the sacrifice:

NKJV (Luke 2: 22-24) 22 Now when the days of her purification according to the law of Moses were completed, they brought Him to Jerusalem to present Him to the Lord 23 (as it is written in the law of the Lord, "Every male who opens the womb shall be called holy to the Lord"), 24 and to offer a sacrifice according to what is said in the law of the Lord, "A pair of turtledoves or two young pigeons."

NKJV (Leviticus 12: 8) 8 And if she is not able to bring a lamb, then she may bring two turtledoves or two young pigeons--one as a burnt offering and the other as a sin offering. So the priest shall make atonement for her, and she will be clean.' "

Jesus had as luxury only his own clothing, the undergarment of which was woven into one piece.

An undergarment without seams was more comfortable to wear, the seams could irritate.

It might be donated by one of the women who served him:

NKJV (Luke 8: 3) 3 and Joanna the wife of Chuza, Herod's steward, and Susanna, and many others who provided for Him from their substance.

NKJV (John 19:23) 23 Then the soldiers, when they had crucified Jesus, took His garments

and made four parts, to each soldier a part, and also the tunic. Now the tunic was without seam, woven from the top in one piece.

During Jesus' ministry, Jesus once made the following comment:

NKJV (Luke 9:58) 58 And Jesus said to him, "Foxes have holes and birds of the air have nests, but the Son of Man has nowhere to lay His head."

According to Scripture, Jesus was "poor":

NKJV (2Corinthians 8: 9) 9 For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, that you through His poverty might become rich.

It was God's will that Jesus was an example to all people in such a way. Jesus did not come to make us financially rich, but to make us truly rich. In order to understand this, we will discuss Matthew 6: 19-34 extensively.

Matthew 6: 19-34

NKJV (Matthew 6: 19-21) 19 "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also.

Jesus explains that Christian wealth has to do with collecting treasures in heaven:

NKJV (Matthew 19:21) 21 Jesus said to him, "If you want to be perfect, go, sell what you have and give to the poor, and you will have treasure in heaven; and come, follow Me."

NKJV (Luke 12: 20-21) 20 But God said to him, 'Fool! This night your soul will be required of you; then whose will those things be which you have provided?' 21 So is he who lays up treasure for himself, and is not rich toward God."

NKJV (Luke 12: 33-34) 33 Sell what you have and give alms; provide yourselves money bags which do not grow old, a treasure in the heavens that does not fail, where no thief approaches nor moth destroys. 34 For where your treasure is, there your heart will be also.

The pursuit of wealth chokes the faith in Jesus words according to Scripture:

NKJV (Matthew 13:22) 22 Now he who received seed among the thorns is he who hears the word, and the cares of this world and the deceitfulness of riches choke the word, and he becomes unfruitful.

NKJV (1 Timothy 6:10) 10 For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.

NKJV (1 Timothy 6: 17-19) 17 Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. 18 Let them do good, that they be rich in good works, ready to give, willing to share, 19 storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.

NKJV (Matthew 6: 22-23) 22 "The lamp of the body is the eye. If therefore your eye is good, your whole body will be full of light. 23 But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is that darkness!"

With the eye is meant our spiritual eye, how we view the wealth of the world, and with the darkness how we have been sucked towards this wealth of the world or darkness:

NKJV (Matthew 5:29) 29 If your right eye causes you to sin, pluck it out and cast it from you; for it is more profitable for you that one of your members perish, than for your whole body to be cast into hell.

NKJV (Luke 11:36) 36 If then your whole body is full of light, having no part dark, the whole body will be full of light, as when the bright shining of a lamp gives you light."

NKJV (Matthew 6:24) 24 "No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.

Mammon means money or wealth.

'Love of money or covetousness' is equated with idolatry in Scripture:

NKJV (Colossians 3: 5) 5 Therefore put to death your members which are on the earth: fornication, uncleanness, passion, evil desire, and covetousness, which is idolatry.

NKJV (Luke 12:15) 15 And He said to them, "Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses."

NKJV (Matthew 6:25) 25 "Therefore I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing?"

Concern about the means of living and clothing weakens our faith:

NKJV (Philippians 4: 6) 6 Be anxious for nothing, but in everything by prayer and supplication, with thanksgiving, let your requests be made known to God;

NKJV (1 Timothy 6: 8) 8 And having food and clothing, with these we shall be content.

There have always been rich people, just as Abraham was a rich man in his days.

That is not a problem at all.

The pursuit of wealth or the trust in wealth is a problem.

So it is just about how you deal with wealth, whether you want to share.

Jesus' words about helping our fellow Christians are therefore so applicable:

NKJV (Matthew 25: 34-36,40) 34 Then the King will say to those on His right hand, 'Come, you blessed of My Father, inherit the kingdom prepared for you from the foundation of the world: 35 for I was hungry and you gave Me food; I was thirsty and you gave Me drink; I was a stranger and you took Me in; 36 I was naked and you clothed Me; I was sick and you visited Me; I was in prison and you came to Me.'..... 40 And the King will answer and say to them, 'Assuredly, I say to you, inasmuch as you did it to one of the least of these My brethren, you did it to Me.'

So Christians sin when they are negligent in showing mercy, when they have not done what could reasonably be expected of them.

NKJV (Matthew 6: 26-32) 26 Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your heavenly Father feeds them. Are you not of more value than they? 27 Which of you by worrying can add one cubit to his stature? 28 So why do you worry about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin; 29 and yet I say to you that even Solomon in all his glory was not arrayed like one of these. 30 Now if God so clothes the grass of the field, which today is, and tomorrow is thrown into the oven, will He not much more clothe you, O you of little faith? 31 Therefore do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' 32 For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things.

Christians do not have to worry about food and clothing, as proof, we only have to look at how our Heavenly Father is taking care for the birds:

NKJV (Matthew 10:29) 29 Are not two sparrows sold for a copper coin? And not one of them falls to the ground apart from your Father's will.

NKJV (Luke 12:24) 24 Consider the ravens, for they neither sow nor reap, which have neither storehouse nor barn; and God feeds them. Of how much more value are you than the birds?

NKJV (Matthew 6: 33-34) 33 But seek first the kingdom of God and His righteousness, and all these things shall be added to you. 34 Therefore do not worry about tomorrow, for tomorrow will worry about its own things. Sufficient for the day is its own trouble.

Who as a Christian makes effort to inherit the Kingdom, he will not lack anything:

NKJV (Romans 14:17) 17 for the kingdom of God is not eating and drinking, but righteousness and peace and joy in the Holy Spirit.

NKJV (Matthew 13:44) 44 "Again, the kingdom of heaven is like treasure hidden in a field, which a man found and hid; and for joy over it he goes and sells all that he has and buys that field.

NKJV (Luke 18: 29-30) 29 So He said to them, "Assuredly, I say to you, there is no one who has left house or parents or brothers or wife or children, for the sake of the kingdom of God, 30 who shall not receive many times more in this present time, and in the age to come eternal life."

Show mercy

Proverbs gives a clear statement about greedy people:

NKJV (Proverbs 1:19) 19 So are the ways of everyone who is greedy for gain; It takes away the life of its owners.

Christians want to show mercy to the example of Jesus and do good works:

NKJV (Luke 14: 12-14) 12 Then He also said to him who invited Him, "When you give a dinner or a supper, do not ask your friends, your brothers, your relatives, nor rich neighbors, lest they also invite you back, and you be repaid. 13 But when you give a feast, invite the poor, the maimed, the lame, the blind. 14 And you will be blessed, because they cannot repay

you; for you shall be repaid at the resurrection of the just."

NKJV (Matthew 5:16) 16 Let your light so shine before men, that they may see your good works and glorify your Father in heaven.

It testifies of love to take care of our poor:

NKJV (Proverbs 19:17) 17 He who has pity on the poor lends to the Lord, And He will pay back what he has given.

But what does Scripture say about how to deal with this world with its money and wealth, where Christians cannot be a part of?

NKJV (1 John 2: 15-17) 15 Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him. 16 For all that is in the world--the lust of the flesh, the lust of the eyes, and the pride of life--is not of the Father but is of the world. 17 And the world is passing away, and the lust of it; but he who does the will of God abides forever.

NKJV (James 4: 4) 4 Adulterers and adulteresses! Do you not know that friendship with the world is enmity with God? Whoever therefore wants to be a friend of the world makes himself an enemy of God.

NKJV (1 Peter 2:11) 11 Beloved, I beg you as sojourners and pilgrims, abstain from fleshly lusts which war against the soul,

What is money then?

Money is as first meant as an easy way to exchange.

Paper money is accepted as payment for goods and services.

Once, paper money was completely covered by gold and it could be exchanged back to gold at will. Later, the paper money was partly covered by gold, not everyone exchanged it at the same time.

This was called fractional reserve banking.

But after the complete decoupling of paper money and gold by President Nixon in 1971, this was changed. This paper money is called fiat money to the Latin word 'fiat', 'approval' or 'let it be so'.

Fiat money is printed money that the central bank issues on behalf of the government.

Money that has been printed and made in this way, in order to have a blind faith in it.



The difference between the notes is 'to believe' that one has more value than the other.

The US dollar

Military world power can only be maintained if you are a world economic power, if you can afford it.

Recently, the national debt of the United States again reached an important milestone, rising

for the first time to more than \$ 21 trillion. (\$ 21,000,000,000,000,-)

Here are the debts not yet added up of the individual States, municipalities, companies and private persons with their loans and credit cards.

During the 20th century, many governments flooded their economies with fiat currency and, as a result, collapsed:

History of Hyperinflation

No	Country	Year(s)	Highest Inflation per month (%)	No	Country	Year(s)	Highest Inflation per month (%)
1	Argentina	1989-90	196.60	16	Hungary	1945-46	1.295 x 10 ¹⁶
2	Armenia	1993-94	438.04	17	Kazakhstan	1994	57.00
3	Austria	1921-22	124.27	18	Kyrgyzstan	1992	157.00
4	Azerbaijan	1991-94	118.09	19	Nicaragua	1986-89	126.62
5	Belarus	1994	53.40	20	Peru	1988-90	114.12
6	Bolivia	1984-86	120.39	21	Poland	1921-24	187.54
7	Brazil	1989-93	84.32	22	Poland	1989-90	77.33
8	Bulgaria	1997	242.70	23	Soviet Union	1922-24	278.72
9	China	1947-49	4,208.73	24	Taiwan	1945-49	398.73
10	Congo(Zaire)	1991-94	225.00	25	Tajikistan	1995	78.10
11	France	1789-96	143.26	26	Turkmenistan	1993-96	62.50
12	Georgia	1993-94	196.72	27	Ukraine	1992-94	249.00
13	Germany	1920-23	29,525.71	28	Yugoslavia	1990	58.82
14	Greece	1942-45	11,288.00	29	Yugoslavia	1992-94	313,000,000.00
15	Hungary	1923-24	82.18				

Note: 1.295 x 10¹⁶ equals 12,950,000,000,000,000

Sources: Peter Bernholz, *Monetary Regimes and Inflation*, Cheltenham, UK: Edward Elgar Publishing, 2002; and Steve H. Hanke

More recently, Zimbabwe is known for its 100 million dollar bills. The prices doubled daily when Zimbabwe had hyperinflation in 2008.



Paper currency and out of control national debts have always devalued the currency in the past. (devaluing is reducing the value, also called inflation). Especially the amount of government expenditure are therefore important. As long as the devaluation is still small, the government and the central bank can get away with the illusion that they can let the economy grow.

Central banks

Some central banks are nationalized, so that the government has become the owner. With a Central bank, however, it is not important who is the owner, but who is in charge, and that are the private shareholders with their delegated supervisory board. With a smart description of the articles of association, it seems as if the government is the only shareholder. However, some very wealthy families, the hidden real shareholders, collect the dividend of the central bank's profit and remain in the background. Almost all Central banks are again connected to the BIS-Bank, the secret bank in Basel, which - so to speak - runs the global money world. This BIS Bank (Bank of International Settlement) has in Switzerland the same rights as an embassy and the employees have the financial status of inviolability.

Crypto-currency or Digital money

There is a strong tendency towards crypto-currency instead of paper money and one is looking for a crypto-currency worldwide, of which the value does not fluctuate too much, so is not volatile.

<https://cointelegraph.com/news/swiss-foundation-gets-30mln-to-start-non-volatile-cryptocurrency>

Swiss Foundation Gets \$30mln To Start 'Non-Volatile' Cryptocurrency.
The tax authorities also want, that an identification will be linked to the payments in order to claim tax revenues in this manner.

What does Scripture say what will happen to the money system?

The Scriptures speak of a mark, a personal identification, which everyone in the last days will have to accept in order to buy or sell:

NKJV (Revelation 13: 16-17) 16 He causes all, both small and great, rich and poor, free and slave, to receive a mark on their right hand or on their foreheads, 17 and that no one may buy or sell except one who has the mark or the name of the beast, or the number of his name.

Accepting the mark however, is not without obligation for God:

NKJV (Revelation 14: 9-10) 9 Then a third angel followed them, saying with a loud voice, "If anyone worships the beast and his image, and receives his mark on his forehead or on his hand, 10 he himself shall also drink of the wine of the wrath of God,"

Accepting the mark in the end time also means worshipping the beast, which is practicing idolatry.

The pursuit of money and wealth turns out to be a way for Satan to tempt or mislead us:

NKJV (Matthew 6:13) 13 And do not lead us into temptation, But deliver us from the evil one. For Yours is the kingdom and the power and the glory forever. Amen.

NKJV (2 Thessalonians 3: 3) 3 But the Lord is faithful, who will establish you and guard you from the evil one.

NKJV (Ephesians 6:12) 12 For we do not wrestle against flesh and blood, but against principalities, against powers, against the rulers of the darkness of this age, against spiritual hosts of wickedness in the heavenly places.

King Solomon already warned us about the temptation of wealth:

NKJV (Proverbs 15:27) 27 He who is greedy for gain troubles his own house, But he who hates bribes will live.

NKJV (Proverbs 23: 4) 4 Do not overwork to be rich; Because of your own understanding, cease

NKJV (Proverbs 28:20) 20 A faithful man will abound with blessings, But he who hastens to be rich will not go unpunished.

NKJV (Ecclesiastes 5: 10) 10 He who loves silver will not be satisfied with silver; Nor he who loves abundance, with increase.....

Jesus also told about the problems for the rich:

NKJV (Mark 10: 23-25) 23 Then Jesus looked around and said to His disciples, "How hard it is for those who have riches to enter the kingdom of God!" 24 And the disciples were astonished at His words. But Jesus answered again and said to them, "Children, how hard it is for those who trust in riches to enter the kingdom of God! 25 It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God."

Further, the Scriptures are very clear to Christians about greed and wealth:

NKJV (1 Timothy 3: 3) 3 not given to wine, not violent, not greedy for money, but gentle, not quarrelsome, not covetous;

NKJV (1 Timothy 6: 9-10) 9 But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. 10 For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.

NKJV (1 Timothy 6:17) 17 Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy.

Pleasures and a luxurious lifestyle:

All worldly wealth is relative and is not a basis for a truly rich life:

NKJV (2 Timothy 3: 2) 2 For men will be lovers of themselves, lovers of money, boasters, proud, blasphemers, disobedient to parents, unthankful, unholy,

NKJV (Revelation 3:17) 17 Because you say, 'I am rich, have become wealthy, and have need of nothing'--and do not know that you are wretched, miserable, poor, blind, and naked--

NKJV (Zephaniah 1:18) 18 Neither their silver nor their gold Shall be able to deliver them In the day of the Lord's wrath; But the whole land shall be devoured By the fire of His jealousy, For He will make speedy riddance Of all those who dwell in the land.

NKJV (James 5: 1-6) 1 Come now, you rich, weep and howl for your miseries that are coming upon you! 2 Your riches are corrupted, and your garments are moth-eaten. 3 Your gold and silver are corroded, and their corrosion will be a witness against you and will eat

your flesh like fire. You have heaped up treasure in the last days. 4 Indeed the wages of the laborers who mowed your fields, which you kept back by fraud, cry out; and the cries of the reapers have reached the ears of the Lord of Sabaoth. 5 You have lived on the earth in pleasure and luxury; you have fattened your hearts as in a day of slaughter. 6 You have condemned, you have murdered the just; he does not resist you.

No one can take his worldly wealth with him when he dies:

NKJV (Psalm 49: 17) 17 For when he dies he shall carry nothing away; His glory shall not descend after him.

Protect yourself as a Christian youngster for the pursuit of wealth:

NKJV (2 Corinthians 6:14) 14 Do not be unequally yoked together with unbelievers. For what fellowship has righteousness with lawlessness? And what communion has light with darkness?

Have DISCUSSIONS with your children

Parents, how important is it to make time free with your children for a discussion about money affairs, to be content with food and clothing and not the pursuit of money and wealth. Give, just as it was customary with Jesus and His apostles, to the poor in the immediate vicinity:

NKJV (Matthew 26: 9) 9 For this fragrant oil might have been sold for much and given to the poor.

Let them discover for themselves how money can be used to help their immediate neighbors.

NKJV (Galatians 6:10) 10 Therefore, as we have opportunity, let us do good to all, especially to those who are of the household of faith.

In a dialogue, always take the time to let young people speak out what concerns them.

What would you ... How would you ... What do you think

Warn your children for greedy so called charities.

Discuss with your children what they can do best, to believe Jesus' words and how to act upon them.

Finally:

In the Middle Ages, alchemists were dreaming of untold riches by trying to turn lead into real gold. However, Christians know that real riches are built up in heaven:

NKJV (James 2: 15-17) 15 If a brother or sister is naked and destitute of daily food, 16 and one of you says to them, "Depart in peace, be warmed and filled," but you do not give them the things which are needed for the body, what does it profit? 17 Thus also faith by itself, if it does not have works, is dead.

NKJV (Proverbs 22: 1) 1 A good name is to be chosen rather than great riches, Loving favor rather than silver and gold.

NKJV (2 Corinthians 6:10) 10 as sorrowful, yet always rejoicing; as poor, yet making many

rich; as having nothing, and yet possessing all things.

NKJV (Luke 6:20) 20 Then He lifted up His eyes toward His disciples, and said: "Blessed are you poor, For yours is the kingdom of God.

Younger ones, stay awake and do not fall into the intoxication of the human world:

NKJV (Hebrews 13: 5) 5 Let your conduct be without covetousness; be content with such things as you have. For He Himself has said, "I will never leave you nor forsake you."

NKJV (1 Corinthians 1: 5) 5 that you were enriched in everything by Him in all utterance and all knowledge,

Till so far this part about the value of money and how young people can deal with this. In the next section, part 3, we continue with 'how to remain faithful under oppression'.

P.S. On the site [Disciples of Jesus Christ](#) there are more substantive Christian articles.