

Kingdom Dollars

By **Jack Kelley**

"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal" ([Matt. 6:19-20](#)).

US dollars are backed by the "full faith and credit" of the United States government, not by the approximately 147 million ounces of gold in Fort Knox, like they used to be. (At \$1,000 dollars per ounce that's \$147 billion worth. The last reliable estimates put the total dollars in circulation or on deposit at \$8.3 trillion, so even if the dollar was backed by gold there's less than 2 cents worth of gold behind each one.)

So the value of a dollar is determined by how confident the rest of the world is in the stability of the US economy. China holds the largest amount of dollars in reserve, about 2 trillion, and has about \$800 billion more in bonds they hold. China has let it be known that their confidence in the dollar has been shaken by the recent economic turmoil in the US. Russia, Iran, Saudi Arabia, and others feel the same way. And recently the UN has joined China and others in calling for a new, more stable currency to replace the dollar in world markets. Rest assured, if these countries can find a way to replace the dollar they'll do so, and the value of the dollar will decline even more rapidly.

They'll do this because they know the US has recently been flooding the market with money that isn't worth the paper it's printed on and sooner or later it will trigger an inflationary spiral that will further erode the dollar's value. In the current round of Economic Summit meetings other nations are insisting that the US agree to stop spending (printing money) and start saving. But they don't believe our government is willing to exercise the necessary restraint to make this action effective. Therefore their choice is to do something and lose a little now or do nothing and lose a lot later.

Meanwhile, Back at Home ...

At the same time experts in this country believe that unemployment will remain high for another year or so. They believe that many more homes, perhaps more than a million, will soon enter foreclosure. They know that the commercial real estate and credit card markets are still in trouble and could trigger another recession, even before we're out of this one. Lately, I've been seeing more references to "recession part 2" in financial commentaries as a possibility for 2010.

It's also been reported that a new phenomenon, called Strategic Default or "walkaway", has come on the financial scene. It involves home owners with good credit scores who are often current on their payments deciding to just walk away from their mortgage obligations. They do this because they don't believe they'll ever get back to an equity position in their home. According to the LA Times there were over 580,000 cases nationwide last year, more than double 2007's total, and current indications are that this

number is continuing to grow. (In California where the once booming market has gone bust, walkaways were 68 times higher in 2008 than in 2005.)

Because of all this uncertainty, some people look at converting their cash into other currencies, like Euros or Yen, to protect themselves against the possibility of the dollar's sudden demise, but quickly realize those currencies are just as volatile.

Still others enter the gold and silver markets, not understanding that this is just a place to temporarily park assets until the economy improves. You can't spend the coins you buy. No matter how much the gold in your five dollar gold piece is worth, your neighborhood grocer is only going to give you five buck's worth of food for it. You have to find a buyer who'll give you paper money for your gold before you can spend it. If the economy never rebounds, you might be out of luck.

Bible prophecy says the world will get to a point one day where people will labor all day just to make enough money to buy their food for the day ([Rev. 6:6](#)). There won't be any left over for rent, utilities, car payments, or anything else. This won't happen because food is so scarce, but because money will be worth so little. Therefore, trying to save up enough to get you through those times is an exercise in futility. In periods of runaway inflation, savers are penalized by the consistent decline in the value of their savings.

For example, it takes 12 of today's dollars to equal the purchasing power one dollar had at the end of WW2, and over that time annual inflation averaged less than 4% per year. The dollar's purchasing power could erode that significantly in a matter of months during a period of runaway inflation.

But my purpose here is not to present a seminar on economics. It's to introduce the only investment strategy that can protect you against catastrophic loss if the bottom falls out from under us. It involves exchanging earthly dollars that have steadily declined in value in both good times and bad, for Kingdom dollars that cannot decline in value, or be lost or stolen.

There are two goals in this strategy. The first is to comfortably survive the coming hard times in what's left of this life (Surviving), and the second is to create wealth for the next one (Thriving). You can do both starting today.

Goal 1. Surviving

"Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. But seek first his kingdom and his righteousness, and all these things will be given to you as well" ([Matt. 6:25,33](#)).

A couple of years ago, I started warning people to either voluntarily change the way they live or wait till they're forced to change involuntarily. Since then many have been forced to significantly adjust their lifestyles, and many more are teetering on the brink. Yet I don't hear stories of churches filling up with people seeking after the Lord's

righteousness.

If you survived the first round of financial turmoil unscathed, don't think you'll automatically be immune to the next one. I truly believe that the Lord is allowing every source of security to be systematically stripped from us until only He is left. Make it easy on yourself. Take the first step now. Seek His kingdom and His righteousness and begin to feel the burden of worry lifting from your back, and the smile returning to your face, as you let Him take responsibility for your well being. The Lord is the only one capable of carrying us through the difficulties yet to come.

Goal 2. Thriving

"Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work" ([1 Cor. 9:6,8](#)).

Waiting for the Lord to bless you before you start investing in His work is like waiting for a stove to give you heat before throwing in some wood. Sowing always precedes reaping, so start where you are. Recall how grateful you are that the Lord has saved you, and where you'd be heading had He not done so. Then express your gratitude by investing in His work. You don't have to look around for an area of need. Just find a place where it's obvious the Lord is already working and pitch in. Give gratefully and generously according to your ability. And remember, every time you do you're exchanging earthly dollars for Kingdom dollars.

"Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness" ([1 Cor. 9:10](#)).

Soon you'll see other areas where you could help and you'll find you have an increased ability as well. Where at first you only had a dollar to invest, you'll see you now have two. Fight the tendency to hold some back and increase your giving instead, always with an attitude of gratitude. The main thing to remember here is that giving with the expectation of receiving isn't being generous, it's being greedy. (That's the first fatal flaw in the so-called prosperity gospel.)

"You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God" ([1 Cor. 9:11](#)).

Most people worry that they'll never be able to afford giving even 10% to the Lord. But people who follow this strategy in good faith eventually find themselves giving 30-40% and still have more than enough for themselves. If you work for a salary, it's hard to imagine how this could work. But remember all money comes from the Lord, regardless of who signs your paycheck, and He has an unlimited amount. Show him you can be a

good steward with what He's giving you now and you'll get an increase, because He promised that those who are faithful with a little will be given more. But for those who are not, even the little they have will be taken away from them. The evidence is all around us.

The first half of [1 cor. 9:11](#) is so exciting to us that we forget the second half. Yes, we can be made rich in every way, but it's so we can be generous on every occasion. And that's prosperity gospel's second fatal flaw. Wealth is not a gift to be wasted on indulgences for our personal benefit, it's a trust to be administered for the benefit of others. Spending money we don't have on things we don't need is neither an expression of gratitude nor a demonstration of generosity. On the contrary, it's evidence that if the Lord gave us more money, we'd just become greedier.

"Because of the LORD's great love we are not consumed, for his compassions never fail. They are new every morning; great is your faithfulness" ([Lamentations 3:22-23](#)).

No matter how far upside down you are financially, you're not beyond the Lord's help. The very day you determine in your heart to abandon your self-indulgent ways and begin to express your gratitude and demonstrate your generosity, He'll go to work with you to help make the future different.

And remember, generosity is not a number, it's a state of mind. It's not how much you invest in His work that matters so much as the motive in your heart while you're doing it. Remember the widow's mite? ([Luke 21:1-3](#)).

"Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you" ([Luke 6:38](#)).

The bottom line is that this investment strategy pays better than any other you can find. And it's also unbeatable for overall security. The Lord's bank can't fail, inflation will never erode your earnings, and nothing can ever cause the value of your investment to decline. Also, we can see from the examples I've cited that your returns are payable both in this world and in the next. What other investment do you know of that can promise that?

And talk about safe. The value of Kingdom dollars is backed by the full faith and credit of the Almighty Himself. The value of earthly dollars is only backed by the full faith and credit of the US government. Are you OK with that?

"Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions" ([Luke 12:15](#)).

The only condition the Lord imposes on this strategy is that we stop conforming to the patterns of this world and allow our minds to be transformed where it comes to our

relationship with Him ([Romans 12:1-2](#)). That means we start giving Him the credit that's due Him, live our lives in a manner that's more pleasing to Him, and start expressing our gratitude for what He's done for us by becoming a channel through which He can bless the world around us. When we do we'll discover that the more gratitude we feel, the more generosity we'll demonstrate, and the more return we'll experience. We can't lose.