

OCCUPY TILL HE COMES

What to do now?

Saving the
CRUMBS.



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ECONOMIC SIGNS OF THE TIMES

- Globalization as precursor to a universal Sunday Law.
- Natural disasters create economic and political consequences.
- Inflation will increase.
- Severe wealth inequality leads to societal unrest.

And as they heard these things, he added and spake a parable, because he was nigh to Jerusalem, and because **they thought that the kingdom of God should immediately appear.**

He said therefore, A certain nobleman went into a far country to receive for himself a kingdom, and to return. And he called his ten servants, and delivered them ten pounds, and said unto them,

Occupy till I come.

—Luke 19:11-13

You will not be able to say that He will come in one, two, or five years, neither are you to put off His coming by stating that it may not be for ten or twenty years. . . . **We are not to know the definite time either for the outpouring of the Holy Spirit or for the coming of Christ.**

–Evangelism, 221.1

One brother said to me, "Sister White, **do you think the Lord will come in ten years?**"

"What difference does it make to you whether He shall come in two, four, or ten years?"

"Why," said he, "I think I would do differently in some things than I now do if I knew the Lord was to come in ten years."

"What would you do?" said I.

"Why," said he, "I would sell my property and begin to search the Word of God and try to warn the people and get them to prepare for His coming, and I would plead with God that I might be ready to meet Him."

Then said I, "**If you knew that the Lord was not coming for twenty years, you would live differently?**"

Said he, "I think I would."...

How selfish was the expression that he would live a different life if he knew his Lord was to come in ten years! Why, Enoch walked with God 300 years. This is a lesson for us that we shall walk with God every day, and we are not safe unless we are waiting and watching.

Don't make a time of trouble before it comes. You will get to it soon enough, brethren. We are to think of today, and **if we do well the duties of today, we will be ready for the duties of tomorrow.**

–Mind, Character, and Personality, Vol. 2, 470.2

Many will look away from **present duties**, present comfort and blessings, and be **borrowing trouble in regard to the future crisis. This will be making a time of trouble beforehand, and we will receive no grace for any such anticipated troubles.** . . . We are to wait on our Lord. Jesus will be an ever-present help in every time of need.

–Selected Messages, Vol. 3, 383.4

HOW TO “OCCUPY”?

Follow what we've already been told.

I. SIMPLIFY OUR LIVES

It is no time now for God's people to be fixing their affections or laying up their treasure in the world. The time is not far distant, when, like the early disciples, we shall be forced to seek a refuge in desolate and solitary places... **Instead of spending our means in self-gratification, we should be studying to economize.**

–CL 32.1

It is now that our brethren should be cutting down their possessions instead of increasing them. We are about to move to a better country, even a heavenly. Then let us not be dwellers upon the earth, but be **getting things into as compact a compass as possible.**

LOWER CONSUMPTION
HELPS OFFSET
HIGHER INFLATION

2. BUY A COUNTRY HOME

As the siege of Jerusalem by the Roman armies was the signal for flight to the Judean Christians, so the assumption of power on the part of our nation, in the decree enforcing the papal Sabbath, will be a warning to us. **It will then be time to leave the large cities, preparatory to leaving the smaller ones for retired homes in secluded places among the mountains.**

More and more, as time advances, our people will have to leave the cities. For years we have been instructed that our brethren and sisters, and **especially families with children, should plan to leave the cities as the way opens before them to do so.** Many will have to labor earnestly to help open the way. But until it is possible for them to leave, so long as they remain, they should be most active in doing missionary work, however limited their sphere of influence may be.

BENEFITS OF COUNTRY LIVING

1. The unrest in the end will disproportionately affect the cities.
2. Better environment for raising children.
3. Should prolong ability to conduct ministry.
4. Real estate is a good hedge against inflation.
5. Low-interest, fixed rate mortgages are less risky in times of high inflation.

You might have had, **even from your limited wages**, means in reserve for any demand. It might have been **invested in a lot of land which would be increasing in value**. But for a young man to live up to the last dollar he earns shows a great lack of calculation and discernment.

–Selected Messages, Vol. 2, 330.3

BUYING A COUNTRY HOME

1. Even if not buying a country home directly, it may be worthwhile to build equity in a starter home first during a time of elevated inflation.
2. Equity in the home should keep pace with inflation better than cash in the bank.
3. There are unique tax advantages for real estate compared to other investment assets. (For now)

WHAT IF WE'RE IN A HOUSING BUBBLE?

If So...	If Not...
1. Mortgage rates are still likely to rise from here. (2023?)	1. Real estate is a good hedge against inflation.
2. We will still own a hard asset that won't go to zero. (Just paid a bit more for it).	2. Locking in a low, fixed interest rate means we will repay with devalued dollars in the future.
3. Even if inflation cools off, prices may not drop. It may plateau and grow at a slower rate.	3. We risk higher prices AND higher interest rates in the future.
4. There are other benefits besides strictly the financial ROI. (A place to live.)	4. Rent also rises with inflation.

In India, China, Russia, and **the cities of America**, thousands of men and women are dying of starvation. **The monied men, because they have the power, control the market. They purchase at low rates all they can obtain, and then sell at greatly increased prices.** This means starvation to the poorer classes, and will result in a civil war. There will be a time of trouble such as never was since there was a nation. And at that time shall Michael stand up...

3. LEARN TO GROW OUR FOOD

The Lord has shown me that **some of His children would fear when they see the price of food rising,** and they would buy food and lay it by for the time of trouble.

–Mar 181.2

Again and again the Lord has instructed that our people are to take their families away from the cities, **into the country, where they can raise their own provisions**; for in the future the problem of buying and selling will be a very serious one.

Many are unwilling to earn their bread by the sweat of their brow, and they refuse to **till the soil**. But the earth has blessings hidden in her depths for those who have courage and will and perseverance to gather her treasures. **Fathers and mothers who possess a piece of land and a comfortable home are kings and queens.**







4. START A BUSINESS

MISSIONARY ENTREPRENEURSHIP

- Apostle Paul was an entrepreneur. [Acts 18:1-4]
- The **lay members** of our churches can accomplish a work which, as yet, they have scarcely begun. None should move into new places merely for the sake of worldly advantage; but **where there is an opening to obtain a livelihood,** let families that are well grounded in the truth enter, one or two families in a place, to work as missionaries. [CL 22.2]

MISSIONARY ENTREPRENEURSHIP

- Work-from-home arrangements, online businesses, digital economy, etc. allow more flexibility to move to the country. COVID has accelerated this trend.
- By being in business offering goods and services, we place ourselves on the receiving end of rising inflation rather than the paying end. (i.e. Renter vs. Landlord)
- Self-reliant independence may prolong ability to do ministry.

5. INCREASE OUR SYSTEMATIC GIVING

YOU CAN'T TAKE IT WITH YOU...

...but you CAN send it on ahead!

Every opportunity to help a brother in need, or to aid the cause of God in the spread of the truth, is a pearl that **you can send beforehand and deposit in the bank of heaven for safekeeping.**

–Testimonies for the Church, Vol. 3, 249.2

The only safe place to deposit our treasures is in the bank of heaven. Every deposit made in this bank will accumulate abundant interest; you will be laying up in store for yourselves against the time to come.

–Review and Herald, July 1, 1890, par. 7

LAYING UP OUR TREASURE

- Remember that the Lord may call us to sell all at any time to give to His work, and it may be well before the Sunday Law.
- Selling will primarily be to advance God's work, and not to preserve our assets.
- To be faithful in giving 100% in a time of trouble, we must be faithful in our 10% now.
- God's ministries can do more with today's dollars than with debased dollars later.

SOME WORDS OF CAUTION

DON'T MAKE RASH MOVES

- “For God hath not given us the spirit of fear; but of power, and of love, and of a sound mind.” [2 Tim 1:7]
- Those who have felt at last to make a move, let it not be in a rush, in an excitement, or in a rash manner, or in a way that hereafter they will deeply regret that they did move out.... [2SM 361.1]

DON'T MAKE RASH MOVES

- Take heed that there shall **be no rash movements made in heeding the counsel in moving from Battle Creek.** Do nothing without seeking wisdom of God, who hath promised to give liberally to all who ask, and who upbraideth not. **All that anyone can do is to advise and counsel,** and then leave those who are convicted in regard to duty to move under divine guidance, and with their whole hearts open to learn and obey God. [2SM 361.2]

DON'T MAKE RASH MOVES

- But some rash advice may be given—only get out of Battle Creek, notwithstanding there is **nothing clearly defined as to what improvement they will make in spiritual advancement for themselves or others** in doing this. [CL 25.5]

DON'T MAKE RASH MOVES

- Let everyone take time to consider carefully; and **not be like the man in the parable who began to build, and was not able to finish.** Not a move should be made but that movement and all that it portends are carefully considered—everything weighed.... To every man was given his work according to his several ability. Then let him not move hesitatingly, but firmly, and yet humbly trusting in God. [CL 26.1]

REMEMBER THE POINT OF IT ALL

- Not merely for self-preservation.
- Not primarily for protection of financial assets.
- Not salvation by country living and organic gardening.
- It is for enhancement and prolonging of ministry.
- We must keep all things in balance.

If we get so preoccupied preparing for the end-times that we neglect to actually give the end-time message, then Satan still wins.

SOME COMMON QUESTIONS

SHOULD I STILL SAVE FOR RETIREMENT,
KID'S COLLEGE, ETC.?

WHAT ARE YOUR NEEDS?

But if any **provide not for his own**,
and specially for those of his own house,
he hath denied the faith, and is **worse**
than an infidel.

—1 Timothy 5:8

INVESTING STILL A GOOD IDEA?

- What are your needs/goals?
- What is your time horizon?
- What is your risk capacity and tolerance?

INVESTING STILL A GOOD IDEA?

- If there are defined financial needs to provide for our family, then disciplined saving and investing is almost always a good idea.
- How to save/invest is determined by time horizon and risk capacity/tolerance.
- Always have an exit strategy in case it is time to sell. (i.e. Understand the process, costs, and time required to liquidate.)
- No one-size-fits-all approach. Worth discussing with a financial planner if your situation is complex.

WHAT ABOUT GOLD AND PRECIOUS
METALS AS A HEDGE?

GOLD & PRECIOUS METALS

- Gold & precious metals have generally been reliable in hedging against inflation, but in the final crisis, there's no market on the other side to sell back into.
- Gold has not always kept up with inflation and there are additional costs just to hold it (storage, security, insurance, transport, etc).
- Gold & precious metals should be viewed solely for downside protection, they underperform other productive assets for growth.
- Would you rather have food or gold bars?

WHAT ABOUT BITCOIN AS A
HEDGE FOR INFLATION?

Saving the
CRUMBS.

CRYPTOCURRENCIES

ARE
THEY
LEGIT?



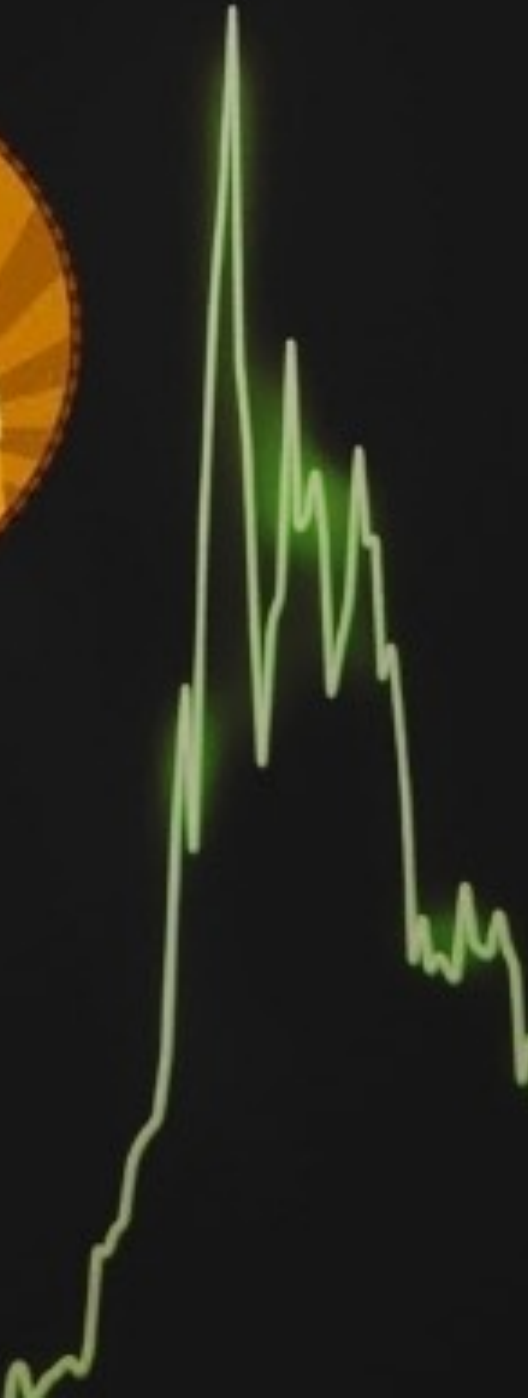
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Dogecoin

\$0.039724

+\$0.031019 (356.34%) Past Week



Saving the
CRUMBS.

BITCOIN & CRYPTOCURRENCIES

- Theoretically, Bitcoin has qualities that should make it a good hedge for inflation. However, it hasn't truly been put to the test yet.
- I am positive on cryptocurrency and blockchain technology in general, but it is difficult to promote it as a form of investment to the average person right now.
- A currency not controlled by any central authority sounds intriguing in light of the end-time globalized economy foretold. Will it prolong the ability for freedom to continue? That remains to be seen.

His followers are to be in the position of those who are listening for the orders of their Captain; they are to **watch, wait, pray, and work, as they approach the time for the coming of the Lord;** but no one will be able to predict just when that time will come; for “of that day and hour knoweth no man.”

–Evangelism, 221.1

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