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Frank W. Nelte

IN THE MILLENNIUM MONEY WILL BE ABOLISHED!

During the millennium physical life on earth will be unlike anything that any human beings have ever experienced. There will be major changes from the way we live our lives today.

God had planned a certain way of life for human beings before Adam and Eve sinned. But the things that God had intended to implement amongst human beings never came about, because Adam then sinned and rejected God's rule over his life. Adam and Eve had in fact decided to figure out for themselves what is right and what is wrong. Eating the forbidden fruit said that they themselves could figure out what is right and what is wrong. That's what Satan had after all promised Eve (Genesis 3:5).

The main consequence of that decision by Adam is that everything we human beings have done and established since the time of Adam is a product of **doing what is right in our own eyes**. None of the ways in which our societies function and operate represent how God intended for us human beings to live. Everything that you and I know is the result of doing what is right from a human point of view. And everything that was established based on our human point of view must be and will be discontinued and rejected when Jesus Christ begins to rule.

We need to recognize that **the way of life that God had planned for human beings was never implemented**, once Adam and Eve had sinned. Instead, God imposed all kinds of penalties on mankind, the implementation of which penalties was spread out over a number of centuries and millennia.

In Exodus 12:2 **God changed the annual cycle** from starting the year in the autumn to starting in the spring. So whereas before that change the first day of the month of Tishri (i.e. the Holy Day of Trumpets) had been the first day of the year, the day when Jesus Christ had first come to this planet Earth in Genesis 1:2, after Exodus 12:2 that same day in the annual cycle became the first day of the seventh month.

In effect, the first day of the original year was relegated to now be the first day of **the second half of the year**. God in effect inserted into the annual cycle six full months **before the original start** of the year. What had been the first lunar month became the seventh lunar month of the year from Exodus 12 onwards.

This meant that the things God had originally intended to do during "the first month of the year" were postponed by 6000 years (the principle of a month for 1000 years). So where Jesus Christ had come to this earth in Genesis 1:2-3 on the first day of the first month for the purpose of ruling over mankind, that very same day in the annual cycle was now reckoned to be the first day of the seventh month.

This meant that Jesus Christ's coming to rule over this planet Earth was in effect moved back by 6000 years. And we now refer to **that moved back date** as Christ's second coming (i.e. the moved back date

being the Holy Day of Trumpets, the 1st day of the 7th month).

At His second coming Jesus Christ will rule this whole Earth as King of kings and Lord of lords. And then **Jesus Christ will implement all the things He had intended to implement** if Adam and Eve had not rejected God's rule over their lives back in Genesis 3.

God's intentions for how physical human lives would function, and how we human beings would live, **had been perfect**. There was nothing whatsoever wrong with any of God's original intentions for mankind. And therefore all of Jesus Christ's original intentions for mankind, had Adam and Eve not sinned, will be implemented when Jesus Christ's millennial rule starts. And in this regard one major point we need to understand is this:

Everything that "was not so from the beginning" (see Matthew 19:8 for this principle) **will be abolished when the millennium starts.**

This means that **every human invention** and **every human form of conduct** that is not in agreement with God's original intentions for mankind at the time of Adam's creation, will be abolished and rejected. That in turn means that all the things that regulate and control our conduct today will be banished, because our ways of life today do not reflect how God wants human lives to be lived.

The things we view as essential today will not even be a part of people's physical lives during the millennium. None of us are capable of accurately picturing what physical lives will be like in people's day-to-day activities in the millennium. We can only speculate, based on what we understand from our present physical existence. But **our present experiences are a very bad and unreliable predictor for what God had really intended human life to be like.**

One of the things that is absolutely vital in our lives today, but which will be abolished when Jesus Christ starts to rule this whole Earth is the concept of money. **Money will simply not exist during the millennium.**

Now there are some verses in Jeremiah chapter 32, where God instructs Jeremiah to buy a field in circumstances that seem to represent the yet future great tribulation. In verse 44 of that chapter God then says that "**men shall buy fields for money**" after they return from captivity. So based on that statement some people feel that Jeremiah 32:44 implies that fields will be bought for money during the millennium. And therefore money will (supposedly) be a part of life during the millennium.

Later we'll examine that Scripture more closely. But for now let's consider the matter of money.

It is hard for many of us to think of a world where some form of money or some form of trading is not a part of life. **How can a whole nation, let alone the whole world, possibly function, if there is no form of money or trading?**

We think along these lines because today all our lives are structured and organized on the premise that, while we can make and produce some things for ourselves, there are many, many things that we can only receive if we pay for them with money. Yes, we can grow some foods, and we can freeze certain perishable foods for future consumption.

But we can't build our own means of transport (cars, trains, planes, ships, etc.), and neither can we ourselves produce the fuel needed to run our various means of transport. Most of us couldn't possibly build our own houses. And neither could most of us make all the tools we use in our regular work activities. Most of us are also not able to make many of our clothing items. We ourselves can't produce the energy that is needed to heat and to cool our homes.

For all these things **we today have to rely on other people**. And in order to get the goods or services from other people, we have to pay with money. So if money doesn't exist, then there is no incentive and no motivation for other people to produce the things which we need or want. Without the incentive of money, nobody would be willing to work for somebody else, at least not in a totally free society.

The truth is that without the existence of money our world today would grind to a halt. **It is money that makes the world go 'round**. Without the existence of money, or some other medium of exchange, there would be no such thing as "**rich people**" and "**poor people**".

Our present world is based on attaching a relative value to everything.

We attach a value to bread and to fruits and to vegetables. We attach a value to houses and to cars and to furniture. We attach a value to travel (by car, train, plane, ship, etc.), and we attach a value to staying in some temporary accommodation (motels, hotels, resorts, vacation villas, etc.). We attach a value to gold and silver and diamonds. We attach a value to clothing and to tools and to sporting equipment. We attach a value to entertainment activities (attending sports events, concerts, amusement parks, etc.).

We also attach a monetary value to the opportunity **to listen to other people talk**. Attending lectures, getting tuition, getting financial advice, getting legal advice, getting health advice, etc. is all **just talking**; and we attach a value to that kind of talking. Why? Back in the 50s in our neck of the woods people used to say "talk is cheap, but money buys whisky", meaning that **talk without actions doesn't really achieve anything concrete**.

People are prepared to pay money for the opportunity to listen to that kind of talking. From a Kingdom of God point of view **that is rather stupid!** "Talking" has no inherent monetary value. When the person who is paid for talking stops talking, **there is nothing there** that you can take home and use to do something with. It is just that your mind has received some information (which may in fact be extremely valuable!) ... and you have paid money to receive that information. But you don't have anything tangible that you can eat or drink or sit on or sleep in or keep warm with or travel in, etc. It was just talk that conveyed some information to your brain.

When God speaks creation takes place. But when man speaks nothing happens. And human talk does not produce anything tangible. So talk doesn't have any real value because nothing has been

produced. The value of talk is equivalent to “the emperor’s invisible clothes” type of value. We attach a value to information. But in God’s way of life all information is always provided free of charge, without any price being attached to it. The real value of any true information or understanding is very great, but it cannot possibly be expressed in monetary terms.

The dissemination of knowledge and understanding, not just the truth of God, but also knowledge about physics and science and health and nutrition and geography and history and legal advice and mathematics and exercise and farming and all crafts and trades, etc. is on a totally different level than the arbitrarily established value of physical things like farm produce and furniture and clothing and jewelry and stones and timber for building houses, etc., the value for all these things being in our present world expressed in terms of money.

Communicating knowledge and understanding in any area of life is **extremely valuable** ... but not in monetary terms! It is a completely different kind of value, one that simply cannot be expressed in monetary terms. And in God’s society during the millennium it will not be expressed in monetary terms. So in the millennium nobody can possibly “earn a living” just by talking, because talking does not produce anything tangible.

Meanwhile in our world today we also attach a value to a vast range of medical procedures, which promise to solve some of our health problems. And we attach a value to insurance policies of all kinds, so if something bad happens to us, **then we will receive some money**. The list of things for which we today need money goes on and on.

Yes, life in our world today is based on assigning a monetary value to everything. And then **in a crisis there is always a shifting in these relative values**. For example:

In normal circumstances a 2-carat diamond ring is reckoned to be worth a lot more than a 20-pound bag of beans or potatoes. But if there is a severe famine, with people starving, and some farmer just happens to own a couple of tons of beans or potatoes, then the person with the 2-carat diamond ring might be very willing to pay for 20 pounds of beans with that 2-carat diamond ring.

In changed circumstances what was once very valuable (the diamond ring) may become worthless; and things that previously had very little value (the bag of potatoes) may become very valuable. **There is no permanence in our world’s system of relative values**. In our system the value of anything depends much more on supply & demand, than it does on any intrinsic characteristics or attributes of the actual items that are involved. If a lot of people want a limited supply of some stuff, then that stuff is deemed very valuable. And if very few people want other stuff that is available in great abundance, then that other stuff is deemed to not be valuable at all.

In the lead-up to the millennial rule of Jesus Christ **gold and silver will lose the value** we attach to those metals today. As the second coming of Jesus Christ approaches, this type of physical wealth will become worthless, because this wealth cannot save anyone in those extremely traumatic circumstances. And neither can those metals feed anyone. So in those circumstances people will throw away their gold and silver. As the Prophet Isaiah tells us:

In that day **a man shall cast his idols of silver, and his idols of gold**, which they made *each one* for himself to worship, **to the moles and to the bats**. (Isaiah 2:20)

(Comment: Consider code-naming your own monthly or annual budget "**Mole & Bat Feed**". Just a thought.)

From a financial point of view gold and silver will be worthless when the millennium starts. It is not just that people throw "idols" away; it is that they throw away the precious metals those idols are made of, because the metals themselves will be worthless.

This world's entire system of artificially attaching a relative value to virtually everything, including to life itself (i.e. insurance policies), is **a concept that Satan invented and created!** This system, more than anything else, ensures that Satan is indeed the god of this present age (see 2 Corinthians 4:4). With this system of **money determining the value of everything** in life, Satan has thoroughly enslaved humanity.

We all need money to conduct our daily lives. And while a very few individuals here or there may be able to structure their lives without ever needing any money at all, in our world today it is simply not possible for the vast majority of all people to adopt such an approach.

And even those people who today can manage to live without using money, in many cases they still depend on "trading" in order to get those items which they cannot produce for themselves. In this regard we should realize that even as dark clouds are the precursors for a coming storm, so **trading is the precursor for the concept of money**. Trading is simply the first step in the development of money.

In our world today the vast majority of people need money or some alternate means of trading to conduct their lives. And that is a form of slavery, slavery to Satan.

It was Satan who invented trading, which is the forerunner for money. Simple trading can be quite rudimentary. But the more complex such trading becomes, with hundreds of different items being traded, the more important it becomes to establish a recognized and universally accepted system of setting relative values for everything. And that is achieved by the creation of money.

One of the major problems with money is that **money forces us to think selfishly!** Money focuses our minds on getting something. It forces us to think: how much of my money do I have to give to you, in order to get from you the things that I want? We might be willing to give someone all the money we've got, and then some, in order to buy a house. But we are not about to give someone all the money we've got for a bunch of bananas, or for a large bag of peanuts. No, in our minds those things have vastly different values. And it is all relative. In this world's system **how much we give depends totally on how much we get in return**.

Money is based on the premise that **I only give my money to you in order to get something that I want from you**. And if someone else is willing to give me what I initially wanted to get from you, for less money than you demand from me, then I will give my money to that other person in order to get what I

had initially wanted to get from you. That way I will save some of my money.

Money is the most powerful representative of the “get-way of life”. Money focuses my mind on me. It says: here is how much money I’ve got, and **here is what I can get** for that money. Money also says to me: what I really want to get is going to cost more than all the money I have right now. Therefore **I must find a way to get more money**, so that then I’ll be able to get what I really want.

Obviously **that is very selfish thinking**, no matter how much we would really like to find a justification for that kind of thinking. However, that is how everybody else in our world thinks, so it must be okay for me to also think that way. And besides, I have to take care of all my financial obligations, right?

We have no idea just how much the existence of money shapes and directs our thinking. **Money pressures us to think a certain way**. If we don’t want to starve and find ourselves destitute, then we must make a plan to get money. We have no choice. So yes, in our world today money forces us to think in certain ways. Money largely controls our thinking.

And we cannot really picture how our minds would think, if money didn’t exist anywhere on Earth, and if nobody on Earth ever considered trading with other people, as in: what will you give me for my chickens or my potatoes?

It is no wonder that many (most?) ministers in the various churches of God assume that in the millennium there will be some kind of monetary system, which physical mortal people will use to get from other people the things they want or need. Life without any kind of monetary system at all, even in a perfect society ruled over by Jesus Christ, is simply inconceivable for many people.

FROM THE BEGINNING IT WAS NOT SO

After Adam and Eve had sinned, God actually allowed human beings to accept various totally selfish practices. For example, after the flood God allowed the **totally selfish practice of polygamy**. God also allowed the **totally selfish practice of divorce**. God also allowed the **totally selfish practice of slavery**. God also allowed the **totally selfish practice of warfare** and then taking the loot from the defeated nations (i.e. taking away the personal possessions of the people who had been defeated, something that in other circumstances would be called “stealing”).

Instead of forbidding all of these things for the people of Israel, God only gave Israel laws that **regulated** all these selfish practices, i.e. laws that set certain parameters or limitations for these selfish practices. So why did God only regulate all these selfish activities, instead of forbidding all these things? Why didn’t God tell Israel “you are not to do any of these things”?

All of these things are **expressions of selfishness** on the part of the major “beneficiaries” of those practices.

A man who wants additional wives (polygamy) is only thinking of himself. Solomon having 1000 wives

represented **the ultimate expression of selfishness**, with not the slightest concern for all of those women themselves. A man who desires to own slaves is likewise totally selfish. The fact that in having slaves he is depriving all those men and women and children of freedom, freedom which he himself enjoys, is not really his concern. Similarly, the man who wants to divorce his wife (we'll look at Matthew 19 shortly) and find a new one is likewise only thinking of himself. The same is obviously also true for the woman who wants a different husband.

(Comment: Here I am speaking in general terms, and I don't mean that my statements apply to every divorce situation. While there are assuredly situations where the one seeking the divorce is doing the right thing, can we recognize that **in the majority of cases** divorce is an expression of selfishness on the part of either the husband or the wife? And that is how Jesus Christ evaluated the desire of the Pharisees to have easy access to divorce.)

The point is: in dealing with Israel, God only provided certain limitations to regulate these selfish practices, but without actually forbidding these things. Why did God do that? The answer is important because there are people in the world today who justify engaging in these practices (e.g. polygamy) by claiming: **God allowed these things for the people of Israel. Therefore these things are also allowed for us today.**

This is once again totally selfish reasoning, claiming God's approval for some selfish actions. So it is important to understand why God allowed even some of His Old Testament servants to engage in selfish practices like polygamy and slavery.

Here is the answer in two parts:

1) **Before Adam and Eve sinned**, God intended to instruct human beings to live by **all of God's standards**, as they apply on the human level. Adam's mind was still pure. Adam had not yet even been exposed to Satan's selfish way of thinking and reasoning. And if Adam had been able to resist Satan's temptation to decide for himself what is right and what is wrong, then over a number of centuries Jesus Christ would have taught Adam all of the principles for how to live a godly life.

Christ would have taught Adam how to constantly seek to understand the mind of God and God's way of thinking more fully, much like a concerned father teaches his own sons everything about his own profession, so that his sons will in time also become skilled artisans in the family profession, with knowledge, skills and information being passed on from father to sons. Christ would have taught Adam a perfect understanding of how God thinks and reasons.

Such teaching would have taken decades, and most likely centuries. No human being is capable of fully understanding the mind of God in a mere 10 or 20 years. It takes many decades, if not several centuries, for our human minds to fully grasp how God's mind works. And so Jesus Christ was prepared to work with Adam and his descendants for centuries. You know the Scripture about how God thinks and reasons, right? Here it is:

For My thoughts *are* not your thoughts, neither *are* your ways My ways, says the LORD. For **as the heavens are higher than the earth, so are My ways higher than your ways, and My thoughts than**

your thoughts. (Isaiah 55:8-9)

The heavens are incredibly higher than the earth. And God's thoughts and God's ways are enormously higher than our human thoughts. Really understanding God's thoughts and **God's way of doing things is not something we can really grasp in a mere 50 years of exposure**, let alone in 3 or 4 years.

This is not something you have ever before considered, is it? God's thoughts and ways are infinitely higher than our human ways of thinking. That is not something we can absorb and fully comprehend overnight. **It takes a very long time for us human beings to fully understand God's ways.** It takes a long time to fully understand God's ways because in that process **our own minds also have to change.**

Oh yes, in 50 years of committed and converted living before God we can learn quite a bit about how God thinks and reasons. That basic and rather limited understanding is certainly enough for God to confidently give such a converted person immortal life at the time of the resurrection. It is possible for God to give such an individual immortal life because God has established that the person has the right attitude and the right commitment.

But as far as fully understanding the mind of God is concerned, such an individual with 50 years of faithfulness to God is still only scratching the surface. You think I am exaggerating?

Consider the twelve apostles.

They spent three-and-one-half years with Jesus Christ. For well over 1000 days they saw Him every day; they heard Him speak; they received personal answers to their questions. They constantly saw how Jesus Christ reasoned, how He used His mind, how He evaluated information that was presented to Him. They heard every single teaching that Christ presented. They not only heard every single parable that He spoke, but they also were able to ask Him for the correct meaning for every parable.

And yet they kept misunderstanding Christ's point of view. While they "saw" how Christ reasoned, they didn't actually understand His reasoning correctly. Their minds were not really following Christ's lines of reasoning to the correct conclusions. Their attitude was right, but their understanding was shallow. And even for a full two decades after they had received the holy spirit, they still didn't understand that Jesus Christ would not return for another almost 2000 years, in spite of the very close association they had experienced with Jesus Christ during His earthly ministry.

Consider the angels.

Notice something the angel Gabriel told Daniel.

But I will show you that which is noted **in the scripture of truth:** and ***there is none that holds with me in these things***, but Michael your prince. (Daniel 10:21)

The Hebrew verb here translated as “holds” (i.e. “chazaq”, used with the hithpael stem) literally means “**to strengthen oneself**”. “The scripture of truth” is an expression of the mind of God. So what was Gabriel actually telling Daniel with this statement?

Gabriel had “strengthened himself” in understanding the mind of God, in understanding how God thinks and reasons. And in plain language Gabriel was saying: amongst all the angels only the Archangel Michael understands the mind of God as well as I do. The two angels Michael and Gabriel have a better understanding of the mind of God than any of the other millions of holy angels.

Gabriel’s statement tells us that not all of the holy angels of God understand the mind of God equally well. All of the angels were created before God created this universe. Now it makes no difference whether this universe is one million years old, or whether it is older than that, or whether it is younger than one million years. The point is clearly that the universe is already very old.

So think about this:

All of the angels are very likely already older than one million years, and all of them can see God the Father and Jesus Christ. Yet even after a million years (speaking in hypothetical round numbers) of contact with God the Father, and with all of them being “holy” (see Matthew 25:31; etc.), they still don’t all understand the mind of God equally well. No, Michael and Gabriel have a better understanding of the mind of God than any of the other righteous angels.

That is what Gabriel was saying in Daniel 10:21.

Now all of the righteous angels of God have a far, far better understanding of the mind of God than have any of us human beings. So at present converted human beings have at best **a very limited understanding of the mind of God**. The heavens really are vastly higher than the earth (Isaiah 55:8-9 again).

Are you beginning to see the reason why God originally gave human beings a life-span of almost 1000 years, and why God will let human beings in the millennium live equally lengthy lives?

Here is the point:

If Adam had resisted Satan’s temptation to use his mind selfishly, then Jesus Christ would also have established a utopian society for human beings. The lengthy life-span would have given human beings the opportunity to come to understand God’s thoughts and intentions to a very considerable degree, though not necessarily to the level of a Michael or a Gabriel, in that way better preparing the minds of human beings for the transition from mortal human beings to immortal sons of God.

It takes a long time to come to a deep understanding of the mind of God. The holy righteous angels have demonstrated that. So a longer physical life-span for converted individuals means more preparation

before making that transition to immortal life. The more our minds are able to understand God's thoughts while we are still human, the quicker our understanding of God's mind will grow and develop **once we have been changed into spirit beings**.

Notice the ultimate goal for human beings who are resurrected into the Family of God.

That they all may be one; as You, Father, *are* in Me, and I in You, **that they also may be one in Us**: that the world may believe that You have sent Me. And the glory which You gave Me I have given them; that they may be one, even as We are one (John 17:21-22)

When Christ tells us that He and God the Father "are one", it means that Jesus Christ and God the Father understand each others thinking absolutely perfectly. **It is their minds that are "one"!**

While the angels Michael and Gabriel have an extremely good understanding of the mind of God, the understanding that Jesus Christ has of the thoughts and ways of God the Father is on **a still higher level**.

And when Jesus Christ tells us that we human beings are to become "one" with God the Father and with Jesus Christ, then this means that ultimately **we are to come to understand** the minds of God the Father and of Jesus Christ **on the same level** as Jesus Christ understands the mind of the Father.

That is a level of understanding that the holy angels of God have not been able to achieve in a million years. And when we achieve that level of fully understanding how God the Father thinks, then we will truly have become one with God the Father and with Jesus Christ.

There really is an important purpose for a long human life-span.

Anyway, getting back to Adam and to the utopian society Christ would have established if Adam had not sinned, we need to understand that **such a utopian society can only exist if the members of that society can resist thinking selfishly**. A utopian society cannot be instituted if the individuals in that society use their minds selfishly. Put another way:

God's ideal society for mortal human beings absolutely **cannot be established** if human beings are going to be motivated by **selfish desires**, and if they have the opportunity to outwardly express those selfish motivations, thereby influencing other people with their selfish ways.

It is impossible to establish God's total way of life in absolute terms amongst a people who will use their minds selfishly. It can't be done! That can only be done if selfish thinking is either totally eradicated, or else prevented in absolute terms from ever manifesting itself in any outwardly observable way (i.e. during the millennium), so that there isn't even a hint of selfishness in any of man's actions and conduct. God is the total opposite of selfish thinking. And that is also God's desire for man, that man would reject the selfish way of thinking completely. Rejecting selfishness is a starting point for a

relationship with God.

For God it was thus imperative to expose Adam and Eve to Satan's selfish way of thinking, to find out how Adam's mind would work.

Now to part two of the answer to our earlier question.

2) **After Adam and Eve had sinned**, it was impossible to implement God's total way of life for human beings at that time. It could not be done! Why not? It could not be done because Adam's sin revealed that human minds were very receptive to the selfish way of thinking. **This point became abundantly clear to God**, beyond any doubts whatsoever, in the 1536 years after Adam had sinned. That was when God finally said that "every imagination of the thoughts of his heart is only evil continually" (Genesis 6:5).

So **in God's modified plan**, which God put into effect **after the flood**, God made provision for the fact that all of us human beings are exposed to selfish thoughts and desires from early childhood onwards. The provisions God made for this fact are that God decided to place some regulations on the selfish thoughts and desires that we human beings spontaneously exhibit, but **without totally banning all selfishness**.

Note! When God called Abraham out of a pagan society, God did not impose on Abraham the total spirit of the law as a requirement for Abraham (and for people after him) to accept and abide by, before being willing to work with Abraham (and other people after him). Rather, God accepted standards that are somewhat lower than God's own absolute standards.

God had determined that He could work with and test human beings adequately, **without exposing those human beings to all the many facets of the total way of life that God had intended to implement "at the beginning"**.

God did this by not revealing to His Old Testament servants God's true desires **in some areas of life**. God did not address certain selfish ways, which the human beings He called had absorbed as a part of the culture into which they were born, and in which they were raised. **There were enough other things God could reveal** to the people He called, which "other things" could be used very effectively to test the real character of those individuals.

(Comment: The same is **still true today**. We do not yet have all truth. In some areas we still lack understanding. But the things God has revealed to us are sufficient to adequately test all of us, while not taking the things we do not yet understand into consideration. That is the principle of James 4:17.)

For example:

It seems that polygamy had become a fairly established practice for wealthy individuals at some point

after the flood. That also included a man having sex with female slaves. Now to us today it is very clear that God's intentions and God's desire for a man are that the man has only one wife, and that he does not have sex with any other woman. That is clear from the words of Jesus Christ.

But many of God's servants in OT times did not really understand this. And God chose to not bring this to their attention, or to make an issue out of it.

When the Pharisees asked the tempting question: "is it lawful for a man to divorce his wife **for every cause?**" (see Matthew 19:3), Jesus Christ in essence replied "**no, it isn't lawful**" (see verses 4-6,9). Then in verse 7 the Pharisees appealed to the law given by Moses, as recorded in Deuteronomy 24:1.

When a man has taken a wife, and married her, and it come to pass that she find no favor in his eyes, because he has found some uncleanness in her: then **let him write her a bill of divorcement**, and give *it* in her hand, and **send her out of his house**. (Deuteronomy 24:1)

The Pharisees appealed to this law that had established the legality of divorce.

Now understand something extremely important:

This one permissive law, which is clearly contrary to God's intentions, **reveals the principle for all the things God allowed** in OT and/or early NT times, and which things also are clearly contrary to God's intentions.

In other words: **the principle** that applies to the permission for divorce, **also applies to polygamy and slavery and warfare** and, I might add, to the acceptance of **money**, and the concept of buying & selling.

So consider: David didn't see a problem with polygamy, and you don't see a problem with dealing with money, with buying and selling. Before God both of these things are problems. It is not really that having our lives controlled by money is any less evil in the sight of God than is polygamy. But **we don't see it that way, do we?** To us dealing with money is perfectly normal; and to David dealing with polygamy was perfectly normal.

Now here is Jesus Christ's answer to the Pharisees. Keep in mind that Jesus Christ is the God who had worked with and through Moses in Old Testament times.

He said unto them, Moses **because of the hardness of your hearts** suffered you to put away your wives: but **from the beginning it was not so**. (Matthew 19:8)

This statement by Jesus Christ, the God who gave all of the laws in the Old Testament, is the key to understanding all those laws in the Bible, where we today understand that **they do not really express God's real intentions** and desires for man.

When Israel repeatedly disobeyed God, God then gave them some laws that do not reflect God's real will and real intentions for mankind. God explained this in the Book of Ezekiel.

Because they had not executed **My judgments**, but had despised **My statutes**, and had polluted **My sabbaths**, and their eyes were after their fathers' **idols**. Wherefore **I gave** them also **statutes that were not good**, and **judgments whereby they should not live**. (Ezekiel 20:24-25)

That is pretty blunt speaking! When Israel repeatedly disobeyed God, then God actually gave them some laws that did not really express God's will! And God also gave them some laws, which God didn't really want Israel to put into practice.

What laws are we talking about?

We are talking about laws that allowed Israel **a certain amount of selfishness**. We should understand that selfishness on the part of one party always causes some degree of pain and suffering for the other party that is involved.

What this tells us is that when people disobey God, then God will at times give them what they want, **as a form of punishment!** In other words, God gives people what they want, and then punishes them for being selfish. God also referred to this matter in the Book of Jeremiah.

The heart is deceitful above all things, and desperately wicked: who can know it? I the LORD search the heart, / I try the reins, **even to give every man according to his ways**, and according to the fruit of his doings. (Jeremiah 17:9-10)

How does God "give every man according to his ways"? People set their hearts on something that is selfish and wrong, and God then gives them exactly what they wanted (great wealth, a new spouse, permission to divorce or have multiple wives, etc.). **And then God punishes them.**

This approach on God's part is demonstrated with the pagan priest Balaam. You know the story. Balaam really wanted to go with Balak's messengers and get his hands on that pile of money. But when Balaam asked God, God said "don't go". A week or two later Balaam asked God again. This time God gave Balaam the answer Balaam wanted to hear. That's Jeremiah 17:10 in action! God gave Balaam "according to his ways". And then a little later the Israelites killed Balaam. The whole account is recorded in Numbers chapters 22-24.

The Jeremiah 17:10 principle also applies to the judgments whereby the Israelites should **not** have lived. It applies to every law that allows us to express a certain amount of selfishness.

For example, the Old Testament mentions a number of men who had two or more wives. So how many of those polygamous marriages were really "happy marriages"? **None!** There is a price to pay for

polygamy.

Let's now get back to Jesus Christ's answer in Matthew 19:9.

There are two important points in Jesus Christ's answer.

First, Jesus Christ explained the reason for why divorce was permitted in the law of Moses. Divorce was permitted "for **the hardness of their hearts**". It was a concession to their total selfishness, intended to prevent the greater breakdown in Israelite society. By that I mean that if the law had **not** allowed divorce, then adultery would have become a far, far greater problem. And on a greater scale, adultery would quite possibly have led to the total breakdown of Israelite society.

Recall that Jesus Christ referred to the Jews during His own ministry as "**an adulterous generation**" (see Matthew 12:39; Matthew 16:4).

Had there not been the possibility to legally divorce one's wife, then the problem of adultery would have been so much greater already 2000 years ago.

We should also recognize that the other laws that make provision for a certain amount of selfishness were likewise given "for the hardness of their hearts".

To make this plain:

In working with human beings, and seeking to lead us to the point where God can safely give us immortal life in His Family, God may, amongst others, use two different approaches. And those two different approaches are in response to our commitment to God, and also in response to the state of our minds.

1) If our minds were **totally shielded** from any influence of Satan's attitudes and standards (i.e. Adam before he sinned), or if we were able to **totally reject** all of Satan's temptations to behave selfishly (i.e. likely the majority of people in the millennium), then God will expose us to the total picture regarding what all of God's standards and wishes are intended to look like in real life circumstances.

2) But if our minds are somewhat influenced by the world in which we have grown up (e.g. Abraham, David, etc.), then God may only expose us to a more limited picture. In that situation **the things we don't understand also don't become test issues**.

Examples are: David not understanding that polygamy is not really what God wants to see; or God never really showing Mr. Herbert Armstrong the problems with the present Jewish calendar. For David polygamy was not a test issue before God. And I suspect that for Mr. Armstrong the calendar was very likely not a test issue before God.

It was a case of James 4:17 for both David and Mr. Herbert Armstrong.

Therefore **to him that knows to do good**, and does *it* not, to him it is sin. (James 4:17)

The reason we need a statement like James 4:17 in the Bible is because **none of us know everything “that is good”**. The things we don’t know do not affect our integrity and our conscience. David didn’t understand some things, and Mr. Armstrong didn’t understand some things, even as you and I still don’t understand some things. And so all of their tests (i.e. for David and for Mr. Armstrong) involved only those things which they did understand.

But we today should understand that none of the laws and none of the things that “were not good” will exist in the millennium. They will be banished. Let’s look at the next statement in Jesus Christ’s reply.

The second point Jesus Christ explained in this context of divorce is that **“from the beginning it was not so”**.

This point is a major deciding factor in what will exist in the millennium, and what will not exist.

Before Adam sinned, God had certain plans in mind. When Adam then sinned, God modified those plans to some degree. But God did not abandon His original intentions. And so when Jesus Christ in the millennium then begins to rule over this planet Earth, then **He will implement all of His original intentions**. God will establish a world and a human society exactly as God had intended to do, if Adam had not sinned. God’s original intentions for mankind cover all facets of life, from work, to leisure, to health issues, to lifestyle, to education, to family life, to interpersonal relationships between all people, to the human diet, etc.

Nothing was excluded from God’s original intentions. Why? Because God had very specifically designed the physical human life experiences to be training and a preparation for immortal life in the Family of God. And in the Family of God **everything is under the full control of God the Father**. All facets of life in God’s Family will be under God’s control. God already knows what life in His Family will be like, how we will spend future eternity, and what we will do for enjoyment.

You will show me the path of life: in Your presence *is fulness of joy*; at Your right hand *there are pleasures for evermore*. (Psalms 16:11)

That is a description of life in the Family of God. But that is also a description of what Jesus Christ had originally intended this physical life experience to be like ... full of joy and pleasures. That is what Christ had planned for Adam and Eve and for their descendants. But then Adam sinned.

Psalm 16:11 describes both, Jesus Christ’s intentions for the millennium, and also His original intentions “at the beginning”, before Adam had sinned.

Since we are examining the concept of money, let's now consider the origin of trading, which is the origin of buying and selling.

EZEKIEL 28

From Isaiah 14:12-14 we know that Satan had wanted to sit on God the Father's throne. As verse 13 tells us:

For you have said in your heart, I will ascend into heaven, **I will exalt my throne** above the stars of God: **I will sit** also upon the mount of the congregation, in the sides of the north (that is a reference to God the Father's throne). (Isaiah 14:13)

Ezekiel 28:14 then tells us that Satan had been "the anointed cherub" at God's throne. So Satan is clearly identified in this section in the Book of Ezekiel. Verse 15 tells us that "iniquity was found in Satan". That raises the question: exactly **what was Satan's iniquity?** So the next verse answers this question.

By **the multitude of your merchandise** they have filled the midst of you with **violence**, and **you have sinned**: therefore I will cast you as profane out of the mountain of God: and I will destroy (Hebrew means: banish, drive away) you, O covering cherub, from the midst of the stones of fire. (Ezekiel 28:16)

This is talking about a time before God created Adam and Eve, i.e. a time before there were any mortal human beings. It is staggering to think that "**merchandise**" **is something that existed before human beings were even created**. And "merchandise" produced very bad fruits! It produced violence! This is further elaborated on in verse 18.

You have defiled your sanctuaries by **the multitude of your iniquities, by the iniquity of your merchandise** ("traffic" is a mistranslation) therefore will I bring forth a fire from the midst of you, it shall devour you, and I will bring you to ashes upon the earth in the sight of all them that behold you. (Ezekiel 28:18)

Trading is another way of referring to buying and selling, where we "trade" our money for the goods we receive. And "merchandise" is a clear reference to buying and selling. Trading is simply a synonym for buying and selling.

In these verses God calls "merchandise" iniquity! That amounts to calling buying and selling "iniquity". The very least we can conclude from this statement is that **in the world of spirit beings** trading merchandise is iniquity. It violates the laws of God. We can also see from verse 16 that merchandise and **trading in the world of spirit beings resulted in filling their existence with violence**. In plain language: spirit beings who engaged in trading became selfish and violent, just like thieves and robbers on the human level become violent, when they can't get what they want to get.

This was still before the creation of man. We need to recognize the following:

It is a sin for spirit beings to buy and sell, or to trade merchandise.

It is a sin because trading merchandise is an expression of selfishness. It is a focus on: **I want to get something** in return for giving you something. Trading (or buying and selling) is the most overt expression of a focus on self. This concept is anti-God. That is not the type of thinking God will ever accept in His environment.

We don't buy anything from God! God will never sell anything to anybody. In the presence of God buying and selling are ungodly actions. God freely gives to those who are repentant and humble. **Matthew 7:7-8 eliminates buying and selling** in any context that involves God the Father or Jesus Christ. Do we realize that?

Ask, and it shall be given you; seek, and you shall find; knock, and it shall be opened unto you: For **every one that asks receives**; and he that seeks finds; and to him that knocks it shall be opened. (Matthew 7:7-8)

Jesus Christ has given His life for us (John 10:11), and we can't buy forgiveness, and we can't buy immortal life in God's Family. But God will freely give us these things if we meet God's conditions.

So here is something we should think about.

When God in Ezekiel 28 tells us that **for spirit beings** it is "iniquity" to engage in trading, **what does that say for trading on the human level?**

Add to that the fact that the whole concept of trading and of buying and selling was invented by Satan. Does that have any consequences? **Is there anything at all that Satan has invented**, which God will incorporate into life under the rule of Jesus Christ during the millennium?

Why do we have to live in a world where it is virtually impossible for us to avoid buying and selling and trading?

Answer: We have to live in precisely this kind of world because Satan is the god of this present age (2 Corinthians 4:4). Let's understand that if our present world was not totally dependent on buying and selling, **then Satan would not really be "the god of this present age"!** And "god of this present age" would then be nothing more than a ceremonial title, but without any real consequences. But it is not a title! And it really does have far-reaching consequences. It is the expression of a reality that we today have to deal with. Satan rules this world through money.

It takes a world that is totally hooked on buying and selling, that actually makes **Satan** the god of this age. He **is the god of buying and selling**, by virtue of having invented trading amongst his angels.

Buying and selling is an expression of Satan's selfish character ... Satan always expects something in return for the things he may give certain people. And in order to buy and sell, we must have this totally artificial medium we call "money".

And of course, **we have to put our trust in money**. If I have a small piece of green paper that says on it "US \$100", then I have to absolutely trust that other people will indeed accept that small piece of paper from me, when I want to buy meat and cheese and fruits and vegetables from them. If I don't have any confidence in that crappy little piece of green paper, then the system isn't going to work for me, is it? Money requires me to put unwavering trust in money, **that it really is worth what it claims to be worth**. Without such trust every monetary system will collapse.

At best money always creates a lousy system! And **at worst** money is a form of idolatry, placing our trust in money being able to buy stuff for us, instead of putting our trust in God.

Don't misunderstand what I am saying. Like all of God's servants in the past, in this life I will assuredly continue to use money to buy the things I need and want. I don't have the opportunity to not use money, because at this point in time I live in a world that is still being ruled over by Satan. So Satan calls the shots for how our human societies are organized and regulated. And he forces us to use money.

But I am saying that **once Satan has been bound**, and Jesus Christ begins to rule, then buying and selling, in order to have the things we want to have, will very resolutely be banished by Jesus Christ.

LIFE UNDER JESUS CHRIST'S RULE

Here is something the Prophet Isaiah tells us about life on earth when Jesus Christ will be ruling.

Ho, every one that thirsts, come you to the waters, and he that has **no money**; come you, **buy**, and eat; yes, come, **buy wine and milk without money and without price**. Wherefore do you spend money for *that which is* not bread? and your labor for *that which* satisfies not? Hearken diligently unto Me, and eat you *that which is* good, and let your soul delight itself in fatness. (Isaiah 55:1-2)

The Hebrew verb here translated as "buy" is "shabar". This verb is translated as "**buy**" in 15 places, and as "**sell**" in the 6 other places where it is used. So this Hebrew verb means both "to buy" and also "to sell". Implied is that **either transaction usually involves the transfer of money**. Normally the buyer pays and the seller receives the money. And this Hebrew verb "shabar" covers the whole transaction. It is like our English verb "to trade", which also covers both sides of the whole transaction.

Now when this Scripture explicitly tells us to "**buy without money**" and to "**buy without price**", then the focus is not on buying or on selling! Rather, this focuses on **the actual transfer of goods** itself. It is a transaction **like a sale**. But because no money is involved, and no price is involved, therefore **it isn't actually a sale at all**. And it isn't a trade.

This transaction is an example of giving!

Next, the statement “wherefore do **you labor for that which doesn’t satisfy**” refers to **working for someone else as an employee**. It is not referring to working in your own fields and producing some crops. No, it refers to working for someone else, who then pays us some money. But that money doesn’t satisfy because it isn’t really worth anything.

In Isaiah 55:1-2 God is telling us that in the millennium there will not be any money. In the millennium people will not work as someone else’s employees. And **all the things people will need** to live comfortably (i.e. including wine, a luxury) **will be freely available**, because the people who produce those things will freely share them with other people.

In these two verses God makes the three statements: **no** money, **without** money, and **without** price. And these statements are addressed to “**everyone**” who wants to eat and to drink.

So in the millennium nobody will ever have to buy any food! That’s what these verses tell us. Jesus Christ guarantees that all necessities for life will always be freely available for all people who will freely submit themselves to the laws of God.

The production of food obviously takes a lot of work. People will have to plough and plant and reap. But **they will not be paid** for all this work, because the food they produce will be freely given to anyone who desires to eat that food. And if the food is freely given away, then the people who produced it cannot be paid for the work they did to produce that food.

That’s not anything strange. God freely provides pasture for grazing animals. None of the creatures God created have to pay for the food they eat. Why should man be the exception in God’s creation? Why should man have to pay for food, when the rest of God’s creation never has to pay for anything they may eat? God freely provides for all His creatures. And that includes providing for man’s needs.

And if all foods are free and “without price”, then everything else must also be without price.

To expect some things to be sold for money, while all food is totally free, would be like saying “you can have my products free of charge, but **you must pay for the packaging**”. Food is what physical people need, and everything else is simply “packaging” around that food.

When we understand Isaiah 55:1-2 correctly, it tells us that money will not exist in the millennium.

Let’s look at what the Apostle Paul said to Timothy about money.

In my lengthy December 2015 article “God Hates All Forms Of Pride” I thoroughly examine 1 Timothy 6:10. See that article for a detailed explanation of this verse. Correctly understood, this verse actually says: “a root of all evil is the love for money”. The expression “the love for money” in our context simply

means **“wanting money”**.

So one way to translate this statement is: **“a root of all evil is wanting to get money”**. Forget about the word “love” in this context. If you want money, it means you love money.

“All evil” has many different roots. And one of those roots of all evil has produced the fruit we call **“money”**. Our desire to have money is a fruit of one of those roots.

Now the point is this:

When He rules over mortal human beings during the millennium, then **there is no way that Jesus Christ will tolerate any root of all evil to exist anywhere in His realm.**

Paul has identified one root of all evil. Paul has identified **Satan’s most powerful drug** for enslaving mankind. That drug is money. There is no way that Jesus Christ will allow that drug to exist in His Kingdom. It is money that gives people an emotional high, much like heroin. Money constantly changes hands. **We give it** to other people, in return for what they give to us. But **we also need to get it** from other people, so we don’t run out of money.

With money the giving is never unconditional. We give it for what we get in return. If we don’t get anything, then we also don’t give it. But that is not God’s way.

We might also keep in mind that the Bible repeatedly refers to money as **“filthy lucre”** in Scriptures like 1 Timothy 3:3, etc. That’s not exactly a complimentary term, is it? **Would Jesus Christ want to have “filthy lucre” in His Kingdom?** Seems unlikely to me.

Anyway, a correct understanding of 1 Timothy 6:10 tells us that money cannot possibly exist in the millennium.

Right, now let’s look at the Book of Jeremiah.

JEREMIAH 32

The Babylonians have been besieging Jerusalem for some time. Jeremiah has told the Jews that if they surrender to the Babylonians, then their lives will be spared, but if they resist and fight against the Babylonians, then they will die and the Babylonians will utterly destroy Jerusalem.

For presenting these instructions from God Jeremiah was locked up in jail. Then about a year before Jerusalem fell to the Babylonian army, defeat was staring the Jews in the face. It was no longer a case of **“if the Babylonians defeat us”**; it was only a case of **“when the Babylonians defeat us”**.

At that point God told Jeremiah that his cousin would come to him and ask him to redeem a field in his home village (verse 7). The field belonged to Jeremiah's uncle, and God wanted Jeremiah to buy it, so that the land would stay in the family. Now with defeat being imminent, that was **the worst possible time** to make an investment in real estate. Buying the field looked like a terrible financial mistake. But God wanted Jeremiah to buy that field anyway.

So Jeremiah bought the field. The purchase was duly notarized, and the transaction was witnessed by the people (verses 11-12). Once he had legally bought the field, then Jeremiah asked God why God had asked him to make such an unwise investment in such dangerous times (verses 16-25).

Then God explained to Jeremiah that the city would fall, and the Jews would be scattered around the world. But after that God would make a covenant with them and bring them back to this land. Let's pick up the account in verse 42.

For thus says the LORD; Like as I have brought all this great evil upon this people, so will I bring upon them all the good that I have promised them. (Jeremiah 32:42)

And once the people had returned to the land, then God said in verse 43:

And fields shall be bought in this land, whereof you say, *It is* desolate without man or beast; it is given into the hand of the Chaldeans. (Jeremiah 32:43)

So what land is this referring to? Are there any clues for the time context? Is there any reference to "in the last days" or some similar expression? What is the context?

This is a reference to the land that "is given into the hand of the Chaldeans". In this context God is saying: this land (including the field which Jeremiah had just bought) is about to be taken over by the Babylonians. But the Babylonians will only control it for a limited period of time. And **once the Babylonians are no longer in control**, then Jews will come back into this land. And they will buy land to once again produce food crops.

This is not a reference to when all Israel returns at the start of the millennium, when Jesus Christ will lead them back into that area. No, this is a reference to the Jews returning after the fall of Babylon in 539 B.C. This verse refers to the return **in the days of Joshua and Zerubbabel**. And still more people returned later in the days of Ezra and Nehemiah.

When the Jews returned in the days of these leaders, then the land was again inhabited. And then properties again changed ownership. The next verse explains further.

Men shall buy fields for money, and subscribe evidences, and seal *them*, and take witnesses in the land of Benjamin, and in the places about Jerusalem, and in the cities of Judah, and in the cities of the

mountains, and in the cities of the valley, and in the cities of the south: for **I will cause their captivity to return**, saith the LORD. (Jeremiah 32:44)

The statement “I will cause their captivity to return” refers to the return under Joshua and Zerubbabel. Recall that only three chapters earlier Jeremiah had sent a letter to the captives in Babylon, in which letter Jeremiah said:

For thus says the LORD, That **after seventy years be accomplished at Babylon** I will visit you, and perform my good word toward you, in **causing you to return to this place**. (Jeremiah 29:10)

Still four chapters earlier God had explained to Jeremiah that God would punish Babylon after a 70-year period. See Jeremiah 25:12. And that is the information Jeremiah then included in his letter.

So causing the Jews to return after a 70-year period had been completed, meant that people would again buy fields and plant crops. In verse 10 God specifically stated that He, God, would cause them to return. So here is what we have:

1) Jer. 29:10 = Jeremiah wrote: I will cause you to return to this place.

2) Jer. 32:44 = God said: I will cause their captivity to return.

These two verses refer to the same period of time. And because Jeremiah 29:10 identifies this period of time as starting after 70 years would be accomplished, therefore Jeremiah 32:44 also refers to after the 70 years have been accomplished.

So yes, when the Jews returned from Babylon after that 70-year period had been completed, then they once again “bought fields for money”. But that tells us nothing about what will happen in the millennium. And it certainly does not imply that buying and selling will take place in the millennium.

[Comment: In my 2002 article “The 70 Year Prophecies of the Bible” I examine the 70-year period to which these verses apply in detail. For more information about that period of time see that article.]

We need to be careful to not read our own preconceived ideas into the Scriptures. It is a mistake to assume that every time we see a reference to “a return from captivity”, that this must be a reference to the return at the start of the millennium. We need to recognize that three chapters earlier God had very specifically referred to a return after the fall of Babylon in 539 B.C.

LAND WILL NOT BE SOLD IN THE MILLENNIUM

There is something else that should also make clear that Jeremiah 32:44 cannot be a reference to land being sold in the millennium.

When God leads the Israelites back into the Middle East at the start of the millennium, none of them will have a claim to any land in that area. They will not be coming back to any land that was owned by the family 100 years or 1000 years or even 3000 years ago. They will not be coming back to any family inheritance.

None of the people who will be led to the land of Israel at the start of the millennium have any claim to any land in that area. No, Jesus Christ will give those Israelites whatever land Jesus Christ decides they should have. They will receive land from Jesus Christ without having to make any kind of payment for that land. It will be God's gift to them. It is God's blessing for those people.

It is Jesus Christ's intention that **the land He gives to those people will stay in their families for all future generations.**

It is unthinkable that anyone in the millennium would consider selling God's blessings to other people for some "filthy lucre" (see 1 Timothy 3:3, etc.). How can someone receive a piece of land free of charge from God, and then turn around and sell that land to someone else for money? That just isn't going to happen.

Furthermore, the purpose for Jeremiah buying that specific field was **to keep that land in the family!** He wasn't buying something that belonged to a completely different family. And people would only sell their land if they had serious troubles and could not meet their obligations. But that is not compatible with a time period when "the plowman shall overtake the reaper ..." (see Amos 9:13). Food will be available in abundance.

In the millennium people will simply not have such extreme difficulties that they will need to sell their land to pay off debts or whatever. And land will never be available to be sold to other families. Selling family land to other families would go against the wishes of Jesus Christ.

That, buying land from another family, seems perfectly normal to us. But that just shows how perverted our minds have become. Yes, Satan is the god of this present age. And our minds readily follow his way of thinking.

In Exodus 19:5 God said "**all the earth is Mine**". God also repeatedly speaks about giving specific land to the people of Israel, but on the understanding that God can also take it away again, should God decide to do so. So the legal question that arises here is: **how can we human beings sell something that belongs to God?** Yes, as long as Satan is free and influencing humanity I can understand that buying and selling land is a part of the human existence. But when Jesus Christ, the Owner, is actually ruling this planet in person ...?

Once again, Jeremiah 32:44 cannot be a reference to the millennium. It can only refer to the time when the Jews returned from captivity after the fall of Babylon.

And the same principle applies to money.

In Ezekiel 18:4 Jesus Christ said: "**all souls are Mine**". God owns everything, including all human beings. God in fact owns all the things we claim to own, i.e. our personal possessions. So when Jesus Christ rules this earth during the millennium, how could we have money to buy and sell things that in fact belong to Jesus Christ?

Money is not wealth. **Money is only a symbol for wealth.** Money is only a bunch of small pieces of paper or metal, which don't actually have any value in themselves. Those pieces of paper are convenient symbols of wealth; but in themselves those pieces of paper have no value.

Now God doesn't want or need symbols of wealth, symbols that can very conveniently be carried on our persons. God owns everything, and He doesn't need any kind of symbol to prove that He owns everything.

So there will be no money when Jesus Christ rules over this planet. And when Jesus Christ created Adam and Eve, money was not a part of God's plan for the human existence, any more than money was a part of God's plan for any other creatures in God's creation.

Frank W Nelte