

Author FAQ

1. Why did you write this book?

In late 2004, I came across a new book written by William Bonner and Addison Wiggin entitled *Financial Reckoning Day*. Described as a book on "literary economics," the authors make a general comparison to Japan's deflationary cycle from 1990 to 2004 and predict a similar contraction in the U.S. In a later chapter, the authors conclude that the demographics and unfunded liabilities of the baby-boom generation will have a devastating effect on America's economy. At this same time I also read *The Coming Generational Storm* by economist Laurence J. Kotlikoff and Scott Burns, which outlines our coming fiscal bankruptcy in chilling detail.

These books, in addition to several others with a similar theme, were enough to convince me that I needed to warn friends, family, and my fellow Americans to prepare for the worst. More importantly, our financial problems must be understood in light of the origin of coin and currency and the role of central banking in America. Equally important, the destiny of America also needs to be understood from a Biblical perspective, which I have indicated in my book Introduction. The sheer frustration of trying to communicate these complex monetary issues, historical facts, and prophetic themes finally compelled me to launch my second book project. I have felt very much like the Prophet Jeremiah who said that his message was like "a burning fire" shut up in his bones and that he could not "endure" to hold it in any longer (Jer. 20:9).

In January 2005, I started my research, book orders, and general outline of the book, which I determined had to be written from a Judeo-Christian worldview in order to provide an eternal perspective and hope for readers. As important as books written by economist, financial analysts, and monetary authorities are, they simply don't go far enough to understand the critical times in which we are living. I am not aware of a single book in the CBA market that uniquely presents the material in my book, which is a combination of monetary and moral issues that are threatening our very existence as a nation. The theme of my book could be summed up best by the Apostle Paul, "The love of money is the root of all sorts of evil" (1 Tim. 6:10). Finally, I have entitled my book *America's Financial Reckoning Day* since I wanted to deal specifically with our own nation's background, domestic issues, and our future role among the nations.

2. How do you organize and write your books?

I can imagine that anyone who witnesses the way I organize, research, and write would be slightly overwhelmed with my method. Unlike a novelist or a person writing their biography at their keyboard, I like to support all of my writings with extensive footnotes and facts. I first start out with a complete book outline on several sheets. As I do general research from various sources, I make tiny references in my outline. When I have completed this task (usually six months or more), I am ready for the hard part. From my well-worn outline, I drag over my references for each chapter to another sheet. From this sheet I further organize my references into a general outline. From this sheet I make yet a third sheet with a specific outline and then proceed to write. My best time for concentration and writing is usually from 6PM to 3AM. Needless to say, I have had many late nights for the past year or so!

3. What is your favorite and worst part about writing?

An old preacher once said that sermons were like having babies — easy to conceive, but hard to deliver. It is the same way with writing a book. My favorite part about writing is dreaming up the project and then seeing the final result. And like any creative exercise, there are plenty of twists and unexpected turns along the way. For example, my original outline consisted of almost twelve chapters, but they had to be consolidated into eight after I had finished Chapter One. This is why my first chapter is only seventeen pages long. The worst part about writing? It is undoubtedly suffering from "writer's block," which professional writers' coach Jerry Mundis describes as inability to focus, paralysis, and avoidance behavior (www.unblock.org). This can lead to even later nights and plenty of frustration! Some time ago, William Buckley was (foolishly) asked which he liked better — reading or writing. Without hesitation he said that reading is far easier than writing. Writing is hard work and requires self-discipline.

4. Who have been your favorite authors and influences?

I suppose I would have to refer to the following two categories. In the economic and political sphere I have been influenced by Adam Smith, Frederic Bastiat, Milton Friedman, Ludwig von Mises, F. A. Hayek, Murray N. Rothbard, Hans Sennholz, Henry Hazlitt, Leonard E. Read, Llewellyn H. Rockwell, Jr., Thomas Sowell, Walter Williams, James Puplava, Clarence B. Carson, Ron Paul, Dinesh D'Souza, Anthony Sutton, Gary Allen, John F. McManus, Robert Welch, G. Edward Griffin, Cleon Skousen, Don McAlvany, Lloyd Billingsly, Harold Lindsell, Patrick J. Buchanan, David Horowitz, Alan Keyes, Arnaud de Borchgrave, Steven Yates, Bill Gertz, Geoff Metcalf, Michelle Malkins, Devvy Kidd, and a host of others.

In the CBA/Christian market my favorite authors are Dr. John F. MacArthur, Dr. Francis A. Schaeffer, Dr. Henry C. Thiessen, Dr. Charles C. Ryrie, Dr. John F. Walvoord, Dr. J. Dwight Pentecost, Dr. Charles Lee Feinberg, Dr. Norm Geisler, Dr. John Warwick Montgomery, Dr. John Ankerberg, Dr. Henry Morris, Dr. Erwin W. Lutzer, Dr. D. James Kennedy, Dr. David Jeremiah, Dr. David Hocking, Dr. R. C. Sproul, Dr. Ed Young, Dr. Randall Price, Dr. David Noebel, Dr. Thomas S. McCall, Dr. Tim LaHaye, Hal Lindsey, Zola Levitt, Thomas Ice, H. Wayne House, Dave Hunt, Josh McDowell, Chuck Colson, Cal Thomas, Howard Hendricks, Ken Ham, Ravi Zacharias, Chuck Missler, Tal Brooke, Richard J. Neuhaus, J. I. Packer, A. W. Tozer, C. S. Lewis, J. R. R. Tolkien, Clarence Larkin, John Calvin and Charles Haddon Spurgeon.

5. How is your book similar to the popular Left Behind series by Dr. Tim LaHaye and Jerry Jenkins?

As Dr. LaHaye and Jerry Jenkins have done in their successful series, I have written my book from a distinctly dispensational point of view which carefully distinguishes the difference between the Church and the nation of Israel (www.pre-trib.org). In other words, prior to the final years of tribulation on earth, all born-again Christians are taken up, and millions are left behind to face God's judgment upon the earth as events unfold in the Middle East (www.timlahaye.com). It is generally understood among prophecy experts that America is not featured as a world power in the last days, and I develop this prophetic scenario in Chapter Six of my book.

6. In your book you suggest a global realignment of world power. What is your biggest concern for the future of the United States?

Well, in addition to a financial implosion or hyperinflationary depression there are several external threats. Geopolitically, we are facing a confrontation with Red China over our policy of military support for Taiwan. I think this could occur within the next few years. In addition, our presence in the Middle East and support for Israel is setting the stage for economic warfare, increased terrorism, and a major attack upon Israel. The politics of oil is going to become very nasty, and a conversion to a petroeuro exchange system will almost certainly guarantee the ascendancy of the European Union.

Domestically, our nation is drifting toward a virtual police state and martial law. For example, in a private Oval Office signing on October 17, 2006, President Bush signed the Military Commissions Act of 2006 (H.R. 5122, Public Law 109-366) and the Defense Authorization Act of 2007 (S.B. 3930, Public Law 109-364). Taken together these two Acts allow the president to declare a "public emergency" and station troops anywhere in America to suppress public disorder. This is a clear revision of The Insurrection Act and Posse Comitatus Act which enforced strict prohibitions on military involvement in domestic law enforcement. No mention was made in the media. These are troubling developments, and I cover this issue in Chapter Four of my book. As Reagan once said, freedoms are lost in miles and regained in inches. We are heading down a bad road.

7. How can we best survive America's monetary and political decline in the 21st Century?

In my final chapters, I offer the reader some personal and financial considerations. Financially, I recommend a core position in precious metals and tangible assets along with low-risk cash savings, foreign currency accounts, and various commodity, energy, inverse index funds. I am able to assist contrarian minded individuals on a consulting basis. Personally, the best advice I can give people is a to have a firm faith and trust in the Lord. Jesus said, "For God so loved the world, that He gave His only begotten Son, that whoever believes in Him should not perish, but have eternal life. For God did not send the Son into the world to judge the world, but that the world should be saved through Him" (Jn. 3:16-17). In the Old Testament we read, "God is our refuge and strength, a very present help in trouble. Therefore we will not fear, though the earth change, and though the mountains slip into the heart of the sea" (Ps. 46:1-2). We can be assured that "in the last days difficult times will come" (2 Tim. 3:1), but the Lord is our refuge, strength, and salvation.

8. How did you become a Christian?

I was raised in a liberal Presbyterian denomination as a youth and never attended church as a young adult. In the summer of 1979 (when I was in my late twenties), I encountered some persistent Christians who challenged my secular humanist/evolutionary worldview. Within a period of six weeks I agreed to read Hal Lindsey's best-selling book The Late Great Planet Earth along with other books including Mere Christianity by C. S. Lewis. Unable to deny the simplicity of the gospel, I recognized that I was a sinner and I needed a Savior. Simple as that. On August 1, 1979, I called upon the Lord and was born-again by His Spirit just like it says in the Bible. "For whoever will call upon the name of the Lord will be saved" (Rom. 10:13).

Since that time I have sat under the ministry of Dr. John F. MacArthur and later attended Bible College in Phoenix, Arizona. For almost thirty years I have had a great burden to share Christ with others. "But as for me, the nearness of God is my good; I have made the Lord God my refuge, that I may tell of all Thy works" (Ps. 73:28). I have dedicated this latest book to the Lord God and pray that He will use it to reach the lost in addition to my family and loved ones. If anyone is not sure that they are saved, or think that they have to be "good enough" to go to

heaven, I strongly recommend that they check out www.wayofthemaster.com for some good news.

9. Are you married or do you have any children?

I was married soon after Bible College, and it unfortunately ended in divorce a few years later, which is why I always like to say that love is blind, but marriage is an eye-opener. I continue to trust the Lord for a conservatively and theologically-minded woman (with her own pair of skis and a good sense of humor). I have no children. Just a twinkle in my eye.

10. Finally, do you have any plans to write another book?

Probably not. I don't think there is a lot of time left for ambitious writing projects. It seems that I am always writing something, and I intend to use my time writing articles, blogs, and doing daily research for my media interviews. This book is my final message and best effort to communicate some very serious topics with anyone who will take the time to read my book. As I suggest on my book cover, this is one book that readers will want to share with others.