

The Answering Service

FROM AMERICA'S PROMISE

Answers to questions from Radio and Tape Listeners

No. 16 - September 30, 1982

Question No. 1:

Pastor Emry, you have indicated many times you don't agree with Billy Graham. Please give some specifics.

Answer:

The following are either doctrinal errors taught by Billy Graham, as if they were the truth, or actions by Graham which are not Scriptural:

1. Graham teaches that the people today who call themselves "Jews" are God's Chosen People, Israel. They are not, and such teaching hides and obscures Jesus' true Work among His own Chosen.
2. Graham cooperates with Roman Catholicism and sends any Catholic who comes down to his "altar" back to their Catholic Church. If you don't believe that, write his organization, they will admit they do.
3. Graham has stated that "the Jews are saved without Christ." This is a total denial of Jesus' own words.
4. Graham tells his hearers there is nothing in the Bible which would prevent a White from marrying a Black. In fact, Graham's representative in England is a black with a white wife.
5. Graham associates with and promotes men who deny the divinity of Jesus Christ. Bishop Pike is only one example;

there are scores of others. Many are men who have written books which oppose the divinity of the Scriptures, the virgin birth, the efficacy of Jesus' Blood and on and on. Even John R. Rice broke fellowship with Graham and denounced him for his use of men in his crusades who denied the virgin birth of Jesus Christ.

6. Graham lied to the American people when he told them that John F. Kennedy, Lyndon Johnson and Richard Nixon were "good" men. Kennedy had mistresses in the White House, Johnson was a crook (read the book, A TEXAN LOOKS AT LYNDON), and Nixon used such filthy language whenever he spoke that Graham had to know it and yet he still told his listeners that Nixon was a "religious man." Graham must have said those things ONLY in an attempt to deceive the American Christians about those Politicians.

7. Graham cooperated completely with the communists on his 1978 Hungarian trip, actually coming back and telling the Americans there was "no persecution of the churches under communism!" He can get away with it because most of his followers are under 40 years of age and do not know the communists, who conquered Asia and Eastern Europe, have killed between 50,000,000 and 75,000,000 Christians since 1918. Graham never tells his listeners that escapees from Eastern Europe testify that still today millions of Christians are in the slave camps of Russia and Siberia.

8. Graham teaches that man has "an immortal soul," and that man goes alive and conscious, either to "heaven" or to a "burning hell," immediately upon his death. That is a false doctrine and is, actually, one of the basic doctrines of Roman Catholicism. Martin Luther and many great men of the Reformation denounced such teachings as "Roman fables" and "dung." Some years ago a Roman Catholic College gave Graham an honorary degree. In his acceptance speech he said, "The doctrines taught at this college are the doctrines I teach." (I have his picture in the Roman robes and his statement. Most of his followers do not know that Graham is praised and accepted by the Roman Priests.)

9. Graham teaches that men are "saved" by their own "decision." That is blasphemy. Jesus and others all made it quite clear that men are "saved" by Jesus and Jesus alone. No work of man, NOT EVEN HIS OWN THOUGHTS (decision) can "save" him. To imply that man makes the "decision" to save himself is to give man power to accept or resist God. Finite man has no such power against infinite God.

Those are a few of my objections. I trust this has been of some help.

Question No. 2:

Deuteronomy 23:20 says "Unto a stranger thou mayest lend upon usury..." Does that mean that a Christian can collect interest from a non-Christian?

Answer:

The Babylonian Talmud (the law-book of Judaism) teaches Jews that it is proper to extort usury from non-Jews. However, the Christian faith is not founded upon such hypocrisy.

There are two Hebrew words, both of which are translated "stranger," in the King James Version Bible. One word (nokree) means "a foreigner; a non-citizen"; the other word (gare) means "one who was formerly from another country, but has taken residence and citizenship in Israel."

Deuteronomy 23:20 has reference to "the stranger" who is NOT A CITIZEN. This would be someone whose interest and citizenship are outside of Israel. Foreign exchange and all international trade would fall under this category .

Verse 19 tells us that we may not lend upon usury to someone who is not a citizen. Leviticus 25:35-36 tells us what a "brother" is. "And if thy brother be waxen poor, and fallen in decay with thee; then thou shalt relieve him: yea, though he be a STRANGER, or a sojourner; that he may live with thee. Take thou NO USURY of him, or increase: but fear thy God that THY BROTHER may live with thee." A brother, in this sense, is a fellow countryman; someone who is a citizen of the country. This would include those who aren't Israelites by birth, but have taken residence and become citizens in Israel, and have willingly-conformed to Israel's laws.

No, a Christian nation cannot have two different standards for its citizens in the land. God directed Israel to have ONLY ONE LAW in the land. The same would apply to a Christian Israelite land, if it is to comply to God's laws. No usury was to be practiced within the country's economic system. On transactions outside the country's system it was OK. Usury is forbidden within our system because it is destructive.

Christians should have ONE LAW IN THE LAND, according to the Bible: **Exodus 12:49, 22:21, 23:9; Leviticus**

19:30-34, 24:22, 25:-35-36; Numbers 15:15-16, 15:29; Deuteronomy 10:19.

Question No. 3:

I just read your book, "BILLIONS FOR THE BANKERS." I can't understand how the bankers could become so rich when they have to deal with current inflation rates, interest paid out on savings accounts, wages, overhead, taxes, etc.. And why do we hear so many of them are about to go under?

Answer:

In light of the economic "edge" afforded banks (which no other business enjoys), if a bank "goes under" it simply suggests extremely poor administration and inefficiency. Bank owners and promoters have engineered and custom-built our present economic structure on the Federal Reserve blueprint. It would be naive to suppose that they would construct it to be other than conducive to, and beneficial for, their own institutions.

Banks are the only business which can "legally" create money for their own use. Very few businesses, that I know, would "go under" if given the same advantage.

When a bank makes a loan, they create money out of thin air. This is done simply by making a bookkeeping entry of a given amount of dollars, which represents a demand deposit (a loan) in someone's checking account. This entails nothing more than bookkeeping. No money comes into the bank to make this transaction, but money leaves the bank in the form of checks written on that loan. The borrower gave the bank an IOU, and the bank gave the borrower an IOU in the form of a demand-deposit in his checking account. No cash has changed hands, but the bank has created check-book money, upon

which it draws continual usury until it is expired. When this loan is repaid, the created money is cancelled out of circulation. However, the usury which was collected by the bank remains a permanent profit for the bank, and an irreconcilable debt to the economy.

Commercial banks usually pay less than 7% on savings, and then charge up to 20% and more on loans. On top of that, add the fact that the amount of their loans is several times the amount of their deposits, and you can see that the small amount they payout in interest is miniscule, compared to their profits generated from loans. Their profit margin is considerably larger than in most businesses, and with literally no investment risk. They invest nothing, so if they lose it all, they have lost nothing but a little labor involved in bookkeeping. As for overhead, inflation, taxes, wages, etc., these factors are common to all businesses.

Sympathizing with banks is as illogical as defending the thief who just robbed your house. It becomes more and more evident that the claims of "banks going under" are brainwashing tactics, designed to get public attention away from the real source of the trouble. While soliciting the uninformed public's sympathy, the outcry of the informed minority is neutralized. It is an ingeniously defensive action.

Who is really hurt when banks "go under?" There are seldom any big losers except the depositors! Profits from usury, foreclosures and other bank transactions are not kept in the bank's treasury. Corporate stockholders (often members of the same family and/or religion) disperse any "earnings," putting it out of reach or recourse by the depositors. The bank owners are safe from loss of personal wealth. The depositors lose their deposits, while

the bankers only lose their bookkeeping entries and a location from which to practice their alchemy. They merely relocate and start their magic again creating more money for themselves. Their science is their real asset.

Of course, equitable laws, passed by Congress, would put a stop to the bankers' religion. These Babylonian type priests would have their tables over-turned, and the American public would be granted freedom from forced temple (bank) worship.
