The Bible speaks frequently about end time world economic affairs. So this makes financial markets and systems signs of the rapidly approaching last days. Let's take a look at 12 of these signs proposed by Wilfred J. Hahn in a series of *Midnight Call* magazine articles from October, 2001 through August, 2002.

### 1. Increasing Wealth
*James 5:1-5*
- Why should the wealthy weep?
- What is wrong with being wealthy?
- What is the problem with wealth that verses 2 and 3 here address?
- How has wealth grown dramatically in recent years?
- Is the wealth that has been growing so rapidly in these end times real or is it simply perceived?
- How does this rapid growth of wealth impact the church?

### 2. Unequal Distribution of Wealth
*James 5:1-5*
- What does verse 3 say that wealthy people do with their wealth in the end-times?
- Why do people hoard wealth?
- Does this mean we should not save for the future?
- What is the problem with hoarding wealth?
- What trends have we seen for the distribution of wealth in the world?
- Does this end-times trend toward hoarding mean that we would be better off with a Marxist system than a Capitalist one?
- What else do the rich who hoard their wealth do per verse 4?

### 3. Greed & Love of Money
*2 Timothy 3:1-2*
- How is the dramatic increase of those who are lovers of money an end-time trend?
- Why is the study of history a good thing?
- Where can we learn about how God acted when his people started becoming materialistic?
- How do we see these demonstrations of greed in our day?
- Why does greed feed on itself and increase?
- How does greed become a problem in the church?
- What is the problem with this prosperity is tied to faith gospel?

### 4. Corrosion of Gold and Silver
*James 5:1-3*
- What is gold and silver used for? Why?
- What about the characteristics of gold and silver make it good for jewelry and currency?
- How then can gold corrode as this verse suggests?
- When did nations use gold and silver for their currency?
- What has happened to diminish the role of gold in being used as money or to guarantee currency?
- Could today’s decline in the value of gold be seen as an end-time trend?

### 5. Increasing Stress
*Luke 21:34-36*
- What time period is this verse warning us about?
- What should we not allow ourselves to be weighed down with?
- What is the cares of this life?
- Why shouldn’t we be caught up in these worries?
- Since Jesus gave the cares of this life as an end-time trend, what can we expect to see as we get closer to His return?
- How have we seen stress and anxiety increasing in our world today?
- Why do we see people working more hours and an increasing number of families where both spouses work?

### 6. Wage Injustices in the World
*James 5:4*
- Who do the wealthy in James 5:4 defraud?
- What is the application of James 5:4 for today?

### 7 & 8. Lovers of Self & Pleasure
*2 Timothy 3:2-4*
- When will people during the end-times love rather than God?
- How have we seen the pursuit of self-indulgence in our day?
- Haven’t we always had people loving themselves and pursuing pleasure? What qualifies this to be an end-time trend?
- How does the concept of consumption as the path to prosperity clash with what the Bible teaches?
9. World Population Trends  
Daniel 11:37  
Those of you who remember my study on the three gods of the end-times, what god was the desire of women?
Why has people stopped valuing larger families as a source of prosperity?
What is the impact that a slower population growth will have on the economy?

10. Emergence of a Commercial Colossus  
Revelation 17:3-9, 17:18-18:16  
What is the beast of Revelation 17?
Who or what is Mystery Babylon?
What is a better description for Mystery Babylon based on its description in Chapter 18?
If Mystery Babylon is the world-wide economic system that is in place during the tribulation, why is it called that name?
Why is Babylon the Great called a Mystery?
What does Mystery Babylon sitting on seven mountains refer to?
How will Mystery Babylon get drunk with the blood of the saints and with the blood of the martyrs of Jesus?
Why is Mystery Babylon described as a woman?
Why is Mystery Babylon described as a great city?
How do we know that Mystery Babylon is global in reach?
What does verse 3 tell us about Mystery Babylon?
What does it mean that the kings of the earth have committed fornication with Mystery Babylon?
What happens to Mystery Babylon?
Prior to the fall of Mystery Babylon, what do people think of the world-wide economic system?
Revelation 18:23 describes merchants as “the great men of the earth,” how would this be viewed as amazing in Bible times?
Why would being a successful businessperson qualify for world-class greatness?
According to Revelation 18:23, how did the merchants deceive the nations?
In Revelation 18:10 & 17, Babylon the Great comes to an end in one hour, what does this tell us about the basis of wealth it produces?
What evidence is there that shows the stage is being set for Mystery Babylon to come onto the scene?
How should we as Christians respond to seeing Mystery Babylon emerge?

11. Deceit and Corruption  
Daniel 8:12, 25  
A study of the Antichrist would tell us a lot about what character traits will be prevalent and even valued during the tribulation. What defining characteristic do you think we’d learn about the Antichrist from such a study?
Do we see deception in the world today?
Certainly we can see the spirit of the Antichrist in the world today. What is the danger to the Christian in getting caught up the world’s deception?
Why do people tolerate false teachers in the church?
Of course the survey that Dr. Hahn quoted was done prior to the current bear market (Summer, 2002). Given the decompression in the stock market do you think stock analysts are now giving more “sell” recommendations?
What should we expect the trend to be for spin-doctoring and playing fast and loose with the truth?
How can you expect to be treated if you set yourself apart as a Christian and do not participate world’s greed?

12. Divide the Land for Gain  
Daniel 11:36-39  
Most of this passage has already been addressed in the study on the three gods of the end-times. There is however a reference at the end which we have not taken a close look at, in the end-times, the Antichrist will “divide the land for gain” (verse 39)…
What is being distributed today for profit that will require an authority at an international level to regulate?
What kind of land-grab have we seen among multinational corporations in recent years that has not occurred prior to the 1980s?
What is necessary to regulate all this transnational activity?