

# *Fool's Gold*

**How the Traditions of Men Have  
Replaced God's Honest Money**

*By Douglas Tjaden*

Copyright © 2008 by Free4Him Ministries

All rights reserved. Written permission must be secured from the publisher to use or reproduce any part of this book, except for brief quotation in critical reviews or articles.

Published By: Lulu

Ordering Information:

Email: [information@free4him.org](mailto:information@free4him.org)

Website: [www.free4him.org](http://www.free4him.org)

*Printed in the United States of America  
First Edition, September 2008*

# *Table of Contents*

---

## *Acknowledgments i*

## *Introduction iii*

### *Part 1*

#### *God's Perfect Plan: We Are Stewards, Not Owners*

Chapter 1 – A Life Exposed	1
Chapter 2 – A Biblical View of Wealth	7
Chapter 3 – A Biblical View of Inheritance And Retirement	13
Chapter 4 – A Biblical View of Savings & Debt	19
Chapter 5 – God's Money	27
Chapter 6 – Summary Thoughts on God's Perfect Plan	31

### *Part 2*

#### *Man's Imperfect Plan: We Create and We Own*

Chapter 7 – Disregarding the Watchman	37
Chapter 8 – The Love of Money	43
Chapter 9 – The Evil of Man's Money	49
Chapter 10 – God's Response to Man's Money	57
Chapter 11 – Answering the Wake Up Call	63

### ***Part 3***

#### ***The Journey: Saying Goodbye to God's Perfect Plan***

Chapter 12 - The Constitution and God's Money	73
Chapter 13 - Hello Fed - Goodbye Gold	79
Chapter 14 - Close the Window!	87
Chapter 15 - God's Money Is Timeless	93

### ***Part 4***

#### ***The Winds Of Change Are Blowing***

Chapter 16 - When Man's Money Dies	99
Chapter 17 - A New Season Is Upon Us	115
Chapter 18 - Currencies of the World Unite!	125
Chapter 19 - Seeking Refuge	131
Chapter 20 - The Casualties of Man's Money	139
Chapter 21 - A Time To Choose	145
Word of God Speak	157
Epilogue	163
Index	167
Source Notes	169

## *Acknowledgments*

---

***Kathy*** – My wife and best friend. There is no way I can convey how much your love and support has meant to me. Your willingness to leave behind a life filled with the world’s abundance and to seek His abundant life for our family is something I will always treasure. It will continue to bless our family for the rest of our lives, and Lord willing, for generations to come. Thank you for allowing me to follow my convictions and place His provision for us – and His money – back into His hands, even when it seemed like a pretty crazy thing to do. I love you.

***Emily, Allison, Christina, David and Jonathan*** - My children. This book is as much for you as anyone else. The joy you bring to me each and every day is immeasurable. I thank God for the gift you are, and that He has given your mother and me the privilege of raising you. My prayer is that you will see the “traditions of men” that the world has to offer you. May He then give you the courage to take bold steps that will honor Him as you set those traditions aside and pursue Christ with all your heart, mind, soul and strength.

***Bill and Jane Tjaden*** - My father and mother. The values of honesty and hard work are not something that comes naturally to a young man. I am forever grateful for the love you poured into my life as you demonstrated the importance of those values in life. Dad – even though you have gone before us to be with the Lord – your legacy lives on in the Tjaden family. With the Lord’s help, I’ll do my best to pass it on to the next generation. I look forward to the day we can be reunited.

***Scott and Kimberly Bryant*** - Our dear friends and partners in ministry. It takes someone very special to listen with an open mind to some very different views on a subject as personal as money. Scott, it has been a tremendous blessing to see your willingness to sit through many hours of hearing my heart, and in the end to give me encouragement to press forward. Having your family along side of ours in life and in ministry is a gift that I treasure.

***Jason Hommel*** - Your generosity is helping to get this message out to many people, including many church leaders, who would otherwise not hear it.

***Dr. Larry Parks*** - Thank you for investing time in this project. Your knowledge of monetary history corrected many common misconceptions about our money that were present in the original manuscript. Your tireless work to bring honest money back to our country through The Foundation for the Advancement of Monetary Education ([www.fame.org](http://www.fame.org)) should serve as an inspiration to us all.

## ***Introduction:*** **Exposing the Traditions of Men**

---

Christians in America are well aware of the moral failures that are prevalent in our culture today. All we have to do is listen to the radio, read the newspaper or the Internet, watch television or talk with our friends and neighbors to see that the United States' culture no longer accepts God's Word as the standard in determining right from wrong. Ideas originally supported by the radical liberal left, such as sexual diversity, multiculturalism and political correctness, are increasingly embraced by those who call themselves "conservative." These cultural trends are destroying the foundational pillars upon which the United States was built – a belief in God, national sovereignty, personal responsibility and the very idea of liberty itself. Our once great country has found itself vulnerable to destruction by the socialist and humanist thinking that is at the root of these "progressive" ideas.

Our culture's shift toward embracing a socialist agenda has driven many godly men and women to take steps to protect their families from the onslaught. Some have sought refuge in church, while others have moved to neighborhoods, or even states, that they feel are a refuge from the storm. If you are a parent, you are increasingly aware of the attack by secular humanists on your right to guide and shape your children's lives. Because of this, many parents have chosen to home school their children, while others have chosen private or Christian schools. Yes, many Christian families are acutely aware of the threats our *culture* poses to traditional family values.

However, are these same Christ-loving people aware of another very serious danger that is present in our country? Are they aware of a trap within their midst that has been cunningly set and sprung by Satan himself? A trap that is large enough to have enslaved our entire nation, including most Christians in America today?

The Bible tells us that we are no longer a slave to sin. (Romans 6) It is also clear that we are to avoid becoming a slave *to man*. (1 Corinthians 7:23) It is God's desire that we remain free from all earthly entrapments so that we may respond to His calling to do *His* work. Sadly, many Christians have rationalized the acceptance of cultural norms so that they can feel justified in maintaining a lifestyle of comfort and affluence. This despite the Bible's clear warning that such a lifestyle will lead them away from serving Christ. Because they have been drawn away from Christ and instead are serving mammon, they are unable to respond when God calls them to a deeper level of service. The enemy has them trapped and they cannot escape. How does this happen?

*"And he said unto them, Full well ye reject the commandment of God, that ye may keep your own tradition... Making the word of God of none effect through your tradition, which ye have delivered:*

*and many such like things do ye."*

Mark 7:9,13

As Christians, our desire should be to serve our Lord and Savior Jesus Christ with all of our heart. Yet when the "traditions of men" are allowed to replace the truth of God's Word, we are greatly hindered from serving Him. We are vulnerable to Satan's traps, and when we fall into one, Satan is handed a great victory.

One of the areas where Americans have succumbed to the traditions of men and fallen into a deadly trap is their lack of understanding regarding what the Bible says about money. There are many books written on the subject of money and the Bible because money is a topic that a great

deal of Scripture is focused on. The vast majority of these books seek to help the reader to wisely invest and spend their money. This is a noble goal.

The purpose of this book, however, is to search God's Word on the subject of money with a different goal in mind – one of helping you understand *what* God says money is, and *why* He says it. You will discover that God's Word and the very foundation of our global economic system – the money we use – are in direct opposition to one another. Man has replaced God's money, gold and silver, with something that looks like money, spends like money and in every way, seems like real money. Yet it is nothing more than pyrite. It is "fool's gold" – a fake, a façade, an illusion.

Two thousand years ago, the Pharisees' "traditions of men" drew the Jewish people away from God's Law, making it "of no effect" in their lives. Today, the money we use is also a "tradition of men." It has replaced God's money, making "of no effect" the biblical principle of *honest* money. This has allowed man to replace God's money with his own, one that is *dishonest* in its form and use.

*I firmly believe that in the coming years, the consequences of man's use of dishonest money will become one of the most important moral issues that the church will face. Yet, the cunningness and deceptiveness with which dishonest money has been introduced to our country (indeed the entire world) is such that not one in 10,000 people recognize that a moral crisis is upon us. They are not aware that using today's "fool's gold" stands in direct opposition to the Word of God. They are not aware that man's money has made possible the propagation of Satan's evils on a scale that is nearly incomprehensible. They are not aware of how man's money has been used by bankers to steal hard working people's labor and savings. They are not aware of the insidious method by which man's money has been used to enslave our entire nation in debt without us considering for a moment that we are in bondage. They are not aware of the history of tremendous pain, suffering and misery brought about by the inevitable failure of man's money as it comes under God's judgment.*

These are all historical and biblical facts that Christians must become aware of... and soon. Once aware of our present situation, it is my prayer that the conviction of the Holy Spirit will reveal the sin that has entangled this nation. It is my prayer that the church will then be prepared to lead this country on a journey of repentance as it joins the battle to return to honest money. The outcome of this battle will determine the course of history for generations.

### **The Foundation**

There is one assumption that I made when writing this book – that the reader will accept the teaching of 2 Timothy 3:16-17:

*"All scripture is given by inspiration of God, and is profitable for doctrine, for reproof, for correction, for instruction in righteousness: That the man of God may be perfect, thoroughly furnished unto all good works."*

God's Word *is* the final authority in all matters concerning our lives. If you accept this foundational truth, the book you hold will encourage and equip you to join the battle that lies ahead. It will reveal Scriptural teaching on the forgotten principle of stewardship. It will reveal why it is critically important that you understand God's view of the nature of money. It will examine the historical consequences when man decides to replace God's money with his own. It will reveal the massive economic, social and political changes that are on our doorstep as a result of our present use of man's money.

Finally, you will learn of the spiritual battle taking place right now over the money we use. Satan is at work using man's love of money in an attempt to destroy a once-great Christian nation – the United States of America. God however, is also at work, using Satan's own schemes against

him in order to accomplish His purpose of redeeming mankind. By becoming aware of how this epic battle is driving the world toward a time of dramatic change, you will be able to help your friends and family navigate through the challenging years ahead.

In Christ's Service,  
Doug Tjaden