

HEAVENLY RETURNS... EVEN ON EARTH!

Two Old Muslim and Christian Wealth Managers Talk about the Abrahamic Faiths,
Peace, Trumpism & Your Financial Well-Being.



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Foreword by Dr. David Miller,
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Foreword

By David Miller, Ph.D.

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“The passion for truth is silenced by answers which have the weight of undisputed authority.”
Theologian Paul Tillich

When suggesting the importance of this book, it would be difficult to elaborate more than these words from the opening of my old friend Gary Moore's most recent book:

"During the early 1980's, Gary Moore wrote an article for the *New York Times* newspaper group about why the Dow might triple from the 1000 level to the 3000 level despite the predictions of best-selling doom-and-gloom authors. During the late 1980's, he wrote what *Christianity Today* called "the first book outlining a comprehensive scriptural basis for an evangelical embrace of ethical investing." During the early 1990's, he wrote a book about why the federal debt was political illusion rather than a major economic concern [though he now believes the debt will likely become a major concern during the coming decade due to President Trump's tax cuts and defense spending, a la the Reagan years].

At the request of the Church of England, he then taught biblical economics to the leadership of Uganda in order to demonstrate that Christianity can enrich this life at least as abundantly as Islamic economics. During the late 1990s, his writings explained why Y2K was media hype but stock market speculation and questionable corporate ethics [like the new age morality of the pursuit of maximum corporate profit unbridled of traditional morality at Enron] were the true dangers to our finances."

Gary was roundly shunned, even disparaged, by most conservative Christian financial leaders for all those views, views that would have enriched anyone both spiritually and financially who considered them. Just imagine how the lives of millions, Christian and non-Christian alike, might have been improved had they known Donald Trump would soon estimate America's net assets, meaning after all debts were retired, as being over \$250 trillion, wealth that Gary had counted for us for decades while telling us they were about half that amount.

Now Gary and his friend, co-author and pioneer of Islamic investing Dr. Yaqub Mirza suggest the Islamophobia and prosperity theology of President Trump and his many evangelical and media supporters are the next imagined dangers that could impoverish your spiritual peace and financial prosperity. As a manager of God's wealth, Dr. Mirza even counsels we should stop wasting valuable resources on buildings and invest in the spiritual development of tens of millions by sharing sanctuaries where Muslims can worship on Fridays, Jews can worship on Saturdays and Christians can worship on Sundays!

Even if you disagree with some of Gary and Dr. Mirza's perspectives, and it's ok if you do, history and such vision suggest you will do well to consider the basic premises of this book before you conclude the supposed war between true Islam and Judeo-Christianity is the next Armageddon or the West is doomed to secularism and atheism. Very few will prosper, and none will find peace, during the future if they continue to have such a vision of the future.

Dedication

“To peace and prosperity for our children and grandchildren. For as Abraham Lincoln asked: “Do I not destroy my enemies when I make them my friends?”

Introduction

“The essence of political moderation is not to hold mild views, which few voters consistently do, but to be open to persuasion, and only a tiny minority of American voters are.”

The Economist magazine
February 3, 2018

The central premise of this book is that you, and especially your grand-children, will likely grow richer, financially and/or spiritually, if the three great faiths of Abraham (Judaism, Christianity and Islam) cease fighting each other and join in Love, fighting political extremism on both the left and right. As depicted on our cover, and with due respect to other faiths, we believers might then battle the new religion of Mammon that has been quite intentionally unleashed during recent decades by morally “unbridled capitalism.”

Those are not radical statements. Even most Christian sociologists and pastors lament that America is now a “post-Christian” nation. But few suggest what it now is. We will. America is a capitalistic nation. One that has increasingly abandoned traditional religion in the questionable belief, or at least practice, that making money is the moral purpose of life on earth. It might seem odd to suggest money is the world’s new religion. And while we know most Americans have been taught communism was the worship of government, very few now worship it! But as professional money managers, we believe there is more than abundant evidence for us to suggest the making of money is now our new age religion.

That was clearly the intent of atheistic pop philosopher Ayn Rand, about whom I’ve cautioned for decades. She once wrote to a friend that she’d make capitalism unbridled by Judeo-Christian morality into a new religion for Americans who had lost faith in traditional Judeo-Christianity to provide the more abundant life. She even called such capitalism the “unknown ideal,” words the heirs of Abraham used to ascribe to God. Her book *Atlas Shrugged* has been judged by the Library of Congress as the second most influential book in America, right after the Bible. We’d suggest it is more influential, at least in practice as Washington elites from Alan Greenspan, the former head of the Federal Reserve Board to Supreme Court Justice Clarence Thomas to Speaker of the House Paul Ryan are fans. There are far more fans among the elite of Wall Street.

Even *Christianity Today* has referred to the Bible in a feature story as “The Greatest Book Never Read.” Tens of millions of professing Christians therefore now work where they can make the most money, rather than where they can love God and neighbor as self. They have increasingly voted, usually against their own economic interests, for politicians who simply promised the most money, probably paving the way for the gilded businessman turned politician Donald Trump. They save and invest where they can simply make the most money. They even go to “Christian” churches that teach so-called “prosperity theology” so they can make the most money. While there, they often hear they should give generously so the money given will be multiplied with the most money!

In 1994, I began writing my *Ten Golden Rules for Financial Success*, in which I contrasted Rand’s atheistic thinking, which never built a business of any nature, with the thinking of

legendary mutual fund manager Sir John Templeton. John was the “Dean of Global Investing” and probably the most religious financier in the world who rose from not being able to afford Yale during the Great Depression to billionaire and great philanthropist. In 2010, I wrote a feature story for *Christianity Today* in which I described how Rand’s influence was being multiplied by conservative Christians who didn’t even know how to pronounce her first name. But years ago, *The Economist* magazine said Rand was the world’s most influential female economic philosopher.

That was largely due to her closest disciple Alan Greenspan, the former head of the Federal Reserve Board (Fed). Sort of like Moses, Jesus and Muhammed, the first thing she did was create a few close disciples, which she ironically termed “the Collective.” Despite teaching human reason as highest source of morality, she demanded those disciples never, ever question her teachings.

The Economist added Rand’s teachings provided the foundations of Reaganomics. They turned upside-down the teaching of wise old Salomon that the easier we get our money, the less good it will do us (Proverbs 13:11), as even Chuck Colson wrote she did. Still, Greenspan’s successors at the Fed have continued his easy money policies, first by huge government borrowing and more recently by “quantum easing,” or the Fed buying government bonds by the trillions, thereby putting even easier money into our economy.

That easy money has caused the stock market and housing prices in our richest areas to boom as affluent Americans have thrown money at assets they thought would make even more money. Unfortunately, it has done little good, and probably harm, for anyone but the richest ten percent of Americans, of which I’ve long been one, as the percentage of our nation’s output going to workers has declined. That too is likely an intended by-product of Rand’s gospel. She thought we ten percenters, primarily CEO-types who she called “producers,” would one day gather in “Galt’s Gulch,” her ultimate guarded-gate community, so we can avoid the “moochers” of the world.

Yet as I edit this book in the summer of 2018, an increasing number of economists and wealth managers are deeply concerned such elitist economic practices have left American economic policy handcuffed, seriously threatening our economy...and perhaps validating the ancient wisdom. As often happens, biblical “sin” is quite intoxicating when the Fed “spikes the punch-bowl” in the short-run but often hurts quite badly when the hang-over arrives. More concerning, the moral hang-over can hurt even worse, causing pain in the body politic.

America’s political environment suggests we’re now suffering that moral hang-over. Yet I very much doubt the twice divorced and often sued President Trump is the antidote to our moral and spiritual problems. We must pray for him, and even love him, even if we detest his behavior and/or policies. Still, even though he is my president, he is most definitely not my leader. That title belongs to Another, as repeatedly recommended by the Bible.

Having studied political science in college, I know politics has always been a rough game. I’ve long understood the truth behind the old joke that you can tell a politician is lying as it’s when he or she is moving his or her lips. But now Mr. Trump’s faulty perspective on President Obama’s

birthplace to his blaming Democrats for separating illegal aliens from their children has proven politicians no longer need to move his or her lips. They can simply move their fingers and post a Tweet. In other words, politics has long been a breeding ground for discontents rather than the counting of blessings, and incivility rather than love. But the President has lowered even that spiritual and moral bar to the level of manufacturing the deepest anger, divisiveness and vulgarity. *The Economist* said these words, again as I was doing my final author's edit on-board a cruise ship so I wouldn't be distracted by such nonsense:

“Most adults know all the words that will appear in this column. But they may still be shocked to hear them used in publishing, even distinguished, places...Of course, the great pioneer of vulgar political language sits in the Oval Office. During his campaign in 2016, Mr. Trump promised to ‘bomb the shit’ out of Islamic State, said voters should tell firms that move overseas to ‘go fuck themselves’, and smirkingly repeated an audience-member’s dismissal of an opponent as ‘a pussy’. Mr. Trump said that a female journalist who had asked him tough questions had ‘blood coming out of her where ever’. In office, he has derided immigration from ‘shithole’ countries.”

Such attitudes and language have consequences, perhaps particularly area of foreign relations and, ironically, in evangelizing the Gospel. On the cruise, I met a quite intelligent and beautiful mother and daughter from Australia. The daughter was a barrister, or attorney. The mother was an atheist but remarkably compassionate. As we grew to know each other, they began telling me how much they loved America but how greatly they deplored our president and, *in their words his “Bible-belt supporters.”* That seems a very unusual way to bring peace to the world, much less evangelize it! But I then had to share with them my current edition of *The Economist*. It’s cover story was about the state of America’s foreign policy. It depicted President Trump riding a wrecking ball as he’d spent his first eighteen months in office offending most of our long-time allies, while cozying up to some of the world’s worst dictators.

Nor does such nonsense bring the inner peace that produces outer peace in our own country. For in the same edition, another author added these words in a column entitled, “A blot against America”:

“Mr. Trump entered American politics, three years ago this month, with a campaign-defining rant against Mexican ‘rapists’ and several other illegal immigrants. It was reprehensible and effective in several ways. It positioned him with voters, most of them Republicans, who worried about immigration and the party’s patrician leaders, including his main rivals at that time, the Bush clan. It also showed, notwithstanding legitimate worries about immigration on wages, how well he understood the issue’s ability to connect with the racial anxiety of America’s dwindling white majority. He thereby engineered the most racially divisive election in years.”

For many years, I’ve quoted legendary management consultant Peter Drucker when he said that unless there was rapid economic development in developing countries, like Mexico and Latin American countries, America would be over-whelmed with immigrants too numerous to manage. I’ll explain later how American economic policies likely slowed such development but for now understand President Trump’s tariffs that slow growth to our south may be diametrically opposed to controlling immigration, especially with his wall. We who live in Florida know tons of drugs enter the US illegally each year by the boatload. Unless he builds a wall around Florida, such

activity is likely to grow worse as Latin America further stagnates.

Of course, economics, rather than simply politics, is the root of such evils, as the Bible claimed millennia ago. *The Economist* has used the word “paranoid” for many years to describe Americans’ economic perceptions, which have rarely seemed to reflect the fact that America is by far the richest nation the world has ever known, when even Mr. Trump once acknowledged. But as we usually don’t see such realities as they are but as we are, the struggling assume America is broke as they’re broke.

Half of all Americans don’t have \$400 dollars saved to meet an emergency. But we millionaires--yes, I’m one--own over half of the world’s wealth. As struggling Americans usually have to blame something, like Washington or Wall Street, or someone, like political opponents, other than themselves for dire straits, many have told me over the years that America must be broke due to politicized myths surrounding the federal debt. I literally had crying people stand in the aisle at a mega-church during the early 90’s to thank me for putting the debt into proper perspective and assuring they might have a future after all.

Such politicized perspectives are a huge mistake. For economic inequality is the real reason most Americans have lost touch with economic reality, making them susceptible to the suggestion we need a gilded businessman to “Make America Great Again.” Again, reality is that I’ve read estimates that had Mr. Trump simply invested the money he received from his father into a S&P 500 index fund, he’d have twice the amount today that even he claims to have. The rest of the GOP, of which I was one until they started this economic nonsense, might reflect that they paved the way for Mr. Trump by disdaining government and exaggerating the debt. GOP stalwarts from George Will to Mary Matalin have recently abandoned the now party of Trump. And when millions vote their wallets for twenty-five years and those wallets don’t grow thicker, they were bound to give up on the GOP and turn to authoritarian Trumpism. Live by the sword of economic deception and political cynicism, die by the sword of even greater deception and cynicism.

Meanwhile, conservative Christians, who are rarely among our nation’s most affluent, continue to vote against their own economic self-interest election after election, supporting tax-cuts and other policies that enlarge the gap between rich and poor. Many have done so in the sole interests of de-legalizing abortion. I can understand that. I would prefer no one ever abort a fetus. But I’m not so idealistic as to believe that will ever occur in our sex-soaked society. While those like Hugh Hefner and other pimps that make human sexuality a form of entertainment can make a buck, and companies use sex in advertisements for the same reason, abortions are unfortunately bound to happen.

I hope I’m also holistic enough to insist that if we truly “choose life,” rather than simply choosing birth, some babies will need to be cared for. Fewer young men will die on the battle fields of the world. And older people will not need to choose between food, rent and medicine. Most conservatives seem to resist meeting those needs. Choosing birth rather than life therefore reminds me of the ethics on display at the one Ducks Unlimited meeting I attended in Florida with a friend. Everyone was excited to fund giving birth to ducklings in Canada so they could shoot them in Florida.

The human language of God/Allah/Yahweh has meant many things to believers over the millennia. But most believers of each faith believe “God is love,” as the Bible puts it. Therefore, for the remainder of this book, we’ll use the word “Love,” with a capital L. That is not the love so easily thrown around in our culture. It means “Agape Love,” or the unconditional love every single person on earth, including Ayn Rand and Donald Trump, despite the moral and spiritual harm they are doing to our once “shining city on a hill.” The use of the word Love rather than God might enrich us in three ways. First, we will remember what *true* religion is about. Second, I’ve found speaking of love stops most fundamentalists, whether religious fundamentalists or market fundamentalists. Finally, we’ll avoid the theological debates over the nature of the God-head that seems to preoccupy many ministers.

It is the kind of love John Templeton described in his book *Agape Love: A Tradition Found in Eight World Religions* this way:

“Agape love means feeling and expressing pure, unlimited love for every human being with no exception. Developing such divine ability has been a goal for me for almost all of my eighty-six years on earth. This does not mean you need to admire each person or to weaken legal penalties for crimes. While a murderer is being properly punished and prevented from a criminal life, agape love allows you to pray for his conversion and his soul.”

Yet another meaning of God/Allah/Yahweh, or Love, is the source of Truth. We might remember Jesus’ famous claim to Truth was a response to a political leader who had asked what Truth was! That is another reason Trump may be my president but will never be my leader. As a candidate, he claimed President Obama was not born in America, Mexico would pay for his wall, thereby turning America into the Berlin of the West, and that he would soon release his tax returns. As I edit eighteen months into his presidency, he has just claimed the Democrats were to blame for his administration separating children from illegal immigrant parents, a policy condemned by religious leaders from Franklin Graham to Pope Francis.

About the same time, he told a rally that cheered him on that he was the most popular Republican in history and the first Republican to win the Wisconsin primary since Eisenhower did so in 1952. This despite losing the popular vote. He simply won the electoral college, which he claimed was rigged against him and most objective observers thought Mrs. Clinton lost the election, with the help of FBI director Jim Comey, rather than he won it. He has since suffered record low approval ratings, which is appropriate as both Nixon and Reagan won Wisconsin.

If you understand such ignorance of even recent political history, as well as his constant narcissism, you can understand his embrace of regimes that have reneged on promise after promise over the years. Such figments of his imagination might keep his name in the media, but he is likely doing great harm to the GOP, America and especially his supposed Christian faith. I say supposed as he didn’t even know the denomination of his supposed home church was the Reformed Church in America rather than Presbyterian. He apparently attended so seldom, his church even denied he was a member.

Then there are the spiritual issues. The previous issue of *The Economist* said these words

regarding a scholarly new book entitled *The Inner Level; How More Equal Societies Reduce Stress, Restore Sanity and Improve Everyone's Well-being*. The title of the review was, "Is inequality to blame for suicide, drug abuse and mental illness?" It said these words, words that I can imagine Jesus saying:

"Evidently success--building brands and businesses, achieving wealth and fame—does not ease the psychic pain that many people suffer. Even at the top of the capitalist pyramid, these deaths insist, there is no escape from inner demons. That sad rule applies to nations as much as celebrities. Nearly 45,000 Americans took their own lives in 2016, an increase of almost 30% since 1999, according to new figures released by the Centres (sic) for Disease Control. Another 42,000 died from opioid overdoses, victims of America's drug epidemic. The world's richest country, the city on a hill, sometimes seems to be coming apart. But why?...*The Inner Level* seeks to push the debate forward by linking inequality to a crisis of mental health. The authors argument focuses on status anxiety: stress related to fears about individuals' places in social hierarchies. Anxiety declines as income rise, they show, but is higher at all levels in more unequal countries—to the extent that the richest 10% of people in high-inequality countries are more socially anxious than all but the bottom 10% in low-inequality countries. Anxiety contributes to a variety of mental-health problems, including depression, narcissism and schizophrenia—rates of which are alarming in the West, the authors say, and rise with inequality."

Despite the gilded businessman's sudden professed interest in the needy, economists generally agree Mr. Trump's tax cuts will likely exacerbate that inequality, thereby creating even more mental health issues for many Trump supporters. Winning at the expense of others might reflect Rand too. She wrote in her book *The Virtue of Selfishness* that if there is a shipwreck and you can help someone without endangering yourself, it was all right to help that person. But she then said that when you get back to shore, you have no more responsibilities to anyone. The only charity she ever practiced was reportedly writing one small check to the State of Israel, a cause with which many conservative Christians can identify.

Rand would undoubtedly approve that a popular joke in graduate schools is that M.B.A stands for Me Before Annyone. She'd also approve that Trump promised to put "America First," even though it has been both militarily and economically for decades. Both are simply different ways of saying it's a virtue to be selfish. Unless the Judeo-Christian philosophy has been quite wrong over the millennia, it simply won't work. America is likely to deteriorate morally and spiritually before deteriorating economically and politically.

Due to Rand's new-age philosophy regarding the centrality of money to the moral lives of America's elites, it was as likely Mr. Greenspan would stop printing money as it was that the Gideons would stop printing Bibles. It was just as likely that most Americans would grow deeply skeptical, even cynical, of government, as Rand also taught cynicism toward government, again despite traditional morality. She understood that while governments can certainly over-reach, as the Bible assuredly teaches, governments also prevent many business people from harming others, the environment, and so on, for money, as Romans 13 teaches. Google the Ayn Rand Institute or other "libertarian" think tanks like the Cato Institute and see how many morally questionable businesses, from tobacco companies on, are major donors.

Atlas Shrugged therefore ended with Rand making a new symbol over the world that she hoped would replace the Cross, Star of David and the Crescent, as well as the hammer and sickle, particularly in America, her promised land of unbridled capitalism. It was the dollar sign, which was reportedly at the head of her casket. Ironically, many conservative Christians unwittingly helping to make her vision a reality also consider a universal sign needed to buy things to be a sign Armageddon is rapidly approaching. Few understand the dollar has long been the “reserve currency” of the world, meaning it is required for most international trade around the world, as well as purchases at home.

One might therefore wonder if these Christians—who are usually economically ignorant rather than “uneducated and easily led” as their leaders have been myopically focused on human sexuality for decades--aren’t unconsciously helping to destroy the better world future generations should inherit in the false hope they will be “raptured” anyway. They too often seem to believe religion is simply about “saving sinners” by talking others onto a train that will get *the evangelized* to the right station after death. They too rarely seem to understand Jesus clearly said he had come to provide a living example, rather than words, of how to make the train ride more abundant *for everyone during this life*.

There is no reason to be unduly critical of these Christians. God loves them, and we should too. A few have been great friends for decades. But that last paragraph has long been supported empirically. During the Reagan years, the conservative Heritage Foundation, Reagan’s favorite think tank, sought to prove the social benefits of religion. It had to conclude the “extrinsic,” immature religion of simply wearing necklaces with a cross and WWJD bracelets, while placing fish symbols on their cars, the type of religion seemingly practiced by most conservative Christians, is the even more *socially* harmful than is atheism. Fortunately, Heritage also concluded “intrinsic,” mature religion, where the heart, soul and mind are transformed, is the most socially beneficial of all. That is clearly spelled out in the Bible when Jesus conflicted with the Pharisees. If a little knowledge is a dangerous thing, a little religion is far more dangerous as it morally blinds us with religious pride.

While intrinsic religionists seem preoccupied with finding the anti-Christ, very, very few seem to have noticed the words Ronald Wilson Reagan contain six letters each (666!), and the Reagans reportedly lived at a 666 address until they changed it for political purposes. To be very clear, I doubt the nominally Christian Reagan, who like Trump was an actor turned politician, was the anti-Christ. I simply state the possibility to suggest conservative Christians might do well to look for the demonic within ourselves rather than exclusively among others. Jesus clearly demanded that when he said we must take the spec out of our eyes before we can remove the log from the eyes of others. For the Bible is also quite clear than many, many professing Christians will be fooled as Armageddon and Judgment Day approaches.

Yet Peggy Noonan, President Reagan’s favorite speech writer and now a featured writer for *The Wall Street Journal*, has written:

“The other day I met with a Chinese dissident who has served time in jail, and whose husband is in jail in Beijing. I asked her if the longing for democratic

principles that has swept the generation of Tiananmen Square has been accompanied by a rise in religious feeling—a new interest in Buddhism, Taoism, Christianity. She thought for a moment and looked at me. ‘Among the young, I would say our religion is money,’ she said. I nodded and said, ‘Oh, that’s our religion too.’”