OpenTheo

Interview: Jeremy Collins of Theonomoney

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For The King - Rocky Ramsey

This Wednesday I am interviewing Jeremy Collins, the proprietor of the Theonomoney podcast. You can find his podcast here or on any other podcast catcher. I highly recommend Jeremy's podcast! I have personally been binging it and have learned things I have never encountered before about economics and God's law. Please go support our brother in Christ!

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Transcript

Pre-suppositional. And pre-suppositional isn't just an apologetic. There's the pre-suppositional worldview that is consistent among different things.

When applied to apologetics, pre-suppositionalism turns into pre-suppositional apologetics. When applied to counseling, it turns into biblical counseling in order to use the older term, new aesthetic counseling. I'm talking about, like, the J. Adams, then like John Street, Keith Lambert, like that style of counseling.

Then when you turn to politics, pre-suppositionalism is theonomy. Don't think I will even ask you to make Jesus Lord of your life. That's the most preposterous thing I could ever

tell you to do.

Jesus Christ is Lord of your life. Whether you serve him or not, whether you bless him, curse him, hate him, or love him, he is the Lord of your life because God has given him a name that is above every name so that the name of Jesus Christ every knee shall bow and tongue confess that he is Lord. Some of you will bow out of the grace that has been given to you and others will bow because your kneecaps will be broken by the one who rules the nations with a rod of iron.

And I'll not apologize for this God of the Bible.

[Music] This is the For the King podcast and I'm your host, Rocky Ramsey, where we proclaim the edicts of the king over all his creation that Yahweh reigns. I wanted to start off with a quick text in Psalm 119 and then I'll get into talking to our guests that we have this week.

So I'm going to read from Psalm 119 verse 129. Your testimonies are wonderful, therefore my soul keeps them. This is what God's word says about his law.

So this week I have a brother in Christ, Jeremy Collins. He's the proprietor and owner, the content creator of the Theana Money podcast. So we're going to get to know a little bit about his podcast and kind of walk through some things about God's law as we think about the Christian worldview and how we apply it to our lives as Christians, but also to society if we would have a chance to do so.

So Jeremy, thanks for joining me today. Yeah, it's good to be on and discuss these things with you. Agreed, brother, agreed.

So kind of where I want to go first is, I mean, obviously, I know just a little bit, but even for my sake and then for the listeners, kind of who are you, what's your podcast platform about, Theana Money, why would you name it such a thing, kind of what are you doing? So tell us a little about yourself. That'd be great. Yeah.

So the name, if you're familiar with Theonomy and stuff, I think you might very well be if you're listening to Rocky's podcast, and then you can kind of hear and there's a combination of two words, Theonomy and Money, bit of a play on words there. Honestly, when I first came up with the idea, I thought some of the other guys involved with the Fill the Earth Network were going to tell me it was stupid and I should throw away the name and come up with a different one. And they were like, Oh, no, that actually sounds cool.

And I was really surprised. And here we are like a year and a half later. So it's great.

Totally a dad joke. My wife and I were had like just met at the time I came up with the name. Now we're married and she's pregnant.

So I can officially claim it as a dad joke now. Yeah, she's pregnant. That's good.

Was that the first name you came up with? And then it just stuck. I was thinking three different things. If Thomas Sowell was like a really old guy that had died a long time ago, like Thomas Smith, I probably would have come up with a pun on his name.

So I was thinking of something like the soul of economics, but soul spelled S-O-W-E-L-L instead of S-O-U-L. But while he's alive, I'd probably get sued for doing something like that. Yeah, that's true.

Okay, cool. Yeah. And why specifically a combination of God's law, theonomy and economics or how we, I mean, some of the stuff you do is even personal finance stuff too.

Yeah. So I try to keep the podcast focusing on two different things. And as often as possible, both at the same time, theonomy and economics, because theonomy isn't just telling us how a nation should have its laws, but also economics.

I mean, a lot of laws are about economics. So the two often are related to each other. And so it's not just a general economics podcast, but it's specifically a Christian podcast from a theonomic perspective.

So some episodes don't even really touch on theonomy at all. They mostly just talk about, or sorry, some episodes don't talk about economics at all. They more just talk about theonomy or even other things like post-mill.

A lot of theonomists are post-mill, not all. There are some millennial theonomists, but I've done some episodes talking about post-mill, one or two of which we're talking about how post-mill relates to theonomy and economics and things like that. So it's a little bit broader than just a generic economics podcast.

Yeah. But it kind of tries to be a little bit of all of them. No, yeah.

I mean, they all run together. They touch on each other, the topics, you know, post-mill, like you're saying. So I think it totally makes sense and works.

And guys, if you go on my website and go to, I think I have a tab on resources for other podcasts, Jeremy's podcast I put on there for economics and worldview. And also I think you did an interview with the guy from Christ and Capital. I have his on there as well because I've been really enjoying his as well.

But yeah, I've listened to Jeremy's podcast. You guys should definitely check it out and you can, I'll put the link in the description below and the notes, show notes. Okay, great.

So thanks for telling us a little about yourself and your podcast. So now let's get into some content here. Real quick.

You mentioned your website, but I don't think you said the URL just in case someone's not familiar with it. You might want to mention that. Oh yeah, it's for the kingpodcast.com. That's how you would, that's how you would reach it.

And then there should be a tab on the homepage there that says resources and you can go to other good Christian podcasts. I think is what I named that sub-adding. Okay.

Yeah, thanks for that Jeremy. Okay. So do you think, here's my question.

I'm going to pose to you Jeremy and I think the audience is going to benefit from this because this is really at the heart of theonomy and why I've arrived here. Obviously you've arrived here. Do you think most of Western Christianity has any idea what to do with the topic of God's law? Do you think that's an issue for the church right now? Kind of deciphering what to do with the law? Yeah, definitely for sure.

I mean, we have guys like Andy Stanley and I think it's been like two or three years since he said this and people still won't let him get over it when he said he wants to unhitch the Old Testament. Actually, no, that was in 2018. That was almost four years ago now because I remember making some jokes about it with some friends from church at a dinner one time, like four years ago.

Yeah. So that was like almost four years ago. I don't think he's ever recanted it.

People are still... That's just like the go-to phrase is we shouldn't unhitch the Old Testament, kind of just nailing him down for what he said. And yeah, when so much of American Christianity, we don't really read the Old Testament. We like, we'll do our Bible plan.

We'll read Genesis. Genesis is really fun. We get into Exodus.

The first half of Exodus is really fun. Then we get into the second half that's just talking about the very particular ways the temple has to be built and we start getting like really bored with it. And then we start getting a little bit further and we get into Leviticus and probably stop somewhere in Leviticus and just decide to skip to Matthew because Matthew is when it gets exciting again.

And that's the way that a lot of evangelicals think through the Old Testament. Maybe they'll not just skip from Leviticus straight to Matthew. They'll make a detour in Psalms and maybe Proverbs and maybe like Daniel and then go to Matthew.

So we just spend so much more time in the New Testament, not to spending more time in the New Testament is a bad thing. I mean, the New Testament is where we actually get Christ revealed, not just types and shadows and prophecies about Him. So that's a good thing to spend a lot of time in the New Testament.

But when you only spend time in the New Testament, you really get things messed up. There's a guy named Steven Altarogi. He coauthored one of my favorite songs, Behold Our God.

And he released an article in response to that unhitched the Old Testament thing several years ago. And this article is actually what made me remember when that was said. And he said, "Yeah, I'm going to take up Andy Stanley and then I'm going to unhitch the Old Testament.

So I've unhitched the Old Testament. Now I'm looking at the book of Hebrews. Don't recognize that name.

What's this whole Melchizedek thing about Aaronic priesthood? Nevermind. Unhitch Hebrews. Then I turned to Matthew and I'm reading through the genealogy.

Who's this guy? Who's that guy? This dude sounds like he's probably a Game of Thrones character. Let's just unhitch Matthew." And then it just goes on and on. And at the end of the article, of course, it's a satirical article showing how dumb it is.

But at the end of the article, Steven Altarogi says, "Well, now my New Testament only has like two and a half pages left, but trust me, they're two very important pages that are left in my New Testament." Yeah. That's great. Yeah.

When we're not focusing on the Old Testament, at least to some extent, sure, we're not Judaizers. Paul wrote the entire book of Galatians against that heresy, but that doesn't mean that we just get rid of the Old Testament. It's really important.

So we have to think about what it says. And we also have to think about what bearing the Old Testament does or does not have on us today. And that's where you get into theonomy.

Yeah. Amen, brother. Yeah.

Well said. Completely agree. And where you went was kind of how it's going to interact with what you're saying.

All literate throughout the New Testament is talk about God's law. And that's what Paul is mainly laboring, especially in the book of Romans, is a right understanding of the law of God and how it works with faith revealed in Christ. And we see Christ talking about the law, serving on the Mount, being the type... Moses was a type of Christ, right? And Christ is the antitype, and he's on the mountain giving the people the law.

And you've talked about all this stuff in the podcast, but again, we just, we got to beat this dead horse a lot because Western evangelicalism is not obviously heating God's law's instruction. And that's why I started off reading from Psalm 119, "Your testimonies

are wonderful." You can't divvy up old and new covenant and have a fractured understanding of God's word that his law was just wonderful for a time, but it's not that wonderful anymore. And especially with the pre-mildispy saying, "We're not under law, we're under grace," right? And then just completely, like what Andy Stanley is saying, forsaking God's law completely.

Yeah. Except they probably can't tell you where the phrase, "We're not under law, we're under grace," comes from. They actually knew where it came from from Romans chapter 6. If I remember correctly, verse 14, and then they read the entire chapter of Romans chapter 6, they would see that saying something completely different than how they apply it.

Yeah, exactly. Yep. I know, I know.

But it's good we talk about it. And yeah, you don't want to isogy any text ever. Okay, so then this kind of leads us into, this is an ancient heresy, antonymism, very dangerous.

We don't have to go into all the history of it, but just kind of talking about the way, especially pre-mildispies or somebody like Andy Stanley talks about these things, why is it so dangerous to... Like you're saying, "Well, this connect God's words, we won't understand it properly." But what are some real practical, tangible applications, especially like in your podcast, you're trying to really bring God's law into something tangible like economics. Why is antonymism so dangerous in that sense? Before I jump into that real quick, I want to say there are different categories or extremes of pre-mildispensationalism. So while I disagree with all of them, I'm much more okay with like a Todd Friel or a John MacArthur than I am with some of the more classic dispensational types.

Actually, Todd Friel has literally so influenced my life that I wouldn't live in Indianapolis right now if it wasn't for him, but that's a story for a different time. Is that the wretched guy, right? Yeah, that's wretched. Yeah, okay.

I didn't know he was pre-mildispensationalism. Yeah. That's good to say that.

Yeah, Friel basically agrees with MacArthur on like everything. Gotcha. Yeah, that's a different kind of dispensationalism, what they hold to.

It's not antonymia at its base core. Yeah, it's not like the more extremes and the more classical dispensational types that would go so far as to say that in the Old Testament, they were saved by the sacrificial system, not by their faith, which Psalm 51 refutes that, Romans 4 refutes that, a bunch of other passages refute that idea. Yeah, exactly.

So yeah, we want to characterize them properly. And that's really what we're speaking to because of this. I mean, right after the Enlightenment, there are so many wicked ideals that get imported into the Christian church, feminism, Darwinism.

I mean, there's a ton, but then we also get pre-mildispensationalism in its more radical form from Darby coming into the seminaries and moody Bible Institute stuff. So really, this is kind of eventually we're seeing the fruits of it now, this antonymian spirit over the church here in the West. So yeah, do you have anything else you want to comment on there? I guess the dangers of it.

Yeah, I guess where the antonymianism can really come into play is, so there are two different ways you can view the Old Testament law in light of the New Testament. You can either say all of the Old Testament law is applicable unless something in the New Testament says it's not. That's the more theonomist way to approach it.

Yep. I wonder if you can hear my wife yelling at the cat in the next room right now. I can't hear it.

I believe that. Well, there's a little bit of comedic relief for people. We have two cats and one of them is much calmer and more obedient than the other one.

But anyway, so yeah, you can look at the Old Testament law as if the New Testament doesn't say this is not done away with. I may have used it for years before. I don't want to say that.

There's nothing that is like just done away with just because God didn't like it anymore. It is just fulfilled in Christ in such a manner that we obey it in Christ by believing the gospel rather than by having to do it ourselves. That would be like the sacrificial system.

I no longer go and sacrifice a lamb once a year on the day of atonement because that was just pointing to Jesus and now he is the once and for all sacrificial lamb. So other than things like that, then the New Testament says you don't have to do this in the same way Israel did. You assume that it's all still abiding.

And then the other way is unless the New Testament says that this is still applicable, then it's done away with. That's the more dispensational way. That's the way I used to more view the Old Testament law.

And I think if you look at the way Paul uses the Old Testament law though, Paul doesn't use the Old Testament law like that. Paul just seems to bring up almost seemingly random things in the Old Testament law and apply them to different categories like when he's talking about oxen and applying that to pastors being paid for their work and stuff like that. I think when you look at the New Testament, the assumption is we should assume the continuing validity of the Old Testament law unless something like the food system, certain foods are unclean that the New Testament says we don't have to abide by food cleanliness laws anymore or something like the ceremonial law, the sacrificial system that is now fulfilled in Christ.

So I think that other than things like that, we should assume the continuing validity of

the Old Testament law. And when you don't do that is where you get an antinomianism. There's a lot of important things in the Old Testament that the New Testament doesn't explicitly state because the assumption is just, "Hey, it's already in the Bible.

We don't need to restate it." Yep. Yeah. Agreed on everything there.

Another thing I would highlight, the law and the gospel are intimately connected. And that's Paul's argument. The whole book of Romans is basically a treatise on the law and the gospel.

Yeah. And Galatians, the law is our tutor, our school master, depending on what translation you're using to point us to Christ. Exactly.

So yeah, when you're wanting to say theologically, you want to unhitch the Old Testament, that if it's not verified once again verbatim in the New Testament, you need to do away with it. You're playing a dangerous game here and you are actually attacking the gospel. You are.

You're muddling the gospel. You're making it unclear what you're being saved from. Yeah.

And I think that's where things like New Covenant theology get really into potentially dangerous waters because there's a lot of things the New Testament doesn't restate because they're already in the Old Testament. To not get explicit, there's a lot of sexual commands and certain sexual activity prohibited in the Old Testament law that is not restated in the New Testament. Now, some of it is because Jesus refers to Adam and Eve and that implicitly restates some of it, but there are other things that are not restated in the New Testament.

Yeah, great point. Yeah, it's a dangerous game, which is really the route of theonomy. Personally, in my life, it's been very helpful in yours as well.

I don't know how long has it been since you've subscribed to theonomy? I don't know. Theonomy isn't like postmill where I can kind of remember when I first started thinking postmill might be true and then three years later when I finally said, "No, I'm going to subscribe to this. This is where I stand now," instead of just flirting with it.

I call those three years in between first thinking it might be true and then finally agreeing with it. The three years I was flirting and going back and forth with postmill. Theonomy is a lot more vague.

I don't really remember specifically when I finally came to think, "Okay, theonomy is true." Yeah, interesting. Well, regardless, you've seen the fruit in your life, I would imagine. Same with me, especially when we think about Psalm 119.

I personally, I had no idea what to do with that before I understood theonomy. It was just odd. I don't know if I can say this in the same sense that David says, and now I feel like I can really agree with David and all the statements that, "Wow, God's law," and even your podcast has helped me.

It's reminded me that Psalm 19, you have the song, each podcast, it starts with that, the intro, and it's just a reminder, how precious is God's law. It's amazing. We want to meditate on it day and night.

It's good. It's a good name. Yeah, I remember when I was in high school, I think this was in a study Bible that I read through quite a bit of.

When I was in high school, I was talking about Psalm 119 and the introduction to that Psalm in the study Bible. It was saying the Psalmist, whoever, we don't know for sure who wrote Psalm 119. The two most common names I hear is David and Daniel.

Maybe one of those two, maybe someone else wrote Psalm 119. But it was saying how whoever wrote Psalm 119 could almost be accused of being someone who elevates the Bible above God himself, because he's just talking about the Bible again and again and again. Then it says, "Rightly ordered, you can never elevate the Bible above God." As long as you're understanding the Bible rightly, the more you elevate the Bible, the more you're elevating God.

No, that's a great point. I've even been charged with that as a reform person. I had a Methodist guy hinting at that towards me that I'm treating God's Word, the Scriptures, like it's God himself.

Really, I just think a lot of people don't understand. God's Word is intimately connected to his character. It's a revelation of who he is.

Yeah, every question is right. Yeah, exactly. As long as you rightly understand that, you cannot worship the Bible over God.

If you understand it's his Word, therefore, the more you elevate it, the more he is exalted. I've heard that too before. It's a weird attack, odd argument.

Yeah, the only way you can wrongly elevate the Bible is if you elevate the Bible to serve yourself instead of elevating it to serve God, which is why I said as long as you're rightly ordered, elevating the Bible, you're not doing it in a Pharisaical way or a human-centric way, anthropocentric way to make it all about you. As long as you're remembering the Bible is all about the ultimate author with a capital A, then you're never going to wrongly elevate the Bible too high. No, that's amazing.

Amen. I hope you guys hear that as you listen to this. Just how important a statement like that is.

When we think about God's Word, we have to always come before understanding it's a revelation of who he is, but we ought not to twist it or to make it serve us in that way at all. Okay, so let's move on. The next question I wanted to ask you, just as we continue to think about God's law, the wonders of it, the amazingness of it, why do the foundational principles of God's law help us to think about the world around us? Not in a pietistic way where God's law is just for us, but it's the law by which all human societies are governed.

How does it help us think about that? Yeah. Well, I mentioned a minute ago, and you agreed that God's Word reflects his character, and so does the Old Testament law. Things in the Old Testament law reflect who God as himself, as God as a being is.

The command against lying, God never lies. God is truth, so there's a command against lying. When you look at different commands, God can't contradict himself, so some of the different commands would be against things that would be like, "Oh, no, I'd have to think about this more," but I think some of the commands you could argue are against things that would be logical contradictions, and God can't logically contradict himself because God is the God of order.

That's why that old thing, "Can God make a rock so big he can't lift it?" Well, God is a God of order, so you trying to ask an illogical question is actually just showing how illogical you are and how God is logical. Yeah. I don't remember where I was going with that, but basically, God's character reflects himself and his being and who he is, and so if it's something that reflects God and God tells us to, in his communicable attributes, be like himself, then that is a command for all humans to be in what ways we as a human can be like God, to reflect him in the ways we can.

Yes, we can't reflect God and his infinity and his omniscience and his omnipotence, things like that, but we can reflect God in other ways, like truthfulness and things like that, and so we are supposed to reflect God in that way, and that's a command for everyone, so therefore, God's laws apply to everyone because they're his moral commands. Also, we read in the Old Testament about, and even different places in the New Testament, God judging those who are breaking his laws, that though God gave the law to Israel through Moses, whether it's Sodom and Gomorrah or Canaan or Babylon or whoever, God executes judgment and vengeance and wrath rightly and justly on those who rebel against his law, so God holds all nations accountable. God will spew out of the land those who are in rebellion against him, and when you look at world history, that's what you kind of see.

There's a reason why there are very few nations that have really continued on for thousands and thousands of years. Yeah, I think that just a hearty amen, I would say to all that. What I've been tossing around in my head as I think more about God's law, nature operates under the laws that govern it naturally, obviously.

It's a part of its nature, but it's not able to rebel in that sense. For instance, in

conservation biology, you have a carrying capacity on every ecosystem, and whenever an ecosystem gets up to a certain population, that's a law you can always abide by. The population number will go down after it's reached carrying capacity because it's an equilibrium.

It can't go any further, or even just the laws of physics like gravity, things like that. But with the law God has given humans, humans can disobey and do disobey God's law, but God's law is those governing principles by which human society governs itself. I guess what I'm saying is, they're as objective as gravity, which is the claim of God's word that there's objective morals, but because we have disobeyed them, we make a mockery of ourselves and we implode on ourselves, which is kind of what Romans 1 is talking about, that God's wrath revealed against all and godliness is basically the implosion of a society because they're not operating under God's law.

Yeah, and in a certain way, God's laws, like his moral laws and the Ten Commandments, are just as unable to be broken in a way as things like gravity. Yes, you can lie and break God's law against lying, but there are consequences of that, just like there are consequences of you saying, "I'm going to break the law of gravity," and jumping off a cliff. Yeah, exactly.

You're going to go splat at the bottom, just like your sin will find you out to quote another scripture. So even if you try to break God's moral laws, you will do so with as much success as you would trying to break one of God's laws of the physical universe. Even if you don't get caught in this life, there is a judgment day where all sin is paid for either by the human in eternity or by Christ on the cross of Calvary.

Yeah, amen. Yeah, it's one or the other. Like you've been saying, Deuteronomy or Judges, that's a thing I hear in a lot of your podcasts that you bring up.

It's a great critique on the objectivity of God's law and how it is abiding on all humans. There's a right way for human society to be ordered. Yeah, are we good there? Is there anything else you kind of wanted to hit on there? I think that covered about everything I wanted to say there.

Okay, yeah, I think that was good. Okay, next question. When you're developing a worldview, why is a standard important? Why is a law important, a standard by which you're measuring things? Yeah, to use something that's been said so much, it's basically a cliche now.

If you don't have a standard, then your feet are firmly planted in midair. You have to have some kind of standard to base things upon, or it's just going to be the whims of the moment. And just basing your standard on the whims of the moment is what we're seeing a lot in America right now and how crazy America is going with everything.

If you don't have an objective non-contradictory, as in fully cohesive with itself standard, then you're going to go into some kind of craziness because you just don't have anything grounding you. So having our worldview rooted in God Himself via God's revelation to us in the scripture is something that gives us a non-contradictory, a perfect, inspired, and errant source of authority that is fully in line with itself and with God and with the creative universe. So that way, as long as we are following it properly, then we won't be doing something wrong with the way the world is.

The only kind of issues we're going to run into is with our own sin or with the sin of others or just with things in a fallen world not operating the way they should be. Yeah. Those are great points.

We have to abide by them. I can't help but think just from this question, did you see the new Supreme Court nominee? It was asked the question, what is a woman? And she was unable to answer it. Yeah.

Did you see that? Yeah. So this is like your worldview is on display when you're unable to appeal to a standard to answer the most foundational basic questions of human society. So yeah, our worldview as Christians is on display.

If we were asked, you know, what is a woman? We could go to God's word and describe what a woman ought to do. Proverbs 31, Ephesians 5 and 6, right? How a household is to operate. You know, we have places we could go to describe a woman.

You know, we have a standard. Also, we have natural law, just the biology of what a woman is. So yeah, I just think it's laughable.

And honestly, that's why I'm asking this question because the longer I follow Christ, the more sweet his standard is. And again, your podcast has helped me to see that and to have like an actual response to the objectivity of God's word and that we're secure in that. Like, I have an answer for any question that is asked to me.

I have a foundation for all knowledge in Christ, you know, presuppositional apologetics. So yeah, it's just, it's beautiful. And it's just sad when a Supreme Court justice supposedly able to, like Solomon, with wisdom discern any, you know, case before them, and she's unable to answer the question, what is a woman, right? So it's like, how can I trust this person to discern justice? Yeah.

And also one based on her intersectional is not based on how apt she is to do the job well. Yeah, exactly. Oh, there's that too.

The virtue signaling. Yeah, we don't even have to go down that route, but yes, exactly. Yeah.

And then also scripture says, and judgment on a nation, women are your rulers and

children all over you. Oh my goodness, please. Yes, Jeremy.

Yeah. Isaiah three, what is that? 12? I can't remember the reference off the top of my head. Yeah.

Isaiah three something says that. And oh my goodness. Yeah.

Every compliment, Taryn, I've ever quoted that too. Does not, you know, they don't hop on board when they should that, you know, this is an indictment against the society when women roll over you. Yeah.

Not a good thing. That versus a good dividing line between patriarchy and complimentarianism. Exactly.

Yeah. That's the biggest thing I've noticed when, when those two interpretations clash, it's does it extend to the civil sphere? You know, that's the question. Yeah.

Yeah. Complimentarians won't go there. Or if they do, they soon get ousted by their own comrades and then pushed into our camp.

That's true. Hey, we'll happily, we'll happily take them. It's what Owen Strand is seeming to be more and more patriarchal, not complimentarian every day, which is kind of cool to see someone who used to be the president of CBMW falling more in the patriarchal camp.

Yeah. That's good. I need to do more research on him.

I've heard a few things by him. I really enjoyed what I've heard. I know he's, he started that seminary James White is teaching at now, right? He didn't start it.

Jeff Johnson started that seminary a while back. Okay. But then he started going there.

It's cool. I've known about that seminary for a couple of years. It's just really gotten a lot more well known with Owen Strand and James White going there.

And then I don't know if he still does, but one of my old biblical counseling professors does an intensive in biblical counseling, like a hybrid or mod or whatever you call them type class there sometimes. He did it a couple of years ago. I don't know if he's done another one since then.

Oh, that's cool. Yeah. If you're looking for a seminary, check that one out.

I forget what it's called, but grace Bible, theological seminary and Conway Arkansas. Yeah, Yeah,

Check that out if you're interested. Okay. Good.

So we've established why it's important to have a standard when developing a worldview. Kind of answered that question. Next thing I'd like to ask you, Jeremy, can you have a worldview that hasn't addressed the strengths and weaknesses of its own worldview? So, you know, when I brought up the judge, Supreme Court judge, she obviously hasn't assessed the strengths and weaknesses of her worldview, her foundation of knowledge.

So, I mean, like, how would you, how do you interact with, you know, if somebody were to ask you that, can you have a worldview that hasn't addressed its strengths and weaknesses, or what does that even mean to address, you know? Yeah. I wouldn't, I would say everyone has a worldview. So if your worldview is bad, it's not that you don't have a worldview.

You just have a bad and consistent worldview that just requires pushing in a couple of right places to implode on itself. Yeah. Yeah.

I mean, everybody comes to the table with something. Yeah. There is no neutrality.

Exactly. Well, and how does that connect to theonomy? You know, that there is no neutrality, I guess, when we think about law and God's law. Yeah.

I would say what I was just saying with worldview and no neutrality is just presuppositional. And presuppositional isn't just an apologetic. There's the presuppositional worldview that is consistent among different things.

When applied to apologetics, presuppositionalism turns into presuppositional apologetics. When applied to counseling, it turns into biblical counseling in order to use the older term, new aesthetic counseling. I'm talking about like the J. Adams, J. Adams, then like John Street, Keith Lambert, like that style of counseling.

Yeah. Then when you turn to politics, presuppositionalism is theonomy. This might get some people upset, but I think presuppositionalism applied to abortion is immediativism or abolitionism.

I think the pro-life approach to abortion is basically incrementalism and the presuppositional approach to abortion is abolitionism. When you're on the more political side of abolitionism, that might not be as clear, but then when you look at the way you argue it, it becomes clear that abolitionists argue against abortion like pre-sups and pro-life people like Scott Klusendorf argue against abortion like evidentialists. Yeah.

No, that's very true. To answer your question, basically it's all related. If I'm doing presub in one area that is related to theonomy through the presuppositional worldview that theonomy is a part of.

No, that's good. Yeah. When you're worldview building, if you don't address the

presuppositions, the strengths and weaknesses, they're going to bite you in the butt later and you might be able to go a long while without being found out, but you're a fraud if you haven't dealt with your presuppositions yet, which is why it's good for Christians to get to know the standard God's word.

That's why it's good to study the Bible and to write it on your heart. Yeah. Did you have something to add about out there? I'd probably just say that you really see that in the debate that James White did with David Silverman, I think in 2010 on Is the New Testament Evil? To be honest, I probably only listened to maybe a handful of James White's debates all the way through.

I'd like to have listened to them a lot more, but I listened to a lot of podcasts already and it's hard to try to find time for more listening. Yeah. But the Is the New Testament Evil debate is when I listened to you several years ago.

That moment when James White just forces David Silverman to be consistent with his worldview and say, "There's nothing objectively wrong with the Holocaust. I would just prefer they had done it differently." That is the end result of the unbelieving worldview. Yeah.

And presuppositionalism is about just poking people in those weak spots and those places where they're assuming the Christian worldview to make their worldview work. Because the only reason their worldview works is assuming the Christian worldview to fill in its holes. And if you just poke in the Christian worldview out of those holes until their worldview collapses on itself, which is what James White did David Silverman in that debate.

Yeah. That's good. Yeah.

I mean, yeah, you guys should go watch it. I haven't watched it. Did he get him to concede that point? Yeah.

Literally, James White asked him, if you were standing at the gates of Auschwitz thinking about what happened there 60, 70 years ago, would you be able to say anything more than I would have done things differently? And David Silverman said, "No, I would not have." Yeah. And this isn't just some random guy off the street. This guy, a couple years after the debate, became the vice president or president of American atheists.

This is probably one of the top guys in the country as far as being able to debate atheism is concerned. Yeah. Wow.

And James White just demolished him like that. Yeah. Yeah.

I was watching a, you know, Cy 10, Brügenkate. Yeah. I was watching him and Matt Dilla-Hunty.

It's just funny. It was really entertaining because, you know, Cy just pushed the antithesis, the entire debate. And yeah, Matt's just getting mad because he can't understand intellectually what's going on with his apologetic.

He can't understand like, what is Cy 10, Brügenkate up to? He can't put his finger on it because, you know, this guy's an atheist materialist and he literally says in the debate, there's nothing I can know for certain, which is just, if that's the position you want to take, you know, why are you debating? If you can't know anything for certain, like why are we even talking? You know, what's the point? So it is funny when you can get them to admit things like that, which is why, you know, a worldview, strengths and weaknesses is presuppositions and specifically going back to God's law is important. You know, that's really the point of the question I asked. Yeah.

Cy and Durbin and them are good for introducing people to presupp. Durbin and my apologetics professor in college are probably the most too important of a long list of people to helping me become presupp. But this is what I would say is a lot of people, they get into Durbin, they get into Cy, they watch their YouTube videos and that's all they know about presupp.

And I want to, as much as I can encourage people to don't stop there. They basically show you how to do presupp on the street, but then you go and you read Bonsen, you read Rush Dooney, you read Van Till and that teaches you why presupp works the way it does. Like, okay, you learn from Durbin how to do it, but now have the grounding and the framework to know why it does work.

And that'll help you know what you're doing and be able to give a reason for why you defend the faith the way you do. Exactly. Yeah.

Bonsen is, I mean, I would put him top 50 most brilliant theologians and Christians that the God has ever produced in the church personally. Yeah. I would call Bonsen one of the greatest apologists in church history.

And I almost feel wrong saying anyone within the last 150 years is one of the best in church history, not because people in the last 150 years were horrible. I mean, we had great guys like Arthur Pink, Van Till, Jay Adams, Rush Dooney, but it just feels wrong to say someone in recent history is one of the best in church history. But Bonsen, I'm starting to think more and more and like, no, really, I think he is.

Bonsen should be up there with like Luther and Calvin. Yeah, exactly. Athanasius.

Yeah. No, I agree, honestly. The more I read him, Van Till was, Bonsen's clarity of speech and articulating, it's actually insane, the level he can speak at and his understanding while being able to articulate it to almost anybody is, oh, or none.

Yeah. I think Van Till's issue was twofold. First, I'm pretty sure English was like his third

or fourth language.

Yeah. It was not his first language for sure. And also, I think he was one of those people that's so smart, he doesn't realize how not smart the average person is.

Yeah. Yeah. That's communications and issue with some of those people.

But yeah, that was good advice for people, resources, ways to go. Okay. So let's move on as we kind of, I guess, you know, we got 10, 15 more minutes here to wrap up with these last two guestions.

So in your podcast, you have an intro song that's based on Psalm 19, which is a beautiful, beautiful Psalm about God's law. Specifically, I want to hone in on verse seven of that. Of Psalm 19 there, I'm going to read it.

"The law of the Lord is perfect, restoring the soul. The testimony of the Lord is sure, making wise the simple." So that word restore there in the passage, you know, has a connotation in its definition of repenting, to return, to go back to something, to come back. The law of the Lord does that to the soul.

There's a sense in which it's almost restoring the soul back to right relationship with God. Not that the law saves, I don't want to go there, but you know, what's kind of, you know, what are some thoughts on that? How does God's law restore or cause us to turn back as you were thinking through that? What's being articulated there? Yeah, I think with that, you can maybe go into the threefold use of the law, one of which is pointing us to the gospel. Like we already mentioned, Paul talks about that in Galatians, that the law restores our soul and not that the law itself saves us because we can't perfectly obey it.

The law is pointing out the fact that we can't perfectly obey it and it restores us by pointing us to God's grace in the gospel. And that's the way it was always intended to be. Abraham, 400 years, probably closer to 500 years before the law was given through Moses, it says in Genesis 15.6, "Abraham believed God and it was counted to him as righteousness." That verse is like the crux of Paul's argument in Romans chapter 4. And so I think there's probably other ways you could take it too, but just one quick one I'm thinking of is the law restores us by pointing us to our need of God's grace because we can't be right with God on our own.

Yeah, that's exactly where I would go with it. And again, we're trying to end this podcast because of the nature of Jeremy's podcast, just the beauties of God's law. We want to ignite that in the heart of the listener, whoever's listening to this podcast, a reminder of the beauties of God's law of how it does restore us.

Like you're saying, Jeremy, there's a real sense in which it's that important in the salvific act. It's a conviction of the law and then it points you to Christ. It's very important to understand that.

Yeah, I think that's kind of what I wanted to hit on there. Did you have anything else you wanted to add? I think that pretty much covered it all and a lot more than we had planned for with all the rabbit trails we went on. Yeah, exactly.

Okay, so let's do a real quick case study. Let's end here. A reminder, guys, Jeremy's podcast is called Theana Money, and he's looking at how Theanomy, God's law impacts economics.

Okay, so we're going to do a case study real quick. What are some major principles in God's law that are transgressed when thinking about the economics of inflation. So this is a huge issue right now.

We've seen it in the news, right? There's a lot of inflation happening. I want to read a quote by an economist named John Maynard Keynes, the father of Keynesian economics. This is a quote from him.

This is what he says about inflation. By a continuing process of inflation, government can confiscate secretly and unobserved an important part of the wealth of their citizens. That's on page 121 of the economic consequences of peace.

I think they republished John Maynard Keynes work in like 2016 or something. So that's what I'm getting the quote from. But that's a well-known established fact that that's what he thought about his economic system.

What's being transgressed of the law of God, of what he's saying there and what the mechanism of inflation is doing in a society? And what's being transgressed? Yeah, real quick, people aren't familiar with Keynes. Keynes and Mises are two guys from about a century ago that really just represent the... They're almost like poster children for the people on Mises' side being your more free market capitalism people and the people on the Keynes side being your more state controlled economy side. I'm not super familiar with Keynes.

I've done a ton of study into his life, but some people think that even people that disagree with him that are more on the Mises' side think he was just brilliant. And if he had lived longer because he was only 62 when he died, some people think he was like on the verge of realizing the errors of his views of economics and switching to being more on the Mises' side when he died. But ultimately, we can't know for sure because he died before that dinner didn't happen.

But anyways, back to your question with inflation and what he said there. Gary North, if any of you are familiar with him, he is a top notch biblical economist. He just died a couple of weeks ago and he has all kinds of free PDFs.

He has economic commentaries on many of the books of the Bible for free on his website. I believe it's just garynorth.com. And he talks a lot about inflation and some of

his stuff and some of his books and how wrong inflation is because there are biblical commands or warnings or judgments about adding dross to silver. That is making silver by adding impurities to it.

You have 100 ounces of silver and then you add a little bit of impurities to your silver and you remix it with these impurities added in and now you have 110 ounces of silver. Well, now you're adding more silver to the money supply. And when you have money added to the money supply without also goods and services being added to the money supply at the same time, well, now this is what basically inflation is.

You have more money trying to pursue, trying to chase the exact same level of goods and services. And that just naturally causes the prices to go up because supply and demand says, if there's too much demand for something versus its supply, as long as the free market's working the way it should and there's not government interference, then prices will rise to try to meet that higher demand than the supply was to try to basically get the goods and services or get the good out to people at the equilibrium. And then because prices go up, then you're going to have more people wanting to enter that market to get their own share of that higher price.

Then supply is going to go up. Eventually, supply will outweigh demand and you just get this back and forth until an equilibrium is reached. That's all about supply and demand.

But then when you have more money in the market, well, now you have more dollars trying to pursue that same good. So now the price can go up even more and eventually you just have things costing more than they used to. And usually when prices go up, people's wages go up a lot slower than prices do and that reduces people's purchasing power.

So inflation reduces people's purchasing power. There's a lot of different ways you can describe inflation. That's one thing that makes it hard.

I'm trying to remember what Gary North was describing inflation as. But yeah, it's basically more money pursuing the same or fewer amount of goods and or even more goods just not growing as quickly as the monetary supply, the amount of money in the system is growing. And that's just a recipe for disaster as prices are going up every year and it's harder and harder for people to buy things and purchasing power is going down.

And there's reasons why God's word says to not do inflation, to not artificially raise the supply of money in a system because that harms people because inflation is basically a tax on everyone. Now you make \$40,000 a year. Well, now your \$40,000 of purchasing power in 2022 is only \$38,000 of purchasing power in 2023 because of inflation.

And it hurts people, especially the poor people because more of their paycheck goes towards things they need to survive. And God's word just has all kinds of things to say

about why inflation is wrong. Yeah.

Yeah, I think it's high, high wickedness. And yeah, a lot of things are transgressed in inflation. I just kind of want to pick out the thievery that's going on.

It is the involuntary printing of money or yeah, like you're saying adding to the money supply, that's not authorized by the people. And then the people are the ones that get hurt by it. So yeah, it's just high, high wickedness.

And it's frustrating for me personally. Yeah. Things like inflation is why I think that to a certain extent, blockchain cryptocurrency like Bitcoin is more stable than the US dollar.

Now, of course, right now Bitcoin is extremely volatile. Every day it's going up and down like a thousand dollars or more per coin. But the thing is Bitcoin has a set amount and every day or however often it is, I forget, there's a certain amount of new Bitcoin that is mined and released.

And at a certain point, no more Bitcoin will be able to be mined. At that point, no new Bitcoin can be created and it is stuck at the current amount. At that point, no Bitcoin can be added.

Bitcoin can be lost if someone loses or accidentally destroys a hard drive that Bitcoin is on, but no new Bitcoin can be added. And so Bitcoin will, once it's not so volatile, it will actually probably be more stable than the US dollar because the Satoshi or whatever his name is, can't just go put a million new Bitcoin into existence like the government can with the US dollar. And now something interesting I saw related to that, the government recently said that there is now a government established or government recognized cryptocurrency or I forget exactly how it was.

And they were saying one of the strengths of a government cryptocurrency is that they can just add new cryptocurrency into the market whenever they want to where Bitcoin and other blockchain cryptocurrency are limited and finite and how much can be made. And I'm thinking you're literally trying to tell me that this thing that actually is what makes Bitcoin so strong is one of the good things about your cryptocurrency. They're basically trying to tell us the ability to make new cryptocurrency out of whim and thus cause inflation is a good thing about this government not blockchain cryptocurrency.

Yeah, the CBDCs. Yeah. Yeah, I have a whole, I have a two-part interview with a guy, his name is Patrick Melder.

He's a Bitcoin maximalist and he comes on my podcast and talks about some of the principles that you're just laying out about Bitcoin and why they're more in line with God's word, his law than a fiat currency is. One of his main points he brings up that I thought was helpful, the word fiat is actually a theological term. We used to say in theology students would learn in seminary that God creates things fiat out of nothing.

Well, now humans through the state think that they are God and that they can create fiat, they can create value, they can create extra value out of nothing, which only God can do. That's the issue with the fiat currency. And I know it's atrocious that they're saying, "Hey, let's go away from Bitcoin.

We have a CBDC that we can make print more of whenever we want to." Basically, they want to solve the problem we're in now with another of the mechanism that's going to be the exact same problem in the future. Bitcoin really is unique in that, I'd say. It's more akin to gold because the supply is not infinitely going up.

Any thoughts on that? I have a large holding in some cryptocurrencies. I'm definitely a crypto guy. Yeah, no, I agree with what you said.

There is a safety in something that is finite and can't be controlled by any one entity like anything based on blockchain technology like cryptocurrency. And that really just protects you from a tyrannical government that would try to artificially add more into the currency. I mean, the US dollar only has value because people still trust the US government and a large number of people still trust the US dollar.

It literally only has value because we say it has value. Yeah. It's us playing God.

We're trying to say what's valuable when God's word says what's valuable. He creates a finite amount of gold or a finite amount of silver. We can't create out of nothing like God can.

It's completely anti-God's law and the nature of how God creates things. Yeah, that's cool. I didn't know you were into Bitcoin a little bit.

A little bit. I've over the last four or five years bought and sold several hundred dollars worth of Bitcoin, but nothing crazy. Gotcha.

That's good. Yeah. If you were doing it a couple of years ago, if you would have held, hey, good.

Yeah. I bought like \$300 worth of Bitcoin like four years ago and then sold like \$500 worth and still had \$300 left in it like a year back. I basically made like \$500 in Bitcoin by holding it for a few years.

That's nice. That's good. Okay.

That's pretty much everything. I wanted to speak to you about today. I appreciate you coming on.

The last thing I ... I have one fun question after this one, but just tell us a little bit more about just the vision of your podcast and how do you want people that live in America that listen to your podcast to be impacted about economics moving forward? Just yeah.

Can you kind of walk us through that a little bit? Just so they can know a little bit more about your project? Yeah. I think I would want it to basically just make people think first and foremost, what does God's Word say about economics in general or whatever specific aspect of economics is the point of whatever discussion is going on at the time they're thinking about it.

Just think about God's Word first and foremost. Don't think about economics pragmatically. Don't think about economics like a secularist.

Don't think about economics the way we're kind of taught to think about it in schools where it's first what works and probably more specifically what worked in the short term no matter how bad it is in the long term because hopefully we'll be dead then or if you're a politician, the new guy will be in office then and they'll blame him for it. But what does God's Word say? Because sure, you can come up with some short-term secular ideas on economics that are really great in the short term or at least they appear to be and in the long term are just atrocious and then you come up with God's Word and it doesn't look as exciting and it really doesn't do anything right now in the short term but the long term 50 years from now, 100 years from now, 1,000 years from now, it's still going and it's still stable the same way it always has been where the secular one is always trying to change its approach to this aspect or that aspect of economics and a lot of the time it's just trying to fix the thing it messed up in the past. I think I just want to try to get people to think about economics biblically from a theonomic point of view which is basically just saying how does God's Word, anywhere in God's Word but especially in God's Old Testament law apply to this or that field of economics today? That's good brother.

Yeah, amen. I guess, can you real quick, what's just some advice for people in the midst of like really high rates of inflation, losing the value of your money, thinking about the future as a post mill, we want to think long term. What are some good ways to kind of put our, where should people be putting their money right now? What do you think? Well, first I want to give the legal disclaimer that we're not giving you economic advice so none of us get sued.

Yeah, exactly. Yeah. Yeah.

So I talked a little bit about preparing for stuff like that on preparing for a dark future, an episode that released a few weeks ago. And if we're, we could, hopefully we won't see anything like this, but knowing that it is at least possible we could see some like post-World War I Germany type inflation, maybe not that bad, but some still pretty bad inflation. Seeing how easily banks can just freeze our accounts like what happened in Canada just a few weeks ago, that's making me really start thinking more and more about how much money do I want to keep at my house, whether in cash or in gold or silver or other things.

And then also just trying to find ways that you can provide for yourself without being on

the supply chain. Now the supply chain is a great thing as long as it's a Christian nation that is operating rightly, having a supply chain where I don't have to worry about growing my own cattle to have beef. I can have a guy or multiple people that specializing raising cattle and slaughtering them to make beef that then sell it to the middleman like Aldi or Walmart.

That's really great as long as you're not living in totalitarianism where they can just freeze your bank account and now you're unable to get food for yourself. So as much as I wish we could just keep using the supply chain the way we've been using it for like 200 years now, that could be broken very easily. And that's where when we get away from God's standards and when we get away from the majority in a nation either being Christians or at least operating in a lot of ways on a Christian worldview like Thomas Jefferson, he wasn't a believer, but he operated in a lot of ways on the Christian worldview.

Then you start needing to do things that you otherwise don't need to do like seeing if you can have a way to have your own source of food or something like that. Maybe having enough food stocked up at any given time to last your family a few months. So I guess in that way I'm saying maybe have some of your money converted into food that holds for a long time like dried beans or rice or stuff like that.

Maybe do research into aquaponics or hydroponics and stuff like that and just being able to make sure your family is provided for if worse comes to worse. Maybe having a generator in case the power gets turned off. The US power grid is so weak and so open to attack and I also wouldn't put it past the US government to intentionally turn off our power and blame it on the Russians.

Then there's also the Russia or China or someone else could legitimately just attack our power grid, but also the US government could do it themselves and say the other country did it. Yeah, exactly. Yeah, it's not for a fetch.

No, that's really good advice. And I think it might be important in the future. Yeah, Christians banding together as a community to do the things you're saying.

One person has... And if you can try to do business with Christian owned small businesses in your area, which one not only helps out brother in Christ and his family, but also if worse does come to worse, you can retreat into your micro economy where they can't stop your micro economy even if they try to cancel you economically everywhere else. And even if it comes to it, if you have no money left because your bank account is frozen, you and this other community of various Christian businesses around you can barter for work instead of charge each other money. Like, "Hey, I'll trade you this good for that good or this service for that good or whatever." And you can just have, if necessary, these micro economies.

And now, once again, the goal is that those things wouldn't be necessary, but when nations rebel against God, then things that shouldn't be necessary might start becoming necessary. Yeah, that's great. That's really great.

Okay, my last fun question. Who's your favorite theologian? Oh, man. I don't know.

That's really hard. Well, right now, I guess maybe who's somebody you've been enjoying? You mentioned Bonta and I don't know if it's him or... I don't know. A couple of years ago, I would have probably said James White pretty easily.

And not that I don't like James White. I've grown to appreciate other people a lot too. So James White's up there.

Greg Bonta's up there. I don't know. Just picking one above all the others.

I don't know. Doug Wilson. Can I just say Doug Wilson, James White, and Greg Bonta all at the same time? That's good.

Yeah, that's perfectly fine. I was just curious who you listened to and who you like. Yeah, you mentioned Gary North earlier, any other maybe theologian or maybe a Christian economist you'd point people to.

I know actually Greg Bonta's son, David Bonta is an economist, a Christian economist. Yep. I've been thinking about him at a few different points in our discussion.

Okay. Is he solid or no? I haven't really looked into it much. I like him.

I like his dad more, but also his dad talked about more things than just economics. One guy, I keep meaning to reach out to him and ask him to come on the podcast. I'm going to keep forgetting.

But Jerry Bowyer, he wrote the book, The Makers versus the Takers. And that's a really good book. Basically, that book is a look at Jesus' economic condemnations in the gospels and who they're directed at and where they take place at.

And he makes a pretty compelling argument that Jesus really only condemns the rich when he's in Judea and close to Jerusalem. And Jerusalem, that area in the first century was very crony capitalist. And by that, I mean, you got rich by having political connections.

And so Jesus seems to condemn people who are rich via political connections. But Galilee, that was very free market, very entrepreneurial. If you were rich in Galilee, it was by starting a business and being really good at what you do.

We don't really see Jesus do condemnations on the rich in Galilee. They all seem to be centered around Jerusalem. And so the conclusion from that would be, it seems that

Jesus has no issue with someone having a lot of money from being an entrepreneur.

He has issues with someone having a lot of money from having political connections, but not actually building up a company themselves. Yeah. Wow.

Yeah. And usually political money comes, you know, tax money or harming the people. That makes sense.

Yeah. That's good. I think that's it, brother.

Hey, I really appreciate you coming on, guys. Go check out Jeremy's podcast, Theana Money. I listened to it on Spotify.

Can you walk the, I think you're on iHeartRadio. Can you kind of walk through where people can find it? Yeah. Spotify, Apple podcasts are like two of the most popular iHeartRadio that you mentioned.

I think those are three really popular podcast catchers. So it's on all of those. Castbox is my personal favorite podcast catcher.

I've just used it for several years now. It lets you go all the way up to three times speed and where a lot of other podcast catchers only go in increments of 0.25 or 0.5. This one, you can go up in increments of 0.1. So you can do like normal speed or 1.1, 1.2, all the way up to three. So I'm on there.

It's not a very popular podcast catcher, but it's my favorite. I'm on Pocket Cast. A lot of people use that.

I think people that are Apple users, I'm not an Apple user, but people that are. I think you can't listen through Apple podcasts on your iWatch or Apple Watch or whatever it's called. You have to use Pocket Cast.

I'm pretty sure people have told me. So I'm on Pocket Cast. So if you want to go for a jog and listen through your smart watch, Apple Watch thing, then you can do that off Pocket Cast.

And I think I might be on some others as well. Okay. Perfect.

Yes. I don't think it'd be hard to find them, guys. Check them out.

Theana money. I'll put a link down in the show notes. Jeremy, thanks for being with me today, brother.

I really appreciate it. A lot of good information here. I hope you guys are blessed by that and know a little bit more about God's law, the wonders of God's law, why it's important that we hold fast to the standard God has given us.

I always end with the doxology, first Timothy one 17 to the king of the ages, immortal, invisible, the only God, the honor and glory forever and ever. Amen. Sole day.

Oh, Lord. Oh, Oh, Oh, Oh, Oh,

[BLANK_AUDIO]