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The Way

The West Valley End-Time Ministries Newsletter

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“Big Changes In Banking”



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Thoughts for a New Year

How many times have you heard pastors and other believers use the phrase, “our relationship with Jesus” to describe a most important component of the Christian life? It’s a common phrase portraying a personal experience with Christ that is much more appealing than the old imagery of an obedient Christian to a forgiving Savior. And while our faith in Christ certainly places us in a standing with God that is no longer based on works and a fear of judgment, some of us as Christians (perhaps more us guys than the women in our lives) have a hard time picturing a “relationship” with Someone we cannot see or audibly converse with. Even Jesus’ disciples, who lived every day with Jesus for over three years never viewed themselves as having a “relationship” with Jesus. He was always their “master”, “teacher” and “Lord”. And interestingly, the very word “relationship” doesn’t exist in the Bible – not even once!

I have an amazing **relationship** with Sammy, my amazing wife. We talk to each other, walk together, laugh together, look into each other’s eyes, do things together, and when we’re just quietly engrossed in our own thoughts, we often glance each other’s way and speak to each other in a simple smile. Even in the moments of silence, there is a sweet peace between us, for we have no regrets or “garbage” to spoil all the sweet memories we share. To me, that describes a **relationship** – something I’m not able to do with my Savior.

But I do think often of how God has blessed me with the gift of His Son, how His leading is ever evident in every aspect of my life, how faithful He has been and is every day to me, and how I can trust Him implicitly as I experience both the joys and the sorrows of my life. Throughout the day, I lift up my heart in silent little prayers, asking for the guidance of the Holy Spirit, the care and protection of my Shepherd Lord over Sammy and me. I sometimes look up into the sky when I’m outdoors and ask Jesus to come soon – to end the “delay” and hasten His return. I frequently thank Him for His abundant grace and His undeserved forgiveness for my sins. I walk with an awareness of His presence with me, live in Him, wait for Him. I “**abide in Him**”, rest in His saving grace, look longingly forward to His approaching return, and for me, that’s as personal as it gets between me and my Lord and Savior, Jesus Christ! For me, that’s not a relationship – me and Him on the same plane – it’s a life with One I look to as my Sovereign Lord – One I worship in my heart and hold in great respect/reverence, who has redeemed me and is going to save me when He returns in clouds of great glory. This manner of life with/in Christ I can understand. In this kind of a life of faith I find peace.

Jesus said, “Abide in Me”, “abide in My love”, “abide in my Word” (John 15). And John, the disciple who was closest to Jesus, admonishes us:

“And now, little children, abide in Him, that when He appears, we may have confidence and not be ashamed before Him at His coming” 1 John 2:28.

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Paul tells us:

"There is therefore now no condemnation to those who are in Christ Jesus...." Romans 8:1

"If anyone is in Christ, he is a new creation; old things have passed away; behold, all things have become new" 2 Corinthians 5:17

"What things were gain to me, these I have counted loss for Christ. Yet indeed I also count all things loss for the excellence of the knowledge of Christ Jesus my Lord, for whom I have suffered the loss of all things, and count them as rubbish, that I may gain Christ and be found in Him, not having my own righteousness, which is from the law, but that which is through faith in Christ, the righteousness which is from God by faith" Philippians 3:7-9.

And Peter –

"Peace to you all who are in Christ Jesus" 1 Peter 5:14.

May this be your experience in 2026!

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Prophecy Update

Introduction

When I first began sharing with you the prophecies of Daniel and Revelation (“events which must soon take place” – Revelation 1:1) more than two years ago, I felt an urgency to complete for you an accurate study of the prophecies of Daniel and Revelation, fearing there would not be enough time to do so before opportunity would run out. But as is always true of God’s leading, His purposes know no haste and no delay, and His plans for His people are always in keeping with His perfect timing. Just as in the events of Jesus’ first advent, so it will be in the events leading up to His second advent. Though it had been 4,000 years since the first promise of a Savior, “when the fullness of time had come, God sent forth His Son...” (Galatians 4:4). So, I feel God has given us the time necessary to understand the meaning of end-time prophecies before they fully transpire. Even now, much of what has been prophesied by John and Daniel is unfolding before our eyes, alerting us to the soon return of Jesus.

With the completion of my initial mission in setting before you a detailed summary of all that will lead us to the coming of Jesus – all found in the videos and newsletters on our website (**LINKS TO RESOURCES) – I now wish to give my attention to keeping you up-to-date on the current progression of events as they transpire, and expand on what we have already studied. This I will seek to do in a **monthly**, rather than weekly, newsletter in the coming year. And I wish to begin this new year with the following analysis of how the news of today is relevant to the prophecies we have previously studied.

Prophecy Update – January 2026

Though it may appear that nothing of consequence is currently happening which tells of a steady progression toward the impending crisis foretold by Jesus and the prophets, nothing could be further from the truth.

There are two very important principles of interpreting current events as they point to the approaching end of time:

- 1) **Don’t ever take your eyes off of the prophecy** as you seek to interpret the eschatological meaning of current national and world events.
- 2) **“Things are not always what they seem”** (Phaedrus). Don’t ever forget that the Devil is a master of deception, and in an effort to “deceive the whole world” (Revelation 12:9), he will make evil appear to be good – events/trends look God-inspired when they are, in fact, inspired by evil forces. Even some things that in themselves are good, Satan (as the opportunist he is) will use to accomplish his own designs. The following verses help us understand the truth of this premise:

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"False apostles [and] deceitful workers transform themselves into apostles of Christ. And no wonder! For Satan himself transforms himself into an angel of light. Therefore, it is no great thing if his ministers also transform themselves into ministers of righteousness..." 2 Corinthians 11:13-15.

"False christs and false prophets will rise and show great signs and wonders to deceive, if possible, even the elect" Matthew 24:24.

The Prophecy to Watch in 2026

"Then I saw another beast [America] coming up out of the earth, and he had two horns, [is like the Lamb] and spoke [like the Dragon]. And he exercises all the authority of the first beast [the papacy] in his presence, and causes the earth and those who dwell in it to worship the first beast, whose deadly wound was healed. **He performs great signs, so that he even makes fire come down from heaven on the earth in the sight of men. And he deceives those who dwell on the earth by those signs which he was granted to do** in the sight of the beast, telling those who dwell on the earth to make an image to the beast who was wounded by the sword and lived. He was granted power to give breath to the image of the beast, that the image of the beast should both speak and cause as many as would not worship the image of the beast to be killed. He causes all, both small and great, rich and poor, free and slave, to receive **a mark on their right hand or on their foreheads**, and that **no one may buy or sell except one who has the mark or the name of the beast**, or the number of his name. Here is wisdom. Let him who has understanding calculate the number of the beast, for it is **the number of man**: His number is 6-6-6" Revelation 13:11-18.

"Revival" In "Christian" America

Previously, we have identified the two-horned beast of the prophecy above as America – a nation established on Christian principles and values by predominantly Protestant Christians. Twelve of the thirteen colonies of early America were made up primarily of Protestant Christians, many of whom had fled the persecution of the Roman Catholic Church in Europe. And the overwhelming majority of those signing the founding documents of our nation were professed Christians. The prophecy describes our nation as "looking like the Lamb" – having a Christian appearance. But in recent years, we as a nation have taken on many of the attributes of "the Dragon" as well – secular godlessness and Marxist socialism. Yet we are **one nation**, united under two branches of power represented by the two horns – a nation destined to use godlessness and false Christianity to deceive the world into following after the beast and receive his mark on their right hand or on their forehead (Revelation 13:16).

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In recent months, a “revival” of a form of Christianity has spread across our nation. There is a new movement sweeping our country with thousands of baptisms and vocal proclamations of the name of Jesus. This movement has gained great strength and popularity among our youth and has even reached the halls of government. The White House has become headquarters of a national form of Christianity, approved and promoted by our president and numerous leaders of government. There are regular services held there where government leaders assemble to worship and pray for our nation, led by a Pentecostal pastor, Paula White – a church steeped in a **“signs and wonders”** theology! Paula is Senior Advisor to the White House Faith Office, a founder of the National Faith Advisory Board – an ecumenical organization embracing Catholics, Protestants and Evangelicals promoting Christian unity and mission – and she is a member of the Presidential Commission on Religious Liberty, nearly half of which is comprised of Roman Catholic leaders. This commission was formed by President Trump early in 2025 to combat anti-Christian sentiment, but Catholics were the ones identified as most “persecuted” and in effect now the most protected – the greatest persecutors of Christians past and the greatest beneficiaries of protection present! Go figure! Christian America definitely “looks like the Lamb” while embracing all who profess Christianity, including those whose “faith” once persecuted to the death millions who refused to bow to its authority – Roman Catholicism. It’s deceptive! It’s a revival with many sincere seekers, but a revival whose end is evil, for this “Christianity” will soon decree the death of the true followers of Christ just as it did during the Reformation, and in the First Century when religious leaders sought the authority of corrupt government to rid the earth of the faithful followers of Christ! The prophecy indicates that Christian America will soon lead the world to “worship” the beast and an image to it in America. Civil and religious leaders will unite to persecute those who refuse to fall into line with their agenda to unite the world under one religious conglomerate – “Catholics and Evangelicals Together” – as in the document signed by prominent religious leaders in 1994!

In effect, all the events and influences enumerated above are at this moment leading our nation into an alliance with evil in the name of Christ! It’s sweeping thousands into a deceptive net which will ultimately disavow the Christianity of the Bible and unite Christendom against the true followers of Christ. The stage is now being set for religious America to call the world to “worship the beast (the Papacy) and his image (a like ‘Christianity’ to that of Rome, including Sunday sacredness)” and persecute those who give their allegiance instead to Jesus Christ and receive His mark in their foreheads! “These are they which keep the commandments [including the fourth] of God and have the faith and testimony of Jesus Christ” Revelation 12:17; 14:12.

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“He causes all, both small and great, rich and poor, free and slave, to receive **a mark on their right hand or on their foreheads**, and that **no one may buy or sell except one who has the mark or the name of the beast**, or the number of his name” Revelation 13:16-17.

No Mark, No Buy or Sell!

The mark of the beast has been a topic of much discussion and speculation in the Christian community for as long as I can remember. Every possible interpretation has been suggested, from a chip in the

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hand to a “666” tattoo on the forehead. But the mark of the beast has a “twin” of sorts in the Kingdom of God. Those who refuse the “**mark**” of the beast in allegiance to Jesus Christ receive the “**seal**” of God in their forehead (Revelation 9:4). In the Old Testament, the same imagery is seen where Ezekiel says that a “**mark**” is placed on the foreheads of the righteous (Ezekiel 9:4, 6) – same terminology! At the end of time, one mark will identify the righteous and another the wicked. For the righteous, the seal of God is the **name** of the Father in the forehead, while for the wicked, the mark is the “**name** of the beast or the **number** of his name” Revelation 13:17. Both marks are identifying indicators of the allegiance of the person, either to the beast or to Jesus Christ.

Of significance is that the righteous receive the mark of their allegiance **only in the forehead**, while the wicked are said to receive the mark **on their right hand OR on their forehead**. The **forehead** is where the heart of man resides, while the **right hand** symbolizes human action and work. Thus, in the context of this topic, it is with the heart that a Christian offers his allegiance to God and receives the seal of that allegiance only on his forehead. For those who give their allegiance to the beast, some will offer that allegiance with conviction and loyalty to the authority of the beast, receiving his mark on their forehead, and some offer their allegiance to the beast only in compliance to the mandates of the religio-political forces of evil in order to have the benefits of that allegiance – the right to work, to buy and sell, and to avoid the censure and persecution imposed upon those who refuse to compromise their faith! (Again, remember the mandates of government and employers to wear masks during COVID! You couldn’t work unless you were vaccinated and wore a mask!) Thus, the mark of the beast and the seal/mark of God are symbolic of one’s allegiance at the end of time. **Neither the mark of the beast nor the seal/mark of God will be visible marks.** They are only terms which designate where a person’s allegiance resides – with the Antichrist or with Jesus Christ. The text of Ezekiel doesn’t suggest that those who received the “mark” of the angel on the forehead received something visible that everyone could see. Neither will it be at the end of time. (Always allow Scripture to interpret itself!)

Having said that, that isn’t to say that there won’t be tangible ways of identifying those who have the mark of the beast or the seal of God. Already, a “travel ID” (a state-issued driver’s license or ID card with a star that meets **federal** regulations) is required for domestic U.S. air travel and for accessing federal facilities. After 9/11, a federal law, the REAL ID Act, was passed to set higher security standards for identification. Facial profiles, electronic palm prints, and voice recognition technology are forms of identifying a person, and once the person is identified, a database (AI?) with information about a person’s political and religious loyalties will approve or decline a person’s ability to “buy and sell”.

And how can these invisible “marks” be recognized? What do you want to know about anyone anymore? You can easily find out by asking Google! AI can tell you anything you want to know and certainly will be able to identify the political and religious views of anyone in the world by the time every person receives their “mark” on their forehead or on their hand! Law enforcement will have no problem identifying the allegiance of anyone in the world when the time comes when only those who have the mark of the beast can buy and sell, according to the prophecy! Already, technology can identify a person by facial recognition and the print of a thumb or hand. Already, law enforcement can determine if a person is a threat to society. Already, a person’s credit cards and bank accounts can be

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locked by certain agencies. When it is required that a person give his allegiance to the religious/civil system in order to continue to live a “normal” life, there will be absolutely no problem for the corrupt system now taking shape to cancel the right of anyone refusing to demonstrate allegiance to that system to buy and sell – to be labelled dangerous, anti-American, a traitor to the accepted system of church and government!

Finally, what can we expect to trigger the scenario described above? **Crisis!** Anything that mandates compliance to government regulations to maintain peace, stability, and the security of the nation. **DON'T FORGET COVID!** That was just a trial run of the control of government over the freedoms guaranteed by our constitution! When a major crisis sweeps our nation, that will be the open door for the prophecies which now seem unthinkable to place the people of God on notice that the “time of trouble” – the Great Tribulation – is just ahead. Jesus said, “When you see the abomination of desolation, spoken of by Daniel the prophet, standing in the holy place, ... there will be great tribulation, such as has not been since the beginning of the world until this time, no, nor ever shall be” Matthew 24:15, 21. The “abomination of desolation” is corrupt religion in union with corrupt government, and “the holy place” is the conscience of God’s people as their freedoms are taken away and their worship of and allegiance to their God is prohibited. (Another study!)

In the next section of this newsletter, I have included an article from Gary Kah’s latest newsletter on how the trend of economics is even now threatening our freedoms. Gary actually goes so far as to say that he believes 2026 holds some significant progression toward the removal of our financial freedoms, and he shares information which may be of interest to my readers. Don’t forget: **1) Don’t ever take your eyes off of the prophecy** as you seek to interpret the eschatological meaning of current national and world events, and **2) “Things are not always what they seem”**. The Devil is a master of deception, and in an effort to “deceive the whole world” (Revelation 12:9), he will make evil appear to be good – events/trends look God-inspired when they are, in fact, inspired by evil forces.

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Gary Kah Article

BIG Changes in Banking

Much is happening very quickly in the global banking industry. Until now, most important modifications have occurred behind the scenes and have involved the fine-tuning of technology and software that have been in place for several years. However, this is about to change. The big international banks are now poised to lunge forward to publicly roll out their new systems. This is part of an effort to force the globalist agenda on all of society.

Approximately 130 countries have been working toward the introduction of Central Bank Digital Currencies (CBDCs). Nearly 50 of these countries are planning to partly or fully implement their digital currency in 2026. Here in the US, the goal of international banks is implementation by the end of 2027. That's just around the corner.

Our European friends will be affected sooner, as the full implementation of Digital Euros is slated for 2026. Tight restrictions will accompany the new currency; only 3,000 Digital Euros will be available at any given time per customer. At least that's the current plan.

taking measures to stall any efforts by banks to eliminate cash. If we lose our cash, we lose our freedoms. It's that simple!

Some silver lining. Several states have taken measures, or are considering measures, to thwart any CBDC from becoming the currency of their states. Florida, under Governor Ron DeSantis, is leading the way. He has signed legislation banning CBDCs in Florida and directing state agencies to refuse to accept them. He calls CBDCs "A surveillance state in the making." Texas has passed similar legislation; and South Dakota, Tennessee, North Carolina and Alabama are considering bills to ban or restrict CBDCs at the state level. If enough governors stand against this agenda, it will be very difficult for banks to successfully implement the new system, even if it were to "get a pass" at the national level via Congress. We'll see what happens.

Of the European nations, Sweden is furthest along in becoming a completely cashless society. Only 1.2 percent of transactions are currently non-digital, and most of those come with a penalty fee. India, as well, is far along in rolling out its digital currency. The country's Digital Rupee is rapidly being forced upon its 1.5 billion inhabitants. And, of course, there is China, which has become virtually cashless since COVID, which was used strategically to usher in their tightly controlled Social Credit system.

Meanwhile, the Bank for International Settlements – headquartered in Basel, Switzerland – is working vigorously through Project Dunbar to interconnect all of the digital currencies being introduced by the nations. Once this global digital banking system is fully operational it will serve as the most complete global surveillance system ever known to mankind. The goal is total control of human behavior through complete control of our money. This will essentially create a type of digital prison. The target date for full worldwide integration is 2030, which is in line with the World

Economic Forum's global governance goals.

In the United States there has been growing opposition to a national CBDC replacing our use of cash. Robert F. Kennedy Jr. has labeled CBDCs as "the ultimate tool of tyranny." Members of Congress as well as citizen groups have begun to openly oppose this global control agenda. Now is the time to make noise! Contact your elected officials, both at the state and federal levels, telling them to oppose any efforts to do away with physical cash and that would force a CBDC upon citizens. The internationalists can plan and scheme all they want, but their agenda can be held back – at least for a time – if enough concerned citizens put pressure on elected officials by making their voices heard.

We can also pray. My personal belief is that the powers that be may try to trigger a financial collapse just before the mid-term elections in 2026 in an attempt to influence the vote. Pray that the Trump administration and the governors of conservative states will stay out in front of this diabolical agenda, exposing it for what it is and

Here are a few practical steps you can take to better position yourself for the time being:

Diversify your assets in such a way that they are outside of the traditional banking system. This may involve owning physical assets – such as real estate – in states or countries which for now are restricting the use of CBDCs. Owning some precious metals (i.e. gold & silver coins) that you can personally hold is always good, as you can use them as barter during a crisis. Learning to barter now, in order to be effective when it becomes necessary, would be smart.

Some people we know have opened bank accounts in other countries that are not pushing CBDCs. But this can be tedious and require a significant initial sum of money, putting it out of reach for most people.

Owning decentralized crypto currencies such as Bitcoin may be a temporary alternative; but trading or bartering with crypto depends 100 percent on the Internet. Who controls the Internet?

One way to possibly delay the forced use of CBDCs is by using cash for purchases whenever you can. This keeps cash viable and an important part of our economy, making it more difficult for financial institutions and businesses to let go of. These are just a few ideas.

A group called Hidden Funds posted a segment on YouTube a few months ago in which they present more details and lay out steps of action to counter CBDCs. It is 28 minutes in length and worth viewing. Check it out.

As always, prayerfully seek the Lord's direction before making any serious financial decisions. ■