

# The Good News

International Magazine of  
THE CHURCH OF GOD

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## How to Handle Your Finances!

*Many of you still find yourselves in financial trouble. Have you really learned to USE YOUR PRESENT INCOME to its full advantage? Read in this article how you can.*

by Ronald Kelly

**I** HAVE paid my tithes faithfully for six months—*still I have received no raise in salary*,” complains one. Another says: “I am *still in debt* after tithing two years.” Or: “I thought you said tithing would *end* my financial worries.”

These statements are often brought to God’s ministers. Perhaps you have privately thought this very thing.

Brethren, we have frankly been shocked at the financial problems of so many of you. It appears some have assumed that tithing is God’s only financial law—and you have tried to apply it selfishly—to satisfy fleshly lusts, while neglecting God’s other laws. Others of you are simply not tithing properly.

Let’s understand this vital subject!

### What God Promised

First of all God has *not* promised to double the salary of everyone who begins to tithe. Read again what He says, “...*prove me* now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and POUR YOU OUT A BLESSING, *that there shall not be room enough to receive it*” (Mal. 3:10). Here is God’s LIVING PROMISE—a *blessing* so great that we cannot even receive it! Many have *assumed* this would bring more money into their bank accounts—make them into *financial giants*. But stop to think

a moment—could you ever be given enough money that you could not even have room to receive it? You might think so, *but no one ever has!* Multi-millionaires still want more money—they are never content with what they have. These men still might have financial problems—but the trouble is not lack of money—the problem is GREED FOR MORE!

We live in a world where money is the standard of exchange. It is necessary to live in this world. And this standard is allowed by God. Therefore, we must LEARN TO USE MONEY PROPERLY—it is a *vital lesson*.

The apostle Paul was certainly able to use what we today would call thousands and even millions of dollars to publish the Gospel to the Gentile world. But there were many times when he did not have that abundance. Notice his admonition to us, “Not that I speak in respect of want: for I have learned, in *whatsoever state I am*, therewith to be CONTENT. I know both how to be *abased* (poor and without funds), and I know how to abound (have sufficient and abundance): every where and in all things I am instructed both to be full and to be hungry, both to abound and to *suffer need*” (Phil. 4:11-12). Yet Paul continually gave God thanks for His *abundant blessings!* He even wrote

to the Ephesians, “Blessed be the God and Father of our Lord Jesus Christ, who hath *blessed* us with ALL SPIRITUAL BLESSINGS in heavenly places in Christ” (Eph. 1:3).

### The Laws We Forget

God IS BLESSING US! We need to learn to *recognize* it and *how to handle* these blessings. The very first thing is to learn to be CONTENT IN WHATEVER STATE YOU FIND YOURSELF! This is an *all-important* lesson! Be content to live this way and under these finances until God sees fit to increase your means. An increase is *not* the GOAL! It is a blessing for which we must wait patiently—all the while doing what we can to improve ourselves.

Lack of WISDOM and FORESIGHT has caused more financial trouble than anything else! It seems some continually have possessions taken from them or they have *need* of a household item which they cannot afford. Again, the reason is *not* always lack of funds! Much of the reason is POOR MANAGEMENT!! We should learn as children and teen-agers how to handle money—but very few do.

This nation is prosperous beyond imagination! And this nation has *more* (Please continue on page 14)

# Letters to the Editor

## Scattered Brethren Visited

"Dear Mr. Armstrong:

"I was very disappointed that I didn't get to go to the Feast of Tabernacles, thinking my chance of meeting any of the ministers of the Church had gone by. I was praying that the Lord would make it possible for me to meet some of the ministers or others of the Church. Then last Thursday night Mr. Carl McNair knocked on my door. I just can't tell you how much I appreciate this. I really did enjoy their visit, could have talked all night to him and his wife. I was so surprised, it must have caught me off balance. Could I have been like the people in Acts 12:16? I don't know if they were praying that Peter be released or not, but they were astonished."

Woman from Bardwell, Kentucky

"Last Tuesday Mr. Carl McNair and his wife Dorothy called on me and stayed for supper. I was really thrilled as they were the first people from God's Church I had ever seen. I wish there had been more time for us to have talked. I hope to see them soon again, and others of God's Church."

From Raywick, Kentucky

"Only God Himself can know the thrill I felt at actually having this lovely young couple, dedicated to full service for Him, actually come into my home! I had remembered Carl so well because of his cheerful countenance. On this second meeting, I had felt that some of this was missing from him, but as he began to expound the scripture, I realized that here was a young man who had matured greatly in the year since I had first met him. But, before he left, he had teased about women drivers and shown that underneath this commendable maturity, there was still the humor which becomes him so well. Truly, Mr. Armstrong, I love this young couple as my own children. Tell them for me, please. There was only one regret to our meeting. Mr. and Mrs. McNair had previously arranged to eat with a Bowling Green, Kentucky, family and were unable to spend the night with me or have me prepare supper for them."

Woman from Goodlettsville,  
Tennessee

We are all happy that God has made it possible *through Ambassador College*

to train and prepare young men and women such as Mr. and Mrs. McNair to serve and minister to you brethren who are scattered. They are the fruit of your earnest prayers, and tithes and offerings.—*Editor.*

## Thank You, Someone!

"The package of clothing came yesterday. Thank you so much. They fit nicely. How happy you made all of us. We needed them so badly. Thank God for the good works you do. I know He'll reward you here and in the world to come for such good deeds. I just hope I can make someone else as happy as you made me when I opened the box of clothing. It was just wonderful. Unless you've been in need of clothing yourself, you'll never know what it means for a package to come to clothe your children. I'm so grateful to you."

Woman from Newport, Tennessee

We want to express our personal thanks to all those who have sent clothing and have contributed to the poor fund so those brethren who are having financial and other difficulties can be helped.—*Editor.*

## Only 10% Believe It More Blessed to Give!

"Dear Mr. Armstrong:

"This month's PLAIN TRUTH (November 1961) reveals that only 10% of the people feel impelled to assist in the passing on to others of blessings similar to those they themselves have received. If only 10% believe it is more blessed to give than receive, then selfishness must be one of the most predominant sins of our race. It is amazing how Mr. Armstrong can make even a small donation work. A pound given to him probably does as much good as 5 pounds given elsewhere. His orations on the Bible show up the weakness in the method of most ministers who speak on texts in isolation so that no harmonious whole ever exists in the minds of their listeners. Mr. Armstrong shows the interest and importance of each reference against the background of man's history, both past, present and future, and it is refreshing to hear a preacher who so obviously believes and understands the message he was given to preach."

Subscriber from New South Wales,  
Australia

It does cost money to do God's work  
(Please continue on page 5)

## The Good News

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**THE CHURCH OF GOD**  
*ministering to its members  
scattered abroad*

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### EDITOR

HERBERT W. ARMSTRONG

### EXECUTIVE EDITOR

Garner Ted Armstrong

### MANAGING EDITOR

Herman L. Hoeh

### SENIOR EDITOR

Roderick C. Meredith

### Associate Editors

Albert J. Portune

David Jon Hill

### Contributing Editors

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Bryce G. Clark

C. Wayne Cole

Raymond C. Cole

Charles V. Dorothy

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Lynn E. Torrance

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### Foods Consultants

Velma Van der Veer

Mary E. Hegvold

Isabell F. Hoeh

### Editorial and Production Assistants

James W. Robinson

Donald G. McDonald

### BUSINESS MANAGER

Vern R. Mattson

ADDRESS ALL COMMUNICATIONS to the Editor,  
Box 111, Pasadena, California.

Canadian members should address Post Office Box  
44, Station A, Vancouver 1, B. C., Canada.

Our members in United Kingdom, Europe, and  
Africa should address the Editor, Ambassador Col-  
lege, Bricket Wood, St. Albans, Herts., England.

Members in Australia, the Philippines, Southeast  
Asia should address the Editor, Box 345, North  
Sydney, N. S. W., Australia.

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NEWS HIGHLIGHTS from

the



CHURCH of GOD

*News*

AROUND THE WORLD!!

by Albert J. Portune

**G**REETINGS, again, brethren, from God's headquarters in Pasadena, California!

The growing enthusiasm and rapid development of the local church newspapers in the last six months is a heart-warming evidence of the UNITY and GROWTH in God's Church.

A few short months ago only a few of the churches were beginning their "fledgling" first editions. Some were mimeographed, some printed, some were large, some small; each had a different name and masthead.

Now, almost every church area has its edition of THE CHURCH OF GOD NEWS. All editions are now printed, are of standard size and all carry the same standardized and unified name and masthead—THE CHURCH OF GOD NEWS!

This is real progress!

Heartening comments from members around the world show how much these local editions of the Church News are appreciated. God's Church is being drawn much closer in love and the bond of Christian fellowship from the interesting articles and features appearing in these church papers.

Once again we would like to share with ALL you brethren in God's Church some of the interesting and heart-warming articles appearing in the church papers around the world.

#### Australian First Edition

Just a few days ago we received the first copies of the Australian first edition. This well-edited church paper replaces a former monthly newsletter that was distributed among the brethren.

Here is an article appearing on the front page entitled "REJOICE IN CHURCH GROWTH."

"Brethren, you should be encouraged to learn that *God is adding* an increase

to *His Church* here in Australia. The first of a much-needed series of visiting-baptizing tours was recently completed by Mr. Clarence Huse and Mr. Dexter Faulkner. These men traveled the coastal route to Brisbane, spending the majority of their 12-day tour in and around the Brisbane, Queensland area. Several of those presently attending the biweekly Brisbane Bible studies were contacted and some wished to be baptized. Of these, 4 were baptized while an additional 5 from the surrounding area were also baptized and should now be attending the studies regularly. Six other persons from local and outlying areas were also baptized and should now be attending the studies regularly. Six other persons from local and outlying areas were invited, thus bringing the attendance to nearly 45 adults and from 15 to 20 children.

"Certainly, regular weekly Sabbath services will be needed in Brisbane in the very near future. What is holding back the starting of a church?—the *lack of MANPOWER*—there aren't enough ministers to go around. The harvest is plenteous, but the laborers are too few.

"Of the 40 persons who met the tour, 16 were baptized. This made an exact 40 percent, which at first glance seemed a bit lower than the usual 50 percent we would expect on these tours. (Over the past years it has been a general average that 1 out of every 2 persons counseled for baptism is ready.)

"Rain—muddy and washed-out roads hampered the tour's progress, but God always saw to it that the men reached an area *after* the heavy wind and rain storms had passed, and *after* the water level covering the causeways in the roads dropped below 15 inches, allowing their car to get through. Water for the baptizing also was always provided

in the form of creeks, shallow rivers, and even a shark-proof ocean bathing area. We can all rejoice in this good news, especially in the fact that the Brisbane Bible study received a considerable increase.

"As previously indicated, other tours are desperately needed. In the five areas of northern Queensland, southwestern New South Wales, Perth and environs of Western Australia, South Australia, and New Zealand there are over 80 persons desiring baptism and an additional 27 requests for a visit. Thirty percent of the baptismal requests and almost 50 percent of the visit requests are in the proximity of Perth in Western Australia. You people in the West can rejoice in this news.

"Let us all rejoice in this growth, and realize more the responsibility set before each of us to pray for progress in the WORK the Creator God has called us to perform."

#### At Headquarters

Setting the pace for the world-wide editions of THE CHURCH OF GOD NEWS is the Pasadena, Headquarters edition. Copies of the Pasadena edition are mailed out to all the church-area editors—giving them the vital Headquarter's news. Many articles from the Headquarters edition are reprinted in the local church papers. This helps to bind God's Church closer together in the sharing of all the interesting and important developments at the nerve center of God's work.

Here is an amazing report on the growth of God's work from an article entitled "RECORDS TOPPLE AS YEAR ENDS."

"The year 1961 closed another record year! More mail was received—more money banked and, most important,

more people served than ever before.

"In past years the upsurge in December has established the gait at which the work must progress during the coming new year. A giant reflection is cast for 1962.

"The mailing department, getting extra help, working many added hours, finished November with the fantastic record of 1,033,877 pieces of mail—over ONE MILLION! This is for just *one month* and is approximately 300,000 over the previous high!

"Resulting returns in December blazed the way by setting an all-time high for letters received—a staggering 99,258! Mail lying in the post office unsorted over New Year's would have made it 100,000. Grand total for the year—nearly 800,000!

"The Correspondence Course files have swollen to a whopping 60,000.

"The Letter Answering Department amassed some 24,500 *personal* replies during the year to help many bewildered people.

"Multiple tons of literature poured from the printing presses—truck loads rumbled to the post office daily.

"Millions of watts of additional radio power from top-ranking stations beam the Gospel to millions of new listeners.

"The very latest in electronic mailing and filing systems now occupies much of the downstairs Press Building.

"Vast building programs are now under way. The new, ultra-modern office for Mr. Armstrong is rapidly taking shape. The final plans for classrooms and the stunning cafeteria that will be the most fabulous eating place in Southern California are approaching completion.

"Pace-setting 1961 points toward an even greater, record-smashing 1962—be sure *you* grow with God's Work!"

Many other interesting articles and pictures fill the pages of the Pasadena edition. God's people at Headquarters are encouraged and inspired each month as the hundreds of copies come off the presses.

### British Edition

Typical English wit, tempered with dignity and character, marks the British edition. Printed at headquarters for Britain in Bricket Wood, the British edition serves all four church areas in England.

Here is an interesting and heart-warming article entitled "LONDON NEWS."

"Mirroring the racial melting pot of the sprawling city in which it is situated, the London Church of God con-

tains members who have been called out of over *twenty* different nations. These brethren have come together from such widely-scattered places as Java, India, Australia, Africa, as well as the British Isles, America and most European countries.

"Each Sabbath, over 200 persons are able to meet together in the relative peace of Denison House, Victoria. This rapidly growing family of ours also includes over 60 students from the College who are able to travel to the service in the comfort of a hired coach.

"Incidentally, about *ten* happy mothers-to-be are expecting *good news* within the next few months. It is so wonderful to realise that God has already blessed us with nearly a score of babies since 1959. This is certainly one way to bolster our attendance figures.

"A warm, friendly atmosphere always prevails in this church, although the time in which brethren can fellowship together is usually limited after each service. As a result, outside visits between members are encouraged. Whilst at church, however, older members are kept on their toes by the zeal and enthusiasm of the young students, who are eager to accommodate any questions.

"A crowded programme of meetings is also arranged weekly with a Tuesday Bible Study, a Thursday Spokesman's Club and a Friday Bible Study at the College.

"As the centre of God's work in Europe, the church in London has multiplied *five times* in *three* years. There is now a necessity to introduce a systematic visiting programme, in order that all the brethren may be counselled within their homes every two or three months.

"Week by week, God's mercy and blessings continue upon this church as with all of the other churches. We continually hear of healings, better living and working conditions, resolved family problems, and examples of God's guiding hand working for the good of the London brethren.

"The future event that we are most looking forward to, second only to the return of Mr. Armstrong, is the coming wedding of Mr. Robin Jones and Miss Shirley Engelbart. We rejoice in Robin's blessing, especially since he was a pioneer member in the early days of this London church, and has been a witness to its growth.

"We all send our prayers and best wishes to those of you in the other churches that God has raised up in Britain, and hope that we can meet each of you again before very long."

### Highlights from U. S. A.

Here are a series of short articles appearing in some of the local church papers from around the United States.

#### Pittsburgh — Akron

##### "From a Small Mustard Seed"

"In June of 1958 a few people timidly assembled in room 102 of the Soldiers and Sailors Memorial in Pittsburgh. This inconspicuous group of 40 individuals marked the beginning of the prolific growth of the Church of God in the Tri-state area.

"One year later attendance was at an average of 90 members. In 1960, meeting at the present site of the Eagles Lodge, attendance zoomed to 200 people and in the fall of 1961 reached an all-time high of 361. This does not include 200 people meeting in Akron every Sabbath.

"A little over 3 years after the first meeting the brethren assembled in the same building to observe the Feast of Trumpets. These people could not even begin to fit in room 102 for they numbered 700 souls.

"The proof of a fruitful plant is in the fruit.

"THIS IS THE WORK OF GOD!"

#### Gladewater — Minden

##### "Letters to the Editor"

"Dear Sir:

"Since I was placed on the roll to receive the [Church of God News] some five issues ago, I have received many blessings from it by learning about new brethren and the various activities of the Church members. Though I live too far away to attend Sabbath Services, Bible Study and other facets of the Church, I live for the next issue so that I can learn more about the Church I would attend if I were able. The brethren who are blessed in being able to attend should consider themselves fortunate and thank God for permitting them to do so."

Man from Louisiana

#### Dallas — Houston

##### "Roofing Party"

"A 'picnic' of another sort!

"The Houston Church roofing party struck again! This time at the home of Mr. and Mrs. Harold Treybig. With the experience of several other roofing projects behind them things went fairly well.

"While Mrs. Treybig and a few of the other wives prepared a delicious meal the 'roofing crew,' with the help of some of the children, succeeded in reroofing the Treybig's home. Among

those present were: Mr. Ledbetter, Mr. Walker, the Doucet family, Tom Seelig and Gloria Hilborn, the LaVergne family, Paul Haecker, Mr. Ramsey and of course Mr. Treybig. Later Mr. Gleason arrived. During the afternoon Mr. Horace Driver and family dropped by. It was uncertain if the Drivers came to the roofing party or simply dropped by for a visit, but nevertheless Mr. Driver was soon drafted into service also.

"The only occurrence that caused any difficulty at all was a shortage of nail aprons. This however was soon remedied by Mrs. Treybig and her sewing machine."

**Tulsa — Oklahoma City**

*"Tulsa Brethren Skate"*

"Sore muscles, bruises, and black and blue spots were the aftermath of the Tulsa Church Skating party. But laughs, fun, and friendly fellowship were had by everyone attending.

"About 60 from the Tulsa Church of

God converged on the Mohawk Skating Rink on Thursday, November 9. The children especially enjoyed the party. Also there were many of the adults— young at heart—who were on the wheels.

"Three hours of whirls and tumbles was the entirety of the party. But for those on skates it was enough. Several had good fellowship on the sidelines watching."

**Chicago — Midwest**

*"The Pyramid Widens"*

"November 11th began a new phase of God's work in Chicagoland. During that Sabbath's service at La Grange, Illinois, Church, Mr. Raymond Roenspies was ordained as a local elder.

"Mr. Roenspies' history of service began amid the fledgling stage of the Chicago Church. He and his wife were led into the Truth of God when they started listening to "The World Tomorrow' program (in late 1948) beamed from XEG. During this period their minds were being opened to accept the proof of the Sabbath.

"Mr. Roenspies' 'soaring enthusiasm' is shared by his eldest son, David, who is attending God's College in Pasadena.

"The structure of Church organization has been given added balance as a result of this new eldership. One of the greatest needs today is for capable, yielded men whose God-given wisdom and Bible-based good judgment fit them for being active helps in the expanding ministry of God's Church. As the pyramid widens, so does the effectiveness of the whole body. Brethren, pray about these things!"

**Portland — Salem — Eugene**

Finally, brethren, for that "spice" of humor we all need for the right balance in God's service, here is a contribution from the Northwest, from the pen of Basil Wolverton, below.



Brethren, I hope you have enjoyed our brief tour around the world through the eyes of THE CHURCH OF GOD NEWS.

Let's all realize these papers are part of the blessings that God provides in His Church. I am sure God is pleased

with the unity and oneness in Christian love that these local newspapers are producing in God's Church.

**LETTERS TO THE EDITOR**

*(Continued from page 2)*

and we are all very grateful for that 10% who are helping to get the Gospel to all the world before the end of this age.—Editor.

**Word of Encouragement**

"A word of encouragement to you and all of God's ministers everywhere. We, the people of God, need you very much. We need the very wise counsel you can give us. We are grateful for your labour of love, your long hours among us—long hours of driving over countries—your unselfish devotion in Christ's service, and we want you to know that we are behind you 24 hours a day giving you all you need, and our God has promised never to fail you.

The all-wise God placed you where you are now, because He knew your hearts. He tried them and found them after His own. We need more of you to tend to the flocks God is raising up everywhere. We ask you to give the young and new students and the potential ministers among them every encouragement, and devote prayers that we may have the labourers to come forth into the harvest field of the world."

Member from Kirkaldy, Scotland

**Aborigine Receives PLAIN TRUTH**

"I would love one of your books of the story of the Bible as I am an Austra-

lian aborigine and cannot read or write. My daughter reads all The PLAIN TRUTH books to myself and my family. We all find these books most interesting and so do a lot of my friends. We have been listening to your services every Friday night, and we really enjoy listening to you. I would like to become a true Christian and hope you will be able to help me to be one."

Point Pearce, South Australia

**Central American Listens Regularly**

"I was overjoyed both spiritually and physically when I received your Bible Story book. I read and reread it. I have found it and all the other books very interesting. I love to receive your books and look forward to their monthly arrival. I have a special interest in your program, and I listen in on a lot of sta-

tions at different hours of the night."  
 Man from Roatan Isla de Bahia,  
 Republic of Honduras,  
 Central America

### Fungus Healing

"I thank all of you and God that my oldest son's ear trouble is almost gone. He has fungus in his ear from swimming here in Florida. It is usually never gotten rid of. Our neighbor has had it for 14 years and has seen every kind of doctor and tried all their medicines and it grows worse all the time. My son, who is eleven, said, 'Looks as if she would know by now that doctors can't cure anything.'"

Orange Park, Florida

### Eyes Healed

"At the time I wrote that I was losing my eyesight and asked you to pray for me, I had given up trying to read print—it made me so nauseated. Even before I had received your letter with the anointed cloth, my sight began to clear up. I used the cloth as you instructed, and now, thank God, I am seeing all right again."

Woman from Mobile, Alabama

### God's Ministers Speak with Authority

"Recently I have received more knowledge about the Bible from listening to The WORLD TOMORROW program and from the booklets I have received than I have from attending church. Your methods are different. Until I first tuned in to one of your programs 3 months ago, I misunderstood, and was dubious of, the Bible. Now however, I'm beginning to believe in it more. One thing that surprises me is that you speak with such authority about the meanings of the Bible prophecies. Recently at church, the preacher announced in a sermon that the Christians should prepare for what is coming soon, which is either the second coming of Christ or an atomic attack from Russia, he didn't know which."

Man from Newport, Oregon

### Listener Healed of Dropsy

"I know beyond all doubt that God has used your ministry for the healing of my body. I am completely healed of the heart dropsy that kept me ill for almost two years."

Woman from Marion, Kentucky

### Headmaster in Nigeria Grateful

"I am very grateful to you for your letter and the inspiring articles in The PLAIN TRUTH. You have, by this ges-

ture of kindness and generosity, done more than any of the religious organizations I ever heard of or saw, in giving freely. I am also really indebted to you for the interesting Bible Correspondence Course sent regularly to me on my application. These teachings have placed me in good stead, being a headmaster of a large school."

Reader from Idere, Nigeria

### Australian Thanks for Broadcast

"Thanks a million for your broadcast in Sunraysia (Mildura). I personally don't think we have the least chance of ever reaching 1975. Time has almost

run out. I really can't thank you enough for the grand work you are doing for the British and Australian people."

Man from Victoria

### Rejoicing in Kansas City

"I want to tell you how happy I am that we have a church in Kansas City and to have Mr. Clark for our minister and to have had the pleasure of hearing Mr. Roderick Meredith, Mr. Dale Hampton and Mr. Blackwell. It's truly a blessing to be able to assemble each Sabbath to hear God's truth and to meet and fellowship with more of the brethren."

Lady from Lawrence, Kansas

## Question Box

Your questions answered in these columns! Your opportunity to have discussed those problems pertaining directly to members of God's Church.

### Should we plant our crops by the signs of the zodiac?

The zodiacal signs come from pagan superstition and astrology.

Astrology is a form of *idolatry*, because it put man's ideas before God. God prophesies that He will *burn up* astrologers (Isa. 47:13-14). The severity of this penalty is proof that astrology is a frightfully evil practice.

In Matthew 13:3-8 Christ defined the *natural* factors that govern crop production as *soil types*, *weather*, and *weeds*. He said nothing of planting crops on specific days because of "influences" of stars and the moon. If crops are planted in their proper season and carefully cultivated they will grow normally.

There is also a *spiritual* aspect to successful production of crops. Those who *obey* God are promised *success* in every aspect of life—in crops, livestock, business, and family health (Deut. 28:1-13).

God also promises that if we are diligent in our work and pay His *tithes* to Him, He will rebuke the devourer for our sake and open up the windows of heaven to pour out upon us a blessing we will not be able to contain (Mal. 3:8-11). No astrology here!

### Is it all right to watch a TV ball game on the Sabbath?

Many pleasure programs shown on TV are a waste of time—whether on Sabbath or on weekdays. Why sit for hours all wrapped up in something that

was designed for the sole purpose of stultifying the mind and gratifying the senses? Such a pleasure spree adds nothing to the development of character.

This, of course, does not mean that all *weekday* pleasures are detrimental to the development of character. But the *common habit* of seeking pleasure for pleasure's sake—instead of using pleasure as a *minor* tool in a *carefully* planned life—is wasteful.

But the Sabbath is different. It is a special day. Even our conversation on the Sabbath should be centered upon *spiritual* matters, and *not* pleasure, livelihood, business, or sports on TV or radio.

This does not mean that it would be wrong to take a short walk on the Sabbath to relax and enjoy the beauty of God's creation. Such a diversion is sometimes needed as a means of relaxation between sessions of study or prayer.

The important thing to remember is that the Sabbath is a special day, to be used in *resting*, in *servicing God*, not in *servicing oneself* by seeking pleasure on TV.

### Is it permissible on the Sabbath to help those who are ill or having trouble?

The Sabbath is a day for spiritual rejuvenation. On God's holy time we are allowed only that *genuine emergency work* that could not have been done the previous day and must be done to save life (Luke 14:5).

(Please continue on page 10)

# YOU May NOT ESCAPE the Tribulation!

*Some who think they are going to a place of safety MAY NOT GET THERE AT ALL! Read WHY and whether this could include YOU!*

by L. Leroy Neff

**G**OD'S Church has heard many times the blunt warning of Jesus Christ: "Watch ye therefore, and pray always that ye may be accounted worthy to escape" (Luke 21:36).

We have been told many times to watch world conditions, to understand and know the prophecies of God, so that we will know when the time comes for God's people to escape. We have also been taught many, many times in sermons, in broadcasts, and in Church services that we are to pray consistently without intermission, not neglecting prayer for a single day so that we might be accounted worthy to escape. But some are neglecting their duty!

## Amazing Prophecy for Today

The escape of God's Church to safety is mentioned in Revelation 12. In this chapter is an amazing prophecy concerning the Church of God from ancient times until the return of Jesus Christ.

During our time Satan will be very angry with God's people, since he knows that he has but a short time left to deceive the nations. He is going to increase the pressure against God's people, and is going to do all he can to increase the persecution of deceived men against us! This persecution will become so severe that God will find it necessary to supernaturally protect His people, and help them escape to a place of safety, before the full force of tribulation and world trouble comes on the whole earth.

Notice the symbolism of this supernatural protection:

"And to the woman were given two wings of a great eagle, that she might fly into the wilderness, into her place where she is nourished for a time, and times, and half a time, from the face of the serpent" (Rev. 12:14).

Not all of God's Church will be accounted worthy to go to safety. Verse 17 of this same chapter shows that after those in God's Church (who are doing their part in the Work of God) go to a place of safety there will be a "remnant" left. They keep God's Command-

ments and have the testimony of Jesus Christ, but are not accounted worthy to escape. This remnant will be subject to the full wrath of Satan the Devil. He makes war against them.

Why?

This same remnant is implied in the prophecies of Revelation, chapter three. In the second and third chapters we have the various eras of God's Church mentioned in detail. At the present time we are in the Philadelphia era of God's Church. This particular Church is promised that it will be kept from the hour of temptation which shall come upon all the world, to try those that dwell on earth. (Rev. 3:10.) But not all who are with us are spiritually of us—some are already in a Laodicean spirit! The last Church, the Church of Laodicea, does not have this promise. They receive the fury of Satan. Very likely few of these people will survive the terrible times of trouble and torture that will follow.

We should all make our calling and election sure. We do not have time to wait for a year, five years or ten years to get ready to be "spiritual." We cannot wait to grow in the grace and knowledge of our Lord and Savior Jesus Christ. The time to be preparing is now!

Of those who regularly attend God's Church many are weak and carnal-minded. They have no zeal. They do not have their hearts completely and totally in God's work and are not doing with their might the great work that God has commissioned all of us to do.

Moreover, only about half of the people listed on our records as baptized members in God's Church go to the Feast of Tabernacles. Of course, some aren't able to go because of sickness. Others are not able to go because their second tithe is not adequate to permit them to go each year. Some women who have unconverted mates are unable to go because their husbands will not permit them. God understands this.

But that does not excuse the others!

And of those who do attend God's Festivals there is always a "mixed multitude" who are like the Israelites of old

who complain, who will not obey God or respect the authority in His Church.

## Do You Have the Wrong Goal?

Many of you have the wrong goal—and don't know it! You are looking forward to escaping to safety as your goal in life. In effect, you have exactly the same belief and goal that many of the religious sects have today.

In some churches it is called the rapture. In others it is escaping hell by "going to heaven." The idea of going to a place of safety is exactly the same to some of you as it is to those who believe in the rapture theory.

The erroneous impression is that if you can be accounted worthy to escape to a place of safety, all of your troubles will be over. You have made the grade! Your entry into God's Kingdom is then completely assured. Your trials and troubles will be over.

Don't be so sure!

You need to understand more about the circumstances that are prophesied concerning the time when God's Church does go to safety!

This is a time of extreme trouble for the whole world. This is a time when every man's hand will be against his neighbor. It will be a time of crime, war, of pestilence, famine and of supernatural occurrences in the weather and in the sky.

It is a time that will become so terrible that nothing like it has ever come on earth before. We find an account of it in Matthew 24. The gospel of the Kingdom must first be preached to the world, and after that the climax of this age is going to come.

There will be the abomination of desolation that Daniel foretold. When this abomination is set up, those who may be in the land of Judea are commanded to flee to the mountains. It will be so pressing that Jesus said they should not even go into the house to take out clothes or other necessities.

It is a time so terrible and urgent that those women who are pregnant, or those who have suckling children will

have great difficulty (verse 19). It is a time when those in Judea will take a "flight"—flee for their lives. God's people will be as "a brand plucked from the fire," or as an animal snatched away from a trap. A time of extreme distress and trouble not only on the world but also on God's own people.

John describes this time of trouble in the Book of Revelation as a time when Satan in his anger is going to "cast out of his mouth water as a flood after the woman, that he might cause her to be carried away of the flood" (Rev. 12:15). Every kind of snare will be laid for God's people. But God intervenes supernaturally and helps the woman (verse 16).

### Paradise? — or Wilderness?

It is not a time of ease, *but a time of trouble*. You should begin to see now that for some, this will be the beginning of their problems, not the end. Some will find they have not grown spiritually enough to overcome the trials and troubles. Some will fall by the wayside. Some people, as the Jews in Europe under Hitler, will look at the paltry things they have accumulated in this life, property, bank accounts, and comfort. These must be left *completely and totally*. Others will see loved ones and relatives who are not in God's Church. Some of these people will find that when they count the cost, they will not "leave all" literally, and follow Jesus Christ. They will find that they cannot leave *relatives, friends, or material conveniences*.

*They will not be accounted worthy to escape*. It will be a time of serious *decision* for God's people and *many will not make the right decision!*

We know that the Faithful will escape to a place of safety, but where? Revelation 12:14 states that it will be in the "wilderness"—not a paradise! In the time of the end the ancient land of Edom, Moab and Ammon shall escape conquest by the revived Roman Empire (Dan. 11:41). Here is a small *desert* area which will be protected from this Fascist-Roman Catholic system. The place of escape in all likelihood will be within this desolate region.

The land anciently occupied by these nations is to the southeast of the Dead Sea!

In this region is a very famous natural stronghold called Petra.

Certain scriptures seem to indicate that this place *may be* the place of protection. The Greek word Petra is Sela in the Hebrew. This same word is often translated *Rock* in the Old Testament. Isaiah 42:1 states: "Let the inhabitants

of the rock (Sela or Petra) *sing*, let them shout from the top of the mountain. There are few inhabitants of Petra today, only a few bedouin Arabs live in the area. This text speaks of God's people shouting from the top of the mountains giving glory to God because of His might and strength. Certainly this must be referring to God's people rejoicing over the greatness and power of God who protects them in safety.

In Isaiah 16:1-5 we have another prophecy which may be veiled reference to the protection of God's people—"My fugitives (or outcasts)"—in this area.

Even the book of Psalms refers to this place. "Who will bring me to the fortified city? Who will lead me to Edom?" (Psalms 108:10). The fortified city referred to here may well be the *natural fortified* city of Petra which is located in the area of ancient Edom.

There are other scriptures which also indicate that Petra may be the place of protection. But God will make this evident and clear at the proper time and in the proper way.

Petra is such a rugged area that apparently only one airplane has ever landed there. It was a very tiny airplane and the pilot risked his life in performing such a precarious act. This was reported in one of the national magazines, and is a feat which is not expected to be duplicated. With this in mind, don't think that God is going to provide jet transportation direct from your home to Petra if you are accounted worthy to escape to safety.

Even if the prophecy of Revelation 12:14 would include transportation by air, it obviously would not take God's people all the way to Petra.

There is no airport in Petra. Nor any major airports nearby. The only way to fly there would be by huge airplanes which probably could not land any nearer than Jerusalem, Amman, Jordan or Cairo, Egypt! It is still many difficult miles to Petra! Remember the trials of the Exodus under Moses?

### Complainers Will be Unworthy to Escape

If you went three days into a hot, dusty desert without water would you complain? What if you *had* to fast for several days?

Would you complain and rebel against Jesus Christ?

Today, we complain about little things. Most of us have not had to go without food or water. We complain when the water doesn't taste right or we complain when we do not have a completely "balanced diet." We complain if we don't have fresh vegetables

or fresh fruit. We complain when we are not able to keep up to the same financial status of others who may be more prosperous. We complain about those whom God has set over us in authority, just as the ancient Israelites did.

We will never get to a place of safety with such wrong and rotten attitudes!

### What is Petra Like?

If Petra is to be the place of safety for those accounted worthy to escape, we ought to know a little bit about what it is like. There are library books available about Petra and also certain magazine articles. The February 1935 issue and the December 1955 issue of the National Geographic Magazine had articles about Petra. These are usually available in used book stores or second hand stores. If you still have a copy of the November 1956 issue of The PLAIN TRUTH, or can borrow one, you will find an article by Mrs. Herbert W. Armstrong about Petra.

From one point of view, Petra is a very beautiful place. It is a very colorful *desert*, and has many, many *caves* in the sides of the mountains. These caves were dug many centuries ago. The caves are *dirty*. It is very dry and *water is extremely limited*. The area consists almost wholly of *rock and wild figs and oleanders*.

There are *extremes of cold and heat*. On page 865 of the December 1955 issue of National Geographic we find the following quotation: "In our own time, the remoteness of Petra and its *intense summer heat and winter cold* have limited exploration."

Petra is no garden of Eden. It is no "cloud 19."

If this is the place where God's Church goes to safety, it will be one which will present many physical difficulties.

If God's people are permitted to go there they will be "cave dwellers" for three and one-half years!

We have become used to *soft living*. We have become used to warm, dry beds, hot and cold running water, central heating, and the many other multitudes of gadgets and appliances that are found in the modern American household. Petra is not like this.

From a physical point of view this is not going to be the wonderful place that many people have erroneously pictured. If you are looking forward to this event as a goal **INSTEAD OF LOOKING FOR THE RETURN OF JESUS CHRIST**, *you have the wrong goal*.

(Please continue on page 10)



# TALK about the BIBLE when you visit one another!

*Some brethren assume they should not TALK about the Bible when visiting one another, unless a minister is present. Let's understand when and how we should talk about the Bible—and to whom!*

by Herman L. Hoeh

**H**UNDREDS of you brethren still have no local church. Yet you can and do visit one another. Because God forbids His people to *assemble* without a minister, some have hastily concluded they should never discuss the Bible with brethren unless a minister is present.

Several ministers have had brethren—who have no local church—tell them: "We visit each other on occasion during the week, sometimes on the Sabbath. But we want you to understand that we are especially careful *not to talk about the Bible!* We discuss personal things, the weather, current events, but we keep away from Bible subjects!"

Brethren, let's *understand*.

## What Should You Talk About?

We have *never* said you must not talk about the Bible unless a minister is present. *We have said* you should not *assemble* as a local group for Bible study and *teach each other* without a minister. But that is something altogether different from occasionally visiting with brethren.

If the Bible isn't something you should ever talk about, why talk at all? Why visit *brethren*, if you cannot talk about the very Book that tells you *how to be brethren*?

Why, the very reason you should want to be with brethren, instead of the world, is that you *can* discuss the Bible and spiritual topics. If you cannot talk about the Bible with each other, then you are no different from the world! The one thing that makes the people around you *worldly* is that they have nothing else to talk about except material things *and other people!* The one thing that ought to make your conversation different from the world is that you can talk about God and His Word!

The society around us became worldly when it refused to retain God in its knowledge. The world today has its mind on the things of *this world*, this present age and time, this world's inventions and gadgets, its philosophies and speculations. How many people of this world really talk about God and the Bible and understand the Plan of God?

Are some of us becoming so material

minded, so worldly, that we no longer find the Bible interesting, inspiring, the one book we most enjoy reading and talking about? If you cannot talk about the Bible with brethren during weekly social occasions, then you had better stay at home, pray and read the Bible by yourself.

## When to Visit

The time to visit brethren as a *social* occasion is during the week or *after the Sabbath*. But being sociable does not mean being like the world. We are to come out of the world, to be separate from the world, no longer to think and act like the world. We are to think and act like God—like Jesus Christ. We should have our minds on spiritual truth, not mundane, transitory physical things. If you have farm problems, talk it over from the Biblical point of view. If your brethren are feeling downcast and in need of social entertainment, invite them. Inspire them by your experiences—what God has done for and through you—and turn to the Bible and read Bible examples of what God did and has promised still to do for us today.

But if there is any doubtful problem that you have never heard God's ministers discuss before, and about which you are not clear, write us at Headquarters, or write your nearest local minister. Don't continue discussing it. Only hard feelings can result if you are not in harmony. *This is the way God ordained to keep unity in the Church.*

The Sabbath day is *not* a day for social visits. On occasion a converted mate, living with an unconverted family, may feel the need to visit converted neighbors for an hour or so for spiritual invigoration. But the practice of visiting on the Sabbath should be avoided. It is a day for us to study and pray, read and meditate on the Bible in private communion with God, or together wherever there is a local church of God. Yet some brethren carelessly have acquired the habit of visiting on the Sabbath without talking about the Bible. Shame on you!

God expressly forbids us to speak our own words—worldly, material conversa-

tion—on His Holy Sabbath. Isaiah was inspired to write: "...call the sabbath a delight, the holy of the Lord, honorable;...honor Him, not doing thine own ways, nor finding thine own pleasure, NOR SPEAKING THINE OWN WORDS" (Isa. 58:13). The Sabbath is the one day we especially ought to speak of, and talk about, God's words—the Bible.

At times some have even made the Sabbath a burden and not a delight by spending most of their time at the homes of brethren instead of praying and reading and studying their Bible *in their own home*. The Sabbath is not a day for social fellowship—it is a day for *personal spiritual fellowship* with God in Heaven, and with Christ. Our spiritual fellowship with one another is always through Christ. Most of our time needs to be spent with Him, in prayer, in reading and studying His Word. Then, if time permits, it is encouraging to visit on the Sabbath for a little while those brethren who are elderly, or afflicted, or who have no other spiritual contact because of unconverted relatives and family. Read the Bible to them or the magazines if they are unable to read.

*But this does not mean you can begin regular visiting that leads to planned Bible study where you or someone else inevitably becomes a kind of leader to teach all the others what he (or she) thinks he knows.*

Notice what James was inspired to write about visiting brethren: "If any man among you seems to be religious, and bridleth not his tongue,"—talks about worldly things, or wants to take the lead over others in Bible study—"but deceives his own heart, this man's religion is vain. Pure religion and undefiled before God and the Father is this, To visit the fatherless and widows in their affliction, and to keep himself unspotted from the world" (James 1:26-27).

When the Holy Bible ceases to be your guide, when you begin to want your own way, when your tongue begins to lead you astray—you have become spotted, contaminated by the world. Your religion is vain! You have

become like the world!

It is your responsibility to properly use your liberty to visit one another. You ought to be spiritually mature enough to know what to say.

Finally, brethren, remember this: you can and should open your Bible and read verses about a subject that might come up in your conversation. How else are you going to know exactly what God says about any problem? If you are not sure about it, you have the Ambassador College Bible Correspondence Course, the *Good News* and *The Plain Truth* and the booklets to check up in. If you don't find the answer, write us.

And when you do visit one another

for a social occasion, keep your conversation guided by what God thinks. We don't mean use pseudo-spiritual sounding phrases. It is not the spiritual words you use that count, it is the spiritual *thoughts* you think and the spiritual deeds you do that count! Keep your mind on the goal—the Kingdom of God, and on your part in it—not on the little petty physical things around you. Your social visiting should never be from a selfish, getting motive, but always from a spiritual, giving motive—seeing how much you can inspire others by your presence and conversation. It is more blessed to give than to receive (Acts 20:36).

with *joyfulness* and *gladness* of heart. God has given us abundance in our nation such as the rest of the world has not had. Do we appreciate these things? *Some of us do not!* Instead of being appreciative, instead of being thankful and giving praise to God for this great abundance, we gripe and complain because others have more, or because we do not have what we would like to have, or what we think we should have.

This lack of appreciation for the wonderful spiritual and physical blessings of God will bar some from going to safety.

Our trials and temptations are small now. They are going to increase as Satan becomes more angry with God's Church. We must use the time well that God has given us to grow spiritually and to overcome the trials that lie ahead. The wonderful physical blessings that God has given us now are going to be taken away in a few years. *Let's appreciate these blessings now*, giving God thanks continually for supplying them for us. God wants us to enjoy these things to the full.

We must learn to pray daily, without intermission and with faith and fervency, believing God totally and completely. We must learn to overcome our own faults, to overcome Satan and the world about us.

But one final warning.

In I Cor. 10:1-13 we are told by the apostle Paul that all the things that happened to the children of Israel in ancient times were written down for *our instruction* and *learning* today. Are we learning these lessons? Or, are we right now making the *same mistakes* that they made. We must learn these lessons or else we will never escape the things that are coming on this earth.

Brethren, God is going to provide a way of escape for his people. It is going to be a hard, ratty and difficult way. *But, it will be a way of joy.*

Will you be among those who will be protected and *stand before Jesus Christ at His coming?*

## Question Box

(Continued from page 6)

If you have a sick neighbor, it might be *good* to visit him on the Sabbath. But you should not do his chores for him while on a Sabbath visit.

Offer your help if someone asks you only if it is a *genuine emergency*—in the case of an ox in a pit, a house on fire, or a similar situation. But do not *search* for people in trouble.

## YOU May NOT ESCAPE the Tribulation!

(Continued from page 8)

*But it is not all bad!* There will be difficult problems, but by God's spirit they can be overcome. From a spiritual point of view this is going to be the *climax* and *high point of the physical lives* of those to whom God offers this divine protection. This is going to be almost a continuous "Feast of Tabernacles."

In addition to supernaturally protecting and guiding his people to the place of safety, God is going to "nourish" (Rev. 12:14) his people. This nourishment certainly is both *spiritual* and *physical*.

This will be a time when God's people will have opportunity to be shut away from the world, to learn many new things about God's ways and His commands. It will be a time to grow spiritually. It will be a time of wonderful *fellowship* with God's own people.

### Lesson You Must Learn Now

But, there are important lessons that we must learn now. "And take heed to yourselves, lest at any time your hearts be overcharged with surfeiting (high living), and drunkenness, and *cares* of this life and so that day come upon you unawares" (Luke 21:34). Many of you are over-concerned with the "high living" of our day. You have become overly concerned about the cares of this life, and have not put the Kingdom of God, and the work that God has given us to do, first in your life.

For such people the following warning is sounded: "For as a *snare* shall it come on all them that dwell on the face of the whole earth" (verse 35).

"Watch ye therefore, and pray always, that ye may be accounted worthy to *escape all these things* that shall come

to pass and *stand before the Son of man*" (Luke 21:36).

Notice these things. The command is to *watch* and *pray* always! Our prayers should be in accord with the instructions that Jesus Christ gave in Matt. 6:9-13. With these instructions Jesus Christ gives us many things to pray about in addition to praying that we might be protected from the trials and temptations that are ahead. If we pray faithfully and with our whole heart in this manner then we *shall* be accounted worthy to escape. *Some have had the erroneous idea that they should be praying only to escape.*

This scripture does not say to pray to *escape only* but that because we pray daily we can escape *all* of the things mentioned in this chapter and *stand before the Son of man*. That is the important point that many people have overlooked.

Many are looking forward to escape. They are not looking forward to the *return* of Jesus Christ.

For those who are not protected a remarkable and detailed prophecy is found in Deuteronomy 28, concerning the terrible siege and captivity that follows the escape of the Church. "Because you did not serve the Lord your God with *joyfulness and gladness of heart, by reason of the abundance of all things*, therefore you shall serve your enemies whom the Lord will send against you, in hunger and thirst, in nakedness and want of all things; and he will put a yoke of iron upon your neck until he has destroyed you" (Deut. 28:47, 48 RSV).

Here is one reason why some of God's called and chosen people *will not go to safety*. They are not serving God

# IS JUDAISM *the Law of Moses?*

*This thirteenth installment reveals the truth about the Jews' laws which turned the Sabbath from a blessing into a burden—and how close some today approach this narrow-minded attitude toward the Sabbath.*

by Ernest Martin

## Synopsis:

WE found in the last issue that the Pharisees were divided into two Schools, the Hillel and Shammai.

The Hillel School emerged the victorious Pharisee group among the Jews. Within one to two hundred years after Christ, the Jews, as a whole, gravitated to complete devotion to the teachings of this School. There remained remnants of the older denominations which existed in Christ's day, but these remnants were only individuals scattered here and there. Only *Pharisaic* Judaism became the real teaching of the Jews, and to this day it is the basis of contemporary Judaism.

## Burdens Saddled on the People

The many commandments that had been enacted by the Pharisees from the time of Joseph ben Joezer, "the Permitter," until a short time after the destruction of Jerusalem, were compiled into a book about A.D. 200. This book was later incorporated into the Jewish Talmud. It was called the *Mishnah*.

The Jewish Talmud was written over a period of years from A.D. 200 until about A.D. 500. The Talmud is composed of two sections: the original *Mishnah* and a commentary on the *Mishnah* called the *Gemara*. The commentary, the *Gemara*, is the largest part of the Talmud. Both sections together comprise 34 huge volumes in the English translation of the Jewish Talmud!

The Talmud is a vast storehouse of Jewish laws and commandments, plus the discussions and commentaries on them. It is not necessary to review the whole of the *Mishnah* in order to understand the spirit behind the *Pharisaic* commands. Only certain special examples of Jewish teachings are necessary to notice. These examples illustrate that the Judaism of Christ's time was not the religion of Moses!

## The Perversion of the Sabbath

The basic Sabbath Law of God was not annulled by the Jewish leaders. However, *it was modified* in many, many ways which are only hinted at in the Scriptures.

In the divine Scriptures God does not take volumes of texts to explain what a person's every activity on the Sabbath

should be. Rather, we find basic and fundamental *principles* of Sabbath observance. See especially Isaiah 58:13, 14. But the Jews of Christ's day were not content with Sabbath *principles*—the principles of rest from labor, of having time to study, pray, meditate and go to Sabbath service. They sought to do what the inspired Moses and the prophets never thought necessary.

The Pharisees enacted law after law to regulate every single activity that could be done on the Sabbath. They discarded the plain principles of the Scriptures. They instituted in their place, without any Scripture authority, the cold and formal Sabbath rules of legalistic Pharisaism, in which no real principles were left—only a maze of exacting and over-burdensome laws.

The Sabbath laws of the Pharisees were part of their erroneous teaching which prompted Christ to denounce their binding heavy burdens "which were grievous to be borne" (Matt. 23: 4). And burdensome they were! And absurd!

Edersheim has this to say concerning these man-devised Sabbath laws of the Pharisees. "They will show... how utterly unspiritual the whole system was, and how it required no small amount of learning and ingenuity to avoid committing grievous sin" (*Life and Times of Jesus the Messiah*, vol. ii, p. 779).

There is a direct analogy between the laws of the Rabbis and those of the Greek philosopher Plato. The Jewish historian, Moses Hodas, admits: "The rabbis were men of faith, and their object was the service of religion, *but their method for securing discipline was, like Plato's, to provide authority for men's smallest actions*" (*Hellenistic Culture*, p. 82). Such laws as enacted by the Rabbis were never conceived *until after Hellenistic influence* had implanted itself strongly in Palestine.

Let us notice some of their man-made commandments concerning Sabbath observance.

First of all, the Pharisees decreed a person would be guilty of breaking the Sabbath if he carried from one place to another any food which weighed *as much as a dried fig! Only the weight of half a dried fig or an olive was al-*

*lowed*, otherwise it would be considered, by the Pharisees, as work, and was prohibited (*Shabbath*, 28a, 70b, 71a).

A person would also be guilty of desecrating the Sabbath, in their eyes, if he carried more than *one swallow of milk or enough oil to anoint a small part of the body* (*Shabbath*, 76b).

Even to carry a sheet of paper was forbidden (*Shabbath*, 78a).

If a fire broke out on the Sabbath in a person's home, he could carry out only the necessary food for the Sabbath. It was interpreted in this manner: If a fire broke out Sabbath evening (Friday night), the owner could take out enough food for *three* meals; if the fire broke out on Sabbath afternoon, he could take out only enough food for *one* meal. All the rest of the food had to be left to burn up with the building, for the Pharisees prohibited putting out such a fire—that would be working and constitute a grievous sin (*Shabbath*, 115a-118b).

Also, the victim could take out only necessary clothes. It was permissible, however, for a person to put on a few extra clothes, as long as they were worn. Thus, a person could take out some clothes from the burning building, take them off, then go back and put on more clothes, continuing until he was unable to reenter the building (*Shabbath*, 120a).

It would be possible to go on and on with a multitude of *similar* examples. But from these few, the carnal spirit of Sabbath legislation of the Pharisees can be seen.

## Christ's Teaching About the Sabbath

Christ taught the Jewish people the true spiritual intent of the Sabbath. God's Sabbath is not a burden to man. It is a spiritual blessing. Christ said: "The Sabbath was made FOR man, and not man for the Sabbath. Therefore the Son of man is Lord also of the Sabbath" (Mark 2:27, 28).

To do good works on the Sabbath, however, was forbidden by the Pharisees. Notice how they sought to accuse Christ for healing a person on the Sabbath.

"And He entered again into the syna-

gogue; and there was a man there which had a withered hand. And they watched him whether he would heal him on the sabbath day; **THAT THEY MIGHT ACCUSE HIM.** And He saith unto the man which had a withered hand, Stand forth. And He saith unto them, is it lawful *to do good on the Sabbath days, or to do evil?*" (Mark 3:1-4). The Pharisees could hardly answer the question, and they did not! They knew that they could not say it was right to do evil. But they also knew that their laws forbade doing this kind of good on the Sabbath. So, the Pharisees "held their peace."

### The Washing of the Hands

The Pharisees had many other burdensome commandments such as the ritualistic washing of the hands before eating. The Bible records the attitude of Jesus and His disciples to these commandments of men.

"Then came together unto Him the Pharisees and certain of the scribes, which came from Jerusalem. And when they saw some of His disciples eat bread with defiled, that is to say with unwashen hands, they found fault. For the Pharisees and all the Jews, except they wash, they eat not . . . Then the Pharisees and scribes asked Him, 'Why walk not Thy disciples according to the tradition of the elders, but eat bread with unwashen hands?'" (Mark 7:1-5).

The Pharisees called this rite a custom of the elders, of Moses and the prophets. But it was nothing of the kind. Edersheim gives reference to the fact that the washing of the hands was similar to rites that were used in heathen religious ceremonies (*Life and Times of Jesus the Messiah*, vol. ii, p 9, note 2). There can be no doubt that many of these foolish rites of so-called cleanliness came directly from heathenism during the time the Jews were under the domination of Hellenism. As Lauterbach says:

"Certain religious practices, considered by the later teachers as part of the traditional law, or as handed down from Moses, *originated in reality from other, perhaps non-Jewish sources*, and had no authority other than the authority of the people *who adopted them. This, of course, reflects unfavorably upon the authority of the traditional law in general*" (*Rabbinic Essays*, p. 241).

The first traces of the tradition of washing the hands before meals, in a ritualistic sense (the rite was never intended to be strictly a Mosaic hygienic one), is found in certain Jewish writings having their origin in Egypt immediately following the period of the reli-

gious anarchy—about 160 B.C. In the Sibylline Books, there is mention of some Egyptian Jews continually washing their hands in connection with prayer and thanksgiving (*Sibyl*, iii, 591-593). The Jews in Palestine were also using this new custom. However, Edersheim tells us: "It was reserved for Hillel and Shammai, the two great *rival* teachers and heroes of Jewish traditionalism, immediately before Christ, to fix the Rabbinic ordinance about the washing of hands . . . *This was one of the few points on which they agreed . . .*" (*Life and Times of Jesus the Messiah*, vol. ii, p. 13).

This particular rite was made into Law just before the days of Christ. Edersheim continues, concerning this rite: "It was so strictly enjoined, that to neglect it was like being guilty of gross carnal defilement. Its omission would lead to temporal destruction, or, at least, to poverty. Bread eaten with unwashen hands was as if it had been filth. Indeed, a Rabbi who had held this command in contempt was actually buried in excommunication" (*ibid.*, vol. ii, pp. 9, 10).

### Washing of Pots, Pans, Cups, Tables

Connected with the religious rite of washing the hands before meals was the custom of ritualistically cleansing any article which might be considered to have ever come in contact with any unclean thing. The Pharisees were ever meticulous in matters such as this.

They were especially concerned about cleansing any article that may have been touched or manufactured by a Gentile.

"They [the Gentiles] should, so far as possible, be altogether avoided, except in cases of necessity or for the sake of business. They and theirs were defiled; their houses unclean, as containing idols or things dedicated to them; their feasts, their joyous occasions, *their very contact*, was polluted by idolatry; and there was no security, as if a heathen were left alone in a room, that he might not, in wantonness or by carelessness, *defile the wine or meat on the table*, or the oil or wheat in the store. Under such circumstances, therefore, everything must be regarded as having been rendered unclean" (*ibid.*, vol. i, p. 92).

Theirs was a physical, carnal religion—not spiritual worship.

"Milk drawn by a heathen, if a Jew had not been present to watch it, bread and oil prepared by them, were unlawful. Their wine was wholly interdicted—the mere touch of a heathen polluted a whole cask; nay, even to put one's

nose to heathen wine was strictly prohibited!" (*ibid.*, vol. i, p. 92).

Because the Pharisees did not want to take any chances on any of their utensils being defiled, they kept up the meticulous custom of washing their cups, pots, brazen vessels, and their tables (Mark 7:4). Indeed, not only were the Pharisees afraid the heathen might deliberately defile some of their utensils, but even the Common People of the Jews were distrusted and looked upon with disdain by the Pharisees.

"As an Israelite avoided as far as possible all contact with a heathen, lest he should thereby be defiled, *so did the Pharisee avoid as far as possible contact with the non-Pharisee*, because the latter to him included in the notion of *the unclean Am ha-aretz* [the common Jew]" (Schurer, *The Jewish People in the Time of Jesus Christ*, sec. ii, vol. ii, p. 24).

The Common People of the Jews were considered unclean by the Pharisees because they did not hold to the strict rules of the traditions of the elders. Notice some of the opinions about the Common People that the Pharisees held, in the Talmud:

"The garments of the Am ha-aretz [the Common People] are unclean for the Perushim [the Pharisees]" (*Chagiga*, ii, 7).

"If the wife of a Chaber [an associate, member of the Pharisee fraternity] has left the wife of an Am ha-aretz grinding in her house, the house is unclean if the mill stops; if it goes on grinding, *only unclean so far as she can reach by stretching out her hand*" (*Tohoroth*, vii, 4).

The meaning of the last quotation is that only the flour that was in arm's reach of the Commoner was unclean, all the rest, which could not be touched by her, out of arm's reach, was still clean.

From these quotations, you can see just how ridiculous, how absurd the Pharisaic commandments were!

### Pharisees Could Not Associate With Common People

Even though the Pharisees were the rulers of the synagogues, and though some of the Common People consistently attended them, nevertheless, the Pharisees remained aloof socially. The Pharisee was not to invite a common person into his home, nor was he to go into the home of a commoner.

"A Chaber [an associate of the Pharisee fraternity] does not go as a guest to an Am ha-aretz nor receive him as a guest within his walls" (*Demai*, ii, 3).

You can imagine what this snobbish

exclusiveness of the Pharisees did to the religious zeal of the Common People. No wonder that most of the people stayed away from the synagogues ruled by the Pharisees.

The Pharisees looked upon the Common People as having on them a *curse* of God since they did not follow the rules of the Pharisees. In the New Testament it is recorded that the Pharisees accusingly asked an officer: "Are ye also deceived? Have any of the rulers or of the Pharisees believed on Him? But this people [the multitudes, the Am ha-aretz] who knoweth not the law are *curse*!" (John 7:47-49).

The example of Christ and the disciples, by contrast, was one of love and compassion for the people at large. No wonder many of the people were beginning to believe on Christ—these were the Am ha-aretz.

"And He went forth again by the seaside; and all the multitude [the Common People] resorted unto Him, and He taught them. And as He passed by, He saw Levi the son of Alphaeus sitting at the receipt of custom, and said unto him, 'Follow me.' And he arose and followed Him. And it came to pass, that, as Jesus sat at meat in his house, many publicans [tax collectors] and sinners [the ordinary term used by the Pharisees for the Common People] *sat also together with Jesus and His disciples: for there were many and they followed Him.* And when the scribes and Pharisees saw Him eat with publicans and sinners, they said unto His disciples, 'How is it that He eateth and drinketh with publicans and sinners?' When Jesus heard it, He saith unto them, 'They that are whole have no need of the physician, but they that are sick: I came not to call the righteous, but sinners to repentance' (Mark 2:13-17). Also Matt. 9:9-13 and Luke 5:27-32.

The Pharisees would not have thought for a moment of going into the home of a commoner and partaking of a meal with him. That was just not done! It was the practice of Christ and His disciples to eat with the Am ha-aretz—the Common People.

Christ's opinion of the ridiculous and snobbish commandments of the Pharisees is summed up in Mark 7:4-8. Notice! "And when they come from the market [where many Common People worked], *except they wash, they eat not.* And many other things there be, which they have received to hold, *as the washing of cups, and pots, brassen vessels, and of tables.* Then the Pharisees and scribes asked Him, 'Why walk not Thy disciples according to the tradition of the elders, but eat bread with unwashen

hands?' He answered and said unto them, 'Well hath Isaiah prophesied of you *hypocrites*, as it is written, This people honoureth me with their lips, but their heart is far from me. Howbeit in vain do they worship me, *teaching for doctrines the commandments of men.* For laying aside the commandment of God, ye hold the tradition of men, *as the washing of pots and cups: AND MANY OTHER SUCH LIKE THINGS YE DO.*' And He said unto them, 'Full well ye reject the commandment of God, that ye may keep your own tradition.'"

### Christ Kept Scripture Commands

Christ taught the disciples to obey the commandments of God and reject the commandments of men. Actually, Christ came to restore the Laws of God among a people who had lost them. The Pharisees had become blind leaders of the blind (Matt. 15:14).

"Take heed and beware of the leaven of the Pharisees and of the Sadducees." The disciples, upon hearing this remark of Christ, thought He was talking of leavening that was put in bread to make

it rise. Then Christ answered: "How is it that ye do not understand that I spake it not to you concerning bread, that ye should beware of the leaven of the Pharisees and of the Sadducees? Then they understood how that He bade them not beware of the leaven of bread, *but of the doctrine of the Pharisees and of the Sadducees*" (Matt. 16:6-12).

Christ came to a Jewish world which, in most part, had totally left the simple Laws of the Scriptures. Most of the people were not really religious at all. The Common People, over 95% of the population, were truly sheep without a shepherd.

Christ came into a world which needed Him and His Message. They needed God's Laws and His commandments restored. God the Father, at the appropriate time, sent His Son into the world to give it the unadulterated Laws of the Scripture in their full spiritual significance. Christ not only came to restore the Scripture as the proper guide to the people. He also came with the New Testament revelation which gave completeness to the Scripture.

*(To be continued next issue)*

## This Could be YOUR Child

*The frightening moral decay of American schools is revealed in this outstanding letter quoted below!*

"Dear Mr. Armstrong:

"Last Friday in the classroom of a Brooklyn grade school, one of the pupils stole twenty-five cents from a teacher's desk. When the children in the class were called upon to identify the one who took the coin, a little nine year old girl revealed the thief's name. The confederates of the crook then made a resolution to 'get her.'

"The teacher who indiscreetly showed such a fervent passion for her twenty-five cents failed to show the same concern for the one child who was willing to sacrifice her safety to truthfully say what had happened to the coin. The child was therefore left unprotected to save herself from the vengeful mob.

"'Yea,' as the prophet Isaiah has said, 'truth faileth; and he that departeth from evil maketh himself a prey.'

"And after school, like unleashed dogs, over twenty self-bred little maniacs jumped on the innocent child and proceeded to show her some of the principles of this 'Christian' society.

"Boys held her while the girl who stole the money—she already has a police record—clawed at the innocent

child's face, bloodied and scarred it, knocked out one of her teeth, bruised her lip, and continued with others to assault her as she frantically tried to yank herself free and race home.

"They finally left her as she reached her house. The nightmare was over.

"Later, after her mother had comforted her, washed her face, and examined her swollen mouth, they learned that the tooth, although not then ready to come out, was not a permanent one.

"She might have been hurt considerably more had she lived too far to have kept running, or had she slipped and fallen.

"The following day Novella Eure was at Sabbath services with her parents. She did not grumble or show any bitterness after the sickening heart-rending ordeal she had experienced. She was even joyful. Her attitude was indeed an inspiration to all who know what she had suffered.

"It is a blessing to know that the Kingdom of God will be established on this earth, when a child will not be made to suffer for telling the truth.

"The instruction which enables us to

train our children to be obedient instead of rebellious and to love instead of hate in no way resembles the modern psychotic methods of today's child-rearing authorities. Thank you so much for showing us God's way.

"May He continue to provide you with the health, strength and guidance

necessary in performing His work."

Respectfully, in Christian love,

Andrew Martin Archer

P.S. The opportunity to see and speak to you at the Feast gave great joy to my family and me. And thank you so very much for the sermon!

## How to Handle Your Finances!

(Continued from page 1)

people who *complain* about lack of funds! What a paradox!

Every person should begin right now to LIVE WITHIN HIS MEANS! Never try to over-extend. Problems would not result if this BASIC RULE were followed diligently. Somehow people begin to think a certain wage increase will *solve* their problems. There is the idea that more money to spend without proper management will solve it. *This is not the case!* In fact, more money is usually a *temptation to spend more*—whether you can afford it or not. You can add insult to injury if you are *not ready* for an increase!

Individuals who are unemployed—who have no income whatsoever—come to God's ministers. Their problem is to get money coming in. But so many who hold good jobs making \$75 a week or up to \$200 a week still have money problems. But just in case you still think you would not have problems if your salary were greatly increased read what Solomon wisely advises, "The *sleep* of a labouring man is *sweet*, whether he eat little or much: but the abundance of the *rich* WILL NOT SUFFER HIM TO SLEEP" (Eccl. 5:12). Better it is to have a humble, happy home than to worry over how to handle and protect riches!

The love of money has caused as much *war, strife, hatred, animosity, and turmoil* as nearly anything in the world! Friends have parted, marriages have broken up, children have left home, and men have committed suicide—all *because of money!* And yet, it is HUMAN NATURE to want *more money!* We complain and grumble if we don't get it. Remember always that you will never come to the point, of your own *human* will, that you will not want more money. You must learn *God's way* to use your income!

So learn to manage what you have! There are principles of financing God wants you to learn. It is absolutely necessary for you to learn these lessons if you ever will qualify to take over the entire head of government of states and cities under Jesus Christ! There you will

be a King or Priest handling finances, construction, and redevelopment of the entire world. Your position depends on your ability to handle what you have and improve by *overcoming to the end.*

God has instituted a system of financing and apportionment which most of this world has totally ignored. It is the only way to really learn proper management. This system, which even Abraham practiced and obeyed (Gen. 14:20), is TITHING. Tithing enables each wage earner to take a *percentage* of his increase to use for his own needs—90% of all he earns. The first 10% *belongs to God* and must *faithfully* be set aside and used by God's Church to proclaim the warning message to this entire world before Jesus Christ comes to set up God's Kingdom on earth. *Obedience* to this principle yields God's merciful blessings and leads to financial capabilities never known before. But all this is not without proper management. You must learn to handle that 90% of your earnings properly!

Because God does not always increase a salary, many have wondered if God will bless them. Members of God's church often read letters written to Mr. Armstrong telling how much God has added after they began to tithe. Some receive large inheritances. Others are promoted on their jobs, or offered a better job with higher pay. But on the other hand, some *lose jobs*, or must take a position of *lower pay* for a period of time.

What many fail to realize—even in examples of decrease in pay—is that after tithes are taken out that 90% always goes as far, and in many cases farther than the 100% ever did before. If you begin to rely completely on God, expensive *doctor bills are eliminated*, failures to crops are less and less, business appointments prove successful, and general emergencies that cause cash out-go to increase happen far less frequently. All these add to greater blessings—and when we recognize it—God will add increase. Hundreds have remarked there seems to be an unwritten law which cannot be put down on paper

—a law that causes what money you have to always stretch to be enough.

God has promised, "Seek ye first the kingdom of God, and his righteousness; and *all these things* shall be added unto you (all the necessities of life)" (Matt. 6:33). There are three necessities: (1) Food, (2) Clothing, and (3) Shelter. Expensive furniture, automatic washers, television and Hi-Fi sets, a second car for the family, double ovens, and many other modern "conveniences" should *only be purchased as one is able* and has the money. These are certainly wonderful to have—God would like everyone to enjoy this type of physical prosperity—but *only after* we have learned to handle them and use them properly.

The tithing system teaches us we must get by on what we have—then *look to God* to provide what He KNOWS we SHOULD HAVE! Out of the 90% we have, there are still percentages which God tells us how to handle—he gives us advice on how to apportion our money to the best use possible. Few have applied the principles in the *right way.*

An important *rule* in financing is to APPROPRIATE MONEY FOR THE MOST IMPORTANT ITEMS FIRST—leave the less important till last! If you cannot afford something you would like to have, *wait* until you can.

When you receive your check, how do you treat it? What obligations do you pay first? If you look to God for provision, you will always set aside His tithe the very first thing.

The chances are that Uncle Sam will already have his part taken out before you even see your check. He is absolutely certain of that. However, taxes are still not the *most* important. They are not even second most important. But since they are taken out we must honor and respect the laws. Christ said, "... Then saith he unto them, Render therefore unto Caesar the things which are Caesar's; and unto God the things that are God's" (Matt. 22:21). This will probably take from 8% on up to 50% of your income, depending upon what your wages are. Generally it will amount to 15% as an average. The greater number of deductions, the less that will be also.

The next most important deduction is not a bill outstanding. It is something God knows we would not do unless He told us. So He *commands* us to save what we would not ordinarily set aside. This is the SECOND TITHE! Although this term is not found in the Bible, the LAW is very clear as to its use and the necessity to save it. No matter how large or how small our incomes are,

God deals with us on the same percentage—another 10%. This is equal to the first tithe and figured on the total earning or increase. This is another *law of financing!* Many have had the idea this is to be saved when a family can afford it, or if any is left over after the bills are paid. And *for this reason* many who should be attending God's Feast of Tabernacles every fall, are not there! God instructs us in Deut. 14:22-23, "*Thou shalt truly tithe* all the increase of thy seed, that the field bringeth forth *year by year*. And thou shalt eat before the LORD thy God, *in the place which he shall choose* to place his name there, the tithe of thy corn, or thy wine, and of thine oil, and the firstlings of thy herds and of thy flocks; THAT THOU MAYEST LEARN TO FEAR THE LORD THY GOD ALWAYS."

How important is it? So important that God *commands* it—it is not a suggestion—it is the *only way* to learn how to enjoy life and *handle your finances!* This is not money to go into God's Church for the gospel. It is your own "VACATION FUND" to travel to God's commanded Feast Days. Those who do not save this tithe DO NOT FEAR AND TREMBLE before God and are going the way that leads to *total bankruptcy* and *total financial failure* in less than 15 years! At that time money will be *worthless!* Those who now have a love in this world for riches will abhor the thought of money and beg forgiveness from God. God help us to *set our minds on the proper use* of money now so we can gain the true spiritual riches when Jesus Christ returns!

Next there is still a vitally important law of financing which God tells us to set aside. This is what we clarify in principle as the THIRD TITHE! Again, it is 10% of the total amount of income, equal in amount to the first tithe and the second tithe. This, however, is not taken every month or every year. It is to be taken only two times in a seven-year period counted from the year you are baptized. The two years you save this tithe are the third and sixth. In each of these years you must set aside 10% of that particular year's increase. This tithe is to be used in God's Church for a *special* purpose. "At the end of three years THOU SHALT BRING FORTH ALL THE TITHE OF THINE INCREASE THE SAME YEAR, and shalt lay it up within thy gates: and the Levite, (because he hath no part nor inheritance with thee), and the stranger, and the fatherless, and the widow, which are within thy gates, shall come, and shall eat and be satis-

fied; *that the LORD thy God may bless thee* in all the work of thine hand which thou doest" (Deut. 14:28-29). God gives us a special opportunity to be of service in this way to those who have no means of providing for themselves.

The third tithe year is something to make plans for during the two years leading into the third. For example, a new car should not be purchased in the third tithe year if it will interfere with bills and payments ordinarily incurred. Buy a car, if needed, during the two years prior. Any other large purchases such as major appliances or furniture should be purchased in the same manner. Many are caught at this time with big bills and then reason God does not expect them to pay third tithe. Brethren, these tithes—all three of them—ARE ABSOLUTELY COMMANDED OF GOD!! It is necessary to pay them if we ever expect to learn how to properly manage our finances and get out of financial adversity—to ever know what it is like not to have bill collectors or to have valuable items repossessed.

Once these tithes are appropriately set aside you are ready to apportion your earnings to your needs and the needs of your family. This will naturally vary greatly depending upon the section of the country in which you live. But there are *definite principles* which you must follow if you properly budget your money and expect to know how it is spent.

Often a member brings financial problems to one of God's ministers. When we ask how they presently spend their money, very few are able to account for more than the major expenses. In working out problems it is necessary to keep records of approximately how much you spend for groceries, entertainment, clothing, car expense, and other minor items. If you do not keep somewhat of a record, you will not know how to save or cut down expenses. And it well could be you have not used the money you do have very wisely!

### How Much for Rent?

How much should you spend for rent? What should the average family's grocery bill be? Let's assume you are the average American family of four. Your two children play an important part in your planning. The chances are you make an average salary of approximately \$100.00 per week or nearly \$5,000.00 per year. However, many who live in rural areas don't make this much. There are widows and pensioners who only have small incomes. No matter how

much less or more than this average you make, it still is necessary to handle your money wisely to use it to the maximum.

The rule of thumb is *not to spend more than 25%* of your monthly income—after taxes and tithes are removed—for RENT. Your total housing expense—rent or mortgage payment, utilities and repairs should not be over this percentage. This is a major item. If you are older and have already purchased your home, this will help greatly. Most must reconcile themselves to this high rent and adjust wherever they can. The place to adjust is not from tithes—it is from living expense which is to follow.

### For Groceries?

When you have a place to live, *groceries* and *foodstuffs* are the next most important items. The average here is to spend about 20% of the monthly income. Of course this is up to a point—and larger salaries can apportion a greater percent to other needs. Your grocery bill should include the ordinary household items purchased at the grocery store. Those in farming communities will naturally have a much lower food bill than those in metropolitan areas. So learn what is best for you. Families with numerous children must see that their budget allows for an adequate, wholesome diet. Food is not the place to skimp. Cut down elsewhere in your wants.

If you are careful, watch for specials, learn to eat more fruits and vegetables than meat, you will cut down enormously. Many are totally unaware of the cost of certain items. Often wives are in too big a hurry to notice prices. In this department the wife plays a very important part. A woman who does not know how to buy or prepare food is a handicap to the family. But a diligent and wise woman is prized above rubies (Prov. 31:10). If you will read Prov. 31 you will see how a woman can save in the family budgeting. "She riseth also while it is *yet night*, and giveth meat to her household, and a portion to her maidens" (v. 15), "...with the fruit of her hands she planteth a vineyard" (v. 16), "She perceiveth that her merchandise is good" (v. 18), "She looketh well to the ways of her household, and eateth not the bread of idleness" (v. 27), "Give her of the fruit of her hands; and let her own works praise her in the gates" (v. 31). If care is used along with wisdom the bills can be cut and the family can actually eat better.

From now on there are many minor

expenses. It is in these that a family can become bogged down and have financial worry and grief. Automobile insurance, expense to travel for church services, if you live in a church area, expense for travel to work, and repairs, become the next most important. Without transportation you perhaps will be without a means to earn a living. Selecting an automobile you can afford and keeping it up are very important.

Insurance for your car and any life insurance you may carry should be kept within your range. In some cases people go in the hole on insurance they do not even need. *In all cases carry at least the minimum insurance required by the State.* Some, who have neglected to carry insurance find after an accident that they are facing economic ruin. Remember, to buy auto insurance is the best way to *save money!* If you think accidents cannot happen, read the article on "Accidents Do Happen!" in a past issue of the *Good News*. Never let this get out of the proportion of about 5%.

Clothing will be a major item if you have growing children. Here you must buy what you can afford—looking for sales and specials, but without compromising on *quality!* This should also be about 5% of the monthly income. Perhaps other incidentals can be purchased at random when you can cut corners and save. All-in-all, there is not much more that can be done on the average salary. Certain sacrifices must be made. Be willing to go without until you have the financial means. Keep in mind, also, that these percentages *may vary greatly* according to your needs. It may not cost nearly as much for you to provide transportation in some areas as in others. But juggle them to fit your entire income. What each of us must do is *calculate* how we can arrive at a means of *balancing* our budgets to *fit our needs.*

### Don't Live Beyond Your Means

Part of the problem is that *many people want to live above and beyond their means* and invariably find themselves in trouble! Many purchases are bought in haste and *regret* follows when payments cannot be made. As stated earlier, *learn to be satisfied* with what you have—improve as you learn, and with care! "Keeping up with the Joneses" is an old adage that has a lot of truth in it. For too often families buy something out of covetousness, or jealousy for what someone else has. Even people in God's Church can be guilty of this. When one brother is able to buy a new set of furniture for the living room, another brother feels he has to keep up or people will not want to come to his house.

This is a major cause for financial woe.

One family found itself in trouble by building up large charge accounts—always hoping to pay for it later. They bought expensive clothing and household items. The advertisement about "only \$50 a day" looked cheap. But after several such purchases he found himself obligated for over \$100.00 per month for the next three years and more. He couldn't make payments and lost everything plus his original investment of quite a sum. This brings up a question many have asked: "Should we have charge accounts?" Or, "what about credit cards?"

An ordinary charge account can be a good thing IF it is used *properly*—if it is a *convenience* and *not a handicap.* NOT all people can handle them because some will invariably overcharge. Others can keep them within their budget and are able to purchase things they would have had to wait several months for. You must judge yourself. It is better, in many cases, not to use them. To pay cash is *far* better.

In making long term or monthly payments you will usually have to pay at least 10% interest—(don't let the signs fool you on low interest)—it is a large amount in the long run. However, some of us could not purchase these items if it were not for charge accounts—learn to use them properly and as little as possible.

Naturally a new home will have to be financed in most cases. If you ever will be buying a home it is accepted generally to pay about three times your annual income for the home. So if you are the average American making \$5000 a year you should purchase a home for about \$15,000—financing it for 20 or 25 years will bring your payments including interest and insurance to about \$100 a month in most cases. But many try to move into a \$20,000 home and find they lose their entire investment. So use caution in purchasing a new home and be certain *you can afford the payments* according to your salary.

Also, each family should be laying aside a small sum for funeral expenses. Perhaps the cheapest way is to purchase burial insurance if you have first carefully examined it.

After all these necessities, you have still not cared for everything. One major item has been left till the last for a specific reason. If we faithfully use wisdom and discretion and OBEDIENTLY use our money as God commands, He has promised to bless us even more. And according to these blessings we give God special thanks as our ability

allows.

God indicts this nation for ROB-BING Him. When asked how we have robbed Him, God answers, "IN TITHES AND OFFERINGS" (Mal. 3:8). And the Apostle Paul added in II Cor. 9:6-9, "Mark this: *he who sows sparingly will reap sparingly*, and he who sows GENEROUSLY will reap a *generous harvest.* Everyone is to give what he has made up his mind to give; there is to be no grudging or compulsion about it, for GOD LOVES THE GIVER WHO GIVES CHEERFULLY. God is able to bless you with ample means, so that you may always have quite enough for any emergency of your own and ample besides for any kind act to others..." (Moffatt Translation). God has granted us abundance—even if it is a small amount—and we are *commanded* to express our appreciation to him in special offerings.

Further, we can have a great part in *the very work of God* by pledging to the property fund—this is equally important in your handling of finances. There can be no greater blessing than you have in being a part of the final end-time WORK OF JESUS CHRIST. Although these may be last mentioned, they are *by no means least* important. Do your best to extend wherever possible to make your part here *even greater!*

These are principles to guide you in directing your income more efficiently. These are not musts in every case. There are many exceptions to rules of budgeting. The main thing is for you to learn where you can cut or save—to be aware of how you are spending what GOD HAS GIVEN YOU! *Learn to manage God's way* should be a motto in your life.

Consider now why you want your financial worries solved. Is it so you can afford more and better possessions in this world? Or is it so you can have a greater, more active part in God's Work? James said, "Ye ask, and receive not, *because ye ask amiss*, that YE MAY CONSUME IT UPON YOUR LUSTS" (James 4:3). If you have wanted more money out of a lust for material wealth, if you have vanity and only want to keep up with the neighbors, if you are jealous of another's prosperity, the chances are God will never add an increase to you. YOU MUST LEARN THE LESSON of TOTAL SELFLESSNESS and have an attitude of GIVING! Then God will make it possible for you to have the active, PROSPEROUS life that leads to satisfaction in serving! You will be a better manager and *God WILL increase your income!*