Ambassador College

CORRESPONDENCE COURSE

Savings — Vital Key to Financial Success

LESSON 55

What our STUDENTS SAY

No Doubts

"Yesterday I received my twelfth questionaire of your Correspondence Course. I read the letter from a person in Arkansas that told of how they had taken other Bible courses. But when they began studying the Ambassador College Correspondence Course, what they had learned before blew away like chaff. I truly think this person could not have described me better.

"I had spent money on books from leading organizations trying to find something that I would not have a doubt about... But when I began to become acquainted with the literature and this Course from Ambassador College, all this began to fade into the background. Now I can say I have no doubts as to which is the right way — God's Way! It is all so plain when I study what I receive from you. Thank God. It is so wonderful.

"Things I used to hear are so disgusting to me now. It makes me wonder, when I hear it, how I could have been so dumb when the truth was in the Bible all the time."

— Mrs. R. S., Dallas, Georgia

• *This Course will always be free!*

Reviewing

"I have just finished my 52nd lesson in the Correspondence Course. I have never found anything so thrilling as each lesson has been. For the second time I have gone to the first lesson and started over again. I am able to understand the lessons better when I review since I have studied the advanced ones already. This is truly God's way and it stirs me and humbles me and thrills me to no end to have learned His ways. I still have much, much more to learn and am anxious to learn it."

Mrs. R. P., Sydney, Florida

• *A good practice for all students to follow.*

Learns a Lesson

"Thank you for Lessons 53 and 54 of the Correspondence Course. Studying about the Church Eras and mistakes that men made, such as allowing fellowship with unconverted people, teaches us that this can lead to sin in our own personal lives, as well as the Church as a whole."

— Mr. and Mrs. D. M.,
San Pedro, California

AMBASSADOR COLLEGE
CORRESPONDENCE COURSE

LESSON 55

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About Our Cover . . .

One of the vital keys to personal financial success is saving money. Every family budget should provide for *two* kinds of savings. The amount may be small at first, but the habit of saving needs to be developed. This lesson explains these two categories of savings, as well as other keys showing how you, too, may prosper according to God's will.

Historical Collections, Security Pacific National Bank

KEYS TO FINANCIAL SUCCESS

God wants us to PROSPER and really ENJOY life. But what about you? Are you financially secure, enjoying an abundant life? This lesson shows what is HOLDING some people back from TRUE FINANCIAL SUCCESS!

MOST men who have "risen from the ranks" and become financial successes, will tell you frankly that it is *impossible* to "succeed" and still be an honest Christian.

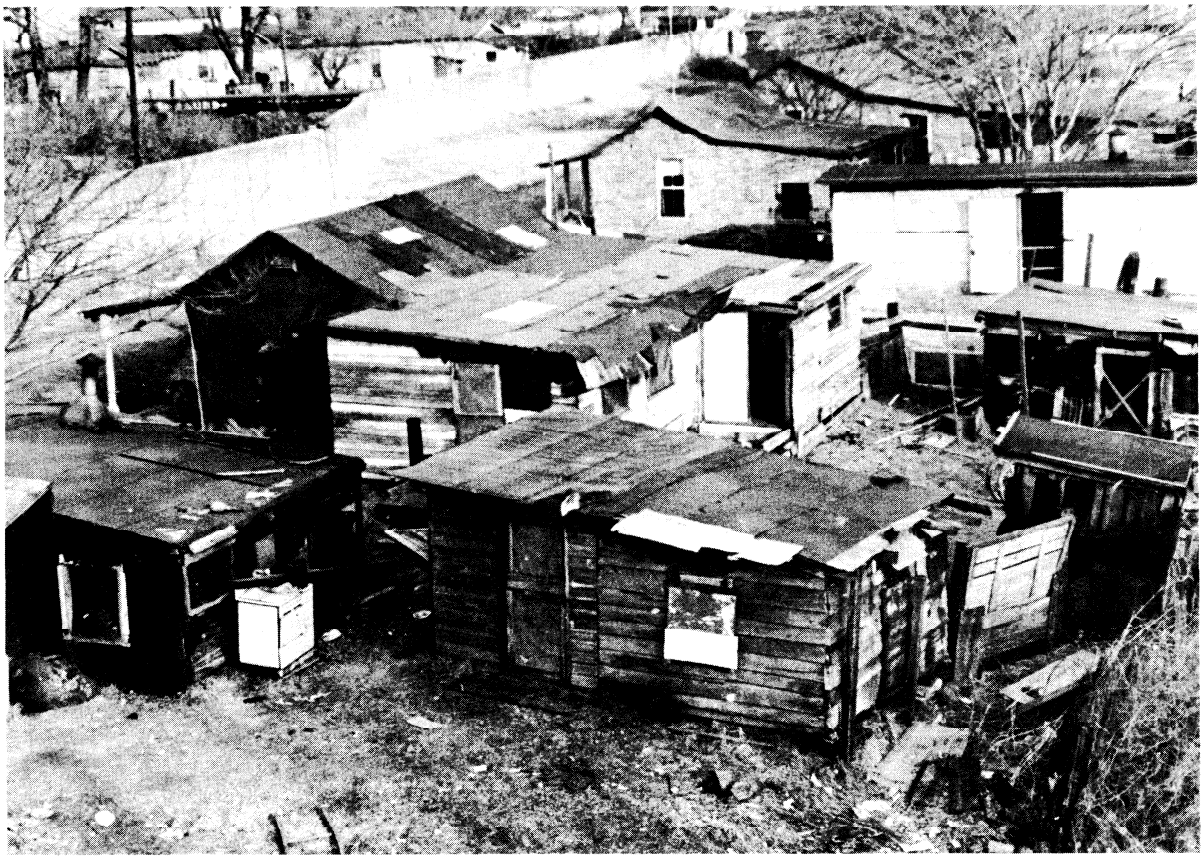
A recent survey found that only a very few powerful executives, corporation presidents, successful politicians, etc., thought it possible to "get ahead" in this society without "knifing the boss in the back," or "stepping on people." Those interviewed freely admitted that *they* did not get where they are legitimately!

Only one man who was interviewed thought that you could gain real success in life honestly. But he admitted that he was probably a little "naïve" for thinking so.

Can a Christian Prosper?

Somehow — in many people's minds — the idea of *Christianity* has become synonymous with *poverty*. "What coin is the most religious?" asks the riddle. "Why the PENNY, of course," is the answer. "Because it's the most often *in church!*"

Because poor people often *act* more "religious," and because the rich and the wealthy are commonly *ir*religious, many have somehow



Wide World Photo

NEEDLESS POVERTY — These tar-paper and scrap-lumber shacks characterize the grinding poverty which envelops so much of the world today. Yet this poverty is totally unnecessary. If the whole world had been obeying God's financial laws, poverty would be nonexistent today!

ASSUMED that poverty *must be* the outcome of living God's way, and that prosperity and the "good life" are a result of living in "sin."

Even among many "religious" people, the common idea is that an abundant, joyful, prosperous life is a part of that "forbidden fruit" which is supposed by many to be the sweetest and most desirable of all, but which a harsh and unfair God forbids us to enjoy and calls *sin*. They seem to believe that material prosperity itself is "sinful," and often display a certain air of "spiritual superiority" in discussing the mistakes and sins of their wealthy neighbors.

"We're just poor humble folks," they'll *proudly* tell you — little realizing that this is an entirely *false* concept of true humility!

How mixed up and utterly DECEIVED this world has become!

God's Will

God does not intend His people to be poverty-stricken, dressed in rags, living in penury. Jesus Christ Himself said, "I am come that they might have life, and that they might have it MORE ABUNDANTLY" (John 10:10).

"*I wish above all things*," says God through the Apostle John, "that thou mayest PROSPER and be in *health*" (III John 2). It is God's desire that we have happy, healthy, prosperous, *abundant* lives!

But in order to have this kind of life, you must practice God's laws. You must keep His commandments which BRING true success, plenty, and overflowing abundance. Yet many of you have OVERLOOKED some of the vital principles which lead to true prosperity.

Let's open our Bibles to learn what GOD has to say about financial success. Let God show you in the pages of His Word *how* it IS *possible* for an honest Christian to be a financial success — to actually *increase* his income more than he ever dreamed possible!

LESSON 55

God Intended Man to WORK!

1. When God Almighty put Adam and Eve in the Garden of Eden, what did He command Adam to do? Gen. 2:15.

COMMENT: Immediately at creation man was given a *job* to do. But today many want to lie down on the job. They want more pay, less work — more holidays and fringe benefits and less hours on the job.

2. Does the commandment to rest on the Sabbath have another side? Ex. 20:9.

COMMENT: Though many have never realized it, the Fourth Commandment also *commands:* "Six days *shalt* thou LABOR, and *do all thy work*." That part of the command is just as important as the part requiring man to rest on the day God made holy.

This command dates back to the very creation. It was given to keep mankind in a right relationship with his Creator — a Creator who *works* — who created and now *sustains* His creation. God intends us to become like Him. By *laboring*, working, building, we learn to become creators too!

The spirit or intent of this law shows that a man is normally expected to keep busily engaged in gainful work during the first six days of the week. God *produced* His wealth — His creation — through labor during the first six days of the week. We are to do likewise.

3. Was Jesus Christ sent to this earth to *work?* John 9:4. Did He reveal that the Father was still busily engaged in His job? John 5:17. God is on the job 24 hours a day!

4. How zealously should we do our work? Eccl. 9:10.

COMMENT: *God* works with zeal. The zeal of God is an essential part of His character, as a concordance will quickly show. We are to be LIKE God, putting the utmost of our strength and abilities into *whatever* we set our hands to do!

Hard Work One Evidence of a True Christian

1. Did the Apostle Paul, under the inspiration of God, *forbid* Christians to be slothful? Rom. 12:11. Did he point out that working is the way to avoid poverty? I Thes. 4:11-12.

2. Did he command manual labor for the person who had never learned an *honest* trade or profession? Eph. 4:28.

3. How did Paul deal with lazy, shiftless idlers? II Thes. 3:10. It is easy to see that it is not God's will to give handouts to lazy drop-outs or other *able-bodied* persons who *won't* work! Did Paul "command" all such to work? Verses 11-12.

COMMENT: Even in the days of the apostles, "spongers," "shirkers" or "chiselers" were beginning to take advantage of some of the breth-

ren in God's Church. These parasites were loafing — not working and providing for their own households as they should.

4. What did God inspire the Apostle Paul to say about any such *professing* Christian who would not work? I Tim. 5:8.

COMMENT: A member of God's Church ought to be a diligent, hard worker. Hard work is one of the evidences of a true Christian!

Many, even in the world, recognize these New Testament principles. Many see clearly that one who does not *produce* any wealth for society should not have any himself.

For example, Henry Ford, noted car manufacturer and industrialist, says in the introduction to his book, *My Life and Work:*

"There is no reason why a man who is willing to work should not be able to work and to receive the full value of his work. There is equally no reason why a man who can but will not work should not receive the full value of his services to the community . . . If he contributes *nothing* he should take nothing away. *He* [the sluggard] *should have the freedom of starvation.*"

Mr. Ford had no patience with people able, but unwilling to work. He paid the highest wages in the auto industry, but would not tolerate indolence!

Why Some Are Prosperous and Some Are Poor

1. Will diligent effort prove its worth? Prov. 10:4-5; 13:4. Will the hard worker have plenty of bread? Prov. 20:13; 28:19.

COMMENT: People need not be poor — if they are willing to work. Even many handicapped persons have been trained for gainful employment.

2. Are lazy, shiftless ne'er-do-wells, who *refuse to work,* forever *wishing* they had more material things — a new home, a new car, new clothes, money in the bank — always ending up empty-handed? Prov. 13:4; 21:25-26.

COMMENT: The lazy man or woman has a huge wishbone, but no backbone! Not even charity can help.

Unless material assistance is given for the purpose of helping a man to *help himself,* it only turns out to be destructive — to society and to the person himself.

God does not cause money to grow on trees in anyone's backyard. But he has promised to prosper those who *work* and are obedient to Him.

3. Does a lazy person look for all kinds of dangers to justify his lack of effort? Prov. 22:13; 26:13-15. Does he always have a thousand excuses or hard-luck stories about why he is unemployed — why he shouldn't work? Prov. 26:16.

HENRY FORD—Shown here with his "Model T," Henry Ford was a pioneer in the field of automobile production. He believed in diligence and hard work. Today the fruits of his labor can be seen on almost every highway in the world.

Culver Pictures Inc.

And is this attitude a primary cause of his poverty? Prov. 6:10-11.

4. Does the habit of laziness tend to become addictive? Prov. 19:15.

COMMENT: Many people use the slightest little excuse to flop down on the bed or couch — they cannot distinguish between true tiredness and just plain laziness.

If you are such a person, don't just sit back in your chair and agree with this lesson — resolve to TAKE ACTION to correct this serious flaw in your character!

A spiritual principle that we all need to follow is one that Mr. Herbert W. Armstrong has followed, and that has motivated the Work of the Philadelphia Era of God's Church: "Realize that the end result of your part in God's Work depends on God and the power of His Spirit working through you, but *work* as though it all depended ON YOU!" That is a sure principle for success.

"The laborer is worthy of his hire," says Jesus Christ (Luke 10:7). But He does not say the man who just sits around doing nothing should have anything.

5. Does it take effort, and sometimes even physical discomfort, to avoid being lazy? Prov. 20:4.

COMMENT: Here is an example of the principle involved:

Some people have to really struggle *to get themselves out of bed* in the morning! Does the following ever happen to you? Before going to bed, you set the alarm to get up early. But when morning comes and the alarm goes off, you shut it off, turn over and go back to sleep. This is what a "sluggard" would do!

DON'T let that habit *get started.*

Allow yourself sufficient time for the sleep you really need. Don't set that alarm unrealistically, *knowing* you won't get up. Be realistic about it.

But if you already have that habit, resolve to break it one way or another. Hire somebody, if necessary, to *shake* you out of bed. Or get an electric clock that *can't run down,* and hide it or wrap it up so well that by the time you can get it turned off, you ARE wide awake, ready to go! Where there's a will, there's a way.

6. How does the yard, or the farm, or the house of the indolent person usually reveal what kind of a worker he or she really is? Eccl. 10:18 and Prov. 24:30-34.

COMMENT: Take a look around your property. Does *your* home and yard give *you* away? "A little sleep, a little slumber" may mean *your* POVERTY IS ON ITS WAY!

God wants us to take care of what we have: "Be thou diligent to know the state of thy flocks, and look well to thy herds [or whatever possessions you may have]. For riches are not forever . . . " (Prov. 27:23-24).

How to Get and Hold a GOOD Job

1. Is there profit in ALL labor? And nothing but penury in talk? Prov. 14:23.

COMMENT: If you happen to be *unemployed,* you can start profiting from this principle right now. How? By making a "job" out of getting a job!

Don't be a LAZY job hunter.

Get up EARLY in the morning — consistently — and start out either arranging interviews, or pounding the pavement *early* every morning, and DON'T QUIT until you've put in a full day's work looking for work! Either plan to eat in a restaurant on the way, or take a sack lunch along with you so you can *keep at it* throughout the entire eight or nine-hour "work day."

Don't waste time! Don't sit and brood at home and feel sorry for yourself! Get out and HUSTLE!

And *THINK!*

Remember that if you are seeking a higher type of employment, you may need to make telephone calls for this purpose. You can make fifteen or twenty telephone calls for every personal visit to different business establishments. *Keep at it. Don't give up!*

When you approach a prospective employer, be sure to put your best foot forward. Realize that this man should be a *friend* of yours and that you may share many happy hours in association with him and others in his organization in the future. So have a genuine *smile* on your face. Dress appropriately for the particular type of employment you are seeking — and dress neatly. Don't look dowdy, run-down or indifferent. Show real ZEAL in wanting to get the job. Let him know you are ready to WORK HARD!

2. Does the parable of the "talents" show, *in principle,* that a person should try to use ALL OF HIS ABILITIES? Matt. 25:14-27. Notice especially verse 27.

COMMENT: Following through on this principle would mean that your job should be one which fits your abilities — one in which you can profitably use many of your talents. Temporary or part-time jobs are at best an emergency or stop-gap measure because they seldom, if ever, give opportunity for the full use of your abilities.

Whether you are now employed or unemployed, you may need to put yourself through a course of self-analysis to find where you really belong. Read in Mr. Armstrong's *Autobiography* how he did this at age sixteen to make sure he was getting into the field in which he could best use his abilities.

Wide World Photo

UNEMPLOYED — Though most unemployed people try to find new jobs, some would much rather live on unemployment compensation than make a job out of finding a good job.

If you are uncertain in your own analysis, check into the vocational guidance tests available from many colleges, universities and private agencies.

But *on your own*, think slowly and carefully over your entire life and write down a list of activities in which you have excelled in school, in handicraft activities, in hobbies and all other extra-curricular activities. Be sure to note any specialized vocational training you may have received in school, in the armed forces, or in any other way.

Also make a list of the various jobs you have actually held, and note the ones in which you have excelled or were particularly interested. Make a similar list of your main interests in life — what you like to do best in both work and in recreation. Remember that you usually enjoy the most the activities in which you excel.

As you make *and study* these various lists, you will probably begin to see a pattern. You will begin to see the type of job in which you CAN employ your talents and in which you can excel, and also the type of job in which you would simply be a miserable, unhappy "square peg in a round hole."

You may recall that your strongest subject in school was something which none of your previous jobs "happened" to use. In that case, depending on your age, your present financial condition and the number of dependents you have, perhaps you should begin taking full or part-time training in a college, reputable correspondence course or technical school, to prepare to use that natural ability.

At any rate, choose a field in which you can do your best — according to your talents — and become a definite *success!*

3. If you are thinking of changing jobs (or making ANY major financial move), what should you do first? Prov. 12:15; 20:18

COMMENT: Don't be ashamed to ask for advice and help. As long as you earnestly intend to be a credit to yourself, your loved ones and your employer, you have nothing to lose and everything to gain by talking and counselling with all of them. This may save you countless hours of looking, weeks of fruitless interviews with employment and personnel directors — as well as spare you the danger of making a *major mistake.*

Especially seek advice from some sympathetic friend or relative already experienced in the field of employment you contemplate entering.

4. Is it safe to seek counsel from only one person? Prov. 11:14; 15:22.

5. Does it often take effort — and a measure of wisdom — to get good advice? Prov. 20:5. Does it pay to take the advice of the man who will flatter you? Prov. 26:28.

COMMENT: Do not choose your advisors because they talk the loudest or use the most flowery phrases. Find the man who has plain "common sense."

Listen to advice. Weigh it. But don't act hastily on it. It could be wrong. It might not apply to your case. But above all, do not take your own judgment for granted or be conceited because of your past experience.

Seeking advice is an important part of almost every facet of your life. So don't hesitate to ask — even if you fear your questions might sound stupid!

Recipe for Success

Once you have a job, you are ready to put into action further practical instruction which abounds in the New Testament.

1. What did Paul instruct regarding *serving* your employer — your boss, foreman or supervisor? Col. 3:22-23 and Titus 2:9.

COMMENT: Be cooperative and zealous on the job. Be alert to please your foreman or boss. Do the job *his way*. Show your willingness to *go beyond* what is required. Work extra hours if necessary to complete a job on schedule.

Remember that good personal relations on the job is one of the best forms of employment insurance.

A news dispatch revealed this startling finding of a business psychology expert: "*Nine out of ten* workers who will be fired this year will lose their jobs because they can't adjust to the job situation and to the personality traits of bosses or fellow workers. Only ten percent will be fired because they can't do the tasks required by the job."

Don't be a flatterer or a hypocrite in any sense, but try to show *love* and *concern* and *cooperation* toward your employer, your foreman and your fellow employees in every way possible. This is far more IMPORTANT than you might realize!

2. Can one expect to be paid a good salary if he is not worth it? See the principle in Matt. 7:2 and Mark 4:24.

COMMENT: The way to receive a greater reward is to be *worth* more. So make yourself a valuable employee.

Don't just plod along in your job — with a ho-hum, humdrum, every-day-the-same-routine attitude — be a *fireball*, a *go-getter!* GROW, PRODUCE! Apply yourself and *prove* to your employer that you earnestly desire to do more, to have more responsibility, and that you have the capacity and the will to work!

Reread Mr. Armstrong's *Autobiography* — and follow his example. Do your part and God WILL bless you! (Read Col. 3:22-25.)

Badly Needed Initiative

1. What is a sluggard like to those who hire him? Prov. 10:26.

COMMENT: He simply doesn't get the job done. Therefore he isn't paid much, if he can hold a job at all.

Here is a comment about initiative from Elbert Hubbard, renowned American philosopher:

"The world bestows its big prizes, both in money and in honors, for one thing — that is *initiative*. What is initiative? I'll tell you. It is doing the right thing without being told.

"But next to doing the right thing without being told is to do it when you are told once . . .

"Next, there are those who never do a thing until they are told twice: such get no honors and small pay.

Next, there are those who do the right thing only when necessity kicks them from behind, and these get indifference instead of honors and a pittance for pay. This kind spends most of its time polishing a bench with a hard-luck story.

"BENCH POLISHERS" — Here is a perfect example of what Elbert Hubbard wrote about those who will do absolutely nothing unless forced to.

Ambassador College Photo

H. Armstrong Roberts Photo

GAINFUL EMPLOYMENT — Contrary to the "bench polishers" are these brick masons and steel workers. These men have learned a skill for which they are well paid.

"Then, still lower down in the scale than this, we find the fellow who will not do the right things even when someone goes along to show him how, and stays to see that he does it: he is always out of a job, and receives the contempt he deserves . . . To which class do you belong?" (*Initiative* by Elbert Hubbard.)

2. To whom is the sluggard commanded to go to study and learn about the initiative he lacks? Prov. 6:6-9.

COMMENT: Most people have never really understood the main point of this passage. Certainly it inculcates diligence. But notice verse 7. The ant not only works, but does so with "no leader, no foreman or chief" (Moffatt translation).

Ants and locusts (Prov. 30:27) have a built-in, programmed ability to work together instinctively. Mankind, with the God-given ability to think and reason, should not only be able to do as well, but infinitely *better* than these lower forms of life. A human should not have to be constantly supervised to do productive work. *God* is not supervised, and we are to be like Him.

3. Notice further in Proverbs 12:24. Who will become the supervisors directing the rest of the workers? The "diligent"! And what will be the lot of the slothful?

COMMENT: "The slothful [Hebrew: *the frauds*, those only pretending to be putting forth effort] shall be *under tribute*." This is why many times the poor get poorer, and the rich get richer. Those who must be supervised constantly will be paid little — the amount depending upon the degree of supervision required.

Take Elbert Hubbard's advice. Do your job without being told. Or do it immediately when told *how*. Get it right the first time!

Be the kind of man who increases his superior's production — and that of all his fellow workers. When the time comes for raises and promotions, this is the man who will be remembered.

4. Will the man who is a *self-starter* — the man who really applies himself on his job — find himself in the company of important men? Prov. 22:29.

5. Was Joseph an industrious young man who was given greater responsibility? Genesis 39:2-6, 22-23; 41:40-44.

COMMENT: It is through the enterprise, hard work, application and ability of a few that a large proportion of the poorer people are provided jobs. Think what would have happened to those who have lacked the initiative and drive to create their own jobs if a few leaders had not taken life seriously when they were young, and spent their spare time in study and self-improvement while the majority were out seeking pleasure and a good time!

Yes, they paid a price for success and are still paying it — sacrifice, discouragement, facing and conquering seemingly impossible obstacles

along the way to the top; and now the concern and responsibility of directing the enterprise and meeting the payroll. But they are the ones who receive the greater rewards!

Are you willing to put forth the effort to be such a leader? This is the *same kind of effort* your spiritual salvation requires!

Continue Your Education

Verses extolling wisdom, knowledge and understanding literally fill the book of Proverbs. Notice a few more principles that must be applied by those who would become true successes.

1. How was God able to plan and create the universe? Prov. 3:19-20. Likewise, can mankind build and produce wealth only through knowledge — education? Prov. 24:3-4.

COMMENT: Before the masses of India, Communist China, Africa, Latin America and other depressed areas of the world can ever be lifted out of the iron grip of ignorance, superstition and resultant destitution, they *must first be* EDUCATED!

And for you, too, additional education may be just as important for advancement in your job, or even just to hold on to your job in this ever-changing, technological world.

2. Is the man who refuses to *grow* on the job ever going to succeed? Prov. 13:18. Do kings — and employers — *favor* "wise" assistants? Prov. 14:35.

COMMENT: Don't quit preparing once you are hired. GROW. Keep studying, developing in skills, abilities and a deeper understanding of the problems in your line of work.

Think ahead. Anticipate *new trends* within your field. Subscribe to a trade journal or professional magazine to keep abreast of current developments. Qualify for more responsibility.

The more difficult you are to replace, the less likely you are to ever lose your job.

3. Does one need to be *diligent* in applying himself to education? Prov. 23:12, 23.

COMMENT: In most parts of this *Western* world today, education IS within reach of everyone. Correspondence courses, night schools, or reading of books from public libraries is available. You can tailor your education to your needs. If you are in doubt either as to what is available, or as to what best suits your particular situation, *get wise counsel.* Ask your employer — and others you can trust.

For housewives there is a wealth of housekeeping and home improvement books in modern libraries, and many inexpensive or free government publications. The librarian can give you information about these also.

Remember the example of Abraham Lincoln. He educated himself in the dim light of the fireplace in a log cabin. And there was Booker T. Washington, a poor Negro who had ALL the odds against him, including poor health. Yet he struggled to become well-educated — and became a great success and benefactor to both black and white.

How to Handle Your Finances

Many men, having come in contact with the Church of God, and because of a change of standards coupled with real spiritual growth, have found themselves earning a greater income. But merely earning more is not enough in itself. You must also *manage it well* after you earn it.

Many adults have not yet learned how to handle their money wisely. We SHOULD have learned *how* to handle money while children and teen-agers, but very few have.

1. Is the waster in the same class as the lazy worker? Prov. 18:9. Did Christ express Himself concerning waste? John 6:12.

2. What lesson concerning waste is found in the parable of the prodigal son? Luke 15:13-18.

COMMENT: Some people literally "blow" their money for anything and everything their lustful eyes desire. This IMPULSE BUYING is one of the most common reasons for financial problems, as we learned in the last lesson. Here now are some simple rules on how to control this impulsive waste:

Never go shopping for groceries when hungry. Go just AFTER eating a meal. Don't buy anything or make any financial decision after having any kind of alcoholic drink, or anything that might act like a tranquilizer.

Don't buy anything just because of looks, or how it is packaged. Buy it for how well it will fulfill your needs.

Don't buy from door-to-door salesmen or telephone solicitors. The rule is: don't buy *that which comes to you.* When YOU are ready, when you need something and can afford it, GO OUT and buy it! It will save you money in the long run.

And don't buy because a jangling television commercial planted a desire in your mind!

Make buying a determined and carefully calculated matter. Buy when you have planned and saved for it. Take plenty of time to consider your needs — and resources. Talk it over with your husband or wife — *especially before you sign any application for credit!* Remember what we learned about credit in the last lesson.

One of the "gimmicks" of today's high-pressure selling is to OVERWHELM a prospective buyer with "loaded" or one-sided *half*-truths. They *seem* right, at the moment, but turn out later to have been completely misleading. So NEVER be

Wide World Photo

The man, as the God-ordained head of the household, is responsible for family finances. However, he should seek and consider his wife's counsel in money matters as in all other things.

pushed or hurried into a decision. It may be impossible to back out once you have committed yourself!

Wait 24 hours. Say "I'll think it over" — and leave the store. Then get *all* the facts. A good procedure is to sit down and make a list of all the pros and cons on a sheet of paper. It may bring to light many things you had not thought of before.

3. Does God judge us by what we do with what we have? Luke 16:10; 19:17 and Matt. 25:21.

COMMENT: As a Christian, you have a special responsibility to handle your present income *well.* A man who *squanders* his salary and cannot pay his bills does not qualify for further financial blessings from God.

Even your eternal spiritual reward may well be determined by how you manage your financial affairs now. For how you handle your money while in the flesh is a pretty good indication of how you would handle greater responsibilities as a spirit being in God's Kingdom!

Finances Are the Husband's Responsibility

Probably the greatest cause of marital squabbles, next to problems involving sex, is disagreement over money. Thousands of marriages end in divorce because husbands and wives cannot agree about fiscal responsibility.

1. Has God ordained that the husband be *in charge* of the household? Eph. 5:23 and I Peter 3:1.

COMMENT: This includes proper handling of finances. The husband is also responsible for managing the family budget.

2. Does this mean, however, that a wife should have no part in family money matters? See Comment.

COMMENT: Husbands and wives should mutually share *all* aspects of their physical and spiritual lives. I Peter 3:7 says they are "... heirs together of the grace of life ...." But the husband is to in charge.

A husband should definitely *consult* his wife and seek her counsel. Her views should be considered. Hers is not the final word, but it should count heavily in the husband's final decisions. He should also give her adequate money to purchase needed items such as food, clothing, etc. for the family.

3. What does Proverbs 14:1 say every wise

woman will do? She can actually improve the family's financial standing and increase the property value.

COMMENT: Read Proverbs 12:4. Properly translated from the Hebrew, this verse reads: "*A strenuous* woman is a crown *to her husband.*" She *works hard!* And she works *for him!* But the wife that does not do her duty ("that maketh ashamed") psychologically undermines her husband's health and attitude, and hinders him from becoming the success he ought to be!

The "prudent" wife (Prov. 19:14) practices wise home management and thrift, while she backs up her husband's decisions.

4. How did Solomon describe the *ideal wife,* in terms of helping her husband economically? Prov. 31:10-27.

COMMENT: A good wife can actually cut the bills, and still enable the family to eat and dress better. She rises early and is diligent to do her work (verses 15, 27). She may even plant a garden to produce a part of the family's food (verse 16). In these ways she can help her husband become an outstanding success! (verse 23.)

The wife should be the one involved in searching out real bargains through ads in local papers, contacts with merchants, and chats with other housewives. In cases of genuine sales, she will wisely stock up on certain items for future needs, thus saving on the family food bill.

Keeping the records may well be the wife's job also, if the husband so decides, and feels she is capable of handling it. She may even write and mail some, if not all, of the checks. Such matters are rarely, if ever, done by those who make the final decisions in large companies and corporations.

Budgeting Your Income

Whether you are a newly married couple or not, with or without debts, in a low income bracket or high, YOU NEED TO ESTABLISH A *BUDGET!* Every successful business operates on a budget.

If you are like most people, you hardly know where your last paycheck went beyond the major expenses. The chances are that you are not using your money wisely *and don't know it!*

You might be *flabbergasted* to see the "loopholes" in your spending — the wasted dollars, pounds, etc.!

Webster defines *budget* as a "financial statement of estimated income and expense." So simply keeping a record of how you have spent your income is not keeping a budget. You also need to know where it *should have gone.* Income and outgo need to be calculated and *balanced* — in advance.

Here is the basic rule for sensible budgeting: Never plan to spend more than you can afford for any given expense.

For example, almost any book or article on family budgeting in the U. S. will tell you to plan to spend about 20% of your income for housing. You should never spend more than 25%. That should *include* utilities and repairs, as well as the rent or mortage payment. (All of the percentages given here are to be figured on your *net* income — AFTER income taxes and other deductions have been taken from the *gross* amount of your check.)

Food and groceries will generally run about 20% of your net income. That should include miscellaneous items purchased at the grocery store such as toothpaste, hair tonic, soap, etc. Those with large incomes can apportion a smaller percentage here, and a larger percentage in some other category. Most residents in farming communities would apportion less than 20% since they raise much of their own food.

Larger families, on the other hand, may have to increase this percentage to be sure their budget allows for an adequate, wholesome diet. *You should not skimp on food!* Rather cut down elsewhere in your expenses to allow enough for a healthful diet.

Be bargain conscious. Watch for specials and eat plenty of fruits and vegetables. You can also save money by not buying the most expensive cuts of meat. You will cut down expenses considerably if you are careful. Wives are often in too big a hurry to take notice of prices. Many are totally unaware of the high cost of certain *kinds* of items. Remember the Proverbs we have just read which describe the WOMAN'S JOB.

Your clothing budget may range from 10 to 15% of your net income, depending on regional climate, season and occupation. Buy only the type and quality of clothing that your budget will allow. Control any desires for really expensive clothes if you can't afford them. Again, be very careful about using that department store credit card. It can ruin you before you know it!

Next after these three basic necessities will come transportation. Car payments, if any, gas and oil, insurance and REPAIRS must be included. Don't forget that cars need repairs and preventive maintenance to keep them in safe running condition! If you can't afford a car, don't buy one. If you can afford a car, stay within your ability to pay for it — even if it has to be a used one.

Be sure you carry at least the minimum auto insurance required by your state. You should also carry life insurance if you can possibly

BUDGET GUIDELINES

Percentages shown are only approximate and are for the average middle-class income bracket in the U. S. Adapt this budget to fit your income, size of family, and cost of living in your country.

Tithe and offerings	10-15%
Festival tithe	10%
Housing (includes utilities)	20-25%
Food (Includes miscellaneous kitchen and home expenses)	20-30%
Clothing	10-15%
Operational Savings	5-10%
Reserve Savings	5%
Insurance	2-5%
Pocket money	2-5%
Recreation	2-5%
Educational materials, books, magazines	2-3%
Transportation	3-15%

NOTE: *Above percentages (except for tithes) are based on net income — AFTER income tax withholding and other payroll deductions. Farmers and self-employed persons must allow for income tax.*

afford it. But don't let the premiums for all insurance climb beyond about 5% of your net income.

Other smaller items that you are apt to overlook are *entertainment* and *pocket money*. Though many feel that entertainment or recreation are luxuries they cannot afford, the truth is that some form of diversion is absolutely necessary to maintain a happy family.

Pocket money for *miscellaneous* small expenses not included elsewhere in the budget — haircuts, newspapers, etc. — is also vital. Without money in your pocket to buy what you need when you need it, you can *feel* like a pauper even though you have a comfortable balance in the bank.

These overall guidelines will help you in establishing a practical, balanced budget.

How to Set Up a Balanced Budget

You may not have realized that the principle of setting money aside for a specific purpose is part of a basic law of your Bible.

1. Does the Bible make it clear that we are to set aside a certain portion of our income to enable us to attend God's annual festivals? Deut. 12:17-18.

COMMENT: Although this text is speaking about the festival tithe which God commands to be saved and spent "in the place which the Lord thy God shall choose," we can apply this principle of setting aside a certain amount for a specific purpose to budgeting our income.

2. In this God-ordained "vacation plan" which enables His people to attend His commanded festivals annually, was the festival tithe to be set aside as often as the "increase" — income — was received? Deut. 14:22.

COMMENT: The farmer's income is received but once a year —"year by year." But most people's income today is received "paycheck by paycheck." Whether it is a tithe or a budget category, the proper percentage should be taken out of each paycheck immediately.

Why immediately? Because you take out each portion *before* any of your check can be spent. You know exactly where your money is going, with the assurance you will have enough to cover all requirements until the next payday. This way you experience no painful emergencies later by trying to squeeze out enough to replace what you might have otherwise misappropriated.

With God's system of saving tithes, slowly but surely you accumulate your yearly "vacation money" to enable you to attend His feasts. Budgeting is merely applying God's principles of saving to your whole income. In effect, you are paying a part of every bill with every check.

Here's how to begin setting up a budget:

First of all sit down and make a very comprehensive list of *all* ordinary monthly and yearly expenses, including any monthly debt payments you might have.

The next step is to apportion the correct amount from each check for each expense. Suppose you are paid twice a month. You would simply *divide* monthly bills in half and *double* all weekly bills (if any) to arrive at the amount to be taken from each check. You would also divide yearly bills by 24 for the amount to be set aside from each check.

Once you have done this, make a list of the amounts that must come from each paycheck for each expense. This list will tell you exactly how much to save out of each check so you will have on hand precisely what you need, when you need it, to pay each bill.

There are two specific ways of handling the money itself. One is to turn it into cash and keep it in separate envelopes for each budget category. The other is to buy a record book and keep the money in the bank.

You *may* want to use a combination of these two methods. For those expenses most conveniently paid by check, the *bank method is much safer* and is therefore recommended. You will have to keep records though, whereas no written record is necessary for cash kept in envelopes. The separate envelopes are their own record. Since keeping large sums of money at

home is rather risky, extreme care should be taken to keep any cash in a safe place away from children and possible burglars. And it should be kept in a fireproof box if possible.

Once properly set up, your budget will be simple to maintain each time you receive your check. And you will always be sure you are not forgetting any items or wasting money. You will be able to spend your money with the reassuring knowledge that it was intended for that purpose, and that it was spent the wisest way possible *within the bounds* of your income. You will experience new joy and peace of mind, and not feel guilty even when spending for planned-for extras and even luxuries!

Two Categories of Savings

It has been facetiously said that the first rule for wise financial management is to save something for a rainy day; the second to distinguish between light sprinkles and heavy showers.

Every family budget should provide for two kinds of savings. The amount may be small at first, but you need to develop the habit of saving.

One kind is for planned-for, expected expenses. It is called an *operational savings*. Special expenses involved in preparing for winter, maternity bills, a major item of furniture or an appliance, etc. — things not regularly budgeted out of every check — would be paid for from such a fund.

The other kind of savings is for *totally unexpected,* unpredictable emergencies. It is a RESERVE SAVINGS — a built-in safety valve for your budget. Authorities recommend you put away approximately 5% of your net earnings each pay period until you have accumulated an amount equal to 2 or 3 times your monthly pay. Then, when an emergency occurs that reduces your reserve, build it back up with the same diligence as before.

But some will object, "I can't even *live on a budget,* let alone put aside money for savings. I'm too deeply in debt to start!"

What about you? Are you head over heels in debt?

There *is* a way out!

Do you have the courage to use it?

The "Emergency Method" of Getting Out of Debt

Even though you start now to live within your means and to buy absolutely nothing else on credit — and though you BUDGET payments to gradually retire all your previous debts, that *alone* may not be the full solution if you are heavily in debt.

Why? Because while you may be able to repay $10 or $20 or more a month, with debts now totalling one, two, three, four, five or six thousand dollars or more, *you won't be out of debt for another FIVE TO TEN YEARS!*

Debt years are depressing years, with family arguments resulting from the financial strain. Life is too precious and too short to attempt to live under the burden of debt for years and years.

To *really* make headway in getting out of debt, you must *cut your standard of living* to a "state of emergency" level. By going on an emergency basis, most people can be completely out of debt in a year, or two at the most.

Scrutinize all your expenses. Look for ways to make emergency cuts in spending in order to live far *below* your present income. Decide what you can cut out entirely. Really *sacrifice!* The more you sacrifice NOW, the sooner you'll be out of debt.

Consider your car first. Ask yourself if you could possibly get along without it. A car can cost you as much as it costs to support a wife. So it might be a good idea to get rid of your car if you can possibly do without it! Perhaps for a few dollars a month you can ride to work with a fellow employee. Maybe you could even walk or ride a bus or bicycle. The money you get for your car, and the amount you'll not be spending for its operation every month, will go a long way in helping you get out of debt *a lot sooner.*

Remember, this is an *emergency* situation!

You might also be able to move to an area closer to your job, near a store where your wife could walk to shop. And you could conceivably cut your rent $20-$50 a month by renting a less expensive house. Paint and elbow grease are not very expensive. Dirty, dingy rooms can be made very livable and attractive with a little cleaning, paint and inexpensive curtains.

Now consider your food bill. While you *must provide for adequate nutrition,* you probably can accomplish it for much less money. Buying food on sale — and in quantities when possible — will save money. Your wife can also save by baking bread and planting a garden. Cheaper cuts of meat will also do just as well as the more expensive cuts.

You can completely eliminate that which is not essential to maintaining good health. You'll find many other ways to save if you really put your mind to it.

It's not too much to do — IN AN EMERGENCY! And it can be *fun!* You and your family can make a game out of it.

Recreation can become a family picnic at a nearby park, rather than dinner at a restaurant. Games at home and family conversation are

cheaper than commercial entertainment — and far better for you spiritually. An occasional trip to the mountains or seashore is possible with another family that can afford a car.

But don't give up after a month or two. Set your will. Determine to stick with it. Seeing your debts melt away month by month will be worth all the effort and sacrifice!

1. What did Solomon say about the quitter? Prov. 24:10.

COMMENT: Many a financial *failure* occurs because an individual gives up when things *look* bad, not realizing that success may be just over the horizon. Realize it will take some austere living to get completely out of debt, but rejoice in the progress you make. Don't fix your attention on the long way to go, but on your *steady progress* and on the worth of reaching the ultimate goal! (For more helpful hints on getting out of debt, write for the free article, "How to Get Out of Debt.")

Avoid these Pitfalls

1. Does the man who tries a get-rich-quick scheme ever succeed? Prov. 28:20, 22; 21:5.

COMMENT: The way to prosper is to work diligently, plan ahead, invest wisely — not follow some wild project for which one has no training or aptitude, no matter how easy it may sound. Many men have gone broke, ruined their health and brought needless hardship and sorrow upon their families through "amazing," "stupendous," "marvelous" get-rich-quick schemes!

2. What happened to Gehazi when he tried a get-rich-quick scheme? II Kings 5:20-27. Does such a person invariably lose? Jer. 17:10-11. This is why gamblers lose in the end.

3. Does wealth gotten in a wrong way tend to diminish? Prov. 13:11.

COMMENT: You should seriously consider this principle if you are in what might be termed a questionable or dubious occupation.

4. Are we warned repeatedly not to become liable for another's debts — unless we are fully able and willing to pay them for him? Prov. 6:1-2; 11:15; 17:18; 20:16; 22:26-27; 27:13.

COMMENT: A closely related principle is: Don't tie up as security what you already own, unless you are willing and able to lose it if some unforeseen emergency arises.

God PROSPERS His Servants!

1. Does God promise that everything the *righteous* man does will prosper? Psalm 1:1-3.

2. Did God make righteous Abraham "*very* rich"? Gen. 13:2. Did God also prosper "*just* [righteous] Lot"? Gen. 13:5 and II Pet. 2:7.

Ambassador College Photo

INEXPENSIVE RECREATION — Fun does not have to be expensive. A picnic in a public park or rural area is a most pleasant and profitable means of family recreation.

And what about Isaac? Gen. 25:5; 26:12-14.

3. What happened to Joseph — another righteous man who served God? Gen. 39:2-4.

4. Did God promise the nation Israel great *material blessings* for OBEDIENCE? Deut. 7:12-15. What other blessings does keeping God's laws lead to? Deut. 28:12.

5. Does God want us to prosper today? John 10:10 and III John 2.

COMMENT: The blessings of God come as a direct result of obedience to His laws, which includes hard work and diligent effort. From the beginning, God has taught man the importance of having a good job and doing it well.

If you apply the principles we have studied in this lesson, you *will* grow in your job. And God will BLESS and PROSPER you according to His will as you continue to obey Him and live by His Word — the Bible.

(To be continued next lesson)

Answers to Quiz

1-C	5-B	9-D	13-C	17-A
2-D	6-A	10-C	14-A	18-B
3-A	7-B	11-D	15-C	19-D
4-A	8-C	12-A	16-A	20-C

Rate Yourself

19-20 correct ..... excellent
16-18 correct ..... good
13-15 correct ..... fair

TEST YOUR MEMORY

This quiz is designed to help you remember some of the important facts you learned in the lesson. Just circle or underline each correct answer. After you've finished, check your choices with the correct answers on page 15 and rate yourself.

1. The way to permanent prosperity is to **A:** be dishonest. **B:** inherit a lot of money. **C:** practice the principles of financial success revealed in the Bible. **D:** become a businessman.

2. Poor people **A:** are always true Christians. **B:** are poor because poverty is God's will for them. **C:** should remain poor. **D:** can and should improve their financial condition.

3. God wants us to prosper **A:** and be in good health. **B:** so we can quit working and retire. **C:** only spiritually. **D:** only in the World Tomorrow.

4. What does diligent work have to do with prosperity? **A:** Prosperity is the result of diligent work. **B:** Very little. **C:** They definitely do not go hand in hand. **D:** Nothing, if one is "rich in faith."

5. If a person is able to work, but *refuses* to do so, he **A:** probably has a valid reason. **B:** should not eat. **C:** is wise. **D:** should be supported by those with financial means.

6. Those who do their work half-heartedly **A:** always wish they had more, but never do. **B:** are blessed the most. **C:** would be inspired to work harder if they received a financial windfall. **D:** should be paid high wages anyway.

7. The Bible shows that laziness and inactivity **A:** bring prosperity. **B:** are habit forming. **C:** are sometimes excusable. **D:** build character.

8. The home of a "sluggard" **A:** will usually be neat and clean. **B:** will not tend to reflect his character. **C:** will usually not be cared for, reflecting a serious lack in character. **D:** is something to be proud of.

9. Finding a *good* job **A:** depends on one's luck. **B:** is very easy. **C:** is a matter of knowing the right people. **D:** takes effort, and sometimes hard work.

10. The way to succeed on your job is to **A:** flatter the boss. **B:** be a "square peg in a round hole." **C:** work hard and grow in it. **D:** work seven days a week.

11. Should one seek other people's advice concerning employment? **A:** Absolutely not — one should rely on his own judgment. **B:** Yes, but just one individual. **C:** Only when the advice will agree with your own ideas. **D:** Yes, but cautiously — some might be wrong.

12. A profitable employee **A:** does the job the *boss's way*. **B:** does not really apply himself to his job. **C:** tries to merely impress the boss. **D:** does what *he thinks* is right, regardless of the boss's instructions.

13. The proverb which describes the ant teaches us **A:** we can do whatever we set our minds to. **B:** to despise supervisors. **C:** initiative. **D:** how to be followers.

14. Training and continued education **A:** help one to grow in one's job. **B:** make one easy to replace. **C:** take little effort to acquire. **D:** are not within the reach of most in the Western world today.

15. A *waster* **A:** does not fall into the same category as a lazy worker. **B:** is diligent in proper money management. **C:** does not qualify for financial blessings. **D:** considers and controls his impulses to squander his money.

16. A wife **A:** should share in managing the family's budget. **B:** should buy only the best regardless of price. **C:** shouldn't try to save her husband money since he is responsible for the finances. **D:** should not back up her husband's decisions about money matters.

17. A budget is **A:** a guide for future expenditures. **B:** only useful to those in debt. **C:** only useful to those not in debt. **D:** not based on any Biblical principles.

18. Which of these percentages would be out of line in an average middle-class balanced budget in the U. S.? **A:** 25% for food. **B.** 50% for housing. **C:** 15% for clothing. **D:** 5% for insurance.

19. Saving money **A:** is not practical since one *could* be spending it each payday. **B:** should not become a habit. **C:** is showing a lack of faith. **D:** enables one to enjoy many more good things than would otherwise be possible.

20. The "emergency method" of getting out of debt is to **A:** find a way of vastly increasing your income. **B:** merely cut your current expenses enough to live within your income. **C:** lower your standard of living to an emergency level until the debt is paid. **D:** go through bankruptcy proceedings.