Ambassador College

CORRESPONDENCE COURSE

In God We Trust?

LESSON 54

What our STUDENTS SAY

Discards Previous Course

"I would like to thank all of the people who work to make up the Correspondence Course. I took a Bible course before I learned of your work. I received a certificate when I finished it — but it didn't begin to compare with your lessons. I discarded the whole thing when I started your course."

— Mrs. F. B., Oklahoma City, Oklahoma

Church History

"I would like to add my comment of sincere appreciation for Lessons 49, 50, 51 of the Correspondence Course. These lessons make Church history come to 'life' for us, and give us food for thought concerning the Philadelphia and Laodicean Eras. We the people that are scattered worldwide appreciate every effort that is put forth in every undertaking at the Ambassador Colleges."

— Mrs. F. M., Cornelia, Georgia

"I received my Lesson 52. The Course becomes more exciting with each lesson. It's so wonderful to have those who research and write these lessons for we never could have had the understanding of the different eras of God's Work otherwise. It's certainly a great blessing to us, and we thank God for making it possible."

— Frank F., Salem, Oregon

Prayer and Fasting

"Just a few lines to thank you for all these Correspondence Course lessons — and especially for lessons 45, 46, 47 and 48 that explain about prayer and fasting so clearly. I never got much schooling and it was sometime ago that I started to ask God to teach me how to pray and what to pray for. God must have answered my prayers for it was not long after that I began to receive these lessons on prayer. This has never been explained in any of the churches today. May God bless you in your work of serving God. I have learned so much and they have been a great help to me in understanding what the Bible teaches."

— Man, Saskatchewan, Canada

AMBASSADOR COLLEGE
CORRESPONDENCE COURSE

LESSON 54

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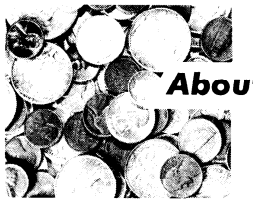


About Our Cover . . .

Nothing intrigues the average person more than money — something most have too little of — or so they think. People love money, crave money — even *worship* money! Millions have made the acquisition of more money their goal in life — assuming it will result in true happiness. This lesson exposes the folly of such reasoning, and shows why millions in the affluent Western World *suffer* from serious money problems.

H. Armstrong Roberts

WHY MILLIONS ARE IN DEBT

High taxes, runaway inflation, and surging DEBT rob millions of peace of mind — create worry and financial anxiety. But it is all so needless! This first of a three-part series reveals the often overlooked and little understood FACTS about FINANCES — explaining WHY millions are in financial trouble today.

"CHARGE IT!" has become the favorite phrase of millions in the Western world.

Today's glittering world of luxury is available on credit — and available *immediately*. Whatever you desire can be yours — right NOW!

If you are the average American, Briton or Australian, the chances are you are *head over heels in* DEBT! You are making payments on your home, your furniture, automobile, your household appliances — maybe even your clothing.

But — is it *worth the price?*

False Prosperity

Never has there been a richer or more affluent society than in the Western nations today. And yet never has there been a time when more people felt afflicted by the lack or the misuse of money.

Today's generation, unlike past generations, has not been brought up on the axiom that debt is a danger, and that to be in debt carries somewhat of a stigma. In times past, the concept was that you saved your money until you could pay cash for what you bought. But in today's society, the underlying concept is that you should enjoy TODAY what you hope to pay for *tomorrow*.

That is, IF you are still employed and *able* to pay — tomorrow!

While millions are heedlessly plunging deeper and deeper into debt, tens of thousands are already hopelessly in debt. They have over-obligated their incomes. They simply can't meet the payments anymore.

More than 191,000 individual Americans, and thousands of businesses, filed for bankruptcy in 1967. That's over 500 people every single day. And triple the figure of ten years ago.

The growing bankruptcy problem is a part of the moral and spiritual decay of our time. Many don't care if they can't pay!

"So what?" is the attitude of thousands.

"The stigma attached to personal bankruptcy in the past has all but faded in the minds of many," says Alfred Hackbarth, of the National Foundation For Consumer Credit. "*There is a breakdown in personal responsibility.*"

Such irresponsibility is actually stealing — defrauding and taking advantage of their creditors who expected them to repay in full.

The Curse of High Taxes

Governments, too, are spending beyond their means — and are *also headed toward bankruptcy!* The same irresponsible behavior is displayed in government's sky-high taxes and seemingly *unlimited* debt "limits." It's a rare occurrence today when any government — be it federal, state or local — can balance its budget.

Welfare, poverty programs, social security and the like need increasingly larger sums. War and defense spending take up to 50% of all available income. As a result governments borrow and borrow. And tax rates go up and up.

Already inheritance taxes take up to 80% of the property left at death. If you are a millionaire, your income tax may approach 50% of your income — or even more in some countries.

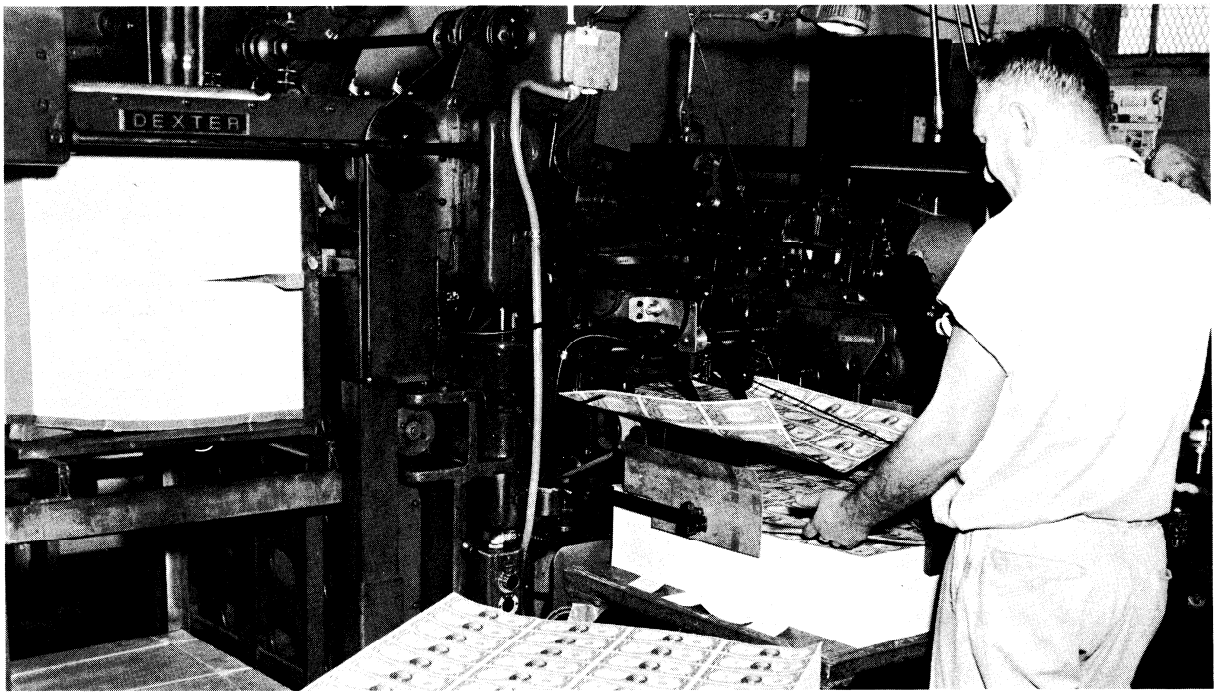
And would you believe — a tax that takes *more than* ALL! Such a tax — 136% in the top bracket — was proposed by the British government in 1968 on income from investments in a desperate attempt to balance its unwieldy budget.

Now *that's* a tax!

Governing bodies are diligently seeking *new* forms of taxation, while you — the average citizen — must already work from *three to five* hours out of eight just to pay the taxes — many of which are "hidden."

WHY? Why so much personal debt? Why do governments often operate "in the RED"? Why sky-high taxes?

Is there a solution? What is the answer?



U.S. Treasury Dept.

New one dollar bills being printed by the United States Treasury Department. Many seem to think that printing more money is the solution to national fiscal ills. But without gold backing, what will happen to "faith" in American money when the economy falters?

Gone the Way of Rome

We are living in days like those of ancient Rome. During those days just before "the Fall," the typical free-born Roman was *heavily* in debt — and on the brink of bankruptcy. Living beyond one's means was the mania of the age.

As moral fiber broke down, more and more was demanded of the government. So the government in return not only exacted a tremendous toll in taxation, but frequently resorted to outright confiscation of property. Defense spending in ancient Rome also necessitated enormous taxes.

Inflation skyrocketed. The coinage was deliberately debased with substitutes for gold and silver, which became increasingly rare.

Sound familiar? It should.

Since then, nations have tried everything — *except* THE ANSWER!

Simply printing a "wealth" of paper money has seemed an easy solution to many governments. But increasing the money supply without adding value to back it only spurs "creeping inflation" to a gallop — with the result that everyone pays *more*, to get *less*.

The fact is that all "new" ideas of "monetary gadgetry" only make bad matters worse. They simply do not resolve money problems — but only postpone and redouble them. They do not attack the BASIC CAUSES of national fiscal ills. Neither do the ways most *individuals* try to solve their financial woes.

It's time we faced the financial facts of life!

If we would get back to the BASIC LAWS governing finances, we would finally *understand* that nations — and individuals — can have sound financial systems ONLY when they do NOT SPEND MORE than their incomes!

But most people have *ignored* these simple laws. Indeed, most people would be SHOCKED to realize that *spiritual* laws exist which regulate *fiscal* affairs. Yet these living, inexorable principles would teach us to recognize the right value of money — they would keep us out of debt — would give us life-long financial security.

Most people would laugh if anyone would suggest searching the Scriptures to learn how to be a success at handling money. But there is no facet of life that the Bible does not touch upon, and reveal *in principle* HOW to live.

Personal finances certainly are included!

Let's begin to understand these overlooked and little-understood financial principles. But first, let's understand exactly *why* the Israelitish nations possess unparalleled material blessings today — and why they are about to *lose* them!

LESSON 54

How Israel's Descendants Became Wealthy

1. From where was Israel to receive the *power* to get wealth? Read all of Deuteronomy chapter 8. Notice especially verses 13 and 18.

2. Did God know it would be Israel's tendency to attribute her accumulated wealth to her *own* power? Verse 17.

3. Wasn't it because of God's promise to *Abraham* and his *descendants*, that the nations of Israel were to be blessed exceedingly? Deut. 9:5 and Gen. 12:1-2; 27:26, 28-29; 28:13-14.

COMMENT: If you haven't already done so, write for a free copy of Mr. Armstrong's book, *The United States and British Commonwealth In Prophecy*, to learn exactly who the modern-day descendants of ancient Israel really are, and how they have received this promised national wealth within the last two centuries.

4. But is the national wealth God has given us to be taken away because our nations have served a false god with it? Hos. 2:8-10.

COMMENT: Our nations have not realized that our wealth did not come as a direct result of *our* industry, *our* know-how, or *our* efforts; but because of God's *promise* to obedient Abraham!

Consider for a moment the fact that the United States and Great Britain were small among the nations of the world up until 1803. At that exact time — completing 2520 years during which Israel's blessings had been withheld — Britain and America began to possess the "lion's share" of the world's wealth. London became the financial capital of the world. The United States acquired the Louisiana Territory and went on to become the richest single nation the world had ever known!

Of all the gold in the hands of the world's governments in September 1949, the United States actually possessed TWO THIRDS — *twenty-four billion dollars!*

But look at the picture *now*.

The second World War cost Great Britain an enormous part of her wealth.

After the war, America began busily giving away billions to help the starving millions of Europe, and to *rebuild* their war-torn countries. In 1947, Greece became the first of many nations to receive U. S. aid in an attempt to halt the relentless march of Communism. And maintaining a fantastic global military force has cost many *more* billions.

Meanwhile, at home, great spending programs were inaugurated in both Britain and America. The government and citizens alike took to deficit financing, creating mountainous debts, which in turn fueled a rising inflation. Inflation, with its

A RARE SIGHT — Bars of pure gold stored in the vaults of the Federal Reserve Bank of New York. Shipments of gold bullion from one country to another, or transfer within a bank from one vault to another (as in photo), settle foreign accounts and make international commerce possible.

Federal Reserve Bank of New York

spiraling prices, caused further depletion of U. S. gold reserves.

The U. S. gold reserve is now *less* than the claims held against it by foreign nations. If all creditors were to demand payment at once, the U. S. would literally go *bankrupt!*

Formerly, the U. S. maintained by law a gold reserve of at least 25% of the total value of its circulated paper money. But in March, 1968, former President Lyndon Johnson had to remove that gold cover because all gold in excess of that 25% minimum was already gone!

Silver, too, has all but disappeared from American coinage. Today faith, hope and *paper* stand behind American money.

Meanwhile, the national debt has crept inexorably toward 400 billion dollars. This year, the *interest* on it alone will be approximately equal to the total spent by the United States government for *all* purposes in all the years up to 1900!

It's about time our peoples faced the facts and took what God reveals about our finances *seriously!*

What Went Wrong

Said well-known economist, Roger Babson: "The test of a nation is the growth of its people — physically, intellectually, and spiritually. Money and so-called 'prosperity' are of very little account . . . Babylon, Persia, Greece, Rome, Spain, and France all had their turn in being the richest in the world. Instead of saving them, their so-called prosperity ruined them . . . .

"Money will not save us . . ." Mr. Babson continued, "Only a sane spiritual revival which *changes the desires of our people* will save us. We must be filled with a desire to render service, to seek strength rather than security, to *put character ahead of profits.*"

Since World War II, the driving ambition of our Western society has been that of making more money and having a *good time* — to "GET" something out of life. We are constantly encouraged to crave luxuries that were completely unknown a generation or two ago. We are goaded to compete, to spend more than we make, to do more than we ought. "You owe it to yourself," read the subtle advertisements. We would be foolish, they taunt, not to buy a bigger car, eat at a more expensive restaurant, or take longer and more costly trips.

Totally unrecognized by its victims, this well-planned advertising campaign has *turned the truth upside down!* This insidious commercial propaganda has made it seem "backward" or *wrong,* if you don't compete and LUST after as many material possessions as someone else owns.

The emphasis is all on *getting* for the SELF!

"If I wanted to destroy a nation," wrote author John Steinbeck to Adlai Stevenson, "I would give it too much and I would have it on its knees, miserable, *greedy* and SICK. . . ." The present greedy, debt-ridden "keeping up with the Joneses" attitude is a symptom of *our SICK society!*

"We can stand anything . . . save only plenty . . ." said Steinbeck.

The Appeal to Lust and Greed

What's *wrong* with this world's society?

Just THAT! It is *this world's* — a system based on the vanity, jealousy, covetousness, lust and greed of human nature. This world has not learned how to rightly use its money, wealth and resources.

1. What does the Tenth Commandment say? Ex. 20:17.

COMMENT: *Lawfully* desiring a wife, a house, a new automobile or color TV — or other material things — is *not* wrong. But when the desire to possess supercedes all *rightful* and logical bounds established by God, it breaks this commandment. Such desire is "inordinate" desire, or LUST!

2. Is it *natural to covet?* James 4:5.

3. Do nations fight and kill because of this natural attitude of heart? James 4:1-2. Is this world therefore filled with corruption? II Peter 1:4, last part.

COMMENT: Human nature *equals* the way of GETTING! It's time we looked at our nature for what it is. Uncontrolled, it leads to *financial* RUIN!

4. Does this spirit of lusting after things break the First Commandment also? Col. 3:5.

COMMENT: A young African studying in America was interviewed in a sobering article in *The Canadian Churchman.* He said:

"Before I came to study here, I was a good Christian. I dreamed someday of becoming a medical missionary. Now I'm an atheist!"

"Why?" asked the shocked interviewer.

"Since coming here," was the reply, "I've discovered that the white man has two gods. One that he taught us about, and another one to whom he prays. A Presbyterian mission school taught me the tribal doctrines of my ancestors who worshipped images and believed in witchcraft were wrong and almost ludicrous. But here you worship larger images — cars and electrical appliances. I honestly can't see the difference."

Surprising? It shouldn't be. But most people get so close to their own sins that they can't see them for what they are. Our so-called "Chris-

tian" society is actually based on LUST for more and more material things!

The frenzied effort to compete with others and "get ahead" is the source not only of most financial problems, but the real cause of much physical and mental illness, broken homes and frustrated lives.

5. Did Isaiah long ago prophesy that Israel, having become wealthy, would have this false kind of "Christianity"? Isa. 2:5, 7-9 and Micah 5:13.

COMMENT: The Moffatt Translation makes the last verse even plainer: "I will cut out of you idols and sacred stones — you must no longer *worship* things you MANUFACTURE" (Micah 5:13).

Your god is what you serve and devote your time and attention to.

What do Americans — and most other people — worry about most? *Money* and material things, a survey reported. And what makes them happiest? Money again, and children. (Reported by the Survey Research Center of the University of Michigan.)

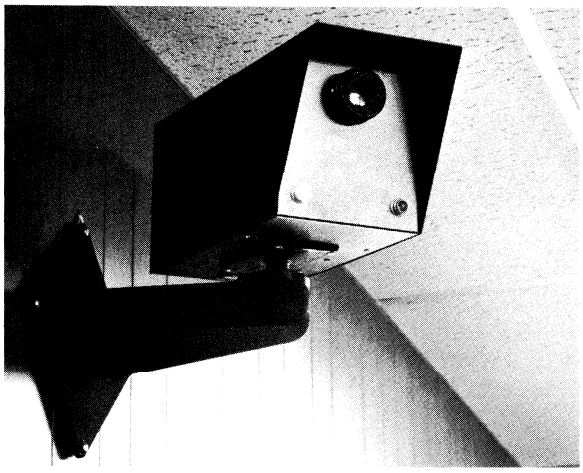
Our Western society actually *worships* money and the things it can buy. People think money and material possessions equal success. "Money is the root of all happiness," most people seem to believe. Almighty Dollar is king.

This is *worship!*

6. Our generation needs to *understand* the words of the Son of God. What did He warn concerning covetousness? Luke 12:15.

You Can't STEAL Prosperity!

Keys in your pocket and locks on your doors bear witness to the utter depths of depravity this



Ambassador College

PROTECTION AGAINST CUSTOMERS — Because losses from shoplifting are skyrocketing, many retail stores are installing closed-circuit television cameras to watch customers.

Courtesy of El Rancho Markets, Inc.

SHOPLIFTER — In spite of millions spent for TV cameras, mirrors and store detectives, shoplifters continue to steal merchandise.

civilization has sunk to. No one dares to trust his fellowman.

Today there are mirrors, detectives, closed-circuit TV, etc. in supermarkets and department stores. Why? Because shoplifting customers are robbing them blind! In return many stores will cheat *you*, the consumer, with short weight, inferior and substitute merchandise. Clerks sometimes shortchange you at the cash register, and ticket sellers do it at the gate.

Have you ever stopped to consider the *enormous* financial loss this involves?

1. Does the Eighth Commandment forbid stealing? Ex. 20:15. Do terrific penalties result for breaking this commandment? Jas. 5:1-3. What is the ultimate *spiritual* penalty? I Cor. 6:9-10.

COMMENT: Few realize how all-inclusive these commandments of God really are. If you *individually* KEEP them, you can be *protected* from financial and spiritual penalties.

If you don't have our free booklet *The Ten Commandments*, write for it immediately and STUDY it!

2. How does God view the all-too-common attitude of the buyer? Prov. 20:14. And the practices of the seller? Verses 10 and 23. Also Prov. 11:1 and Deut. 25:13-16.

COMMENT: Ours has become a generation of crooks! It's a sad, but true indictment. And it *doesn't pay off!*

Dishonest employees pilfer from their employers. Businessmen swindle one another. "That's business," they say.

Banks lose nearly twice as much to staff members as to more "conventional" bank robbers. Almost $14,000,000 were stolen by bank employees in the U. S. in 1967. And retail *employees* steal twice as much as shoplifters do!

3. What else does the *spiritual* intent of the Eighth Commandment include? Deut. 24: 14-15 and Lev. 19:13.

COMMENT: The Eighth Commandment covers far more than outright stealing. It requires giving full value in product, in labor, in wages and salaries.

It has a message for both capital and labor. To capital: "a fair day's wage for a fair day's work." To labor: "a fair day's work for a fair day's wage."

The employer who lusts for more money than he can earn by paying fair wages is ROBBING his employees by paying too little, and/or by spending too little on improving working conditions and safety.

Because employers formerly demanded more in production than they paid in wages, laborers organized. *Now* the labor union's principle is to get more in wages than they give in production. The average laborer — often misguided by unscrupulous union leaders — lusts after more than he can honestly earn.

"In these Disunited States today," said R. E. Strain, "every special interest group — nurses, social workers, teachers and college professors, as well as farmers, truck drivers, machinists and businessmen — is hell-bent for building and using collective power to gain a larger share of the nation's product for its members while doing everything possible to reduce their contributions of time and talent to the creation of anything needed or desired by other citizens" (Professor of Economics, California State College, Long Beach).

That is *stealing*, too!

Deluded labor unions seem to think they can *get more for nothing* through organized pressure and political trickery. Instead, they are unwittingly bringing a financial CURSE on themselves and their members!

3. Should the laboring man organize and fight for his rights and higher wages? James 5:1-7, especially verse 7. Also see Mal. 3:5.

COMMENT: Absolutely NOT! True Christians should wait for God to solve their problems with unjust employers. Even though the tactics of unionism *have* gained higher wages over the years, employers have simply raised prices so that today's record wages actually purchase little more than the lower wages of the preunion era.

And what is the result of strikes and slowdowns? Obviously *less is produced.* So everyone has LESS in the end!

Communism Not the Answer

There are those who will argue that Communism is the answer to the fiscal woes of our "Capitalist" society.

1. But do both the Eighth and Tenth Commandments recognize the RIGHT of the individual to *acquire* and *own* property? Ex. 20:15, 17.

Strikes are part of the vicious cycle of inflation. Workers strike for and get higher wages, only to have to pay more when employers are forced to increase the prices of their goods and services.

AP Wirephoto

COMMENT: In principle, these two Commandments actually *forbid* all forms of Communism which basically deny man's right to private ownership of property. Notice how this is clearly brought out in the wording of the Tenth Commandment: "Thy neighbor's . . . thy neighbor's . . . his . . . his . . . his . . . his . . . thy neighbor's." This is a seven-fold guarantee guarding *individual*, not communal interests.

The Bible emphatically does *not* teach Communism!

While advocates of Communism promise more, they are really interested in getting control of what you already possess.

Far from being the ideal economic system, Communism *has* proved to be UNWORKABLE! A lack of incentive permeates and vexes their communal programs, because an individual *needs* to have things of his very own. God is the greatest "Capitalist" of all. Acquiring and caring for possessions is part of our training for the time when we shall inherit and possess the *entire universe* as members of the God Family! But we must also learn *not to covet* what belongs to our neighbors.

2. Does Acts 5:1-4 prove individual members of the early true Church could and *did possess* property and/or money?

COMMENT: Some have carelessly cited this passage as biblical evidence for the principle of Communism. Actually it proves just the opposite!

Many who became pioneer members of God's Church had come up to Jerusalem from a distance to keep the spring festivals. The arrival of the Holy Spirit on the day of Pentecost caused them to stay longer than they had originally planned. This emergency (not Communism) and love for one another caused each to treat "*the things which he possessed*" AS IF they were "common" property. No one selfishly insisted "It's mine." (Read Acts 4:32.) Yet, until actually turned over as an offering, everything remained his "own" (Acts 5:4).

Perhaps some may have thought, because "Judas had the bag" (John 13:29), that Jesus and His twelve disciples practiced Communism. Not so! Judas was equivalent to a "club treasurer" today. As a matter of convenience he handled expenditures connected with group activities. Each disciple held his own property separately — money, houses, boats, etc.

Success Is More Than Money

Did Jesus Christ know the way to true success? He certainly did! Christ's life IS the *most outstanding success story of all time.*

Financially, He might be compared to a multi-billion billionaire! His wealth is totally beyond comprehension. He now owns and controls all the riches of the entire universe!

But while on earth as a human being, Jesus did not seek for material possessions. He put *first things* FIRST in order to become a true success. He sought the Kingdom of God and His righteousness, knowing full well that wealth and possessions would follow (Matt. 6:33).

But the people of this grasping, money-conscious, money-hungry world think money, and all the material things it can buy, IS "success."

1. What did Christ inspire King Solomon to write about getting wisdom *ahead* of gold? Prov. 16:16; 3:13-15.

2. Does acquired wisdom THEN bring *abundance* and honor, with pleasantness, peace and happiness? Prov. 3:16-18.

COMMENT: There is *much more* to success than wealth. And money can't buy these things. The plain truth of the matter is that the broad majority of people never make a fortune, and the few who do, aren't happy with it! They simply have never learned HOW to *enjoy* or *appreciate* it. There is always *something missing.*

You need to study our free booklet *The Seven Laws of Success.* It will show you what true success really is, and how you can achieve it in this life.

Becoming a True Success

Jesus Christ's teachings revolved around becoming a spiritual success in life. But He also had something to say about becoming a *material* success. In His "sermon on the mount" He expounded the basic trunk-of-the-tree principle concerning material wealth. Let's carefully notice what He said.

1. Did Jesus first show the foolishness of storing up wealth far beyond our actual needs? Matt. 6:19.

COMMENT: How clearly Jesus' words apply to our modern age of dog-eat-dog competition, hoarding and universal thievery!

2. But where and what kind of treasure should be stored up, safe from all thieves and decay? Matt. 6:20.

COMMENT: The treasure Christ is referring to here is godly, spiritual character. This "wealth" is the same as the true wisdom of which Solomon wrote.

But how do we lay up this spiritual treasure? Notice the double meaning in this verse. If we use our literal, physical wealth to advance the cause of Christ's coming heavenly kingdom,

where no thieves shall "break through and steal" — when this whole world order of grasping and greed will have been replaced — THEN we will have *spiritual* "treasures" — spiritual rewards — in the coming Kingdom of God!

3. What else did Jesus say in Matt. 6:21?

COMMENT: Jesus knew that setting one's heart on anything physical is *worship*, and hence *idolatry!* Setting our hearts on *earthly* treasures breaks the First Commandment. It automatically makes us suffer. Jesus did not want us to suffer.

Verse 24 explains it further: "No man can serve two masters [money and God]: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve [both] God and mammon [money]."

4. Do we have to be *very concerned* about providing for our physical needs? Read Matthew 6:25-32, noticing especially verses 25 and 31.

COMMENT: Jesus answers in verse 25: "Take no ANXIOUS thought . . ." as the proper translation from the original Greek should read. That is — "Don't *worry*, don't be *overly* concerned about" your physical life. Food, clothing and shelter certainly are necessary, but they are not the most important things in life.

Consider the assurance Christ gives us in verses 26 through 30 and 32. If your heart is in God's Kingdom — and in His WORK preparing the way for that kingdom — Jesus shows you need not experience material WORRIES!

5. What is the summation of the matter? Matt. 6:33.

COMMENT: Yes, "Seek ye FIRST the kingdom of God . . . and *all these things* SHALL *be added unto you.*"

A great many people parrot Matthew 6:33. But not enough really understand it — or practice it. If we are going to claim God's material promises, we will have to truly seek God's Kingdom and obedience to Him FIRST — not just "kid" ourselves that we are, while putting them second or third or fourth in our time, interest, study and application.

Your heavenly Father knows you have need of physical things. Just do your part, and He will take care of them. ASK according to His *promise*, and you WILL receive — if you keep His commandments and do those things pleasing in His sight (Matt. 7:7; I John 3:22; 5:14).

Why Laodiceans Are "Lukewarm"

1. When you have put God's Kingdom first, and God *has* blessed you — what are you warned NOT to do? Psalms 62:10, last part.

COMMENT: Don't ever let abundance turn your heart from God. Always KEEP your heart set on God's Work and His Kingdom! But surely no one would desert a winning team — *would they?*

2. Why is the Laodicean Era of God's Church pictured as being "lukewarm" toward Christ? Rev. 3:17.

COMMENT: Because they have become (comparatively) "rich" in material possessions, these Laodiceans therefore foolishly deceived themselves into thinking they are *spiritually* rich also!

The attitude of the typical Laodicean will be a by-product of modern Western luxury and affluence. Compared to the average person of the rest of the world and of past ages, the poorest man — especially in the United States — is really *wealthy!* Modern affluence and ease will, to a great extent, be responsible for the soon-coming era of "lukewarm" spiritual zeal. The Laodiceans will be overly concerned with MATERIAL prosperity!

Let's really understand this relationship between physical prosperity and spiritual temperature.

3. Did Jesus say the "*deceitfulness* of riches" may sometimes "*choke*" those who have heard and believed God's truth? Matt. 13:22 and Luke 8:14.

COMMENT: Wealth tends to *deceive* people into relying on *it* — and can counteract their faith and zeal toward God.

4. Does sin *flourish* in time of prosperity? Deut. 32:15 and Jer. 5:7-8. What happens to the person who begins to trust in his wealth? Prov. 11:28.

COMMENT: He will "wither" is how the Revised Standard Version renders Proverbs 11:28. That is precisely what happens to the Laodiceans. Therefore Christ commands them to "be *zealous* . . . and repent" (Rev. 3:19).

But what does being "*zealous*" really mean? The word is Greek, from the root *zeo*, meaning "to be *hot*," or figuratively, "to be earnest."

Jesus Christ Himself was very zealous — "on fire" for the honor of God's Temple (John 2:14-17). Likewise, He wants all Christians to be SPIRITUALLY HOT —*burning with zeal* — NOT lukewarm or tepid, NOT indifferent and apathetic!

5. What does Christ warn those to whom much is given? Luke 12:48. Are we also warned that the "prosperity" of fools will destroy them? Prov. 1:32.

COMMENT: The Revised Standard Version

translates "prosperity" as "complaisance" — that is, *lukewarmness*.

6. Does Christ exhort *us* to learn from what He tells the Laodiceans? Rev. 3:22.

COMMENT: Affluence can become a problem to some in the Philadelphia Era of God's Church today — if they're not careful and on their guard. The Laodicean *attitude* can begin to creep into their thinking!

But how can you recognize Laodicean characteristics?

Try this simple experiment in order to understand a vital principle. Fill three basins with water. Make one very hot, one lukewarm and one ice cold. Now put your hand in the ice water for a few moments. Withdraw it and place it immediately in the lukewarm water.

The lukewarm water will seem to be BOILING HOT! It will seem to *burn* you. But it's all a matter of comparison.

When we judge ourselves by *comparison* with the unconverted world around us, we *seem* HOT — such "good Christians"— when actually we may not be hot at all! And this, regrettably, is how all too many true Christians usually test themselves.

But now dip your other hand into the scalding hot water for just a second, and then dip it into the lukewarm water. Now lukewarm will feel cold. This is very possibly the way Christ views some of the members of His Philadephia Church!

7. Did the Apostle Paul think it wise to compare ourselves with *other humans?* II Cor. 10:12. To whom *should* we compare ourselves? Eph. 4:13, last part.

COMMENT: This is the only *safe way* to check one's own spiritual temperature!

The Danger of Riches

1. Should we labor to become rich? Prov. 23:4. Why not? Verse 5.

2. What did Paul tell Timothy would happen to those who *desire* to be rich? I Tim. 6:9.

COMMENT: Paul did not mean that it is wrong to prosper. Christ wants everyone to follow the way which will provide full, abundant lives — both physically and spiritually. But to *"will"* to become RICH — to make that your goal in life — is absolutely *wrong!*

3. Do all kinds of evil grow out of the LOVE of money? I Tim. 6:10.

COMMENT: Money of itself is not evil. Money is *power*. A *proper respect for* money — for the great good it can do — is right and *good*. But *inordinate* love (LUST) for it leads to lying, cheating, stealing, prostitution, organized crime, murder, suicide, war — and to frustration, discontent and family quarrels. A poor person may be drawn into sin by the *lust* for money just as easily as a rich person. (Note: the love of money is not "the" [only] root of all evil — as erroneously translated in the Authorized Version — but "a" root.)

4. What is God's admonition to the rich — what should be their duty in life? I Tim. 6:17-19. This includes *most* Western European, North American and British peoples, when you compare their prosperity with the poverty of *most* of the world.

COMMENT: To "communicate" means to *share*, to use our wealth for good. God's way to eternal life and permanent prosperity is absolutely certain, but nothing is as "uncertain" as this world's riches!

"Be Content"

1. What lesson had the Apostle Paul learned in life? Phil. 4:11-12.

COMMENT: Paul could BE CONTENT whether "abased" (poor and without funds) or abounding (having abundance). Yet Paul continually gave God thanks in every circumstance!

2. What did John the Baptist exhort repentant Jews to do? Luke 3:11-13. Did he tell the Roman soldiers to be content with their wages? Verse 14, last part.

3. Are we to *be content* with the basic necessities of life? I Tim. 6:6-8. Should we be *satisfied* with what we have? Heb. 13:5.

COMMENT: How much would it really take to completely "satisfy" most people today? Those interviewed in one poll thought that a 30% increase in income would solve most of their financial problems. But soaring incomes today prove the cry will *always* be "MORE!"

A *Printer's Ink* survey revealed that 76% of executives earning over $25,000 a year in the advertising field are unhappy with their jobs. And more than 21% blamed their gloom on the belief they were being *underpaid!*

Human nature is NEVER satisfied!

What a person *thinks* would satisfy him often just depends on what rung of the financial ladder he is on at the moment. While $75 a week would please one man, as another poll showed, a successful businessman considered a million dollars per year not too much.

The deluding concept that money and all the things it will buy are an END in themselves is totally false. Luxuries are only the *fringe benefits* which God intends for those who have become truly successful. Seeking to acquire

things merely to satisfy the ceaseless cravings of the flesh is useless vanity — utter emptiness!

King Solomon, the wisest and one of the richest men who ever lived, proved this for himself. He *had* everything. *Did* everything. In the end, Solomon realized he had nothing but a handful of "wind." Read the first two chapters of the book of Ecclesiastes. It will be a real eye-opener.

Grief for the Greedy

1. What does Solomon say to those who think they wouldn't experience any problems if they became wealthy? Eccl. 5:12.

COMMENT: A relatively few men have amassed tremendous wealth. Yet they have never found peace of mind and true happiness in vaults bulging with money, or in huge bank accounts. Even billionaire J. Paul Getty is reported to have said he would gladly trade his millions for just one successful, *happy* marriage!

2. Will the ways of the greedy boomerang? Prov. 1:18-19. How is this possible?

COMMENT: The trap which will destroy all chances for true success and happiness gapes greedily to repay the greedy. The strain and worry of those greedy for gain damages and often *wrecks* mental and physical health.

What most people need to realize is that they have been pursuing the wrong values and goals in life. People the world over equate *material wealth* with *happiness*. So millions have made the acquisition of material wealth their goal in life — assuming that this will result in true happiness. But has it really?

In spite of the general increase in the standard of living throughout the Western world, statistics show there is more *un*happiness, crime, divorce and juvenile delinquency than ever before!

3. Is a "little" with obedience to God better than great wealth with troubles and injustice? Prov. 15:16; 16:8.

4. Has God promised to supply every *need* of the righteous? Phil. 4:19.

COMMENT: Notice that God does not say every *lust*, but "every *need*." And while He has promised to *prosper* you (Matt. 6:33), He does it AS it is good for you — according to how well you can *handle* it, and as you *earn* it.

Our major *necessities* are just three: food, clothing and shelter. Expensive furniture, automatic washers, television and Hi-Fi sets, a second car for the family, double ovens, and many other modern "conveniences" are *luxuries* — which you may or may not be able to afford. But luxuries should be purchased ONLY as one is *financially able to afford them!*

"Installment Buying" the Rage

Few realize that the financial troubles plaguing most families today are NOT the result of low incomes. Surveys have shown that most money problems are the direct result of *over-extending* a normally adequate income for *luxuries* and *personal indulgence* through the pernicious habit of "installment buying."

The basic problem? Greed, lust and *envy!* People compare themselves with themselves (II Cor. 10:12) and envy one another (James 4:5). It's only *natural* to want to "keep up with the Joneses"!

"Oh, yes, I know rich people aren't happy," goes the quip, "but I want to be UNhappy *in style!*"

We are constantly deluged with advertising that appeals to our human nature. Ads urge us to "Buy NOW, pay *later*."

One southern store has been selling television sets to *prison inmates* on the installment plan! Since prisoners are not permitted to sign contracts, all sales are based on *character*.

Character? No wonder credit costs so much!

Actually, when you really understand, most credit sales are based on a fundamental *lack* of character. Millions today are not willing to WAIT until they have *saved* enough money to purchase things with cash.

Going into debt became fundamentally fashionable in the U. S. under the New Deal. People were told that *national* deficit spending was a good thing to get prosperity rolling again — and just a *temporary* measure to prime the financial pump.

It took a *war* to bring about an artificial prosperity, but seven years were enough *to teach people the habit* of staying in debt by purchasing "on time." Now it has become a national fixation and has spread widely to other nations. Our national economy has become absolutely dependant on it.

For example, if installment buying of automobiles in the United States suddenly stopped, production of new autos would drop 50%! That would also mean as much as a 30% cut in the production of related industries. Close to half a million auto and oil workers, an equal number in sales and service, and thousands of others would suddenly be jobless!

What a tragedy that this world would not obey and practice God's ways from the start!

Nothing EASY About "Easy Credit"!

There are those in the credit business who would have us believe that the installment plan

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TEMPTATION — Many succumb to the temptation of this type of advertising, only to suffer financial worries.

is a good system of *saving* which puts the debtor on a regular monthly budget, thus enabling him to "save" what he *never* would have saved otherwise.

Notice what the Bible has to say about this principle of "enforced savings."

1. When you borrow or *buy on time*, who is really helping whom? Prov. 22:7 and Neh. 5:4-5.

COMMENT: People do not seem to understand (or even consider) that illness, a recession, loss of a job — all common occurrences — can easily bring one into a condition of virtual serfdom where *everything* is "in hock" to his creditors!

The only possible way you can gain by using the installment plan is in *time*. But you pay for it dearly! And when you stop to consider it, credit buying even puts you in bondage to *time*.

It's true that once you get caught in the credit trap you're doing the same thing as saving the money *before* buying. But there is *one big difference* creditors conveniently fail to warn you about. Now you are FORCED to "save" *at that rate regardless* of what happens to your income! And you may end up paying an annual interest rate of up to 18%, OR MORE!

You may be completely convinced you could not do without your charge accounts or installment purchases. But the fact of the matter is you *must learn* to get along without them, or at least *strictly control* them, or you will NEVER experience true financial security!

Before you dive into debt, *remember* — it's a lot easier getting IN than getting OUT!

Start today to exercise the *strength of* CHARACTER to *WAIT* until you save the cash!

2. What is a person like without self-control? Prov. 25:28.

COMMENT: The lack of self-discipline in handling money can prove to be very costly. Many husbands come home only to find that their wives have gone out and foolishly purchased costly clothing, unnecessary household gadgets, and other needless items. They simply gave in to their vanity and lust. Men will turn around and do the same thing!

The knowledge of God should make you FREE (John 8:32), and the power He makes available through His Holy Spirit will give you the strength to *resist* temptation. Utilize this power!

Another problem is that of working mothers.

The wife and mother *should not have to* go to work to keep up the payments for things that should not have been bought in the first place. The resultant neglect of children by millions of working mothers has been a prime cause of juvenile delinquency in the United States.

Your standard of living is probably already beyond the wildest dreams of the typical inhabitant of this planet. Few realize that the *average* person on this earth has *no* shoes, *little*

food and NO fine furniture or appliances of any kind!

If you are in debt, analyze your recent purchases, or your present "possessions." How many of them do you REALLY NEED? Are they absolutely necessary for the health and welfare of your family? Are they a genuine *help* in serving God and His Work? You need to answer these questions for yourself.

A Typical Case History

Consider this hypothetical, yet typical case history.

John Doe *was* doing all right financially. He usually had a few dollars left over at the end of the month. So he rented a nicer house. His friends had nice homes, and he felt he "deserved" one too.

Soon afterward, the family car was in need of major repairs. A salesman persuaded him to try out a newer model. Its luxurious "feel" and the offer of installment credit "sold" him at once. John reasoned that the amount he *would* have had to spend anyway to fix the old car was enough for the down payment.

Now John Doe was beginning to feel pinched financially. But they "just HAD to have" some rugs and a color TV for that nicer house. A dealer cheerfully told him these "needed" items could be paid for by the month. So John bought them without hesitation. Since nothing was said about interest or finance charges, he *assumed* the installment "privilege" was simply a courtesy of the dealer.

Months later, John finally read the contract he had signed, only to discover that he was being charged an annual interest rate of 33%! That rate, indulged in frequently, would bankrupt anyone.

By then, having contracted to pay 36 monthly installments for other furniture (which turned out on inspection to be costing him an annual interest rate of 19.4%) and facing additional expenses for dental work, children's school clothing, etc., John was unable to meet his obligations.

To keep up the installments, he borrowed $300 from the bank, thus paying more interest on money to pay interest. Finding that difficult to repay, he borrowed again — this time from a finance company. In just a few months of a series of "robbing Peter to pay Paul" operations, he ended up so hopelessly "in the hole" that he owed *more* than the original debts.

1. Did Christ teach that one ought to be wise enough to "count the cost"? Luke 14:28. See also Proverbs 27:12.

COMMENT: Most people have never thought of Luke 14:28 as a *financial* principle. Yet it is! Like millions of others, the Does were victims not only of their own foolishness and lust, but of a credit system which (before the "Truth in Lending Law" was passed in the United States) was a model of contrived confusion and often deliberate deception!

Instead of solving financial problems, installment credit plans perpetuate them, keeping people in the *habit of overspending* and paying out interest. Is it any wonder those who are in debt usually remain so?

2. If you have contracted and borrowed, must you repay? Psalm 37:21.

COMMENT: God holds you strictly responsible for paying your debts. Bankruptcy proceedings are not God's way because this is a form of *stealing!*

Not Always Wrong to Borrow

1. Does Luke 19:23 indicate that God approves of lending? See also Deut. 28:12, last part.

COMMENT: The Bible shows it is not wrong to borrow under certain circumstances — but a person should borrow *only* after wise counsel and proper planning. The verses we have just read would not be there if God prohibited all borrowing.

But some have misunderstood Romans 13:8. Paul did not forbid borrowing when there is a real need. However, he commands us to be diligent to *pay* whatever we owe — "tribute to whom tribute," etc. (verse 7) and not to owe anything that is *overdue*. The only thing we should owe continually is *love toward one another* (verse 8).

Our present system of deficit financing and high taxation has been developing so long that it is virtually impossible for the vast majority of people to pay cash for a home or an automobile. But it will pay you big dividends to pay cash for nearly everything else.

2. What about the use of *credit cards?*

COMMENT: WISE, *cautious* use of the popular credit card is not wrong, especially to avoid carrying large sums of money when traveling (an unsafe practice) or to purchase needed items and to pay for some service when you immediately and/or temporarily lack sufficient cash.

Unlike other borrowing, no interest is charged on credit card purchases — IF you pay at the first billing. With the newer BANK credit cards — not the cards of individual stores, gasoline

companies, etc. — participating stores pay a flat 3% fee which barely covers the bank's cost of billing and collecting. However, banks prosper on the 1½% monthly service charge (18% yearly) from the *two thirds* of credit card users who do not remit in full the first month.

If you don't have the character to CONTROL your buying, then *don't have* credit cards, and *don't* open any type of charge account! If you are already *in* debt, then strive to get OUT as soon as possible.

Credit Can Kill Faith in God

Why do you want your financial problems solved? Is it so you can have a more active part in God's Work? Or is it so you can afford more and costlier possessions in this world?

1. What is the purpose of all too many in asking blessings of God? James 4:3.

2. What did Christ have to say about the proper use of blessings? Acts 20:35.

COMMENT: It *IS* more blessed to give than to receive — even *financially* more blessed. How? Let's consider. Suppose you work for a man and you really practice this principle. You'll really *serve* him, going above and beyond what is expected. Seeing your diligence, he will very likely reward you with a better paying job, a promotion, or an increase in salary, wishing he had MORE employees like you. Your actions will please God, too, and He will BLESS you for applying His Laws in your work!

But to operate successfully under this principle you must *really* "BELIEVE that he [God] *IS* and that He is a REWARDER of those who *diligently seek Him*" (Heb. 11:6). This is the WAY to QUALIFY for blessings *now*, and RULERSHIP in the world tomorrow. Plunging into credit financing, revolving charge accounts, etc., is NOT the way! It is a veritable TRAP for the unwary!

Trusting in *man's* financial systems instead of God could become such a habit that you fail to practice God's financial laws, turn more and more to *lusting* for physical things, and finally become *spiritually* BANKRUPT! Abused credit is a satanic substitute for practicing God's ways and *TRUSTING IN HIM* for your sustenance!

3. Is a true Christian ever a beggar? Psalm 37:25 and Proverbs 10:3. What does Psalm 34:9 have to say?

4. What is the reward of humility and Godly fear? Prov. 22:4. Is even the wealth of the sinner laid up for the just? Prov. 13:22. And what does the sinner receive? Prov. 15:6.

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"DEBIT CARD" — Credit cards can be helpful if used properly. But if they were called by their right name — "debit cards," because they put you in debt — would you use them so often?

5. Are the blessings which come from God free of sorrows? Prov. 10:22.

COMMENT: Those who seek first the Kingdom of God and are prospered by Him, can be spared *both* the troubles of poverty and the troubles of the worldly rich!

If you've found yourself bogged down in a seemingly endless and wearisome routine of striving for *financial* success — STOP!

God doesn't want you on a dull, dreary, monotonous treadmill day after day. He doesn't want you to just endure a boring life. Jesus came to give you a full, vibrant, joyful and *abundant* life (John 10:10). You can have it — if you'll seek it the *way He says* in His Word.

God will see to it that the rising cost of living doesn't leave you destitute. *He* will bless you according to your obedience to His Word, and diligence in your work. And you'll have the satisfaction of really serving, producing and ACCOMPLISHING!

Coming in the next lesson — more financial principles from God's Word, with special emphasis on how to *increase* your income and make it go further.

Answers to Quiz

1-D	5-A	9-D	13-A	17-D
2-D	6-B	10-A	14-C	18-B
3-C	7-B	11-B	15-A	19-D
4-D	8-C	12-C	16-C	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. Personal and national debt is **A:** no cause for alarm. **B:** a natural consequence of true prosperity. **C:** good for lasting prosperity. **D:** a terrible curse.

2. Governments constantly increase taxes because **A:** they operate within their budgets. **B:** it's a sign of true prosperity. **C:** they spend their income wisely. **D:** they are as financially irresponsible as the average citizen.

3. In ancient Rome **A:** there were no welfare programs. **B:** there was no inflation. **C:** government finally began to seize private property to satisfy increasing demands for handouts. **D:** debt was not accompanied by moral decay.

4. Governments can solve their financial ills by **A:** printing more paper money. **B:** taking silver out of coinage. **C:** international agreements. **D:** getting back to basic spiritual laws.

5. Which statement is *false*? National prosperity **A:** is dependent solely on the possession of natural resources. **B:** is a result of obedience to God. **C:** also comes from hard work. **D:** is a blessing from God.

6. Because Abraham obeyed God, the United States and the British Commonwealth **A:** are rapidly losing their wealth. **B:** possessed two thirds of the world's gold in 1949. **C:** can never forfeit God's blessings. **D:** will stop Communism.

7. Western society is **A:** truly Christian. **B:** based on lust and greed. **C:** finding true happiness. **D:** avoiding the financial errors of ancient Rome.

8. Most modern Americans and Britons actually worship **A:** God. **B:** carved and leering idols. **C:** money and the material possessions it will buy. **D:** the ideals of universal brotherhood.

9. Most people **A:** do not break the Eighth Commandment in their daily lives. **B:** have not been cheated or robbed in some way. **C:** believe in giving full value for what they receive. **D:** are out to get something for nothing.

10. Communism **A:** is unworkable in practice. **B:** could solve the Western world's financial troubles. **C:** was taught by Jesus. **D:** was practiced by the early Christian Church.

11. Jesus Christ taught that **A:** we *must* acquire material possessions. **B:** success is more than money. **C:** we should despise material possessions. **D:** wealth is evil.

12. Why are the "Laodiceans" lukewarm? **A:** Only because the world is lukewarm. **B:** Because they are poor. **C:** Because of "the deceitfulness of riches." **D:** We can't be sure because the Laodicean Church is yet future.

13. By what standard should we evaluate our spiritual condition? **A:** Jesus Christ Himself. **B:** How well we "keep up with the Joneses." **C:** Other church members. **D:** The degree of our material prosperity.

14. Those who are *"content"* with what they have, as the Apostle Paul was, **A:** will never get anywhere in life. **B:** are just lazy. **C:** have learned to put God's Kingdom first. **D:** are still pursuing a "handful of wind" as Solomon did.

15. Which one of these does *not* occur in the lives of those who seek only riches? **A:** True happiness. **B:** Misery and unhappiness. **C:** Fears and worries, often leading to ill health. **D:** Lust for *still more*.

16. Which of these is *not* one of life's necessities? **A:** Food. **B:** Shelter. **C:** Color TV. **D:** Clothing.

17. Borrowing or buying "on time" **A:** really helps the nation's economy. **B:** definitely helps the average citizen. **C:** does not incite more lust and greed. **D:** usually results in unhappiness.

18. If you look ahead and "count the cost," you will **A:** not save and pay cash for most of your purchases. **B:** *avoid* excessive interest rates or service charges. **C:** be hasty, buy on time, and trust whatever a dealer or lender says. **D:** not be skeptical of "easy credit" ads.

19. One who gets deeply in debt **A:** should file for bankruptcy. **B:** cannot be expected to repay his creditors. **C:** should not pay his debt. **D:** should pay the debt in full as soon as possible, and learn a lesson from his mistake.

20. Which one is true? **A:** Christ prohibited lending. **B:** Paul forbade all borrowing. **C:** Credit cards can be very helpful under limited circumstances. **D:** It always pays to buy on credit.

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