

AN
ARTICLE
REPRINT
SERIES



THE GREAT LESSONS OF MONEY MANAGEMENT

STRATEGIES FOR COPING WITH INFLATION

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YOUR BEST INVESTMENT

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THE TITHING PRINCIPLE

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TITHING AND THE TEN COMMANDMENTS

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Strategies for coping with INFLATION

The famous economist, Lord Keynes, when asked about the long-range effects of his policies, answered: "In the long run, we're all dead." Well, the long run is here now, and those of us who are still around have to live in a world of continually rising prices. This means the smart consumer must know the steps to minimize the impact of inflation on his pocketbook.

Inflation should now be added to death and taxes. Was there ever a time when prices weren't continually skipping up an eternal incline? Economists tell us that, yes, back in the deepest pre-Keynesian days prior to 1932, prices actually weren't *always* going up. Most of us alive now, however, have never known such conditions, and those who have can also remember other such antediluvian phenomena as prohibition, raccoon coats, and speakeasies.

Inflation, in short, is with us to stay. The intelligent thing to do would be to try to make the best of it.

The knee-jerk response to inflation on the part of many august authorities in the world of personal financial help is to recommend any number of assorted, esoteric, and otherwise elaborate combinations of investments in gold, stocks, silver, or like as not, Swiss francs and Eurobonds. This line of approach, however, presumes that those in need of their advice have enough money *already* to make it worthwhile to study the intricacies of foreign currencies or commodity options. Most of us, however, are not yet in the monetary big leagues. Our approach must be a bit less esoteric. Here are some common sense tips:

1 Education. One of the premier strategies for coping with inflation is, if possible, to improve one's education. In essence, the idea translates into some sort of vocational training. Instead of plopping down one's hard-earned cash on some "can't-miss" commodity option or hot stock, one can spend the money on acquiring a marketable skill.

Most individuals in the U.S. and Canada have some sort of higher education open to them. At local colleges, many of which are extremely low in cost, one can learn accounting, drafting, engineering, business management, finance, or paramedical work, all of which are in high demand these days. Or, at local trade and vocational schools, one can become proficient in automotive repair, machine shop operations, woodwork, upholstery work, or any number of other lines of work.

If one can acquire a good job, one's wages will tend to increase as prices go up. Of course, some jobs do better than others, but in a modern economy, even most low-paying jobs will see continual cost-of-living wage increases.

One must remember that it isn't education per se, but education leading to employment which constitutes a bona fide "investment." (Speaking of investments, the following article in this series discusses this subject and shows what your *best* investment is in this age when money is becoming more and more worthless.)

2 Buy a House. Traditionally, both the U.S. and Canada have been graced with a tremendous amount of open space. This overabundance of land kept the price of real estate, and hence of housing, relatively low. Even today, shelter—one of man's primary needs—still costs less in North America than it does in Europe or Japan.

Today, however, construction costs, labor costs, government regulations, and the internal dynamics of the real estate market have jacked the prices of homes beyond the reach of many fami-

lies. What's worse, it is another vicious cycle. As more and more people buy homes at inflated prices, they are forced to sell their homes for more than they paid for them in order to be able to buy their next home.

The net effect is that housing has become a necessary investment if one can afford it: the hitch being that the appreciation of one's investment will probably be eaten up by the higher price of one's next dwelling place. (In the U.S., there is a capital gains tax on the profit one makes from selling one's home for a higher price than one paid for it. The only way to get out of it is to buy another house. The law, of course, causes the continued inflation in real estate values because money which might have been spent elsewhere is pumped back into the housing market.)

The moral to the story is that in order to meet their basic need for a place to live, a family ought to buy a house or condominium. Besides the rise in the value of one's property, there are tax advantages: One can deduct the mortgage interest and property taxes from one's taxable income. Furthermore, by buying a house, one can stabilize for a period of 30 years the amount of money which must go for housing each month. (Unfortunately, one can't stabilize one's property tax.) It is the only way to insulate one's family from being at the mercy of a landlord, whose own costs are always rising.

3 Mobilize the Whole Family. Throughout most of history, wives have worked, usually alongside their husbands in the fields, in an agrarian economy. The industrial revolution, however, produced suffi-

cient prosperity which, when combined with the Victorian tendency to put women on a pedestal, led to an increasing tendency for nonworking wives.

Generally, the fact that a wife doesn't have to compete in the labor market is a great blessing to a family. Many, if not most women, intrinsically prefer the work of a housewife to the work of, say, a stenographer or an accountant. A housewife generally has much more control of her daily schedule, much more time to attend to the business of the family's needs, and more time to pursue interests or hobbies than does her husband, who is generally regimented on an eight-to-five treadmill, in lockstep with the rest of his economic peers.

Inflation, however, is forcing more and more women to exchange the freer hours and greater control over their daily schedule which characterize the work of a housewife for the extra money of a second income.

Having the wife go back to work is one major way of coping with inflation. However, it is a decision which

shouldn't be made without cognizance of the *costs* which will inevitably accompany the decision:

—There will be less time for cooking and household chores.

—If there are children, there will be complications. Is a day-care center really worth it? Recent studies contradict each other on the question whether day-care centers harm the development of children. Is the extra money worth the chance?

—There may be scheduling problems, work shifts which are different, or vacation schedules to coordinate.

—There may be extra costs in the way of a second car or extra clothes which will eat into the wife's earnings.

If a family still decides that they need a second income, it may be wise to examine the wife's skills to see if maybe it wouldn't be smarter for her to go to a local college first (see strategy one) so that she can get a better job when she does go out looking.

4 Wise Borrowing. Somewhere around 1973, when inflation had been around awhile, people came to a

strange conclusion: Since one pays back loans in depreciated dollars, inflation favors borrowers over lenders and, therefore, one ought to go into debt as deeply as possible.

There's only one catch: It doesn't work. Or more precisely, it only works when the inflation rate years down the line is even more ghastly than originally contemplated. But if that's the case, it may be a Pyrrhic victory to be able to pay off one's car loan with petty cash at a time when the original price of the car won't even fetch a jar of peanut butter.

Moneylenders aren't dumb. They are not in the business of loaning out valuable dollars in the hopes of getting back less valuable dollars. They are in the business to make money. That means that they calculate the highest reasonable inflation likely to occur before you pay back your loan and then *add that on* to their regular interest rate.

Interest costs are a form of inflation, not a cheap way of beating it. Therefore, it makes sense to limit one's borrowing as much as possible. A loan to finance vocational education (strategy one, again) can yield high profit if it nets a good job.

It only pays to borrow when one is going to buy something anyway, and its price is almost certain to go up. Then it pays to buy "now." Otherwise, borrowing is only speculating that inflation will be even greater than the moneylender thinks it will be.

5 Cost Cutting. Economists are fond of pointing out that, unless there's some horrible monopoly at work, there are substitutions we make for most of the things we buy—substitutions which can save money.

Food: Typical substitutions are cheese, eggs, or beans for meat, one's own labor instead of going out to a restaurant, or cheaper for more expensive brand names.

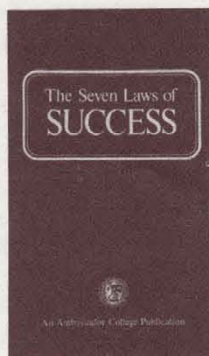
Transportation: Car pools or public transportation can cut car costs.

Medical care: A good diet, exercise, and proper daily care of one's teeth are cheap substitutes for expensive medical or dental bills.

The substitution rule takes the form of a general question one can ask oneself in most economic transactions: "Can I get the same thing cheaper elsewhere? Can I get some-

CAN EVERYONE BE A SUCCESS?

Picture yourself five years from now, doing just what you'd like to do with your life. Now take a pen and paper, and write out what it is you'd like to accomplish or become. Congratulations! With this little exercise, you have just discovered one of the most important "secrets" for success—that of setting goals! Real success is not based on luck, on intimidation, or on "fooling most of the people most of the time." Actually, the secrets of success can be summarized in seven basic principles that anyone can apply. The free booklet *The Seven Laws of Success* explains these vital keys and shows how you can immediately put them into practice. Write to one of the addresses on the back cover to receive your free copy.



thing else for less money which will do the same job?"

6 Prioritize Options. Every family's budget consists of varying proportions of the same things: housing, food, transportation, recreation, clothing, medical, and grooming expenses. Where our own individuality comes in is the "mix" or proportion of our money which we allocate to these various areas. Specifically, we ought to know what we'll give up first when the budget gets tight.

One should ask oneself, "What am I willing to give up in order to keep what I want? Buy a smaller house so I can keep my car? Eat beans instead of meat so I can pay the rent? Drive a small subcompact so I can run the air conditioning?"

These are questions which only we as individuals can answer. How much is living in an air conditioned house worth? Enough to give up a vacation for? How much are the educational benefits worth? Enough to skimp on the food budget?

It doesn't matter *how* we answer these questions as much as it matters that we indeed ask them and that we are fully prepared to accept the fact that we may have to give up something to keep something.

7 The Friendship Principle. Privacy is not without its costs. Modern man's proclivity to separate himself into isolated nuclear families means families often do not enjoy some of the benefits and "economies of scale" which could otherwise come their way if they got together with others more often.

The "friendship principle" is best illustrated in such things as pot-luck dinners, car pools, and food co-ops, all of which save money. The principle can even be carried to the point of exchanging services: the help of a friend who, say, fixes autos for a living can be returned if you do construction work and he happens to be adding on a room to his house. In each case, expensive labor costs are avoided.

The principle is one particularly helpful for older people. Many senior citizens choose to live alone voluntarily, which is, of course, their prerogative, but it is a choice which costs them money. At the very least, in some such cases, it would be wise to give some thought to the possibility of taking on a roommate, a decision which might eventually create an atmosphere of emotional support as well as cutting costs.

Perhaps the worst thing about inflation is that it is a respecter of persons. Older people, those on fixed incomes, and the unemployed get hit the worst. Even the typical working householder has enough problems keeping up on the treadmill, barely staying ahead of being sucked down into the chasmic maw of penury. While the real "solution" is governmental (and therefore improbable), individuals can still roll with the punches, even improving their lot—which is a good idea 'til Messiah come. □

Your BEST Investment

Is money the "root of all evil"? What is money anyway? Where did the idea originate? What about interest rates and "paper gold"? Does the Bible condemn wealth and riches? Where does wealth come from in the first place? Most important of all, what will happen to that wealth within your lifetime? What is the true source of wealth? What is your best investment?

by Jon Hill

MONEY MATTERS! Walk into a bank and your whole manner changes. An aura of awe makes people use hushed tones in the marbled mausoleums of Mighty Money! The building itself exudes an atmosphere of absolute confidence—if not the confidence of solid stone, brick, marble, polished thick oak, high-ceilinged basilicas of the old-fashioned banks, then it is the modern confidence of concrete, steel and glass with clinical and controlled luxury displayed in plush carpets and pieces of modern art.

As a customer you are treated with friendliness, warmth and sincerity—but always with a certain austere reserve, a certain understandable and fully expected distrust on the part of the moneyholder toward the money-needer. It's something we take for granted.

You have confidence that the bank is adequate to supply your need. You hope the bank will have enough confidence in you to risk supplying your need. You know certain securities will have to be produced to bolster the bank's confidence in your ability

to repay—your land, your home, your life insurance, your auto, your ability as a wage earner . . . *all* will be freely open to scrutiny, and of course your past record of bill paying—your credit rating.

It's not that debt is not respectable. Debt is demanded. It is a red ink society from the impossible national debt to individual insolvency.

Everybody does it!

It's hard—no, difficult, if not near impossible—to make ends meet, to live within your means. But that's all right. Nobody else can either. In fact,

since the early thirties, when the government decided it would be better to mortgage the future than to pay for the present, a climate was created in which it is uncomfortable *not* to be in debt.

Nationally speaking, that mortgage on the future is just about due to be paid—and when all the notes come due at once we're going to discover a fantastic and horrible truth: *the richest nations on earth are bankrupt!* But that comes later in this article: let's get back to *you*.

Does God Condemn Money? Despite some *misquote* you may have heard from the Bible about money being the root of all evil, let's prove unequivocally at the outset that neither God nor His Word, the Bible, condemns money. There is nothing unholy or inherently evil in money or a bank. As with all things, God's principle is: it is not the thing which is evil, but what is *done* with the thing, the attitude toward the thing.

What the Bible does say is, "For the *love of money* is the root of all evil . . ." (I Tim. 6:10). Even this is poorly translated in the King James Version and is better understood as rendered by J. B. Phillips—"For *loving* money leads to all kinds of evil, and some men in the struggle to be rich have lost their faith and caused themselves untold agonies of mind."

No, God is not against money of itself. Abraham, the father of the faithful, the friend of God (James 2:23), was a very rich man (Gen. 13:2) and was familiar with the use of money (Gen. 23). David, a man after God's own heart (Acts 13:22), during his lifetime, gathered up *tons* of gold and silver, precious stones and costly jewels (I Chron. 29). Though there were many poor men God used in the history of this world, there were just as many, if not *more*, rich men in His service—if that surprises you, check your Bible and prove this truth.

The paradox of the problem of riches is solved by the principle mentioned in the same sixth chapter of Timothy quoted above. Most of the chapter talks about *how* to be rich. It does not condemn the wealth itself. Again in the Phillips translation, beginning in verse 17, let's read a summary of the principle: "Tell those who are rich in this present world not

to be contemptuous of others, and not to rest the weight of their confidence on the transitory power of wealth but on the living God, who generously gives us everything for our enjoyment."

Remember that in the same example Jesus gave to the disciples to explain the difficulties a rich man would have in gaining the Kingdom. He also said that "with God *all things are possible*" (Matt. 19:23-26).

Why All the Mystery? Money is mysterious to many. It's simple enough to see that if you have enough of it you can buy anything (almost) that you want. But what is money? Why do some people have more than others? Just how complicated is the system? What's the history of the mystery?

As with nearly every major facet of our society—medicine, education, law, farming, government—banking finds its recorded beginnings in Babylon, inextricably entwined with religion because *Priest-Kings* ruled in ancient times.

In an agricultural economy, barter was sufficient as a means of exchange. As men gathered themselves into cities and began to deal with one another in many capacities, they no longer raised flocks, herds and crops. So they needed something to represent wealth—something portable, precious, protectable.

Gold and silver quickly came to *represent*, in certain weights, a given number of cows, sheep, donkeys, etc. Words you may be familiar with such as "capital," "capitalism," "fee," "rupee" are all words which derive from "cattle," or a cow-standard society. Many other forms of representation have been used—salt, feathers, dog's teeth, fishhooks.

In today's modern world we may enjoy a laugh at someone who would think salt was money (are you worth your salt?), until we would try to convince him that a column of figures in the electronic memory of our local bank's computer was what represented our true wealth!

Back to the Beginning. As people gathered into cities and their horde of *representative* wealth (gold and silver) became larger, protecting it became a problem. Many a house had a secret chamber for the master's

money—perhaps in a hole dug into the floor, perhaps a secret hiding place behind a tree, under a hedge, three feet deep in the earth of the little walled garden to the rear. At any rate, it was secreted in as safe a place as the master could think of—you can bank on that!

BANK?

Right, you guessed it! Look up the word in the big dictionary of the local library sometime. A *bank* is a mound or rise of earth. One basic meaning of the word is also "to cover"—you bank a fire by covering it with ashes so it won't all burn up while you sleep. Then when you want to start the fire in the morning you remove the covering—you make a withdrawal from your fire bank. Sometimes we become ashamed of the humble beginnings of our dignified institutions—why?

These private banks (holes in the ground) were not as safe as desired. People didn't respect each other's private property, but being a superstitious lot they feared their many gods and wouldn't think of violating the temples. So, for a price, the local high priest would allow the storage of the representative wealth (money) in his temple treasury to ensure its "safety." In fact, the very word "money" derives from the Latin and comes from the Roman mythology that Juno *invented* money.

The truth of the matter is that *both* Juno, with his panoply of gods and goddesses, *and* the invention of money came from Babylon! The Romans continued the temple-money practice in the temple of Juno *moneta*: so what was coined became called "money" and the *place* where it was coined was called the "mint"!

Back to Babylon. In order to portray graphically how this whole banking syndrome developed in history, consider the following pseudo-historic but wholly possible scenario of the past.

As the gold or other representative wealth began to accumulate in the private coffers and under the protective custody of the high priest in the temple, the Priest-King (let's call him Baal Nimrud—Rude for short) put together an interesting plan (about 2200 B.C.). He noticed that at no one time did everyone call for the wealth sequestered in the safety

of the temple vaults. He also noticed that intelligent and capable men who had real property (land, cattle, houses, slaves) often lacked the cold gold to finance a venture that would turn them from middle class into rich men.

Putting these two factors together, he became a banker. He called the men aside (those whom he had first checked out to be sure of their securities) and told them the deal he had in mind for them. If they would pledge their property in lieu of the repayment of the gold he would lend them (should their venture fail), Rude would finance their plans. Rude arbitrarily picked thirty percent as the yearly amount of interest that should be paid to him for the use of the gold.

The first farmer took the gold from Rude. After pledging his property in lieu of repayment at the stipulated terms, he took the gold to a local businessmen contracting to have an irrigation system built and enough seed supplied to plant a crop. That businessman took the gold to the temple for safekeeping.

Rude then offered the same chunk of gold on the same terms to another farmer who wanted a house built. The builder brought the gold to the temple for safekeeping! Rude then offered the same piece of gold to a local merchant, on the same terms, so he could pick up enough camels to form a caravan to Egypt. The camel dealer brought the gold bar to the temple and deposited it in the safety of the sanctuary.

By this time Rude added another idea to his plan. Since the gold was heavy, cumbersome to carry, even dangerous to transport — Rude convinced his next customer (sticking to the same terms for the loan) that it would be safer for all concerned if he just issued a clay tablet receipt for the amount of worth that the gold represented. The clay was easier to carry. It bore the imprint of the high priest's own signet ring and would be accepted as if it were gold by all local businessmen.

So Rude's convinced customer took his clay receipt (which represented gold, which represented wealth) to the boat builder and had ten barges built. The boat builder accepted the receipt, gave it to a lum-

ber supplier and in addition went to Rude and requested a loan, for expansion of his operation, of an equal amount (also indicated by a clay tablet receipt) and put his business in hock for security.

Nimrud's Pound Gained. To make a long story short, Baal Nimrud found that within the year he was able to lend the same bar of gold ten times. Let's say it was a ten-pound bar. At the end of the year Rude was still in possession of the original gold bar itself. In addition he owned one farm and a half interest in a caravanary (two of his debtors didn't make it). In addition to that he had been paid eighty pounds of gold by the eight debtors who succeeded with the help of the loan, plus of course the twenty-four pounds of gold in interest.

Rude's ten pounds had gained him one hundred four— not bad! Of course the original ten-pound bar was not really his—it was only left there for "safekeeping" by a merchant from Ur, but he hadn't called for it in the course of the year. And if that merchant ever did call for his bar, Rude figured he could talk him into taking a clay receipt for it, leaving the actual bar in safekeeping (?) in the temple!

The ten ten-pound bars (plus a little) that Rude now actually owned, were not worth just ten times the original bar he had speculated with — to Rude they were worth *much* more! He had already learned by observation that only about one out of ten of the people who had money in the temple for safekeeping ever actually requested to have their gold back at any one time. This meant he could use nine-tenths of the money at any one time any way he wanted.

And now that the idea of accepting clay receipts was catching on, there was no way to tell how far he could bluff his way. As long as the people had confidence in the clay receipts, he could continue to amass great wealth at very little actual risk or expenditure.

Good for the Economy. Rude even got himself into thinking he was performing a real public service in the process of gathering all the real wealth of the people into his own coffers. There were more jobs. Every type of shop and industry had been

given a shot in the arm. There was bustling activity everywhere.

Rude began to see that he could control the entire economy. If his system began to destroy itself because people couldn't any longer sustain the exorbitant interest rate of 30%, he could postpone the ultimate day of reckoning by lowering the rate, say to 20%!

Baal Nimrud realized, of course, that sooner or later the economy would collapse. In order to pay their debts the society as a whole would become sellers, and there would unfortunately be no buyers. They would storm the temple in angry protest when the word leaked out that the clay receipts couldn't be redeemed for gold, that they weren't worth the mud they were written on. The people would lose their confidence, their faith in him (or his sons or grandsons), in the clay money, in the temple. But if he exercised just a little caution he could make it work during *his* lifetime—and that is what counted to him!

History shows plainly what did happen. Not just to Nimrud's economy, but to all those who followed in his footsteps. Usually the economy collapsed in 100 to 150 years. The economy slipped from gold-backed to silver-backed to lead-backed money. Whatever metal was the backing was hoarded until there was not enough of it available to conduct the economy (tight money). So a cheaper, more available metal or medium of exchange (easy money) would be substituted, etc., etc., until ultimate collapse.

Babylon went this way. Assyria, the Greeks in their time, and the Romans all trod the same road. Numberless other economies: ditto.

The key to the downfall was the exorbitant (though exhilarating at the time) interest rate.

Confidence. According to the Federal Reserve Bank: "Money *is* the confidence people have that they will be able to exchange such money for *real* goods and services whenever they choose to do so." This is why money becomes a god to many people—money becomes that in which they have their trust, their confidence. It's really very simple: *money is confidence*. This is why the words "trust" and "fidelity" are of-

“A thorough understanding of the Bible is better than a college education.”

—Theodore Roosevelt

That's a powerful statement, coming from a man of Theodore Roosevelt's stature. And he is by no means alone in this sentiment. Many great leaders have shared Roosevelt's high esteem for a knowledge of the Bible—Newton, Jefferson, Franklin, Lincoln, to name a few. Of course, no one is suggesting that you forget about a college education. The point is that numerous men of great ability and eminence have found the Bible to be of immense educational value. Yet most of us haven't bothered to read the book that is the basis of much of our Judeo-Christian heritage. Why not take a few minutes a day to find out about the most important book ever written? Our free Bible Correspondence Course, consisting of 12 monthly lessons, opens the door to a whole new realm of discovery. Why not enroll today? Just write to the address of our office nearest you. Who knows? You might be in for a few surprises.



ten used as part of the very names of banks!

Money is what people mutually agree it is at a given time. If they all agree that it is gold, then money is gold! Gold is certainly the dominant money idol in the pages of history. Money is the man, or whole society of men, who has striven greedily and died for the sake of gold! But the gold is not to blame. Just as much suffering had gone on in the process of the greedy getting of stones and bones, silver and lead. It doesn't make much difference whether you call it "Federal Reserve Note" or "rusty nails" (which have been used for exchange purposes)—whether you term it "Special Drawing Rights" (the "paper gold" currently being used to settle international debts) or whether you agreed to settle for elephant tails as they readily did in the past in Portuguese West Africa.

As long as the people you do business with agree to accept your "money" it doesn't matter what it is. And equally important, when the people you trade with no longer have confidence in your medium of exchange, you can become a "rich" bankrupt. Confidence is the important key!

There are two schools of thought at the extremes of money thinking. One feels that only a solid (which word comes from a Latin coin, *Solidus*) gold-backed monetary system can bring stability to the financial world. Their confidence is in gold. At the other pole of thought is the basic thesis upon which the Western world has its confidence—the productive capacity of the society itself. This school has been followed diligently since the early thirties.

A fellow by the name of Keynes (pronounced Cain's) put this theory into words in an essay entitled *Auri Sacra Fames*: "Almost throughout the world, gold has been withdrawn from circulation. It no longer passes from hand to hand, and the touch of the metal has been taken away from men's greedy palms. The little household gods, who dwelt in purses and stockings and tin boxes have been swallowed up by a single golden image in each country, which lives underground and is not seen. Gold is out of sight—gone back into the soil. But when gods are no longer seen in a yellow panoply walking the earth, we

begin to rationalize them; and it is not long before there is nothing left."

While succinctly pointing out the fallacy of trusting in and worshipping gold as the money god of the past, Keynes didn't seem to realize that he was substituting a new god for the old god! And so today's money worshippers bow down before the image of nothing, whereas their opposites bow down to the image of gold!

Since the Keynesian theory is what we are living under, let's examine it briefly. Perhaps the key is provided by the highly respected international advisor on finances, Dr. Harry Schultz. In his circular letter of October 30, 1969 he states: "Once man introduced money he introduced speculation." In other words, while man remained on a barter system, speculation was nearly impossible. If you had ten head of cattle, you had ten head of cattle, and there was no way to make ten head of cattle *appear to be* a hundred head!

But a piece of metal was substituted as a representation of the real wealth. A piece of metal was acknowledged as being worth so many head of cattle. Speculators could then "play the market" with the metal, since the decision as to *how many* head of cattle it was worth was arbitrary and decided by men in common agreement. Men could agree at a *different worth* for it at one time than at another; *this is speculation!*

At each stage of the money game you get further away from a total grasp of *real* wealth. "It becomes more and more abstract, until it reaches the highly sophisticated form of our money, which consists primarily of numbers on the ledgers of the banks that maintain our checking accounts. Although we still use some currency (worth, in reality, no more than the paper it is printed on) and some coins, most of the money we spend moves from buyer to seller through the checks that order the banks to debit one account on their books and credit another. Thus most of our money has no real value and no tangible existence: we can't see it or feel it or smell it. This is one of the reasons why its quantity is so difficult to regulate" (*A Primer on Mon-*

ey, *Banking and Gold*, by Peter L. Bernstein).

The crude manipulations that Baal Nimrud went through to augment his wealth are multiplied in the many devious and mysterious imaginations of a modern market which has many diversified representations of true wealth: coin, currency, gold in Ft. Knox and the Federal Reserve vaults in New York, demand deposits which back up our checking accounts, time deposits which exist only as figures on a ledger, bonds, stocks, mortgage papers, ad infinitum.

Funny Money. So we find ourselves in a rather ludicrous situation. If you have any money in your pocket, please take it out and take a look at it. Since American currency is so prominent in international financing, let's see what it says on the American money. On the top of one side of the paper money you will notice that it says, "Federal Reserve Note." I am now looking at the face of what we call a five-dollar bill. It also says, "This note is legal tender for all debts, public and private."

But what does that *mean*?

"The trick in the Federal Reserve Notes is that the Federal Reserve Banks lose no cash when they pay out this currency to the member banks. Federal Reserve Notes are *not redeemable* in anything except what the government calls 'legal tender'—that is, money that a creditor must be willing to accept from a debtor in payment of sums owed him. But since all Federal Reserve Notes are themselves declared by law to be legal money, they are really redeemable only in themselves! To put it briefly, they are an *irredeemable* obligation issued by the Federal Reserve Banks" (*A Primer on Money, Banking and Gold*).

A few more quotes from this basic book will help us understand the money we use a little better. "In short, the money we use every day, the money that we are all happy to accept in payment for goods sold, services rendered, and debts incurred, is *intrinsically worthless*: It has no tangible backing, in the strict sense of the word" (p. 105).

"When we look back over the ground that we have covered and ask what the dollar is really based upon, we would have to say that it exists

essentially on *promises and book-keeping machines*" (p. 107).

"To return to the point from which we have started: money and gold have no use or value in themselves. On the contrary, their value derives only from what we can buy with them" (p. 166).

And today your hard-earned dollar or pound is buying precious little by comparison. □

Confidence. American paper money carries on it the statement "In God we trust." In fact, when you understand what money is, it seems that there must have been a typographical error in the printing of this currency and it should read, "In *this* God we trust." Surely you have heard the expression, "the *Almighty dollar*!"

We do literally trust in that physical piece of paper to bring us our needs—to supply us with goods and services of our choice at the time of our choice. Our trust is in the money itself and in what stands behind the money—the economy of the nation.

There is a deeper hypocrisy in bringing God into the picture than might be supposed. Let's read again that verse from the Phillips translation mentioned previously. "Tell those who are rich in this present world not to be contemptuous of others, and *not to rest the weight of their confidence* on the transitory power of wealth but on the *living God*, who generously gives us *everything* for our enjoyment" (1 Tim. 6:17).

God's message clearly throughout the Bible is that we should put our trust in Him, not in princes or governments or institutions, but in Him! This does not mean that the land and the resources on that land, and the money and everything else that is freely given to us from God, is evil of itself or should not be *used* freely; but that in the use of it we should always maintain our ultimate trust and faith and confidence in God and not in any of these *things*! It's all too easy to focus on the physical.

Source of Our Wealth. Let's understand where the wealth comes from in the first place—the real wealth! The Eternal God is the Possessor of the heavens and the earth as well as being its Creator. It is He that made the earth habitable for mankind in the first place. It is that great

God who put the abundance of wealth into the earth for man to dig it out. It was a loving Creator that covered the millions of square miles of the surface of this globe with riches beyond imagining in the natural resources we not only take for granted, but greedily destroy beyond measure as we use them.

That same great God made a covenant with a man called Abraham and promised that man that if he would serve Him unswervingly, if he would put his absolute and total and complete trust and confidence in the living God, no matter what, that he in turn would share as a co-owner with Abraham this entire earth and indeed even the entire universe! And you share in that promise if you are Christ's and heirs to that promise made to Abraham (Gal. 3:29).

That promise God made to Abraham was dual: part of the promise showed that Abraham was to have that inheritance from God *forever*. In order for that to happen, Abraham had to have offered to him eternal life as well as all of those great possessions, or else the sad and cynical truth would come to pass that Christ mentioned in the New Testament: If a man gain the whole world and lose his life, what has he got? (Matt. 16:26.)

In Which God Do We Trust? So the great God who *gave* all the wealth is rather upset when He sees Himself denied by that wealth and yet sees His name mockingly printed on the nation's money!

In Hosea that God says: "Little she knew it was I who had given her the grain and oil and wine, who had heaped on her silver and gold [they devoted it to Baal]. So now I recall my grain in its season, my wine in its month; I reclaim my wool and my flax, that went to cover her nakedness; and I leave her all bare to the eyes of her lovers [international allies and trading partners]" (Hosea 2:8-10, Moffatt translation).

This principle applies to *any* nation, because God is the Creator of the whole earth. "Their land also is full of silver and gold, neither is there any end of their treasures; their land is also full of horses, neither is there any end of their chariots. Their land also is full of idols; *they worship the work of their own hands*, that which

their own fingers have made" (Isa. 2:7-8).

Since the great nations came to affluence, they have steadily departed from even a semblance of godliness. They have been absorbed in their own affluence. They worship their own economies and forms of government. They are hell-bent on a toboggan slide to the depths of immorality. They have trust and faith and confidence in what their economies can produce and *not* in the God who gave them the resources from His earth to produce those manufactured goods. The mocking statement, "In God we trust," is printed blasphemy!

The God of Abraham Lives. That same God of Abraham, Isaac and Jacob, disowned and unrecognized by modern peoples, is right now in the process of *taking away* the great wealth that He gave to us—because of our blatant and total rebellion. Actually the main way God takes these things away from us is merely by letting the natural laws He set in motion take their toll. To *permit* the greedy nature which has led us into the economic chaos in which we live destroy us. To *allow* us to fall into the pits we have dug for ourselves.

God is going to allow us to fall into *total collapse* in the near future. A collapse in every sense of the word—and a final, *actual* physical captivity! A financial collapse, a moral collapse, a collapse in the health and even the daily sustenance of food on our plates, a collapse of our great cities in nuclear holocaust, a total collapse of the entire nation and economy in which we trust and have our confidence—that which our money is based upon—our *god*: our manufacturing capacity!

Not until the remaining few left alive, who are in captivity, come to *see* their mistake and *recognize* who their God is, will He intervene and restore to them, not only the riches they had before but those far beyond our ken in the wonderful world tomorrow.

Beware the Golden Calf. We by no means advocate the buying or hoarding of gold and silver as your best investment.

If you wish to invest in this world's securities, be sure to consult experts in the field. Trust neither the "underground" investment letters, nor the

established "name" stock-brokers, but seek a *multitude* of wise counsel, from all financial viewpoints, before investing.

Christians, above all, should avoid making an *idol* out of any investment, as the Israelites worshipped the golden calf of Aaron (Exodus 32). Instead, use your investment capital as a tool toward your *best* investment, as Christ showed in Luke 19:12-27, which is to do the *will* of God, support His Work on earth, and inherit eternal life.

It is not wrong to invest in this world. Jesus Christ said: "Make to yourselves *friends* of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations. He that is faithful in that which is least is faithful also in much . . ." (Luke 16:9, 10). But He also said: ". . . Be ye therefore *wise* as serpents, and harmless as doves" (Matt. 10:16). But be extremely cautious with your investments.

At that moment when the great God of heaven and earth decides to intervene in mankind's affairs, people will begin to recognize that there is only *one* source of true confidence, the *most* reliable "non-human Governor" who will establish His desperately needed discipline (Heb. 12:6), one secure hope for eternal prosperity: God Himself!

"In that day a man shall cast his idols of silver, and his idols of gold, which they made each one for himself to worship [whatever you have trust and faith and confidence in, whatever you worship, is your god], to the moles and to the bats; to go into the clefts of the rocks, and into the tops of the ragged rocks, for fear of the Lord, and for the glory of his majesty, when he ariseth to shake terribly the earth. *Cease ye from man*, whose breath is in his nostrils: for wherein is he to be accounted of?" (Isa. 2:20-22.)

God is returning to take over the governments of this world, to establish the economy of the world tomorrow, to put down all war and see to it that people do not learn to make war anymore. The Creator God is coming to restore this polluted planet to its intended beauty by teaching man how to *use* the great blessings He gives.

All men everywhere are going to

discover that whatever they trusted in before, whatever they had confidence in before, is no longer of any worth or value. Everyone will discover that of his own hand, of what he can manufacture or make, of a gold or silver or paper representation of wealth—that he cannot even supply the simple necessities of food, clothing and shelter for himself but *must* in all things *rely on God*.

God's Economy. Along with all her other monstrous debts, public and private, the United States of America has a debt to its Creator God! This past year alone that debt amounts to a figure in excess of 120 billion dollars! "How can that be?" you say. That can be, because that figure is roughly one tenth, or ten percent, of our gross national income for this year. One tenth of that which we worship as a god instead of giving it to God.

"Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed me, even this whole nation" (Mal. 3:8, 9).

Yes, any nation, forgetting its God, wandering godless in a godless world, refusing to recognize its debt to its Creator is guilty in the light of this scripture.

This nation spends on its defense alone, an amount *billions* greater than its *tithe* would be! It trusts in its manufacturing ability and armies to preserve it in the face of enemies; it trusts in its economy to sustain it financially. It trusts in its technological know-how to continue to produce a giant volume of goods from the good earth—*rather* than trusting in the *Creator* of the good earth!

If we do put our trust in God *rather than* in the manufactured goods or the cold metal that comes from the earth, then His promise is that He will pour us out such a blessing that there will not be room to receive it! That the crops of the next years will exceed those of the years before. That our health, our well-being, our safety will be ensured—this promise applies to every individual as well as to every nation! (See Mal. 3:8-12.)

Things Money Can't Buy. As you well know, happiness cannot be purchased with money. True love cannot

be purchased with money. Health cannot be purchased with money. Safety from our many enemies cannot be purchased with money and certainly eternal life cannot be purchased with money! Salvation, forgiveness of sin, sonship in the Kingdom of God cannot be purchased with money. Not even by the faithful paying of tithes and offerings!

Let's notice an unusual statement made by God in the book of Isaiah—"For thus saith the Lord, Ye have sold yourselves for nought; and ye shall be redeemed without money" (Isa. 52:3).

That's good news!

To think that very soon, the great God who made everything is going to set His hand to save the world! To think that God is not going to require payment of any kind but gives freely all those things which cannot be purchased is good news!

The purpose of this Work of God is to see that as many people as possible realize that the time of God's intervention is at hand. That it is time for all of us to check our securities, to examine our true wealth, to find out what it is we have our faith in and how confident we are in the true and everlasting values of good character as described by our Maker!

And so as it goes on to say in verse 7 of this same chapter in Isaiah: "How beautiful upon the mountains are the feet of him that bringeth good tidings, that publisheth peace; that bringeth good tidings of good, that publisheth salvation; that saith unto Zion, Thy God reigneth! The watchman shall lift up the voice; with the voice together shall they sing: for they shall see eye to eye, when the Lord shall bring again Zion" (verses 7-8).

Use Money God's Way. No, money of itself is not evil—it is how we think about it or what we do with it that is either evil or good. So those of us who know and believe this truth from the innermost part of our beings have put our confidence and faith and trust in God and His promises. To prove this, in every way we endeavor and strive to do what God says, whether it is with our time, our effort and energy, or our money. Jesus Christ put it very aptly in the New Testament when He said: "Where your treasure is, there will

your heart be also" (Matt. 6:21).

If we trust in money, whatever its substance, to solve our problems, give us health, protect us, heal and help us, then we have our trust in money and we are worshippers of that god called Mammon about which the Creator God has a great deal to say.

He uses many analogies regarding money, such as the parable of the talents, which shows that we should use everything that we have been given by God to serve Him and to increase—with the power of His Spirit and according to His laws—those gifts that He has given to each and every one of us (Matt. 25:14-30). He warns us very sternly not to put our trust and confidence in physical representations of wealth that we have laid up where "moth and rust"—and He might well have added "inflation and collapse of an economy"—corrupt, but to make for ourselves treasure in heaven (Matt. 6:19, 20).

That is not just an ecclesiastical phrase. It is not just a gimmick to get the clergy supported. It is a statement from your Savior endeavoring to get across the important point that your total trust, your absolute confidence, must be in God who made all things, and not in any physical representation of wealth dictated and stipulated by your fellow mankind—that you do not trust in things but in the Creator of all things!

Our Creator goes on to command of us that we be good stewards of the physical things that we find in our hands (Luke 16:1-13). That is, that we use the money, the property, the abundance that comes from the soil,

to serve and to worship God and not to worship that abundance itself as a god.

God wants us to be business partners of His. We establish that partnership, we prove our trust and faith in Him by returning to Him one tenth of what He gives to us. A very simple token and a small one, as physical and monetary proof of our belief.

Those of us who have so dedicated our hearts and treasures in complete trust and confidence into the hand of Almighty God will come with confidence to that place in human history when all the economies of all nations dissolve into nothingness. At that time the great treasure which God has in heaven will be brought with Him from heaven to this earth and given freely, abundantly, overflowing in the currency of true wealth—in the sharing and possessing of the heavens and the earth as a SON OF GOD!

Truth Is Free. Truth should be given freely. "Freely ye have received, freely give" (Matt. 10:8). Let's see some inspiring things that God has to say about the spiritual truth of the purpose of life and the reason for His creation of mankind—"Ho, every one that thirsteth, come ye to the waters, and he that hath no money; come ye, buy, and eat; yea, come, buy wine and milk without money and without price. Wherefore do ye spend money for that which is not bread? and your labour for that which satisfieth not? Hearken diligently unto me, and eat ye that which is good, and let your soul delight itself in fatness. Incline your ear, and

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come unto me: hear, and your soul shall live; and I will make an everlasting covenant with *you*, even the sure mercies of David” (Isa. 55:1-3).

This is talking about that soon-coming time when God will be ruling this earth. The good news of Tomorrow’s World! It does not mean that money or gold or banks will not be used. It means that the trust and faith and confidence will be in God and not in things.

In so warning us ahead of time, God urges us to recognize what our true source of wealth is and so he

says: “Seek ye the Lord while he may be found, call ye upon him while he is near: Let the wicked *forsake* his way, and the unrighteous man his thoughts: and let him *return* unto the Lord, and *he will have mercy upon him*; and to our God, for *he will abundantly pardon*” (Isa. 55:6, 7).

Make your investment an eternal investment. Make God *your* partner! Put your heart into the Work that God is doing in this end age—the Work of warning the world of the immediately impending troubles soon to come—the Work that is publishing the message of the good news of the

world tomorrow—a world at last at peace living under the loving auspices of our Creator God.

Let this verse be a prophecy in God’s Word concerning you—“How beautiful upon the mountains are the feet of him that bringeth good tidings, that publisheth peace; that bringeth good tidings of good, that publisheth salvation; that saith unto Zion, Thy God reigneth! Thy watchman shall lift up the voice; with the voice together shall they sing: for they shall see eye to eye, when the Lord shall bring again Zion” (Isa. 52:7-8). □

The TITHING Principle

MANY businessmen have regularly searched the pages of the Bible for guidance in their daily affairs. They have found that the Bible has many practical words of advice—especially to the money handler.

Consider the biblical principle of savings: “Go to the ant, thou slug-gard; consider her ways, and be wise: which having no guide, overseer, or ruler, provideth her meat in the summer, and gathereth her food in the harvest” (Prov. 6:6-8).

But a deeper and more profound monetary concept is contained in the words of Jesus Christ: “It is more blessed to give than to receive” (Acts 20:35).

Once a person begins to use some of his resources to help others, he discovers that he has begun to lose some of his selfish attitudes. This principle of concern for others exerts a great stabilizing influence on the overall well-being of an individual. The book of Proverbs expresses the principle in this way: “It is possible to give away and become richer! It is also possible to hold on too tightly and lose everything. Yes, the liberal man shall be rich! By watering others, he waters himself” (Prov. 11:24-25, *The Living Bible*).

Thousands have had their lives vastly changed for the better by the

biblical principle of tithing. They have found that it works!

Look at it this way. Everything produced—money and the things money will buy—comes from the earth. Man didn’t make the earth—*God* did! Man merely applies energy in thinking and planning and labor while on the earth, which God created and *owns*. Where does the energy man expends really come from? It too comes from God. You merely *utilize* what God supplies. Therefore, God has a prior claim of *ownership* on all you take for granted that you produce.

But God is concerned about humanity. He has our interest and welfare in mind. He has set laws in motion for our benefit, regulating that portion of His wealth which our thinking and our labor extracted from the earth and developed.

God’s law regulating what man earns can be likened to a contract. He allows humanity to work on His earth, to use a part of the earth for food and other materials for our livelihood—to utilize its soil, its timber, its water, its coal and oil, and to manufacture products from it. In turn, God wants us to understand that we are working with Him in partnership—maintaining and developing what He created.

The History of That Partnership.

The first man Adam was instructed to dress and keep the Garden of Eden (Gen. 2:15). His descendant Abraham was educated in all of the commandments, laws and statutes regarding man’s relationship to God, himself and the earth (Gen. 26:5).

Consider one of those principles recorded in Genesis 14. A confederation of four kings invaded the flourishing cities of Sodom and Gomorrah and took Lot, Abraham’s nephew, captive (verses 11-12). Subsequently, Abraham engaged these four kings in battle, rescuing Lot as well as recovering all the booty.

Enroute to his home, Abraham met Melchizedek—King of Salem and priest of the Most High God. He then gave Melchizedek tithes of all the spoils, including nonagricultural products (verses 18-20).

There are several interesting observations that can be drawn from this account. The main one is this: the spoils clearly belonged to Abraham. In a strict sense, according to the custom of war, Abraham was entitled to all won in battle by right of conquest. But not wanting his wealth traceable to any man, he returned everything except a full tenth and what his young men needed for provisions (Gen. 14:23-24). The crux point is that he gave the tithe to Mel-

chizedek *before* disposition to any other parties.

Abraham's grandson—Jacob—was involved in the other recorded pre-Mosaic tithing incident. Jacob was running for his life from brother Esau (Gen. 27:43, 44). During his flight, God promised Jacob both the land and an innumerable host of descendants (Gen. 28:13-15).

In a positive response to these promises, "... Jacob vowed a vow, saying, If God will be with me, and will keep me in this way that I go, and will give me bread to eat, and raiment to put on, so that I come again to my fathers's house in peace; then shall the Lord be my God" (verses 20-21).

Then Jacob continued with a little-known second promise to his Creator: "... And of all that thou shalt give me I will surely give the tenth unto thee" (verse 22). Reference to Genesis 31:3, 13, 18-20 and 35:1, 6-15 shows that Jacob fulfilled the first part of this vow to God.

In that light it would be highly inconceivable for Jacob not to have fulfilled the second half of his promise as well—a promise to tithe on all the future increase that God would give him. Presumably this would mean that Jacob would have had to tithe more than once, since he would not have received all of his God-given sustenance at once.

Levitical Tithing. Apart from these two specific accounts, tithing is not discussed again until incorporated in the Mosaic code. Here it is enjoined as an ongoing law, not one established at Mount Sinai (Num. 18:21).

Later, reflecting on the priesthood in the ancient Israel of Moses, the apostle Paul said that the sons of Levi "have a commandment *to take tithes* of the people according to the law ..." (Heb. 7:5). The Levites took the tithes—but they did not exclusively belong to them.

According to the law, Moses had stated: "And *all* the tithe of the land ... *is the Lord's*: it is *holy* unto the lord" (Lev. 27:30). However, God did designate the tithe for Levitical and priestly use at that time: "... I have given the children of Levi all the tenth in Israel for an inheritance ..." (Numbers 18:21).

Now, for the sake of space, we pick

up the story hundreds of years after Moses. As long as the Israelites performed their responsibility in paying the tithe diligently, the Temple services flourished following the return of a few tribes from Babylon to the Holy Land. It was a time of exciting restoration, a spiritual renaissance for the Jewish people.

The Message of Malachi. Once the initial zeal wore off, however, the situation in post-captivity Judah began to deteriorate. Priests became politically oriented and contemptuous of the Temple services—haphazard in their selection of sacrificial animals.

God gave them a scathing indictment through Malachi. He pointed to the track record of forsaking His ordinances and laws since the nation's infancy in the wilderness (Mal. 2:8; 3:7).

When the people asked God just what He meant, the Creator replied: "Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? *In tithes and offerings*. Ye are cursed with a curse: for ye have robbed me, even this whole nation" (Mal. 3:8-9).

By not paying the Levites the tenth, the people were actually robbing God.

But was the message of Malachi only for the people of that day? The prophetic pre- and post-context of this tithing passage indicates that the message (indeed the tithing principle) was also for a future time.

New Testament Tithing. In Matthew 23, Jesus Christ—a New Testament Prophet—indicted the religious leaders for their up-side-down priorities concerning God's way of life. "Woe unto you, scribes and Pharisees, hypocrites! for *ye pay tithe* of mint and anise and cummin, and have omitted the weightier matters of the law, judgment, mercy, and faith: these ought ye to have done, and *not to leave the other* [tithing] *undone*" (verse 23).

So Jesus of Nazareth did endorse the tithing principle even in the case of its picayune observance in what might be likened to today's backyard garden.

Another biblical passage helps to clarify this important verse *in context*. Notice the very first verse of this chapter: "Then spake Jesus *to the multitudes, and to his disciples,*

saying, The scribes and Pharisees sit in Moses' seat."

Apparently Matthew 23 was directed to the general populace and Christ's own special students as well as the scribes and Pharisees.

At any rate, Jesus' own words do uphold the tithing principle (cf. Luke 11:42).

Tithing Today. Fully considering the foregoing material, how should the twentieth-century Christian approach the subject of tithing? In retrospect, it is important that we wholly recognize that God is the owner, proprietor and Creator of everything we observe in the natural environment.

The earth is the Lord's, and the fulness thereof; the world, and they that dwell therein" (Ps. 24:1; 50:10, 12; Job 41:11; Deut. 10:14; Ex. 19:5, etc.). And this includes rare metals often employed as basic monetary standards and mediums of exchange. "The silver is mine, and the gold is mine, saith the Eternal of hosts" (Haggai 2:8).

And there is no possible way humanity can begin to reimburse the Creator for all of His beneficence. The gift of life itself is precious beyond words. Then there is land, water, air and all the little accoutrements of the earth that go to make life so enjoyable for men and women. "... For he [God] makes his sun rise on the evil and on the good, and sends rain on the just and on the unjust" (Matt. 5:45, RSV).

And as David wrote about God: "Blessed be the Lord, who daily loadeth us with benefits ..." (Ps. 68:19). He knew that our God is a giving, benevolent God. "Thou openest thine hand, and satisfiest the desire of every living thing" (Ps. 145:16).

Tithing (indeed the giving principle) shows our respect, love and admiration for our Creator. It is an expression of honor and acknowledgment of God's supreme lordship, and mastery in the universe—a fitting minimum standard for Christian giving.

A very wise king certainly captured the principle of this giving spirit: "Honour the Lord with thy substance, and with the firstfruits of all thine increase: so shall thy barns be filled with plenty, and thy presses shall burst out with new wine" (Prov. 3:9, 10). □

TITHING and the TEN COMMANDMENTS

It would be utterly ridiculous to claim that one of the Ten Commandments is "Thou shalt tithe." But it would be equally ludicrous to say there is absolutely no relationship between the law of the Ten Commandments and the law of tithing.

Nothing upsets us more than to hear that someone else has his fingers in our pocketbook. Master Charge, VISA, Barclay card, our car payment—all combine to spend our paycheck before we even endorse it. But could God Himself rightfully claim a portion of our income in spite of all these other encumbrances?

Most acknowledge that we should at least adhere to the Ten Commandments. But could obedience to that royal law expressing love for God and neighbor have anything to do with the proper distribution of one's income? This article will examine the relationship between tithing and several points in the Decalogue.

The Great Commandment. God is the Owner, Proprietor and Creator of everything that our eyes can see. David wrote in the Psalms: "The earth is the Lord's, and the fulness thereof; the world, and they that dwell therein" (Ps. 24:1). This verse shows that God created everything, and that by virtue of that creation He owns it all—including humankind.

By the act of tithing, we show worship, respect, love and admiration for our Creator. Tithing is an expression of honor and an acknowledgment of God's supreme lordship and mastery of the universe. That's the positive side of the first and great commandment in its relationship to tithing.

The negative aspect reads: "I am the Lord thy God, which have brought thee out of the land of Egypt, out of the house of bondage. Thou shalt have no other gods before me" (Ex. 20:2-3). For the true Christian, Egypt is a symbol of this present evil world, out of which God has delivered us. Therefore we owe Him the

honor of avoiding sacrilege in any way, manner, shape or form.

Shunning other gods, in the true New Testament application, involves far more than now bowing down before a literal, man-made idol. You can easily make a god out of the unrighteous mammon of money and wealth. Indeed, this is perhaps the most common violation of the Ten Commandments in the Western world.

Giving one-tenth of one's income to be used for educational and humanitarian purposes helps one retain a sense of proportion about life's ultimate priorities. Money can be a very real "root of evil" when a person's total energies are channeled toward its acquisition and spending. It is much healthier to focus on the needs of others—whether those needs are to be told about the Kingdom of God, or to be ministered to in some other way.

But let's look at another one of God's commandments that few would think bears any relationship to tithing.

The Sabbath and Tithing. The Sabbath commandment belongs to that part of the Decalogue that expresses our love toward God. It specifically involves honoring God with the proper use of a fixed period of time.

Many believe that it is not in the nature of the New Testament God to require a fixed amount of money from those that love Him. They insist that one should only give as much as he wishes to—that there should be no minimum standard of giving.

God does, however, require one-seventh of our time in observing His Sabbath. So just as there is a mini-

imum standard of time that God insists that we devote to worship of Him, it makes sense that there also would be a minimum standard of giving—a tenth (tithe) of our incomes.

God tells us to "remember the sabbath day, to keep it holy" (Ex. 20:8) and that "to morrow is the rest of the holy sabbath unto the Lord" (Ex. 16:23). So the Sabbath day definitely is holy time to God. Likewise, it is stated elsewhere in the Pentateuch that the tithe is *holy* to God (Lev. 27:30, 32-33). The term "holy" is primarily defined in *Webster's New Collegiate Dictionary* as being "set apart to the service of God."

So the Christian honors His heavenly Father by setting apart the tithe to the service of God's Work.

Honor Your Heavenly Father. The Bible specifically commands us to honor our physical parents (Ex. 20:12). But spiritually, when we become converted, God is literally our heavenly Father and the Church may be considered the "mother of us all" (Gal. 4:26).

One of the ways in which we can honor God is to return to Him the "firstfruits" of *all* our increase (Prov. 3:9). However, for obvious reasons it is a little difficult to give our financial blessings directly to the Creator God. Fortunately, the Church represents God as His designated recipient! Those who are preaching the gospel are to gain their livelihood through financial contributions (I Cor. 9:14). Paul wrote: "Let the elders that rule well be counted worthy of double honour [Greek, remuneration], especially they who labour in the word and doctrine" (I Tim. 5:17).

The Bible is crystal clear on this

point. The Church is to be honored by reaping a fixed proportion of the physical blessings of the people (along with additional freewill offerings) in order to perform the great commission of preaching the gospel to the world as a witness.

But the first and fourth commandments are not the only ones that relate to tithing. Consider also the eighth commandment.

You Shall Not Steal. One of the cardinal sins committed in the Garden of Eden was stealing. When Adam and Eve ate of the forbidden fruit—took what was not theirs—they, in effect, stole directly from their heavenly Father.

The question is asked in I Samuel 2:25: "If one man sin against another, the judge shall judge him: but *if a man sin against the Lord*, who shall intreat [intercede] for him?"

Could one actually sin against the Creator God by withholding tithes and offerings? The prophet Malachi answers: "*Will a man rob God? Yet you are robbing me.* But you say, 'How are we robbing thee?' *In your tithes and offerings.* You are cursed with a curse, for you are robbing me; the whole nation of you" (Mal. 3:8-9, RSV).

Failure to tithe, as shown by Malachi, is regarded by God as outright robbery. It is an affront to God! It is a symptom of both personal and national disrespect for our Creator. God asks: "A son honoureth his father, and a servant his master; if then I be a father, where is mine honour?" (Mal. 1:6.)

The apostle Paul wrote to the

Ephesian Church of God: "Let him that stole *steal no more . . .*" (Eph. 4:28). That is good advice for anybody who might allow himself the "luxury" of withholding a portion of his income from God.

Of course, our failure to tithe does not of itself hurt God! He already owns the universe and everything in it. The real hurt is borne by our neighbors. Many are not able to hear, see or read the good news of God's coming Kingdom because the necessary funds have not always been forthcoming. God commands His Church to preach and publish the gospel to all nations around the world (Matt. 24:14; 28:19-20; Acts 1:8). But it takes hard cash to buy radio and television time, not to mention paying for skyrocketing publishing and postal costs.

Covetousness is Idolatry! Covetousness is a major sin in the Western world today. But the sin doesn't stop with lusting after what belongs to somebody else. It is very difficult to separate sins against your neighbor from sins against God. Paul wrote to the Ephesian brethren: "For this ye know, that no whoremonger, nor unclean person, *nor covetous man, who is an idolater*, hath any inheritance in the kingdom of Christ and of God" (Eph. 5:5). Paul did not mince words. Breaking the tenth commandment also breaks the first. Covetousness is idolatry!

And whether you covet what belongs to God or what belongs to your neighbor, it is still a violation of the "first and great commandment" as far as God is concerned. If you covet

that portion of your income that you know, deep down, should go to God in the service of His Work, you are guilty of violating the first and last commandments. So there is a vital relationship between tithing and the Ten Commandments.

And the New Testament also shows that the ten points of the Decalogue have been summed up in the two great precepts of love of God and neighbor (Matt. 19:16-19; Luke 10:25-27; Lev. 19:18; Deut. 6:5). But Jesus went even further. He said: "On these two commandments [love of God and love of neighbor] hang all the law [including tithing] and the prophets" (Matt. 22:40). □

From God With Love

As a motion picture, they were acclaimed by the world. As the law of God, they have been loved by some, hated by others—but transgressed by all. To most people they remain a puzzling enigma. They are, of course, the Ten Commandments. But just how are they applicable to today's world? Our free booklet *The Ten Commandments* explains these living laws and shows how God, in His love, gave them to mankind for the good of us all. To receive your copy, just write to *The Plain Truth* at the address nearest you. (See back cover for worldwide addresses.) Your free copy is waiting for you.