How to Get Out of DEBT

Money problems trouble more people than any other single problem, including health. Here's why, and how you can solve your financial worries.

by Herman L. Hoeh

Few people know the seven principles of financial success. Fewer still are willing to apply them—even if they learn them. People assume there is always a shortcut to financial security and prosperity. They want to take the easy road to quick gain, only to land up deeply in debt, frustrated and—more often than supposed—on the verge of suicide!

The BURDEN of Debt

Deficit spending is fashionable today. It fundamentally began in 1933 when the people were promised a NEW DEAL. They were told that going into debt on a national scale was a temporary measure to prime the financial pump—to get prosperity rolling again.

Instead, it took a war to bring artificial prosperity. But those seven years were enough to teach the people the habit of staying in debt, the habit of buying things on time and paying later—if still employed. It has become a national fixation. It is even spreading to other lands and nations. Credit is extended to practically everyone on practically everything. Debt is considered normal by most people.

Some claim our public and private debt with mounting interest the cause of our apparent prosperity. But is it? Why should anyone be proud of poverty. Poverty is a shame. God speaks of poverty as a curse—a penalty resulting from broken laws.

Many of us, of course, cannot help being poor. It may be too late in life to change matters. Or we may have inherited unusual financial burdens. God knows your circumstances. God has chosen the poor of this world to whom He reveals His truth. Most poor people are more willing to listen to God than are the wealthy. Poverty breeds a closer consciousness of God and the need for God. But that does not mean that God's people have to stay poor!

God prospered Abraham. He prospered Isaac and Jacob. They were all tithe payers. Material prosperity as a right of birth—the Birthright—became Joseph's. Our English-speaking world inherits that Birthright today, as well as the Blessing. Certainly God makes plain that He wants His people to prosper.

John the Apostle was inspired to write: "Beloved, I wish above all things that thy soul prospereth" (III John 2).

Notice that above all things in this material world, God intends us to prosper and be in health—even as we are prospering spiritually. Physical prosperity and health go hand in hand with spiritual prosperity.

The reason this nation—or any nation, for that matter—is suffering from so much worry about debt and health is that no nation on earth today is spiritually prospering. Since all of us ought to be spiritually prospering, let's notice the rules, the laws that govern our physical prosperity.

Though health is a MAJOR consideration in our financial well-being, this is not the place to bring up health laws. We have an article on Seven Laws of Health by Mr. Roderick C. Meredith.

Now to examine the principles that govern our financial prosperity.

Case Histories

Before we plunge into the laws of financial success, we ought to notice the personal experiences of individuals who have made tragic mistakes in their life, people who have plunged so deeply into debt that they may remain in debt for life or be forced into bankruptcy. Some of these cases are not only frighteningly tragic, but frighteningly common.

Mr. Hugh Mauveck, our Office Manager and Secretary of the Radio Church of God...
Mr. M. has a very good job and earns above average salary. He accumulated overspend in order to furnish the meet. Having obtained the house and time payments that he felt he could debtedness.

One week. These few dollars here and there possibly could to make the downpay-

ment, he realized that he would have dot purchasing a little house for himself with several common examples of in-

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furnish it. However, he had sufficient funds to properly furnish it.

Once he scraped together all that he possibly could to make the downpay-

ment, he realized that he would have to overspend in order to furnish the place. He was offered very good terms and time payments that he felt he could meet. Having obtained the house and the furniture, and having signed all the necessary contract papers and terms, he and his family moved into the little house.

It was not long after he moved into the house, however, that he began to realize there were all sorts of little needs for the house—garden tools for the garden, and small items that took a few dollars from his wages every week. These few dollars here and there soon mounted up. At the end of the month he found that he did not have sufficient to make payments on the furniture. These payments began to get farther and farther behind. He neglect-
ed to discuss his problem with the furniture company. It was not long before he had to lag behind also in the house payments.

By the time he had been in the house one year, he was billed for taxes and insurance. Naturally this was more than he expected. He now was faced with the problem of losing everything he had.

What should Mr. M. have done?

Mr. M. should have counted the cost before he purchased his house. Had he analyzed the situation, he would have known before he went too far, just what he was getting into. He could have saved for one additional year before purchasing the house, and he could have made arrangements to purchase the furniture a little at a time during that period, preferably for cash. He would not have had the interest on the furniture, and many of the little items for the house he could have picked up in advance throughout that year and then prepare to move into the house.

A Business Venture That Failed

Here is another example:

Mr. B. started a small business without sufficient background or experience in the type of business in which he entered. After making his initial investment, he no longer had sufficient funds to hire a supervisor who did have the background and experience necessary to handle the situation. He tried to struggle on alone, and began to borrow money.

He worked long, hard hours for the first year or so and was just barely able to keep his head above water. When he realized he was getting nowhere, heavy discouragement set in, and he gradually became slack.

The business was soon lost and all of the original investment was absorbed. He came out broke, tired and penniless.

What should Mr. B. have done?

Mr. B. should have properly trained himself for this type of business, or he should have entered into a business in which he was skilled.

Now take this case:

Mr. A. was a skilled cement worker. He, too, had always made above average wages. He came from a city in the southeastern part of the United States where building and construction was a year around trade.

Mr. A. had never believed in saving for emergencies. He was convinced that, should emergencies arise, he would be able to borrow money sufficient for the needs. But he had not counted on being laid off due to work stoppage.

Having moved into the Los Angeles area, he soon came to the realization that cement work and construction were spasmodic.

He found competition keener and jobs fewer in the larger city. He was forced to sell his car in order to live.

Without sufficient transportation, he was unable to take advantage of many of the job opportunities offered to him. Several months went by before he realized he was fighting a losing battle.

What should Mr. A. have done?

Mr. A. should have first, before he left his home community, made a trip to Los Angeles and investigated working conditions, housing conditions, and living conditions. He would have known what to expect and could have prepared for it months or even years before he made this move. He would have been wise to have saved for emergencies. And he would have won the time had he analyzed, before selling the car, which possession of his was of least importance to his future earnings. Had he done this, he could have refinanced and kept the car, giving him the trans-

portation needed to take advantage of the job opportunities which he had.

A Farmer Goes to Town

Mr. W., in his middle fifties, is a man who has been farming all his life. He was a successful farmer on a small scale. Mr. W. has a wife and three sons. His eldest son was perhaps 26 years of age when he entered college. Although successful, Mr. W. was not able to finance his son's education. Approximately one year after the eldest son left for college, Mr. W. found it necessary to give up his farm and move to the city.

This was a complete change of environment, which Mr. W. was not able to cope with. He had no experience in working or coping with the hustle and bustle of city life. He was untrained and unskilled. Naturally adverse conditions resulted, and he soon ran out of money—his savings now were completely exhausted.

He sold his possessions one after the other until there were none left. The younger boys were not of working age, and they soon faced starvation. Someone had to come to his rescue.

What should Mr. W. have done?

If Mr. W. had used foresight, if he had his finger more on the pulse of his business and knew exactly where he stood, and if he had begun to prepare for the crisis staring him in the face before he left his farm, he would have prepared himself before it was too late.

This preparation could consist of either night training in school, train-

ing by correspondence course, or on the job training during the off season.

( Please continue on page 11 )
BAPTISMAL TOURS...

Progress Report

The nation-wide baptismal tours have completed their seventh week. Here is a concise report of their progress so far and the fruits God is adding to His Church.

by A. J. Portune

BY JUNE 1 of this year over 1,200 requests for baptism had reached headquarters here in Pasadena, California. For several weeks the men selected to go on tour had spent long hours pinpointing cities and towns on detailed road maps of the U.S. As the time neared for departure, exact itineraries and schedules had been worked out by the teams.

Three groups daily were scheduled to be contacted by each tour—morning, early afternoon and evening. The next eleven weeks would be jam-packed weeks of hard work and long driving hours.

On June 7 and 8 the three main teams left from Pasadena—each with the names of over 350 persons on the schedule.

Southern Tour

Mr. Ronald Kelly and Mr. Carl McNair turned southward to cover the southern part of the United States from California to Florida and return. In the first two weeks their mission carried them through Arizona, New Mexico and rain-soaked Texas. Reporting from Pecos, Texas, here is a comment from their first weekly report:

"Greetings from the rain-soaked regions of New Mexico and Texas. We have had just that—plenty of good wet water pouring down on us. We have heard reports of two or three tornadoes and a great deal of damaging hail, but none has come near as thus far. As you can see we always need the prayers of everyone for protection, even from bad weather.

"God has certainly been with us all the way. Through this region it has been very difficult to find places suitable for baptism. But, in every case, we have had a place provided."

In the next few weeks the tour passed through Mississippi, Alabama, Florida, Georgia and North Carolina. In their report from Sanford, Florida, here is another interesting excerpt:

"We were discussing a serious problem with a man and his wife. The man was not particularly interested and did not appreciate our telling him what he would have to give up. He wasn’t a large man, but he stood up, stared through cold steel-grey eyes and said, ‘You men may be right. But if you are not, there will be a price paid. I am an expert with a bull whip, and I used to be in show business with a whip.’ As he stared at us we did not know what might happen. It was possible that within a few moments we might feel that whirlpash across our backs. But the prayers of God’s people have been heard and he suddenly wheeled around, got in his truck and drove off. We felt much better all of a sudden.”

I wonder if we realize how much our prayers mean to these men! It is in situations such as the one just described that these men must put their faith and confidence in God to work out the circumstances. When we are earnestly and diligently praying for the safety of God’s servants then God will heed and give our men favor and protection.

Long Hours Produce Fruit

As the weeks passed and the thousands of miles rolled by, the long hours of counseling and tedious driving began to bear fruit. With each weekly report the statistics came in—more met, more baptized.

But cold statistics don’t tell the story! Only in the changed lives and in the overwhelming joy of the newly begotten children of God is the real story told. When we realize that each new life—begotten of God—is to become an eternal king and priest, to rule and reign with Jesus Christ and to become a very son of God, then we realize the true significance of the fruit being born.

Now, after eleven weeks, Mr. Ron Kelly and Mr. Carl McNair have traveled over 10,000 miles. Out of 254 scheduled to meet them, they have met and counseled with 208. Ninety-one have been baptized!

Central Tour

Mr. Bill McDowell and Mr. James Wells (first English student to attend Ambassador College), leaving in the early morning hours of June 7, began their tour that would carry them across the central belt of the United States and return. Their first few weeks took them through Nevada, Utah and into Wyoming. The following week, leaving Wyoming and Nebraska behind, Iowa, Illinois and Indiana greeted them with violent weather and heavy rains. Here is an excerpt from their weekly report from Paoli, Indiana:

"Greetings from the muddy middle part of the United States; we’ve been up to our ears in rainy, muddy conditions for the past two weeks. We’ve walked down muddy roads we couldn’t drive down, waded across creeks that had overflowed their banks and crossed the road (before we dared cross in the car) and baptized in creeks swollen with muddy water and slime. One creek was so shallow we had to lay the person on her back in the mud, and the water was just deep enough to flow over her completely."

WLS Broadcasts Missed

Now, in their seventh week, the tour has passed through Illinois, Indiana, Ohio, Pennsylvania, Maryland and Virginia. While in the Illinois area many commented about the program being stopped on WLS. Many felt this was a tremendous loss to their lives—not being able to hear The WORLD TOMORROW program any longer. (Some apparently weren’t reading the radio log for other stations.)

Our prayers are needed that another powerful station will open there soon.

Meet Pentecostal Minister

Here is another interesting excerpt from the baptismal tour report of July 9, from Hagerstown, Maryland:

"We also met a Pentecostal minister whose wife wanted to be baptized. It makes one really thankful for the training and experience at Ambassador College, because he did his best to try to take over the meeting. I now see more and more why Mr. Armstrong finds that ‘preachy tone’ so distasteful. I finally had to ‘convict’ him a little, then he went..."
back to the car and left us alone. It was surprising to see how much more we knew about the Bible than he did—though he had been a minister for some time. One thing for certain! THEY have NO ANSWER! We're so thankful God's Holy Spirit is with us to give us the help and answers right on the tips of our tongues when it is needed in times like that.”

We can certainly be thankful that God is with these men supplying their every need. They certainly need wisdom, understanding and courage. Here’s another situation experienced by these men as contained in their reports from Richlands, Virginia:

"This week we have had some interesting experiences! It started with persecution. I left James to wait at the home of a couple who wanted baptism while I went to another place. When I returned, James had been attacked and wounded—by a bantry rooster which had 'snuck up' on him from the blind side! I guess James is not used to our U.S. brand of wild and indignant bantry roosters.”

Thus far in their tour, Mr. Bill McDowell and Mr. James Wells have met 206 out of 258 that were originally scheduled. One hundred twelve have been baptized thus far. In the remaining four weeks, they have the heaviest part of their schedule as they enter more heavily populated areas.

**Northern Tour**

June 8 was the departure date for the northern tour. Mr. Roger Foster—recently ordained minister—and Mr. Carn Catherwood (one of our Canadian students) turned immediately to the North, passing through Oregon, Washington and then into the provinces of British Columbia, Alberta and Saskatchewan in Canada.

In the first two weeks of their tour, 60,000 miles were driven in meeting only 61 persons—the population being widely scattered. Here is an excerpt from their report from Canada:

"The people in British Columbia, Alberta and Saskatchewan—one hundred percent of them—had very good attitudes. Every single person that came with the intention of being baptized—was baptized.

"On the whole we were able to stay on the better roads in Canada, but one day last week we had to drive 200 miles over winding, mountainous, washboard roads of dirt and gravel in one day.”

**Back to the U.S.**

Leaving Canada, the team returned to the United States, passing through North and South Dakota, Minnesota and Wisconsin. After the sparsely populated areas, the number contacted rapidly increased. Reporting from Wisconsin, here are comments from their most recent reports:

"One of the most interesting visits we had all week was with a 72-year-old man and his wife. He was an example of how very active a person can keep his mind even past 70, if one will use it properly. In spite of this man's age he still had one of the best understandings of the Bible of all the people we have met. Both he and his wife were baptized.

"On Sunday, July 17, we baptized a young fellow who was suffering from myasthenia gravis, a general weakness which was especially bad in his face and throat. In May of 1959, the doctors did a permanent tracheotomy on his windpipe. Today there remains a hole through his neck into his windpipe. He had to put tape over the hole so he would not drown when he was baptized. We were able to talk to him, but he could only write or nod his head so we would know what he wanted to say. His attitude was really excellent.

Here is a man who needs our prayers! Messrs. Foster and Catherwood have met 177 thus far out of 209 scheduled. They have baptized seventy-eight. The high percentages being baptized out of those met in Canada gives them a slightly higher average than the other two tours.

**Two-thirds Complete**

At this point in the tours two-thirds of the people have been met—with approximately 100-150 yet to be visited by each tour. Our tour office, here in Pasadena, has been sending out new letters to the teams each week. These added visits must be "sandwiched" into their already crowded schedules. For all three tours the heaviest areas are yet to be covered.

By now the gruelling pace is beginning to tell on these men! Long hours of driving, sleepless nights and irregular meals take their toll. Mr. Ronald Kelly recently wrote of severe headaches causing him considerable pain and discomfort.

Let's not let down in our prayers for these men! Let's remember they are in constant danger every day. They need to be alert and filled with zeal and with God's Holy Spirit. They are depending on YOU! We should pray for them every day!

**California Tour Complete**

Mr. Leroy Neff, ordained minister, and Mr. Bill Winner have just returned from a three-week tour into northern California and southern Oregon. On this tour 57 were met out of 70 scheduled. Only 19 were baptized!

Mr. Neff feels that the low percentage of those being baptized can be attributed to the comparatively short length of time. The *World Tomorrow* program has been on Radio KGO, San Francisco. However, a great many of those who were baptized asked how soon a Church might be established in Sacramento or in the San Francisco-Oakland Bay area. There are certainly enough baptized members in this area to start quite a large Church. We need to ask God to send more laborers into the harvest to shepherd the growing flock.

**Final 'Pick-up' Tour**

For many who were too late in writing, and for others that could not be included in one of the three main tours, there will be a final "pick-up" tour to be conducted by Mr. Richard Pinelli and Mr. Clarence Huse.

These two men have been assisting Mr. Carlton Smith in the New York Church during the summer—visiting the brethren of this rapidly growing area. They will have left New York by August 15 to return to Pasadena before the start of college. On this return trip they will meet some 60 persons in their "pick-up" tour. They were able to visit 20 on their way to New York in the early part of the summer. Already God has added over 300 newly baptized members to His Church—through these tours. More will be added in the next few weeks.

Let's all of us rejoice, along with all the angels of God who leap for joy at one sinner come to repentance. Let's all thank God for more brothers and sisters, mothers and fathers with whom we can meet and fellowship at the coming Feast of Tabernacles. And, let's not let down in our prayers to the Creator God for the safety of His servants in His service on these tours.

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**HOLY DAY CALENDAR**

**AUTUMN, 1960**

**Festival of Trumpets.** Thursday, September 22, beginning previous sunset.

**Day of Atonement.** Fast day, Sabbath, October 1, beginning previous evening.

**Festival of Tabernacles begins**

Wednesday evening, October 5. Last Great Day Thursday, October 13. October 6 and 13 are annual Sabbaths.
Into **What Were You BAPTIZED?**

*Here are vital principles new members and old alike desperately need to understand!*

by Garner Ted Armstrong

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**So now you've been baptized! But into what?**

Today, most denominational leaders are truly elated over rising church attendance, increased Bible sales, a gradual leaning toward religion to supply the answers in a perplexing, frantic, dizzying, explosive world! People, it seems, are trying to 'make their peace with God.'

**Buying God Off**

To many, this final "peace making" is a mere ceremony—a long-delayed and desperate attempt, now that old age is creeping up, and the doubts of the hereafter are beginning to 'get right' with their Creator—to assuage His wrath, to appease His anger, to 'buy God off!'

Perhaps, without realizing it, some of you scattered brethren have been trying to 'buy God off!'

**The Common Conception**

Perhaps the reasoning of some has gone somewhat like this: "I've got to get right with God! Mr. Armstrong has about as much truth as anyone I've heard—he's closest to the way I believe—I think I'll just write and ask his representatives to come by, and maybe I can get BAPTIZED!"

Some have reasoned, from their own carnal minds, that if they can just get BAPTIZED, can somehow call a *truce* with God, can escape His wrath, all will work out right, somehow!

**Have you felt this way?**

Many people in this world are 'religious independents!' They want to worship God ALONE, they want to do things their way, the way that seems right to THEM! They're *suspicious* of churches, they scoff and ridicule if regular church attendance is mentioned, believing they *don't need* a local church to attend!

They feel they have now been baptized, and REGARDLESS of what anyone says about it, they know they have 'made their peace with God.'

**But is this conception TRUE?**

Is God calling a group of INDEPENDENTS today? Is God operating through scattered, disorganized, disloyal, unfair INDEPENDENTS? Or is God working through His CHURCH?

**Were You Baptized INTO A CHURCH?**

**Into WHAT were you baptized—do you know?**

Perhaps you can't remember the exact words that were spoken by the baptizing team that visited your area—perhaps you weren't even baptized by one of our own ordained ministers or their assistants.

However, if you were, the actual words spoken went something like this: "And now, (then your name), as a result of your repentance of your sins, and your acceptance of Jesus Christ as your personal Saviour, your Master, High Priest and coming King, I now baptize you INTO THE NAME of the Father, the Son and the Holy Spirit, INTO THE NAME, and by the authority of Jesus Christ, for the remission of sins, Amen."

Notice it! Even though the wording may vary a little with each individual, the meaning will be there! Notice, it was INTO THE NAME OF THE FATHER, SON AND HOLY SPIRIT that you were baptized—not into any Church! You were "baptized into Jesus Christ" (Rom. 6:3). You were *not* baptized into a Church.

Notice what Peter said, on that Day of Pentecost, A.D. 31, "Repent, and be baptized every one of you, in the name of Jesus Christ for the remission of sins, and you shall receive the gift of the Holy Spirit" (Acts 2:38).

**How WERE people put into the true Church?** "Then they that gladly received His word were baptized, and the same day there were added unto them about three thousand souls . . . And the Lord added to the church daily such as should be saved" (Acts 2:41-47).

**HOW are You ADDED to the Church?**

Does this mean that since Peter said NOTHING about "joining a Church of your choice" or about being baptized into a Church, YOU ARE NOT A MEMBER of a CHURCH?

Most certainly NO!

**You were NOT BAPTIZED into a CHURCH by WATER!**

But you were, if you have truly repented of your sins, and met God's prior conditions, BAPTIZED INTO THE CHURCH, nevertheless!

**Does this sound a little confusing?** It isn't—it's *simple*—so simple a little child can understand!

God says, through Paul, in Romans 8:6-9 "For to be carnally minded is death, but to be spiritually minded is life and peace, because the carnal mind is ENMITY against God, for it is not subject to the law of God, neither indeed can be!" The MIND, then, the very nature of man must be CHANGED! Water baptism accomplishes NONE of this. Water baptism is merely the symbol for getting rid of your guilty past—figuratively washing your sins away.

But read on, "But ye are not IN the flesh, but in the spirit, if so be that the Spirit of God dwells in you. Now if any man have not the Spirit of Christ, he is none of His."

Do you see? Unless we have the Spirit of Christ, the very mind, nature, the attitude, of Jesus Christ (Phil. 2:5) we are NONE of HIS!

**But Jesus is HEAD of the CHURCH!** "God gave Him to be the HEAD over all things to the Church, which is His body . . . " (Eph. 1:22-23). (See also Eph. 5:23 and Col. 1:18.)

To become one of His—we become a MEMBER of HIS BODY—the Church!

**Baptized into The Church**

By the receiving of God's Holy Spirit! Peter promised, as inspired by God's Spirit, ". . . and ye shall receive the GIFT of the Holy Spirit" (Acts 2:38).

God's Spirit is given to them that obey His commands (Acts 5:32).

Now notice this vital scripture: "For by one Spirit are we all BAPTIZED into one body!" (I Cor. 12:13.)

There it is! By receiving God's promised Holy Spirit after water baptism, by becoming a very child of God, partaking of His DIVINE NATURE (1 Pet. 1:4), we are BAPTIZED into THE VERY CHURCH of God!

This is the true "baptism of the Spirit." This is what ADDS us to the Church, it is what PLUNGES US INTO, IMMERSES US INTO the very body of Christ—the Church—which does the work of Christ!

( Please continue on page 10)
What Is MODERN EDUCATION?

Here is the Basic Philosophy underlying modern education! Where, when, by whom did it originate? Here is the answer from the English Department at Ambassador.

by Lynn Torrance

DO YOU KNOW what modern educators teach? Most people assume they teach your children the way to a happy abundant life. Most assume they build the right character in the EAGER minds of your children. That they teach your children to know God.

But none of these assumptions are true!

What MODERN Educators Believe

Leading American educators believe in a type of "FREE ACTIVITY" in which the child is allowed to develop by doing as he pleases. They teach your children to believe that the child can CREATE his own TRUTH by determining, through his own EXPERIENCE—what he wants to accept as truth. The child is taught to evaluate human experience solely by its "pragmatic value," that is—WHAT USE IS IT TO THE SELF?

In PLAIN ENGLISH—your child is TAUGHT to ask, "WHAT'S in it for ME?" This training turns his thoughts inward upon the SELF, and upon what the SELF desires.

Here is one of the root causes of juvenile delinquency.

These misguided public educators teach your children that there is no ETERNAL truth. They claim that truth is changing and evolving as MAN is growing better and better and discovering more knowledge.

"The false idea that there is no eternal truth purposely attempts to abolish the Bible as an authority. God's Law cannot be a changing God.

If God were ever to change, where does that leave us? God has made us many promises in His Bible. If He is a changing God, we have no hope that He will ever keep them; we have no hope of Eternal Salvation. The false doctrine of no eternal truth would eliminate all hope and trust in the TRUE God and His Word!

Take away the FIXED standard of right and wrong—take away God's Law and there is nothing to keep a child from turning to the self, to what the self desires.

Bluntly, MODERN EDUCATORS do not know God. They do not know His WAYS (Rom. 1:25). But where did they get their false principles of education?

Education Before the Flood

The Basic Philosophy underlying modern education is as OLD as the FIRST LIE! IN FACT it is the FIRST LIE.

The FANTASTIC philosophy of the modern educators began when SATAN taught Adam and Eve that they could decide for themselves what was good and what was Evil, and that they could be as God (Gen. 3:4, 5).

He led them to believe that they could live forever by replacing their source of knowledge and POWER—their CREATOR—with HUMAN REASON!

Let us UNDERSTAND! Satan attempted to REPLACE God with REASON, and TRUTH with self-will (Rom. 6:16). TRUTH became LOGIC to man, a matter of his OWN opinion and the need for Christ was obliterated. A RELIGION of education was established, with its substitute savior—HUMAN REASON.

God tells us plainly that before the "flood" the "wickedness of man was great in the earth, and that every imagination of the thoughts of his heart was only evil continually" (Gen. 6:5).

This "imagination of the thoughts of his heart" was the result of substituting reason for God, and self-will for truth. What was God's judgment against them? "This is the Eternal's word: A CURSE on him who RELIES on man, and LEANS upon mere human aid, turning his thoughts from the Eternal" (Jer. 17:5, Moffatt trans.).

Education After the Flood

Ever since the FLOOD, this world's educators have been deceiving man into believing this same atrocious lie—that truth is left to the determination of man. This philosophy of Satan was re-established in ancient Babylon. From there it was carried to the Greeks by the Egyptians. The Greeks used this false philosophy as the foundation of their own Hellenistic Educational Culture.

They turned to the philosophers—men who KNEW NOT God—to find out about God. These pagan philosophers taught that there is no ETERNAL truth, that truth is a matter of choice—thereby eliminating the true God from their educational system.

Could ANYTHING be clearer? When men turn away from God by looking within THEMSELVES for the answers of life—all they are going to find is themselves—their own human reason, and whatever answers they want to believe in.

Ancient "Modernists"

After the DEATH of the APOSTLES "the mystery of iniquity" began openly to permeate the true Church. Those that remained faithful to God were gradually excommunicated, leaving the forefathers of the Catholic Church in control (I1 Thess. 2:1-10). Now they were FREE to begin to teach in the Church that a Christian should have the education and "CULTURE" of the Greek world.

Tertullian, one of the early Catholic Fathers, told parents to send their children to Greek schools. He explained that they should accept the "good" and reject the evil (Smith, Dictionary of Christian Antiquities, article "Schools"). The ABSURDITY of such thinking is SHOCKING! It is absolutely impossible for the young uneducated child to discern what is the "good" and what is the evil in the subtitles of Greek philosophy! How many of you profess to have such a discerning mind? Then—do your children! Of course not!

The "Good" in Greek Philosophy

The early Catholic Church fathers found much "good" in Greek philosophy. Clement said that Greek philosophy came from God to man (The Ante-Nicene Fathers, Vol. 2, p. 308). He wrote, "PHILOSOPHY was given to the Greeks as a schoolmaster to bring the Hellenic mind . . . to Christ" and that it is now a kind of "preparatory training to those who attain the faith through demonstration" (p. 305). (By "demonstration" he means REASONING).

Such teaching is directly CONTRARY to the WORD of God. God reveals that: "... the holy scriptures [not human reasoning] are able to make thee wise unto salvation through faith which is in Christ Jesus" (II Tim. 3:15).

Where in your Bible can you find that Greek philosophy is able to make you wise unto salvation?

Clement of Alexandria and modern day psychologists have much in common. Clement believed that Adam had
a perfect ability to determine what was "good" and what was evil. He reasoned that God expects us to find happiness and Eternal Life through our own efforts (Hagenbach, History of Doctrines, p. 138).

Original also would have made a good "PROGRESSIVE EDUCATOR." He taught that man was good and that this "inherent goodness" is only to be developed by instruction. He reasoned that if God had given man an evil nature, then God would appear as an unjust judge of His own creation (History of Doctrines, Vol. 1, p. 150).

Origin decided to believe that God could not have given man an evil human nature which he could not overcome. He thought that a loving God would not condemn a man for failing to overcome these strong human tendencies. It pleased Origin to call man "good."

Origin, just like the MODERN DAY EDUCATORS, completely ignored the truth of God: that for a very great purpose, God decreed that man must be baptized to receive the POWER of the Holy Spirit—the power that overcomes our filthy, rotten human nature. He completely ignored the fact that God gave us this humanly unconquerable carnal nature as a POSITIVE GUARANTEE that character can never be developed by turning to the god of human reason. "For to be carnally minded is death ..." (Rom. 8:6).

Now you can understand what happened. The early Catholic Church fathers followed "the way that seemed right to a man." They accepted so much "good" from PAGAN Greek philosophy that they soon had little, if any, truth left. As an example: They wanted to believe that it was "good" to do away with God's Holy Days—they sneeringly called them "Jewish." As a result they lost the Plan of God, the Plan of Salvation, the purpose for life. They decided that it would be "good" to substitute the worship of Satan's "fool days," Hallowee'en, Christmas, and Easter—for God's Holy Days. They reasoned that the holidays upon which the PAGANS worshipped SATAN would be "good" if they but changed their names, and called them Christian—instead of PAGAN. They also reasoned that to gain salvation one should study the PAGAN Greek philosophers (WHO NEVER as much as heard of the TRUE God). They accepted the idea that they had the right to call whatever they wanted to believe—the "truth of Jesus Christ."

Satan's ministers of today are an exact image of their self-willed forefathers. Rather than obey God, they study what men have said about the Bible—never reading the Bible to see for themselves what God has said.

Teachers of the Middle Ages

The thinkers of the Middle Ages weren't to be outdone by their forefathers. They took special pains to revive the study of the evil philosophy of the Pagan Greeks.

You will find these revealing statements in the Catholic Encyclopedia (p. 303, Vol. 5): "Men of faith and learning like Albertus Magnus and Thomas Aquinas taught Christians to make the Greek philosophy the basis of belief ... Having used the subtleties of Greek thought to sharpen the student's mind, the Church thereupon presented to him her dogmas without the least fear of contradiction.

Now we begin to understand why the Catholic Church leaders did not fear that the scholars would reject the MOTHER Church, after having studied Greek philosophy! The teaching of the Pagan Greeks was similar to the teaching of the Catholic Church—that to accept one was to accept the other! Even to this very day—Satan inspires the leaders of many famous well-known colleges of religion to require that their students study Greek philosophy before they ever study theology. SATAN knows that the student who has had his mind corrupted by PHILOSOPHY cannot understand truth.

What Is Modern Education?

The "Schoolmen" of the Reformation accepted as "good" the belief in the worth of the individual, as taught by the Greek philosophers—especially Socrates and Plato. They accepted and taught that each man could achieve the beautiful and happy life through self-development—just exactly the opposite to the TRUTH that Jesus Christ revealed. You are to crucify the self—not develop it!

Modern education, even though it may claim to be divorced from organized religion, teaches the same atrocious lie that Satan's SLAVES have always taught—that man can decide for himself what is good and what is evil. The early Catholic Church fathers called this philosophy "Christian," the SCHOLARS of today call it "progressive education;" nevertheless, it is still the same old lie Satan taught Adam and Eve.

The god of modern education is human reason; and its high priests, Satan. Its founding fathers are those of the Catholic Church and the Greek philosophers who taught that man came to truth through reason.

Modern education is a religion, the same religion Satan has been teaching man since the days of Adam and Eve (Gen. 3:4, 5), the religion of rebellion against the LAWS of God Almighty—the religion of believing whatever seems good to you—just as long as you label it Christian!

The Churches of this world have utterly failed to find the answer to "The Plan of Salvation," and "Why we were born?" Similarly their GODLESS, confused, atheistic cohorts—the modern educators—have chosen to believe that it is "good" to GUESS that out of nothing came great quantities of matter, and that by accident precise LAWS, governing this matter, came into being! They believe it is logical to guess that heat, light, and energy just happened into existence.

They have decided it is also "good" to guess that the amoeba evolved from dead, lifeless matter—into all the forms of life we know today. Upon such a preposterous foundation of GUESSES—modern educators build their belief that man is all the god there is.

These great SCHOLARS are so proud of their guesses that they assume a wise and dignified look and inform the world that these great guesses were discovered through painstaking, scientific research.

This nation's FOREMOST educator, Lawrence G. Derthick, recently said, "Modern EDUCATION is the ONE GREAT FORCE to lift mankind HIGHER!" And: "MODERN EDUCATION is a seed which can provide UNLIMITED GROWTH, from which when planted, fertilized, plowed, and nurtured, we reap a MYSTIC yield—a power of understanding resourcefulness, ability, integrity, culture and development—the product of which creates markets, MAGNIFIES industry and multiplies the fruits of freedom in terms of IMPROVED HEALTH, BETTER GOVERNMENT, HIGHER STANDARDS OF LIVING AND GREATER UNDERSTANDING OF MORAL AND SPIRITUAL VALUES."

Prominent educators loudly proclaim their glowing tributes to the marvelous benefits of modern progressive education—when the newspapers of this nation blare out in BANNER HEADLINES the proof that juvenile crime is mounting at an alarming rate, and is growing into a FRANKENSTEIN monster that THREATENS the very life of this nation. We are being destroyed from within by this moral breakdown resulting from modern education.

What can you do to protect your children from these diabolical DOCTRINES?

(Please continue on page 9)
Be a POSITIVE Christian

Having trouble with your neighbors? WHY? This will show you the REASON, and give you a POSITIVE PLAN to guide you in living the happy, abundant, and exemplary life that God intended.

by Roderick C. Meredith

Enraged at the evangelists, the furious bloodthirsty mob brought them to the city officials crying, "These that have turned the world upside down are come hither also" (Acts 17:6).

With these words, the angry Jews at Thessalonica accused the apostle Paul and his helpers of the very same thing of which many of you have been accused. Does true Christianity turn the world "upside down," or right side up? Is the Holy Spirit the Spirit of a peculiar mixture of misguided religious zeal, unreasoned superstition, and a rebellious attitude toward custom, society, and other people in general? Is this the attitude of a good Christian?

Let's face facts! Some of our brethren have been accused of such wrong attitudes and conduct. Sometimes the accusation is clearly false, but sometimes it is based on fact.

How should Christians live to gain the respect of unconverted neighbors and friends? In spite of persecutions, how can we live the joyous, fruitful kind of lives that we should?

Let's look into God's Word for the answers, and use sound-minded wisdom in applying the principles contained there.

Are You a "Light"?

Jesus told His disciples, "Ye are the light of the world." And later, "Let your light so shine before men, that they may see your good works, and glorify your Father which is in heaven" (Mat. 5:14, 16). Jesus taught that we are not to put our light under a bushel, but on a candlestick where all can see. But how do we let our "light" shine before men?

Notice that Jesus said men would see our good works and glorify God (verse 16). He didn't say that they would bear our constant prating about the Bible. Our "good works," our kindness and thoughtfulness to others, our willingness to sacrifice, our Christian example in daily living, these things will cause even unconverted men to admire and respect us. Eventually, they will realize that it is God who is helping us live this way. Then they will glorify Him.

But arguing, debating, and trying to "convince" people they are wrong is nowhere referred to as "good works." If a friend or relative isn't interested in God's truth, they will in no way be helped if you constantly plague them with what they regard as "your religion." It is certainly not the religion of Jesus Christ! That is not the kind of example that He set.

Remember that men will glorify God because of your good works," not because of what you say. What type of good works should you demonstrate in this modern day?

Christian Works

In John 14:11, Jesus said, "Believe me that I am in the Father, and the Father in me: or else believe me for the very works' sake." He was referring to the miracles which He performed, and said in verse 12 that one who truly believed on Him would perform even greater works.

Most of Jesus' miraculous works were acts of kindness to others—healing the sick, feeding the multitudes, casting out unclean spirits. Paul wrote the Corinthian brethren, "Now ye are the body of Christ, and members in particular" (1 Cor. 12:27).

Today, Jesus is not here to perform good works in person, but we of God's true Church comprise His body through which He can and does perform miraculous works. Many times, unconverted friends of our brethren have been forced to glorify God and His power when they have witnessed a genuine, miraculous healing according to God's promise.

The Church of God is Christ's instrument to preach the true gospel as a witness to all the world, to feed the flock, to heal the sick, cast out demons, and exercise all the other gifts of God's Spirit. By each of us drawing closer to God in diligent Bible study, earnest prayer, and fasting, we shall receive the power to carry out our mission in a way that men cannot help but notice. In the days of the apostles, God, "confirmed the word with signs following" (Mark 16:20). If we draw as close to God as we should, if we "hunger and thirst after righteousness," He will grant us the power to do the same miraculous works as the early apostles, and many others will learn to glorify God.

But aside from these miraculous works of the ministry, there are many, many things that we should all be doing to glorify God in our lives. What are these?

Be a Good Neighbor

One of the most beautiful parables of Jesus that we all learned as a child, but sometimes seem to forget as an adult Christian, is the story of the Good Samaritan (Luke 10:30-37). It is the story of one man, a priest, who thought he was too holy or too important to be bothered with helping a poor fellow who had been set upon by thieves, and was lying wounded and suffering by the roadside. It also portrays the splendid, unfologic compassion of the Samaritan. He was not too "good" to help even a wretched fellow in trouble whom he had never seen before.

Notice Jesus' instruction: "Go, and do thou likewise."

Just how good a neighbor are you? This is a vitally important factor in determining your ability to be a "light" to others and, incidentally, in determining your own happiness.

You should realize from the outset that carnal-minded friends and neighbors are just naturally going to have a bad opinion of you—a true Christian trying to keep all of God's commands—against which their carnal mind rebels. They are going to look upon you as "peculiar" or "fanatic" unless you take positive action to counteract this attitude.

To separate yourself from worldly fellowship and participation in politics and pagan customs, you may have to drop out of any lodges, clubs, religious or political organizations of which you may be a member. You may be regarded as a "quitter." You will be accused of not loving your fellow man—and many other charges will be laid at your doorstep.

The solution to this problem is to prove by positive action that these things are not true. Go out of your way to be a really wonderful neighbor. Remember that Jesus said, "It is more blessed to give than to receive" (Acts 20:35).

The chief attributes of God's Holy Spirit are love, joy, peace, long-suffering (Gal. 5:22). Put the love of God to work in your life. Try to be understanding, patient, and always ready to be of service to others. Cultivate the attitude of joy and peace at all times. Try to make others feel happy in your presence.
God is more willing to give you of His Spirit—His love, joy, and peace—than you are to feed your own hungry children. Ask God to help you show more love—to give you His love—and to help you be a better neighbor in every way.

Then, with God's help, make your neighbors like and respect you by your 'good works'—your kindness, love, willingness to help in time of need. This will never be accomplished by your words, but by your actions.

Be Positive

One of the most striking mistakes of some new converts is their failure to show a positive attitude toward life. Because they have come to realize that much of this world is wrong, they assume a negative attitude toward life in general. They don't take a real interest in their family, their friends, or their community. Is this the way to be a personality, of your capabilities, your abilities, your social graces.

James tells us, "Hath not God chosen the poor of this world rich in faith?" (James 2:5). Many of us are poor, humble people when God calls us. Some have not had many educational opportunities, and are handicapped in their speech and writing, their knowledge of this world about us, and in many of the social graces.

Does God wish us to remain this way?

First of all, we have to confess that if we had all been highly successful in this world, we would have been too proud to accept God's truth and be converted. We would have had too much self-confidence to recognize our need for God. But now that should all be changed. Now our confidence should rest in God, and what He can do through us if we yield to His Spirit. Now that our confidence about any abilities rests in God—not self—wouldn't He want us to develop these?

Jesus said, "Be ye therefore perfect, even as your Father which is in heaven is perfect" (Matthew 5:48). We are to strive to become like God in every way. Through God's help, we will finally achieve this goal when we are finally born of God to the resurrection.

Jesus was God in the flesh—setting a perfect example for us to follow. Did Jesus use sloppy speech or dress? Did He appear "backwoods" or uncouth to others?

In Luke 4:22, we find that when Jesus spoke in the synagogue, "And all bare him witness, and wondered at the gracious words which proceeded out of his mouth." They were forced to admire Jesus' ability in speech even though they later condemned what he said and tried to throw him off the brow of a hill! (verse 29).

In reading the gospels, it is easy to discern that Jesus was a natural leader of men. He was a person that people would naturally be forced to admire—even though the Jews hated what He taught so much that they crucified Him.

Are you developing the qualities of personality, of leadership? Are you able to deal with and influence people of all classes? The apostle Paul said, "I am made all things to all men, that I might by all means save some" (1 Corinthians 9:22).

You should try to do your work the best way possible, to keep your home and yard looking as neat and clean as possible, to dress as well as possible within your means. You should study to use really good English, to broaden your interests and your general knowledge, to develop your personality and abilities in every way. God says to develop your talents—to be like Him in every way! If you do these things, your neighbors will notice the change for good in your life and will be forced to respect you more.

Show them a positive life of overcoming selfishness, of growing in grace and knowledge, of being an example of love and service to those about you.

With these new interests and abilities, with the joy that comes from actively helping others, your life should be more exciting, more full and abundant, than ever before. And you can go ahead in full faith that God has promised to help you grow more like Him by guiding you, blessing and protecting you, through His Spirit.

Show Common Sense

Many fail to realize that, "God hath not given us the spirit of fear; but of power, and of love, and of a sound mind" (2 Timothy 1:7). Instead of demonstrating these qualities in their lives, they proceed in a hesitant, apologetic, or sometimes a belligerent attitude to try to "talk people into" some of their beliefs.

Humannly, we all tend to do these things, and it is hard to overcome them. But God has given us the spirit of power to do so.

From now on, instead of being "down on the world" in all of your talk and actions, try to show the world by action that you have found something better. Show your neighbors that your faith works for good by doing good to them.

Through God's Spirit within you, live up to what you believe and set a shining example before others. They may not agree with all your doctrine, but they will respect the results you achieve in your life.

Make an exciting game out of life—out of overcoming yourself and all the obstacles in the world. Accept yourself as a bundle of possibilities—the soft, pliable clay out of which God, the Supreme Potter—can fashion a character and personality worthy of eternal life in His kingdom.

Try hard NOT to give others the impression that you are "queer," or "peculiar." Your job is to show them the Spirit of a sound mind in everything you do. If people do ask you questions concerning your belief—which they will if you are living it—be prepared by diligent study to give them the answer in a non-argumentative, clear, and common-sense way. Show them that God's way makes sense—and is based on a law of love which would prevent war, murder and most of humanity's troubles, if it were only taught and obeyed. But only tell people what they ask you about. Don't try to force new truth upon them. Just show them by your words and actions that God's way is based on common sense and a sound mind.

Continually ask God for the love, faith, and wisdom to be a positive Christian. Put a smile on your face, pull back your shoulders, and hold your head high as you step forward to meet the world with God's love in your heart toward everyone, with His faith and power to show others a positive example of the blessing that comes from a life of love and service, and with the Spirit of a sound mind that you may demonstrate by your actions that God's way is best, and could bring happiness to everyone.

Even though you will still be persecuted by many, this positive attitude in Christian living will gain you new respect in your community. You may then be a positive influence for good. More important, this way of living faith and action will give you your own life more meaning, interests, and joy, and will prepare you to better serve as a King and Priest under Christ throughout life eternal. Use it.

What Is Modern Education?

(Continued from page 7)

The answer is simple: Obey God's instructions.

'Hearken diligently unto my com-
mandments which I command you this day, to love the LORD your God, and to serve Him with all your heart and with all your soul” (Deut. 11:13).

"Take heed to yourselves, that your heart be not deceived, and ye turn aside, and serve other gods, and worship them (vs. 16).

But this is not all!

NOTICE: "And ye shall teach [the Commandments] them [to] your children, speaking of them when thou sittest in thine house, and when thou walkest by the way, when thou liest down, and when thou risest up."

Come Out of Sin

Before you can begin to train your children—you must CAST out of your mind the LIE that you must not force your child to obey, lest you warp his character (Deut. 21:18-21).

Cast out of your mind the false teaching of PROGRESSIVE EDUCATORS who teach that you must not obey the command of the CREATOR God to train your children in the WAY that they should go. They tell you to rely on "trained teachers"—who teach your children that they have the RIGHT to decide for themselves that the lies of Christmas and Easter are truth, and that the TRUTH of God is a lie.

Instead, teach your children the Commandments of the Almighty God. Teach them that the LIES they learn in SCHOOL are LIES. FIND OUT what they are being taught.

The Cult of High-Sounding Phrases

Furthermore, STOP worshipping important people who can spout fancy sounding phrases.

For example: You parents who have been teachers—have heard the modern day philosophy of education expressed this way by your college instructors: "We believe in a type of FREE ACTIVITY in which the child is allowed to develop by doing. The child is thus allowed to discover his OWN TRUTH and DETERMINE its validity, UNAIDED by the teacher and independent of all TRADITIONAL AUTHORITY. [By traditional authority, they mean to include the Laws of God]. The child is stimulated to self-activity while learning by doing, in an environment that is NOT A PREPARATION FOR LIFE, but is LIFE ITSELF.” Then your instructor would tell you that character “is built by doing, by FREE PRACTICE in moral actions and FREE MORAL EXPERIENCE.”

What did your college professor mean by FREE MORAL EXPERIENCE? He meant that character in your children is built by sowing wild oats. That is another way of saying—character is built by BREAKING GOD’S LAW!

Such trash is called philosophy. Are you guilty in standing in AWE of DECEIVERS who spout such educated phrases? God says, “You are relying on false phrases, to no profit … ” (Jer. 7:8; Moffatt trans.).

Yes, that is exactly the reason many of you are having trouble with your children—you are relying on MAN, you are relying on human reason, instead of God.

Do you YIELD to believing these lies? Be honest! Before you answer, ask yourself, "Did I yield to letting my child do what he wanted to do today—against my better judgment—JUST TO KEEP HIM HAPPY?" "Did my child do everything that I told him to do, IMMEDIATELY, the first time I told him?" "Does my child ever talk back to me when I tell him to do something?" Examine yourself!

What Can You Do?

MAKE your children do what you tell them to do, without question, immediately.

Don’t let your children talk back to you. If you want their opinion, ask for it. If you don’t, teach them to RESPECT your AUTHORITY by making them keep still.

Be diligent in this and your children will have security. They will always know what you are going to do. They will learn to LOVE and RESPECT you. They will be HAPPY. They will learn to love and obey God. "Happy is that people whose God is the Lord" (Ps. 144:15).

Teach your children to know what they should do; how to obey. And if they will not obey, punish them until they will CHOOSE to obey rather than take any more punishment. With some children—just a word will suffice, while other children may require a few swats with a paddle before they will choose to obey your commands—rather than to receive any more swats. But it will work. Ask God for WISDOM (James 1:5) and He will freely give.

Finally, it has been suggested that we can teach our children to respect us and to obey us by having a morning worship time with the whole family for at least 15 to 20 minutes a morning. (See The Good News, April, 1960, Article—"Worship God—TOGETHER!")

"Train up a child in the way he should go, and when he is old, he will not depart from it" (Prov. 22:6). If you "apply your hearts unto instruction, and your cars to the words of knowledge” (Prov. 23:12), God will lead you and your children into the WAY everlasting (Ps. 139:24).

Into What Were You BAPTIZED?

(Continued from page 5)

This is the doing of GOD—not of man. It is done only when God has perceived the real attitude of heart—whether there is REAL repentance, REAL surrender to God and His laws, REAL offering of the self as a living sacrifice!

And so—if you have received of God’s Spirit—by His own Divine MIRACLE, and have been begotten as a very CHILD OF HIS—then YOU HAVE BECOME, BY VIRTUE OF THAT BAPTISM WITH HIS SPIRIT, a MEMBER OF HIS CHURCH!

Your Responsibilities as a Member

As a MEMBER of the Church of God, you have certain definite RESPONSIBILITIES to perform. God requires the carrying out of these duties and responsibilities. Study the entire twelfth chapter of First Corinthians! In it, you will see how God says regardless of WHO you are, WHERE you are—whether housewife, executive, truck driver, pensioner, widow, or WHAT you are—YOU HAVE A DEFINITE JOB TO PERFORM!

Your Job as a Member

Jesus Christ has COMMISSIONED His body to perform a gigantic task of preaching this Gospel of the Kingdom to all the world as a witness. It is an overwhelming, frighteningly huge JOB! It takes many, many laborers to accomplish it!

Paul explains how the very smallest, poorest, weakest member of all, the "little toe" of the human body, nevertheless performs a vital, important, necessary part!

Your PERSONAL part in the Church of God is manifold! God requires that you pay HIS TITHES, and your own liberal and generous offerings besides, to His headquarters—for the furtherance of the Gospel work. He requires that you not only spend much time in Bible study, but also especially in constant, earnest, prevailing PRAYER, with FASTING occasionally, for the needs of the work, for other members, for His ministers. He requires your attendance at His annual Festivals as He makes it possible, for your own spiritual good! He requires your faithfulness, your loyalty, your PATRIOTISM!

Yes, YOU, if you have received of
your Heavenly Father's Spirit, are now a full-fledged MEMBER OF HIS CHURCH! As such, He will watch over you, be with you, protect you, help you—as you yield yourself to Him, and let Him USE you!

So remember, these are just a few of the BASIC REQUIREMENTS! But Jesus warns, So likewise ye, when ye shall have done ALL THOSE THINGS WHICH ARE COMMANDED you, say, 'We are unprofitable servants, we have done [only] that which was our duty to do'" (Luke 17:10).

Are you going beyond your duty, growing in spiritual power and deeds?

### How to Get Out of DEBT

(Continued from page 2)

of his farm work.

These are a few of the many examples that come to our attention. There is no end to the financial problems that our people have, or have had, mainly through lack of proper understanding, proper foresight, and proper planning.

Some of these cases are practically beyond repair. The individuals involved must either start life afresh, losing everything they have; or they must remain in debt for years, slowly climbing out of the financial pit; or they must—upon careful legal counsel and advice by a competent individual or minister in the Church—commence bankruptcy proceedings.

No matter if you are beginning to get into financial trouble or are deep in financial trouble, the first thing to do is to seek proper financial advice. I personally find that more people are in need of financial advice than advice on health! Many ministers in the Church have found the same thing true of their areas.

This condition should not be—yet it is because we have never been taught the seven principles governing financial prosperity.

### The Seven Principles

Many businessmen who know nothing about the Bible fully understand six of the seven principles regulating their prosperity. That is why they are financial successes. But without that seventh principle, many a businessman has committed suicide in the face of sudden, unexpected adversity.

By contrast, not a few converted people know only one rule of financial success and are practically failures in life. Their only hope of deliverance lies beyond the grave! This should not be.

Here is rule number one: PUT SPIRITUAL THINGS FIRST. Jesus explained it: "Seek ye first the Kingdom of God, and His righteousness; and all these things shall be added unto you" (Mat. 6:33).

This is the one principle most prosperous people are unacquainted with. It is often the only principle that Christians, who seek a knowledge of God, have ever understood.

This principle, if applied, is an absolute guarantee against starvation and grinding poverty. A knowledge of this principle is often the only reason that poor people are able to keep up their heads in the face of adversity.

Ignorance of this one principle is the very reason that many wealthy individuals, in the unexpected moment of adversity, commit suicide. Newspapers are full of such cases—men and women who know all the other rules of success, but who have no mainstay in times of adversity.

This first financial principle assumes you follow God's law of tithing which brings a promise from God to supply your needs. If you SEEK FIRST THE KINGDOM OF God—His laws and government, you will naturally obey the law of tithing.

**BUT the degree to which God will prosper you and supply your needs depends on how thoroughly you seek and follow the other laws of His Kingdom—the other six principles regulating your financial life!**

### The Other Six Rules

Everyone of these other six financial rules of success is found in the book of Proverbs, though they may be repeated elsewhere. It is not uncommon for businessmen to have a copy of the book of Proverbs handy at home or in the office. These principles are often handed down to succeeding generations in business operations.

Here they are:

**Rule number two: DO NOT BE A QUITTER.**

Many a failure occurs because an individual gives up when there is still hope of success. Just a little more effort can often turn apparent defeat into success. Solomon was inspired to write: "If thou faint in the day of adversity, thy strength is small" (Prov. 24:10). Does debt seem overwhelming? Don't quit. Keep working. Keep thinking. Keep planning. See your employer. See your creditor. Talk your problem over with them. Don't sit at home and say, "It's no use."

If you have lost your job, hit the pavement. Find work. There is no excuse for unemployment. Buy a newspaper. Look in the "Help Wanted" section, or in the "Employment Opportunities" section. Go to an employment agency as a last resort. Too many are afraid to look for a job. They faint at the thought of being turned down. Solomon said: "If you faint”—give up, quit, feel like a failure—you don't have any backbone, any fortitude, any strength. I know a man in the Los Angeles area who suddenly lost a job through no fault of his own. His creditors immediately jumped on him. He did not quit. He rustled up two jobs in order to meet his payments. He went to work at two jobs for many months until he got out from under his debt load.

Some of you may be in an unemployment area. If so, the husband and father ought to go elsewhere and find work—taking his family with him after, not before, he has located and obtained a suitable job. There is always work somewhere. It is a matter of not quitting until you find it.

**Rule number three: BE DILIGENT, not slothful in your work.**

Two different places in Proverbs is this rule repeated: "Be thou diligent to know the state of thy flocks, and look well to thy herds [or whatever your occupation may be]: for riches are not forever" (Prov. 27:23-24). And again: "I went by the field of the slothful, and looked toward his vineyard. He had a more abundant, but it brought nothing forth; there was no bread thereof, nor any fruit thereof in all its branches. Then I said, "Thou sluggard, why standest thou by? from the face thereof, and the stone wall thereof was broken down . . . so shall poverty come . . . " (Prov. 24:30-34).

Haven't you seen small businesses that had the same general appearances as that farm Solomon saw. And how many small farms look like this proverb today. Too many of God's people are slothful in their occupation. They are lazy and apparently do not know it! And how many workers are just as slothful, lying down on the job, seeking coffee breaks, tea breaks or whatever it may be.

You will never be a financial success unless you are diligent in your work. I know several men who receive employment practically anywhere simply because they were diligent in their work. Even if they were not trained for a particular job, employers know they would be worth training. Unfortunately some use lack of training as an excuse for lack of effort, an excuse to cover slothfulness.

Here is another proverb on this same subject: "Seest thou a man diligent in his business? he shall stand before kings; he shall not stand before mean men" (Prov. 22:29). Paul makes this a New Testament command in Rom. 12:11.

### Seek Advice

The next rule to remember is this: SEEK ADVICE; do not be self-wise.
Notice how this fourth rule follows on the heels of the preceding one. "Seest thou a man wise in his own conceit? there is more hope of a fool than of him . . ." The sluggard is wiser in his own conceit than seven men that can render a reason" (Prov. 26:12-16).

And again these short proverbs: "... Cease from thine own wisdom ... Apply thine heart unto instruction, and thine ears to the words of knowledge" (Prov. 23:4-12).

The wise person profits by others, rather than listening to himself all the time. It is the know-it-all who really knows nothing. You will always meet some man in your life who knows more than you do in some particular field. Listen to him. Weigh his advice. Don't act hastily on it. It could be wrong. It might not apply to your case.

But above all do not take your own judgment for granted or be conceited in your future. Hind sight is not enough. Notice how this fourth rule follows the physical penalty of debt still remains. Remember that God forgave David for adultery, yet his child—the result of that one act of adultery—died. There is often a physical or financial penalty to be paid to men and society even though God has forgiven you of your transgression.

Tithing enables you to have God's help henceforth. And many of you need that help dearly to square your past debts with men. But tithing is not the only principle regulating prosperity; there are six other rules.

Unless your creditors cancel your debts, you still owe them. They are to be paid. The world, of course, knows nothing about releasing a debtor in the seventh year. See Deuteronomy 15. Unfortunately some of you brethren are being kept under an unnecessary financial penalty because you are not being released from past financial obligations as God's law requires of creditors. However, you are therefore required to continue payment of your debts until they are squared away.

If you follow these seven laws and remain faithful in your tithing, putting first the Kingdom of God, you will prosper. Will you take God at His word?