The Good News
International Magazine of The Church of God

FEBRUARY, 1968
More About Our Cover...

Real progress is being made on the new Administration Building! These giant steel girders outline the offices that will so greatly facilitate the cooperation and efficiency of those responsible for guiding God’s Work. Here is an answer to your prayers and mine — let’s both thank God for this answer, do our part to support the entire building program — and pray harder for more answers like this!

Craig B.,
Kansas

What our READERS SAY...

Thank You, Mr. Royer!

"First, I want to thank you for the tremendously wonderful article, ‘Teen-agers, What’s in It for You?’ I, myself, am a teen-ager. Thank you for making me realize more fully what a rotten place we live in today. Part way through the article, I had to stop, not for a rebellious reason, but to wipe away my tears. I hope other teen-agers will read this article as I am sure it will help them, too."

Jeanette K.,
Texas

And From the Older Set

"I am not a teen-ager; but if I were, I would be deeply affected by this article [‘Teen-agers, What’s in It for You?’]. Any teen-ager who can read this straight-from-the-shoulder, unwhitewashed truth about the consequences of ‘sowing wild oats’ and walk away unmoved is indeed a hardened character already. In all the articles I have read on this same subject, I have not seen the punishments and the rewards so effectively weighed against each other. Thank you for articles such as these."

Carolyn E.,
Virginia

How God Looks at Agriculture

"We certainly appreciated the article on Farming which appeared in The Good News. It seems like such a simple thing to break down soil into its three main parts, and then to add more of the part which it lacks. But it’s a rare thing to hear of anyone today adding either organic matter or bacteria to their soil even when it’s needed worst of all. Only God can make simple what seems difficult to man, and when His truth is known, it’s so clear and obvious that we are all amazed."

Leonard T.,
California

From a "Former Chicken and Turkey Raiser"

"Mr. Schurter’s article in The Good News is most interesting. You are doing a fine job on the chickens. They look in perfect health."

Alta H.,
Colorado

Autobiography — Best Seller!

"Please mail to me at your earliest convenience, Volume I of the Autobiography of Mr. Herbert W. Arm."

(Continued on page 20)
A powerful undercover influence is at work on YOU to ruin you financially. Most people are falling prey. Only drastic and immediate action will be effective. Read in this article a seven-point program to financial stability.

by Albert J. Portune

Every conceivable "gimmick" and psychological artifice is being applied upon you. Devious and subtle means are at work to entice you to spend every dollar you have. In addition, seductive, attractive, and apparently harmless means of expanding your credit — beyond your means — are readily available.

Thousands of banks around the world are sending out wholesale through the mail credit cards with a line of credit immediately available to you of several hundreds of dollars. Even minor children have received them. Many families receive several kinds — suddenly giving them spendable credit up to as much as one thousand dollars.

Store windows are filled with glittering gadgets, appliances and personal items. Automobiles are more daring and desirable than ever before. Leisure and sports items, boats, planes, stereos, transistor radios...and on and on...

From the pages of thousands of magazines, from the glittering color TV screens, and from myriads of other sources come the seductive, psychologically loaded commercials portraying that to be among the "in group" you must have the status of "having"!

The pressure is too great!

Mr. Average, around the world, has fallen prey. The result is a matter of statistical record. People everywhere are up to their necks in debt — unable to extricate themselves from the financial chaos they have fallen into.

The ignominious answer for many has been personal bankruptcy. Following the procedure prescribed by law many have filed bankruptcy and escaped the responsibility of their debts. Then, to their utter amazement — even after a public bankruptcy procedure — they find the same avenues of credit and overspending even more available to them than before because due to their previous bankruptcy action, they cannot declare bankruptcy legally again for three years. So, they become a "good risk" and the way is open for them to make a mess of their lives all over again.

God's People No Different

Unfortunately, brethren, the same pressures that work on Mr. Average...
work on you. The results among God’s brethren are also, sadly, a matter of statistical record.

Although there are many in God’s Church who do manage their financial affairs well, there are also many others who are tightrope walking the outer fringes of financial disaster!!

It is our individual job to make a candid and honest appraisal of our personal financial situation and habits in light of God’s Word.

God is concerned!

You do have to answer to Him for your stewardship over the things He has given you.

God’s Word, the Bible, sets down emphatic and explicit rules concerning finances. You can learn these laws and rules that govern financial success. More important, you can put them into practice and experience the joy, peace of mind and security which good financial management can bring.

The First Step —
Analyzing the Cause

Before we can truly solve our financial problems we must place the cause for financial troubles in its proper perspective.

Underlying the glittering gadgetry and impelling advertising methods is a far more profound truth. We are not living in a happenstance world or society. The elements that are at work go back to a primary source.

When Satan rebelled against God and against God’s plan, he became the adversary of God (I Peter 5:8) and all that God is working out here below. Satan and his cohorts, the demons, utilize their entire time and energies striving to thwart God’s purpose of creating sons to be in His Kingdom.

Satan is the god of this world (II Cor. 4:4). God allows him to have dominion over the kingdoms and societies of this world (Luke 4:6). Therefore it is no great mystery to us to realize that Satan is behind and inspiring the customs, habits, fads, styles and functions of modern society.

Therefore if Satan can entice you through the artifices of lust and desire to possess, own, and acquire — to be one of the “in group” — to keep up with the “Joneses,” he can bring you into the despair, unhappiness and failure that comes with the resulting financial troubles — and perhaps destroy your inheritance in God’s Kingdom as well.

It’s just that elementary.

Notice the words of the Apostle Paul: “For we wrestle not against flesh and blood [men’s ways] but against principalities, against powers, against the rulers of the darkness of this world, against spiritual wickedness in high places” (Eph. 6:12).

We probably don’t equate our failure to manage our financial affairs with submitting to the wiles of Satan. But, brethren, this is the essence of the problem in many cases.

We are warned of this principle by the Apostle John: “Love not the world [kosmos or system], neither the things that are in the world. If any man love the world, the love of the Father is not in him. For ALL that is the LUST of the eyes, and the pride of life, is not of the Father, but is of the world [Satan’s world]” (I John 2:15-16).

Therefore, brethren, the first step to solving your financial problems is to realize that overspending — not living realistically and solidly within your means — is voluntarily submitting to the wiles of the adversary.

Put it in the right category. Make it important to your eternal life because it is THAT IMPORTANT!!!

The Second Step —
Who Is Setting the Standard?

Our toughest problem in financial management comes from not being content to live at the level dictated by our income. We look around us and see so many with more possessions, finer living accommodations, more recreation, more leisure and the like. This upsets us because we make comparisons on an incorrect basis.

Whenever you feel you have to measure up to human standards you’re in trouble. Whenever you place what people think or how people judge you above what God thinks of you or how He judges you, then you have become a pawn at the mercy of damaging influences.

Notice God’s instructions from the inspired pen of the Apostle Paul: “For we dare not make ourselves of the number, or compare ourselves with some that commend themselves [set a standard]; but they measuring themselves by themselves, and comparing themselves among themselves, ARE NOT WISE” (II Cor. 10:12).

God is not concerned with the “outward appearance.” God isn’t judging you based upon how fine a home you live in or how flashy a car you drive. Your reward in the Kingdom of God has nothing to do with whether you have a color TV set or own a transistor radio or have a high-fidelity stereo.

“For the Lord sees not as man sees; for man looks on the outward appearance, but the Lord looks on the heart” (I Samuel 16:7).

The really important things to God are attitude, surrender and obedience. To be judged a man of status and possessions in the world matters nothing to God if a man lacks spiritual riches.

"Better is a little with the fear of the Lord than great treasure and trouble therewith. Better is a little with righteousness than great revenues without right" (Proverbs 15:16 and 16:8).

God certainly doesn’t condemn riches. God does grant rich blessings to those who obey Him. But, the man who does not accept the station or level that God has given him and tries to live at a level above what God has granted is certainly in for trouble.

So, brethren, the second step in solving your financial problems is to be content to live on the level God has thus far given you — the standard He has set. True, you may at times have to live in very modest accommodations, eat a very simple and elementary menu and live a very simple life. But, there is NO reproach that comes from God in so doing . . . and, more important, if you are doing anything else but living on the level God has granted, you are disobeying God!!!

I know this sounds like an easy thing to say but a difficult thing to do.

(Continued on page 15)
“Deutschland unter Gott!”

It's more difficult than you might think for a concentration camp victim to repent. Concentration camp life sears the mind. It burns out love and tenderness immediately. Even normal human concern quickly falls by the wayside. Only love of self is left, swaddled in layers of consuming hatred, bitterness, revenge. Those who fall into these same Godless hands in the tribulation to come will have to be cleansed of these feelings — this warped mind — as they come humbly before their God for forgiveness. All hope is not lost, but it is the hard way to gain the Kingdom of God. Learn from Hans’ lesson — and repent now!

by Hans Biegelser

The war was over now. The German millennium had come to an end after 12 years. My oppressors were more thoroughly beaten than they had ever been before.

The cities lay in ruins. Every inch of land was taken, and I doubt whether there was a single family in Germany that had not lost some member or members or possession due to this war. It seemed at the time that the spirit of the Vaterland was once and for all time broken.

But there was not one that ever said "we started it and this is what we reap." All one ever heard in postwar Germany was about the terrible air raids of the Allied forces and the mistreatment of Germans in the hands of the Russians.

Free at Last!

But I was free now, liberated, and my liberators were all that I had hoped for. They took good care of us for the first few days. I was very much impressed by Americans. The Germans nicknamed them Ami’s (Ami in Hebrew means “my people”). They were my people now. They saw to it that we were fed and housed and well taken care of.

We were deloused with DDT and taken to a home for the aged in Munich run by Catholic nuns. The old people had to get out to make room for our group, but the nuns were left to look after our needs. They had to cook for us, make our beds, and clean our rooms. We were not concerned with what had become of the old people. After all they had shown no concern for our people the previous years.

Being callous was the order of the day. I was all for revenge. Everybody in our group was talking of going to our hometowns and seeking out those that ever said a nasty remark to us. We all had our mental blacklists. We were on top of the world; we had no fear, no guidelines. This was our chance to
return some of the deeds they had handed us. We were proud of ourselves for having survived, and we had done it all by ourselves.

There was no God or religion for us. My parents had taught us religion, but what good had it done them?

I Return Home

After several weeks in Munich I got a pass from the American Military authority to return to my hometown.

I still have that pass. It exempted me from the curfew of the civilian population and it allowed me to use the railroad or travel on bicycle or on foot to my destination. It took about a week, what would have ordinarily have taken 10 hours of travel. Everything went my way and I felt better every day.

Once I got to my hometown there was nobody I knew or remembered. The town was in shambles and all of a sudden a lonesome feeling came over me. Here was British occupation and they saw to it that I got shelter and ration cards the same as any German in town. The food was meager, but I had no money to buy it with. It looked like I had to go to work like anybody else. I had thought that once the war was over there would be one big party for me.

But what could I do to earn money? I had only 7 years of elementary school before the war, instead of 8 as required there. The few years of working with horse equipment in the camp weren't outstanding credentials.

Stations had been set up by UNRRA to take care of displaced persons. They were receiving clothing and CARE packages with food to distribute to us. But that was the most corrupt organization that I ever saw. I was still wearing at the end of June, 1945, my outer camp clothing—the last one issued to me at Dachau. The administrators of the UNRRA station gave us coupons entitling me to clothes, shoes and CARE food packages, but every time that I went to claim them they answered that not enough came in for general distribution and that I would have to wait some more.

Truck upon truck arrived daily, because I kept watching. The poor were never clothed. The administrators had a gold mine here. Clothes and food were in such demand by the general public that people who had something of value would make for the UNRRA station. The staff of these stations were selling all in the postwar black market! There was not a chance for me to get anything and I started to get disgusted with people in general.

So I Decided to Work

Then I decided to get to farms in search of work. I travelled on a bicycle and finally found a farmer who would have me. The conditions were: shelter and food, no salary and Sundays off from 1 to 6 o'clock in the afternoon. My job was to take care of the milk cows, which was why I only got a few hours off Sunday afternoon. This farm was about 25 miles from Düsseldorf. The farmer had a Luftwaffe (Nazi Air Force) uniform that fit me. Stripped of the trimmings it served the purpose.

My first assignment was the manure pile. It accumulates all winter behind the cow stable and is spread in the spring, but it had to be loaded on a cart first. And here I stood with a four-pronged fork—me the one who had made it all by myself—on the big manure pile. I felt like a deflated balloon, but not yet knowing why.

Here I did find more than just shelter and food. The people were kind, and as soon as I became accustomed to the work and did my share of it they treated me like one of the family. Here for nearly two years I worked and lived. Much feeling of a human being returned to me since I was very calloused when I arrived. That people were starving in Germany or dying from diseases or war injury bothered me very little. I only concerned myself with "it's their own fault for having started it all."

But here was a German family who made me feel at home and showed concern. They saw to it that I got shoes and clothes, and it wasn't all work clothes either. They knitted me heavy wool socks for winter and we went to see all their relatives, also farmers, in the surrounding area. They let me have the horse and buggy Sunday afternoon and I took rides in the country with friends.

Soon I found myself doing more than just the hired hand; I did extra work winter evenings, repairing the horse harness. But deep inside me I wanted no German friend. I kept reminding myself of the hangings and the executions and that I wanted revenge.

U. S. A. or Bust

Things weren't going the way I had pictured in my mind now for several years. I had thought that Germans and Germany had no more right to exist. Yet, here was a family who wished me no ill. It kept gnawing inside of me.

After some time I decided to leave Germany for good because I felt that I did not belong there. It was either U.S.A. or Palestine. I made America my first choice strictly out of selfish reasons. I thought my chances of getting rich there were better than in a new state as Israel was soon to be. Besides, I wanted to get away from the Jews too. The traditions and the rigmarole of the Jewish religion was not going to tie me down anymore. I remembered all the extras I had to do at home like putting on the frontlets with morning prayer and study Hebrew, etc.

Here on the farm I was eating pork for the first time and enjoying it! I don't know why I should have since I also had to feed and clean the pigs here and couldn't understand why anybody would ever want to eat these "walking garbage cans."

I did manage to get my necessary requirements and permits to come to America after two years working on the farm, The Hebrew Aid Society paid my way and gave me $10.00 to boot and I was off to the far-off wonderland that everybody in Europe envied.

The Shock of Reality

I arrived in New York in June, 1947. Everything seemed to be going my way again until the ship entered New York harbor. All of a sudden I was scared when I realized that I did not know anybody here, nor did I speak the language.

The Aid Society met me on the dock and took care of immediate things. They had rented a furnished room in a basement for me for which I paid

(Continued on page 23)
Meditation—A Vital Key to Your Spiritual Life!

Is your prayer really effective? How can it be more so? You are probably neglecting one of the vital keys to real SPIRITUAL GROWTH! Here's how to get more out of prayer and Bible study through MEDITATION!

by David L. Antion

How do you pray? And why?
Has it done you or others any good? Is it helping you grow?
Lack of effective prayer is one of the major problems in God's Church! Many find it hard to pray. Or hard to concentrate on praying. Why? What is lacking?

Different Kinds of Prayer

What kind of prayer do you pray? Is yours a sleep-time prayer?—done as a duty in a cloud of stupor at the end of a hard day?
Or perhaps your most frequent prayer is the five minute RUSH. This kind is sandwiched in among all the activities of the day and squashed into five minutes. It is all comprehensive—taking in the entirety of God's Work—all the sick, afflicted, troubled, etc. in five long minutes!!
Then there is the repetitious rote prayer! This consists of the same words day after day. It is done as a chore—boring, dutiful. It is lifeless. And elation comes upon its completion.
Most of God's people are guilty from time to time of the RAMBLING WORD, WANDERING THOUGHT prayer.
You know what to say—but your mind is on something else. A heartless, mindless prayer is an abomination to God! We must repent of this spiritual rudeness to the Almighty Living Creator—our Father!
Is your prayer halfhearted—lacking faith? Many who pray regularly admit their prayer lacks dynamic faith. They don't have the fervent wholehearted prayer they so desire.
Some start out praying for others but within minutes end up with a "GIMME" prayer. Ending totally on self, this prayer fails to bring us closer to God or His people.
Then there are times in most of our lives when we really do pray the EFFECTUAL, FERVENT PRAYER! Our hearts are in it—our minds on it. This rich, deep communion with our Heavenly Father through our High Priest, fills us with His love and further our spiritual growth!
With the effectual fervent prayer our prayer life is interesting, exciting and stimulating. We love it!
But why can't every prayer be that way?
Here is the answer!

Meditate First

God told Joshua the key to spiritual and physical success. "This book of the law shall not depart out of thy mouth; but thou shalt meditate therein day and night, that thou mayest observe to do according to all that is written therein: for then thou shalt make thy way prosperous, and then thou shalt have good success" (Josh. 1:8).
David described the man blessed of God who always prospers. He said, "But his delight is in the law of the Eternal; and in His law doth he meditate day and night" (Ps. 1:2).
How many of God's people take time to meditate? Do you? Do you think about God's law?—about His way—about God Himself?
God says, "Stand in awe and sin not: commune with your own heart upon your bed, and be still. Selah." (Ps. 4:4.) To commune with your own heart is to meditate. It is to think about God's Law—His way. Think about your life—your ways—and examine them in the light of God's Law.

David Meditated

The man after God's own heart admitted that he did better in prayer upon meditation. "My soul shall be satisfied as with marrow and fatness; and my mouth shall praise thee with joyful lips: WHEN I REMEMBER THEE UPON MY BED, AND MEDITATE ON THEE IN THE NIGHT WATCHES" (Ps. 63:5-6).
Your prayer would be more joyful—your praise more sincere—if you took time to meditate on God! David did! Why don't you?
How many times have you been unable to go to sleep? What do you do? Count sheep?
Why do not meditate?
As you lie there feeling the blood pulse in your temple, think about the GREAT MASTER DESIGNER who made your heart. How is it that your heart goes on and on? You almost never give it a thought. Yet this powerful pump ticks on day and night. It responds to the demands of physical exertion or emotional involvement.
Who made you? HOW GREAT IS GOD!
With this meditation will come a warm feeling—a feeling that you'd like to kneel down and praise the EVER-LIVING CREATOR. Then why not? You can't sleep—why not get up and pray while you're inspired?
Or in the blackness of night while in bed you can think of God on His throne. Think of His GLORY!
myriads of angels. The four living creatures. The splendor of His magnificent throne. How wonderful that the Almighty God is your Father!

You think of your children sound asleep. You need not worry — even in this concrete jungle and violent world. If you've done your part you know God will grant you His protection. How comforting that you have His protection. What peace! What joy! What inspiration to lie there and praise God in your heart (mind).

Notice what else David said. "How precious also are thy thoughts unto me, O God! How great is the sum of them! If I should count them, they are more in number than the sand: when I awake, I am still with thee" (Ps. 139:17-18).

David meditated at night. He thought on God's way before going to sleep. And upon awaking he was still close to God — his mind was on the things of God!

Think About the Law

God's Law is perfect! It converts the soul. See Ps. 19:7.

God's commandments are righteousness and truth (Ps. 119:142, 172). Meditating on God's law cleans our minds from worldly thoughts and evils. We perceive more of God's character and His nature by meditating on His Law.

God is good and His Law proves it.

God's commands are all for the good of His people. They are the basis of wisdom and true knowledge. God said of the Israelites "O that there were such an heart in them that they would fear me, and keep all my commandments always, THAT IT MIGHT BE WELL WITH THEM, AND WITH THEIR CHILDREN FOR EVER!" (Deut. 5:29.)

Let's examine one of God's perfect Laws.

"If a bird's nest chance to be before thee in the way in any tree, or on the ground, whether they be young ones, or eggs, and the dam sitting upon the young or upon the eggs, thou shalt not take the dam with the young: But thou shalt in any wise let the dam go, and take the young to thee; that it may be well with thee, and that thou mayest prolong thy days" (Deut. 22:6-7).

Was this law for the birds? No! It was for God's people. Here's why.

Birds are the greatest protectors of plants. Scientists have figured that birds in Massachusetts eat about 21,000 bushels of insects a day during the summer months of the year. Each bushel contains about 120,000 insects. That amounts to over 2½ BILLION insects per day!

In New York state birds eat three million bushels of harmful insects every year!

Scientists tell us that if all insects were allowed to live there would be no plant life on this planet in less than 10 years!!

No, God's Law is not for the birds. It's for us and our children.

We know that if the mother bird is taken into captivity it will not survive. And the young it could bring about will never be. This is not only cruel to the older bird but very foolish and harmful to our own welfare.

In the United States today we are experiencing the curse of multiplied insects. It is a curse of reduced bird population. How wise is God! How good to His people! How wonderful His Law! David found God's Law intriguing enough to meditate on it day and night!

David said, "Oh, How love I thy
law! It is my meditation all the day” (Ps. 119:97). David went on to say that God’s commandments made him wiser than his enemies. He had more understanding than his teachers because “thy testimonies are my meditation” (verse 99).

David had little trouble praying and putting his heart into it. This was because he meditated. He thought first. He said, “My meditation of Him shall be sweet: I will be glad in the Eternal” (Ps. 104:34).

The brethren in Australia are in the midst of church services. It’s 1:00 p.m. the next day (approximately) there! The brethren in England would be sound asleep as it is 3:00 a.m. in the wee hours of the morning.

While you sleep they’ll be getting ready for church services. And before you’re out of church the Sabbath will be over for them.

Don’t forget God’s ministers. Many are pounding the road every day — visiting, counselling, anointing. On the

How to Use Meditation

How can you put meditation into your life? When should you begin? Begin now — today! Before praying take a few minutes alone to meditate and think about God. Think about God’s character through His Law. Think about the marvels of God’s creation.

Take time to meditate on God’s Work! Think about the overseas offices. Ponder world conditions. Let your mind concentrate and dwell on God’s ministers serving Him around the world. Let your mind become concerned with God’s Work.

When you are praying at 10 p.m. Friday night Eastern Standard Time the brethren in Australia are in the midst of church services. It’s 1:00 p.m. the next day (approximately) there! The brethren in England would be sound asleep as it is 3:00 a.m. in the wee hours of the morning.

While you sleep they’ll be getting ready for church services. And before you’re out of church the Sabbath will be over for them.

Don’t forget God’s ministers. Many are pounding the road every day — visiting, counselling, anointing. On the

Ted Armstrong and Mr. Roderick C. Meredith. Pray for the editorial staffs of The Plain Truth, Good News and Correspondence Course. (And some say they can’t think of anything to pray about!)

Ask God to bless His Work — financially and in manpower. Ask Him to open more doors as we are ready for the preaching of the gospel to the world.

Stop for a moment! Consider The


that inspiration upon His servants as they speak to the entire world!

Brethren, THINK ABOUT THESE THINGS — AND PRAY ABOUT THEM!

I have a globe in my study which helps me in meditation. Looking at the various countries and continents, I envision how God looks at this troubled world. In my mind's eye I see the trouble spots, wars, crimes, slums, famines, etc. This inspires me to pray fervently, "Thy Kingdom Come!"

Think on your blessings. We often fail to thank God because we don't take time to think on and appreciate the blessings God gives us. Let your mind dwell on God's blessings to you and your family. Meditate on the matchless privilege of knowing the true and Living God, of being called out of this world of sin and destruction. Let your heart be inspired to thank the Almighty God for these blessings. And if tears come — don't hold them back!

Let meditation inspire you to pray — to put your whole heart into fervent prayer.

MEDITATION HELPS BIBLE STUDY

Some say they cannot remember the Bible like they want to. Many read the Bible and soon forget what they read.

Is your Bible study halfhearted? Is it skimpy and meaningless? Do you read the Bible like you would a novel — missing many of the deep passages? Is Bible study boring to you? Or is it really profitable?

Here's how you can get more out of Bible study!

David said, "I will meditate in thy precepts, and have respect unto thy ways. I will delight myself in thy statutes: I WILL NOT FORGET THY WORD" (Ps. 119:15-16).

Meditation helps you remember God's Word!

THINK ABOUT YOUR BIBLE STUDY. Don't just read the Bible out of a duty to God, and rush off forgetting God's Word. You should read the Bible to remember it.

Take a few minutes to ponder, think about, and meditate on God's Word. Apply it to your life.

Ask questions. How does it apply to your life? Are there lessons that you need to learn from what you read? What are the principles of God's Word? Do you thoroughly understand what you read?

Try to recount what you've learned. If you cannot remember it completely, then with a questioning mind reread that portion of the Bible. You will be surprised how much you will remember.

There are many opportunities during the course of the day when our minds can meditate on God's Law and His Word. There are lulls in our daily work or activities when our minds tend to daydream or drift.

Don't let them! Direct your mind toward God and His Law. Meditate on your Bible study. Meditate on world conditions. Meditate on the miracles of God. "I remember the days of old; I meditate on all thy works: I muse on the work of thy hands" (Ps. 143:5).

Meditation helps connect the knowledge you take in with the knowledge you have. Meditation helps you see the relationship of Bible principles to your life and world conditions.

If you don't meditate you simply miss out on a real deep understanding and savvy of God's Word. Don't miss the really balanced life because you fail to think about and ponder God's ways.

MEDITATE BEFORE STUDYING

Unless already started some have difficulty deciding what to study. They flip through the Bible from book to book not knowing what they want to study. Finally out of fear and duty they read a portion of the Bible.

Meditate before Bible study. See how it helps! Ask yourself questions about the Bible. Do you know what's in the book of Joshua? Do you understand the old covenant? Have you read the book of Nehemiah? Do you understand the book of Esther? Have you really taken time to digest the book of Proverbs with its practical principles? Are you familiar with the exciting prophecies of the book of Amos?

By asking these questions and thinking about the Bible your curiosity will be aroused to want to study God's Word. And you won't just study — you'll study with a purpose!

JESUS CHRIST MEDITATED

Jesus thought deeply on God's Word. He knew how it applied to His life.

God's Word tells us that Jesus was led by the Spirit into the wilderness to be tempted of the devil. "And when He had fasted forty days and forty nights, He was afterwards an hungered" (Mat. 4:2). What did Jesus do during those forty days of fasting? He studied God's word, prayed, and meditated! Undoubtedly He did much meditating while fasting during that time.

God led Mr. Armstrong to see this three-point program of spiritual rejuvenation. During a fast Mr. Armstrong divided his time equally with Bible study, prayer, and meditation.

Yet, today, perhaps the most neglected part of our spiritual life is that of meditation. Few do it! And those who do — don't do it often enough.

God's Word is replete with exhortations to meditate. Meditation is vitally linked with God's plan for our lives. No other being of God's physical creation has a mind that can think and meditate. God gave man this capacity! God intended that we take time from our restless everyday hurry to ponder the most important questions: What are we? Why are we? Where are we going? What are the laws that will guarantee success in life? What is the way that will lead to eternal life?

Do you understand these questions thoroughly? Are you meditating on them? And is that meditation leading you to a deeper, richer understanding of God's Word — into a greater, more intimate contact with God Almighty, YOUR HEAVENLY FATHER?

Paul told Timothy these words which also apply to you: "Meditate upon these things: Give thyself wholly to them; that thy profiting may appear to all" (1 Tim. 4:15).

Start today. Make meditation a vital part of your spiritual life!
Be Careful How You Hear

Do you have problems absorbing all that is preached every Sabbath day? Do you really LISTEN? Here's how you can improve your listening ability!

by Frank Brown

Today, the Bible is available to everyone, so it is no longer necessary to read and repeat in public liturgy those sections. But the same principle is followed every Sabbath Day! Each Sabbath, sermons are preached in the congregations of spiritual Israel, based directly on the Law of God as expressed throughout the whole Bible! You are held strictly accountable for every word that is preached in your presence!

Notice what Christ said in Mark 4:23-25: "If any man have ears to hear, let him hear. And he said unto them, TAKE HEED WHAT YE HEAR: with what measure ye mete, it shall be measured to you: and unto you that hear shall more be given. For he that hath, to him shall be given: and he that hath not, from him shall be taken even that which he hath."

Christ placed great importance in paying heed to what we are taught, and then acting on it! We will be held accountable for our dullness in hearing!

Read also Romans 13:11: "And that, knowing the time, that now it is high time to awake out of sleep: for now is our salvation nearer than when we believed."

Paul is telling us to wake up out of our spiritual slumber and lethargy, which is brought on directly by physical dullness and laziness during those teaching periods on the Sabbath.

Some will say: "But I don't have a bad attitude. I'm praying and studying. It's just that the hall is stuffy, and I'm flat worn out after a week's work that I find my eyelids becoming heavy and droopy." Is this YOU? Do you make excuses for your drowsiness? Or do you seek out a way to stay mentally alert during the sermon?

Some Solutions

In many cases the reason for sleepiness is poor diet. Heavy starchy meals that are slow to digest may tie up blood circulation around your stomach and rather than stimulating your brain will result in lethargy. If you have a stomach full of heavy, starchy bread, potatoes, pastry, gravy or processed cereal, it naturally follows that your alertness will be grossly impaired. You'll feel torpid and listless! You'll want to take a nap! But during services is not the time to do so!

You have two alternatives: either take a nap before services, or don't eat so much! Too much carbohydrate food is not good for you anyway. Of course, if you have a continually starchy diet (like most British people!), nothing you do on the Sabbath will help! You will simply be sleepy most of the time! Brethren, if you are drowsy in Church, as a continual thing, you may need to radically overhaul your diet! Jesus Christ holds you responsible for what goes on in your presence, in Church, on the Sabbath!

Sleep and Exercise

Another factor that causes sleepiness can be the lack of proper exercise, suitable to your age group. Take vigorous walks regularly. Do calisthenics at home. Do some jogging around a nearby park, or on a convenient playing field. If you have a regular exercise program (remember Mr. Luker's article in the August, 1966 Good News?) combined with a careful balanced diet, your physical problem of drowsiness will begin to diminish!

Of course, if you don't get enough sleep at night, naturally you will have problems, but the answer to that is
simply: get more sleep! A person who doesn’t sleep at the right times is simply committing slow spiritual suicide! You will never be able to operate at maximum efficiency, unless your body is rested and rejuvenated at regular intervals. I well remember one College student who sat up all night to study for a test and the next morning slept right through it — and some others besides! His method was self-defeating, yet many of us are doing the same thing!

It is a wonderful blessing to fellowship and visit and talk about the Bible and God’s Plan, and certainly no one would ever discourage that; but if you sit up until early morning to do so and then sleep through the Sabbath service, have you really gained anything? Of course not! Sleep at the proper times during the day — and be sharp and alert during the day!

Are You Really Listening?

However, in spite of applying the above remedies and many others besides, some of God’s People still have difficulty in getting the most out of Sabbath Services and Bible Studies. They seem alert and attentive, yet much of what is preached is missed. They forget things. Try this little test on yourself. Without looking up any notes write down the subjects of the last six sermons you heard. Can you do it? Very few could do it successfully without faltering, groaning, racking their brain; and emitting sounds of anguish!

This points up a weakness in the human faculties! There is a problem with hearing and listening!

Extensive tests have shown conclusively that immediately after the average person has listened to someone talk he remembers only about half of what he has heard — no matter how carefully he thought he was listening!

Various research projects substantiated the shocking fact that two months after listening to a talk, the average listener will remember only about 25 percent of what was said! In fact, after we have barely learned something we tend to forget one-half to one-third of it within eight hours!

This is made even more startling when we realize we forget more in the eight hours immediately following than in the next six months!

Brethren, these facts become important when we understand what is required of us! Why is it that a sermon we were particularly moved by on the Sabbath day is half forgotten by the following Sunday? Try as we will, we always seem to forget the explanations of simple basic questions that we heard the minister preach in a sermon! Why? Well read on and find out.

Tracks and Sidetracks

One factor that presents a great barrier to developing good listening techniques is the fact that we think inestimably quicker than we speak. The average rate of speech for most people is around 125 words a minute (this may vary depending on nationality). This rate is slow going for the human brain which makes even the most sophisticated computer look like an illiterate clod! Thoughts race through our brains considerably faster than the spoken word. This means we can listen and still have time to think. It’s the use and abuse of this spare ‘thinking time’ that causes the problem!

How many times have you been listening intently to the sermon when a statement or word will trigger off a reaction or memory in your mind? Instead of fighting the temptation to reminisce or wander, we float off the main stream for a few seconds to put in a few thoughts of our own and then float idly back. This is a process which repeats itself many times, each little sidetrack getting longer and longer, until you are missing great chunks of what is being said! Then, because you can’t capture the theme again, you simply tune out! Sure, you are alert and bright! Certainly you aren’t drowsy or lethargic! But you still miss about 50 percent of everything that is said. Shocking? Yes, but clinically proved!

No wonder announcements have to be continually repeated time after time during the Feast of Tabernacles! Now the well-worn expression, “There’s always someone who doesn’t get the word!” stands justified! Nevertheless, Jesus Christ tells us to listen, to hear and to understand! We need to know how!

Steps to Improve Listening

Like everything else that ought to be well-done, good listening habits take time and effort to develop. Since however, more of our time is spent in listening rather than speaking (about 80 percent) we have ample opportunity to practice.

Your listening and retention can be improved one-hundred-fold simply by following seven straightforward steps. They require very little effort and since most of the time will be spent in listening anyway, you might as well begin to learn to use it profitably!

It has been proved unequivocally that it is possible to improve your listening — statistics are available to prove it! You do not need to be especially gifted, or have a college education to begin improving! Start now and find the thrill in getting 50 percent more from every sermon!

Step One: Make a JOB of Listening

The first step in our improvement campaign is to look at the speaker! Make a job of listening intently — don’t relax! — work hard at it! As he looks at you in the audience, look right back at him! Don’t put on a glassy-eyed empty stare — that’s what a lot of “sleepers” do — and don’t pull faces! Show by the expression on your face that you are listening. React, outwardly, to what is presented! Be intent on what is being said. Be interested; get absorbed in what is being said! In one example shown in Acts, a man was healed because he expressed the way he felt on his face! Read the account in Acts 14:8-10. Paul knew that that cripple really believed what was being said! He was intent — and excited!

The second step ties right in with number one. It is: don’t allow yourself to be distracted. This takes work and no little effort, but if practiced will be well rewarded with greater comprehension and retention.

(Continued on page 21)
LITTLE THINGS COUNT!

Which of the commandments could be considered “the least of the commandments”? If you have an answer you need to find out how very much the “little things” count. This article shows how the small items of your life are far more important than you realize!

by Bryce G. Clark

The young major taxied onto the field, and positioned the jet for takeoff. Ahead, the 8,000 ft. runway narrowed into an invisible ribbon of infinity. Flight plan calculations called for a 6,700 ft. takeoff, leaving a runway excess of 1,300 ft. The major checked the instrument panel for the final time, “revved” the engine up to 100% RPM and released the toe brake. The jet moved forward one inch and for all practical purposes the pilot was doomed! In effect he was already dead.

The weather was clear, surface winds calm, engine in perfect condition with no mechanical defects. The pilot was highly experienced with a spotless record. No one person involved in the operation was guilty of a fatal blunder, yet a series of minor blunders, not any one fatal in itself all told the stark fact — the pilot needed even more than 8,000 ft. to get aloft. In fact he needed 8,100 ft., 100 ft. more than the runway length.

Just a Little Short

Normally 6,700 ft. would have been sufficient. The 8,000 ft. would have provided a 1,300 ft. excess. But four “minor” thefts robbed the pilot of that surplus and actually put him in the red!

Here’s what happened!

A four-knot-an-hour tail wind was so small the tower didn’t notice or consider it important. This tail wind cost the pilot 310 ft. His surplus was down to 990 ft.

At takeoff time the temperature was 97°. But a failure in the warning light system required repair. Not a long delay — only ½ hour — certainly not long enough or important enough to change the flight plan. But by takeoff time the temperature had risen to 101°. This cost the pilot 190 ft. His surplus was now down to 800 ft.

The next theft resulted from an optical illusion. This was the first takeoff for the major on this field. The end of the runway was actually 260 ft. higher than the takeoff point. Again, under normal conditions this would have been no problem, but with the tail wind and temperature rise the jet now required an additional 550 ft. His surplus was now down to 250 feet!

The last theft was the result of carelessness. The major had been “out on the town” with no intention of departing soon. Unexpectedly orders came, so with 3½ hours of sleep he reported to the base. The previous evening while the temperature was cool the plane had been refueled and the following morning the Assistant Operations Officer figured the fuel tank compensation. Instead of adding the figure he subtracted and the groggy pilot failed to spot the error. This cost the pilot 350 ft. He was now 100 feet in the red!

Our Last Chance

Only one chance remained. He could still abort the mission at the 4,000 ft. runway marker, but unknown to the pilot a runway crew had failed to change the runway signs. The runway length had been 7,600 ft., but recently expanded to 8,000 ft. Thus the takeoff point where the runway had been lengthened was actually 400 feet longer than the signs indicated. Hence at the 1,000 ft. marker the jet had already traveled 1,400 ft.

Assuming the speed to be sufficient at the 4,000 ft. marker the pilot continued. He was now 8 knots below what was required. Only the last moment told him the shocking truth but it was now too late. As the runway suddenly vanished the jet shuddered violently trying to lift, then plummeted to the earth with a tremendous explosion. It was all over now for the pilot who learned too late it is the little things that count!

This fictional incident written up in Harper's Magazine by Beirne Lay, Jr., veteran flyer and author of Twelve O'clock High illustrates from military records the many tiny mishaps which can lead a pilot to disaster. Whether the exact incident took place is irrelevant. The principal lesson is that human beings often fail to realize it is the “little things” that count.

Too many people in the world today, and too many brethren in God’s Church pay little attention to those matters they consider the least important. Yet in reality can save their lives—their eternal lives! Just as these minor thefts robbed this pilot of his life these “little things” can rob you of your life—forever! Let’s examine a few.

Bible Study

The biggest cause for members leaving God’s Church is lethargy. These people just give up and quit. And do you know how they start? They start by neglecting Bible study! God’s ministers will agree far too many brethren “take it easy” and let down in their personal Bible study first of all. Somehow they delude themselves into believing as long as they attend Sabbath Services as long as they attend Sabbath Services as long as they attend Sabbath Services they are accepted as church members, and do you know how they start? They start by neglecting Bible study! God’s ministers will agree far too many brethren “take it easy” and let down in their personal Bible study first of all. Somehow they delude themselves into believing as long they pay tithes, attend holy day meet- ings and listen to the broadcast they are doing enough. They fail to realize the need for personal, continual, individual Bible study. To them it is a “little thing.” But is it little to God?

Notice the Bible emphasis on this point. “My son, if you will receive my
words and treasure up my commandments with you, making your ear attentive to skillful and godly Wisdom, and inclining and directing your heart and mind to understanding — applying all your powers to the quest for it; yes, if you cry out for insight and raise your voice for understanding, if you seek Wisdom as silver, and search for skillful and godly Wisdom as for hid treasures; then you will understand the reverent and worshipful fear of the Lord and find the knowledge of [our omniscient] God.” (Prov. 2:1-5, Amplified.)

You won't wonder why these members become lethargic and let down? The answer is obvious. They do not understand the reverent and worshipful fear of the Lord. Their failure to study did not allow them to retain what they once knew!

Listen! In the years ahead we are going to need every bit of wisdom and knowledge we can acquire. The going is going to get tough and in some areas of life it has already started. Take for example recent changes in the draft law. It is now impossible for some young men in the church to appeal a local board decision. For them there will be no further opportunity to appeal to a hearing officer.

In short the local draft board (and all too often the least qualified to judge) now determines the classification. Should you be classified 1-A or 1-AO, you will be inducted. Many of our young draft age men are not able to convince their draft board of their sincerity sufficiently to get a proper classification. Do you know why? They are not sure of themselves. They fail to show strength of character in their convictions. And the reason they fail to show strength of character is because they haven’t really studied!

Here’s what God says!

“Study and be eager and do your utmost to present yourself to God approved [tested by trial], a workman who has no cause to be ashamed, correctly analyzing and accurately dividing, rightly handling and skillfully teaching the Word of Truth? I doubt it. Do you know why? Because many of you, like the jet pilot fail to pay heed to what you consider a “little thing.” But God says, “My people are destroyed for lack of knowledge.” Are you destroying yourself for lack of knowledge? Are you like the average American or Britain of whom God says, “they have despised and shown contempt and provoked the Holy One of Israel to anger, they have become utterly estranged?” (Isa. 1:4, Amplified.)

What about you? Are you estranged from God because you haven’t been studying lately? If you say you lack time, you’re too busy, or you just can’t “get it in,” you are admitting you consider everything else in life more important than Bible study. In short, to you Bible study is the very least of the commandments.

Prayer

Some time ago a young man came to me about a fellow church member who had written him a rather disrespectful letter. I took the letter to the writer in order to determine the problem. Do you know what the real problem was? The writer of that letter had not prayed in three months! Yes, he attended every Sabbath service faithfully. He was even a member of the Spokesman Club. But he looked on prayer as a little matter.

To him prayer didn’t amount to much. But how does God view it? "My son, if you will receive my words and treasure up my commandments with you, making your ear attentive to skillful and godly Wisdom, and inclining and directing your heart and mind to understanding — applying all your powers to the quest for it; yes, if you cry out for insight and raise your voice for understanding, if you seek Wisdom as silver, and search for skillful and godly Wisdom as for hid treasures; then you will understand the reverent and worshipful fear of the Lord and find the knowledge of [our omniscient] God.” (Prov. 2:1-5, Amplified.)

Yes, . . . "you will understand righteousness, justice and fair dealing (in every area and relation); yes, you will understand every good path. For skillful and godly Wisdom shall enter into your heart, and knowledge shall be pleasant to you; discretion shall watch over you, understanding shall keep you; so may you walk in the way of good men, and keep to the paths of the [consistently] righteous — the upright, in right standing with God.” (Prov. 2:9-11, 20, Amplified.)

Jesus attached great importance to prayer. And Jesus wasn’t talking about those type prayers some church members make while on the job, driving to and from work or even while walking, as a substitute for being in a private place on their knees. True, one should always endeavor to be in an attitude of prayer and it is not wrong to be praying in your mind while engaging in activity if this will not distract you and place you in a dangerous situation.

But Jesus did not mean this to be the sum total of your prayer life. Jesus meant you were to spend much time praying on your knees in private. He said, “keep on asking and it will be given you; keep on seeking and you will find; keep on knocking (reverently) and the door will be opened to you. For everyone who keeps on asking receives, and he who keeps on seeking finds, and to him who keeps on knocking it will be opened.” (Mat. 7:7-8, Amplified.)

Failure to engage regularly, persistently, and privately in prayer results in every kind of heartache, anxiety, mental turmoil, trouble and problem you can imagine. In fact the list is endless. And all because too many feel prayer isn’t worth the effort. These are the people who as God says, “lie there sleepless with anxiety, but won’t ask for My help.” (Hosca 7:14, Paraphrased.)

No mortal on this earth possesses the willpower to perfect himself and enter the Kingdom of God. But the earnest heartfelt continued prayer of a righteous man makes tremendous power available, which is dynamic in its working. With prayer you can make it!

Family Bible Study

Possibly you do study the Bible daily, and pray a great deal, but in addition do you conduct a regular Family Bible study? Or is this the least important?

Family Bible study is a time for discussing and teaching (remember II Tim. 2:15) both your wife and children to apply Bible principles. For the children
Finances In Your Life
(Continued from page 4)

But the only way things are ever done is with firm resolution. The impetus to really make changes comes from realization that the power and commands of Almighty God underlie the resolution. Therefore you must make the decision. You must place the fulfilling of this second step on a spiritual basis which is backed up by an Almighty God who is judging you. Nothing less will get the job done!!!

The Third Step —
Live on a Realistic Budget

In order to accomplish anything you have to be practical. High sounding principles and theories sound good, but how do you go about putting them into practice?

In the current financial mess in which the United States finds herself, one very simple solution emerges; a solution shared by many financial experts around the world — QUIT SPENDING SO MUCH!

This is a most reasonable premise. The only difficulty with it is the current administration doesn't want to and as a matter of fact will not stop spending so much.

Nevertheless, this is the place to begin.

The first thing to do is to sit down and list all your obligations each month. Be realistic! Put down what you actually do spend each month for rent, food, utilities, car, payments, clothing, insurance, recreation etc., etc., (including tithes and offerings). Then total your monthly income; your net income after withholding tax.

Now, subtract your obligations from your income. Do you come out with a surplus? You should!

When the U.S. Government does the same thing each month or year it doesn't come up with a surplus, but a deficit. At home the national debt increases, while abroad our balance of payments increases. That's why the nation is in financial trouble. That's why individuals are in financial trouble. They both spend too much.

A Budget With a Reserve — the Safety Valve

Now, let's get more specific.

We now KNOW we are going to make whatever adjustments we need to make in order to live within our financial means. The governor of what changes or adjustments we will have to make will depend upon the structure of a new budget we will now set up for ourselves.

Point number three in our program is to set up the right kind of a budget. A budget that tells you what you can afford to do and a budget that has a built in safety valve — A RESERVE.

This system is God's system — revealed in His Word, and the system that has given God's Work a triple AAA financial reputation and which provides safety in case of unexpected emergencies. This system works.

Each year, in God's Work, we utilize our combined best efforts and detailed financial records from the past, coupled with present trends and world conditions to ascertain as accurately as possible what our income will be for the year. Then, with careful consideration each department or area in the Work prepares a departmental budget of their estimated needs in various categories of expense, salaries, equipment, supplies, etc. We then add the projects needed to continue the growth of God's colleges and the worldwide Work plus the amount of added reserve that must be added for the year.

These combined elements represent our raw gross budget.

Our next step is to compare the overall gross budget with the anticipated income. If our estimated income is adequate for the overall needs, growth factors and increased reserves then we can ratify the budget. However if the combined gross budget exceeds the anticipated income, which it did this year, then we have to cut back on certain projects and departmental growth which sometimes are critically needed.

The essential, vitally important fact is, however, that we DO CUT BACK and balance the budget. Another essential point is — WE DO NOT CUT BACK ON THE AMOUNT TO BE SET ASIDE FOR A RESERVE.

Then, operationally, we check ourselves monthly through our IBM computer, budget control to see that our income factors are keeping pace with anticipated levels and that our expense factors are staying within budgetary limits.

With this type of diligence and supervision God's Work has continued to grow with stability and safety. We pay our bills on time; we obtain certain trade discounts by paying promptly; we have a reputation which is above average and are able to obtain mortgage loans from nationally known insurance firms where other institutions of a similar type are unsuccessful.

The vital lesson to realize is — God's Work does not do everything, buy everything, undertake everything
But, they do not have a Creator God to whom they look, to whom they realize they have a responsibility.

But, you can — and must — begin to apply these rules and laws.

**How to Do It**

Let’s analyze a typical situation from which you can draw the principles to set up your system.

John Doe earns $135.00 per week gross, giving him a net income after deductions of $513.34 per month. His wife and two children make a family of four. He is in financial difficulty, unable to meet his obligations. He isn’t saving a nickel. How can he solve his problem?

Let’s take a look.

Upon analyzing John’s monthly expenses here is what we discover:

John’s total monthly obligations exceed his income by $97.34. He obviously needs to take drastic action or he will soon find himself facing legal action by a collection agency or sustain a garnishment of his wages.

Not only is this situation making John’s life and the life of his wife miserable — causing arguments and scenes, but John also may, under the temptation of the situation, do something gravely serious — he may think he is justified in using his tithe money to take up the slack “temporarily.”

I think it is obvious, brethren, how this overall situation and fairly universal problem is a tool in the hands of the adversary to rob individuals and families of their relationship to God and to the Kingdom of God.

**How the Situation Developed**

John was doing all right. He was living modestly, within his income. But, he wasn’t keeping a budget. He had no overall program to guide him. So, seeing he had a few dollars monthly above his expenses, he felt justified in moving to a better rented home. After all many of the other brethren had nicer homes, and it would make him “feel good” to have people over to see the nicer surroundings he could enjoy. So he took the plunge.

Soon after the family car began to act up — a complete engine overhaul and other major repairs were necessary. The used-car salesman encouraged John and family to take out the two-year-old (hardly used) metallic blue two-door. It approximated in styling and “feel” some of the ones John had seen on TV.

Somehow or other in the environment of the sunny Sunday, the smooth easy handling of the “new” car and the encouraging words and environment of the used-car lot it seemed rational and workable. After all they would have to spend money on the “old bus” and the new one would be trouble-free during the payoff period — and wouldn’t everyone “oh” and “ah” at John’s new car? Besides something would surely come along soon to ease up the financial situation.

John had never allowed the charge account at the local family department store to have a carryover balance. But, with these new payments, John had to make only the minimum payment — he couldn’t pay off all the charges each month. Soon the clothing needs for school etc., etc., ran the bill up and up. Then there was Jane’s dental work plus those furniture items they just had to have to make the new house look right.

The story is a typical one. Lust, desire, pride of the worldly possessions and lack of diligent application to sound practice.

John could take another “giant step” in the wrong direction. He could do what many enticing voices on TV had said to do in this situation. He could get one of those “Bill Payer Loans” where you consolidate all your monthly bills into one loan; and one “easy” payment.

Sometimes a consolidating loan will help — if willpower and character are exerted to make no further purchases until that obligation is completely paid off. But, the way John is going he would soon be back up to his neck — and the latter case would be worse than the former.

**The Solution**

John is going to have to be realistic. John will have to face HIS problems squarely. He’ll have to realize he has fallen prey to his own lusts. He’ll have to admit he gave in to carnal desires to have. He’ll have to seriously realize that a powerful tempting influence inspired by Satan has been at work on him and has snared him. He’ll have to repent and be willing to change.

He’ll have to be willing to make drastic changes in his life which may involve humility, admitting mistakes and not looking as “good” to the ones he wanted to impress.

John went to work!

John, after admitting his problems took step number three. He organized a budget designed to get himself back into balance. It looked like the second chart on page 17.
February, 1968

John had to swallow his "pride" and move back to a smaller house. He thought at first he could never get along without a car for a while, but he found it wasn't so impossible after all. His home budget was pretty frugal, but with wisdom and efforts they still ate a basically healthy and nutritious diet. True they didn't as a family spend much for recreation for a while, but it was wonderful to discover how much fun one can have with simple family games, walks, talks and an occasional visit to the zoo. Life became pleasant during the crisis period so that no other additions were made to the balances left to be paid. There was the additional blessing of making several small free will offerings to God's Work — something John had been omitting.

In a year John found he had paid off his obligations. He now had $360 in his emergency reserve fund. By waiting a few months after getting the bills all paid he accumulated some surplus dollars in his operational savings. He was now ready to make a reappraisal of his budget and to allow himself to perhaps once again have an automobile of the right category and perhaps increase his living standard.

This success story can happen!!! It takes courage, determination and willingness to obey God's commands. But, it's worth it.

The Fourth Step — The Reserve

One of the basic principles many of us have overlooked in our lives is the principle of savings. God, however makes clear in His Word that this is a spiritual principle we should all follow.

We are all familiar with the admonition in Proverbs 6:6-9: "Go to the ant, thou sluggard; 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. How long wilt thou sleep, O sluggard? When wilt thou arise out of thy sleep?"

This is an elementary principle. But let's go further.

God shows that a good man will leave an inheritance even to his grandchildren (Proverbs 13:22).

Certainly the whole testimony of God's Word and the teachings of Christ illustrate a principle of accumulating a logical and reasonable reserve so we do not become a liability to others and so we can "let our light shine" as good examples of those who properly handle their stewardship.

Certainly we should not covet nor hoard large amounts — especially in these end times. Our true security comes from God and His divine guidance and protection.

Jesus said "Lay not up for yourselves treasures upon the earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven..." (Matthew 6:19-20). Jesus did not want us to set our hearts on things on the earth, but to keep our minds and hearts on the Kingdom of God.

But, to ignore proper financial management would be ignoring God's clear teachings. A man up to his neck in debt, who cannot meet his obligations, who cannot meet any emergency reverses which may occur is certainly not an example of a Spirit-guided Christian with Christ living in him.

A man who can bring forth of his possessions to help the poor, or help his son get started in marriage or meet a period of privation which may assail his family — or God's Work — or other such contingencies, is a good steward.

God's principle of tithing teaches us emphatically each year as we use our accumulated second tithe to attend the Feast of Tabernacles that fruits and blessings come from diligence in observing the principle of saving.

Therefore, the basic principle of setting aside a reserve is one of God's primary teachings.

In setting up your budget you should include an amount with each check for a reserve. I personally feel (and practice) that approximately 5% of your gross pay each pay period is an appropriate amount.

If each family would do this and faithfully continue until they had accumulated an amount equal to fifteen percent of their gross annual salary they would have security and safety.

When emergencies occur or unusual circumstances come to pass you will have something to offset the need. Then build back the reserve with the same diligence as before.

Your approach must be not to touch this reserve except in emergency. If you continually spend the reserve for some coveted item or activity, you will never achieve your goal. There should be an "operational

II. JOHN'S REVISED MONTHLY OBLIGATIONS

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</tbody>
</table>
savings’ set aside for that purpose. Your true reserve should be that buffer against emergency or unusual circumstance.

So, the fourth step in financial planning is build and maintain a sufficient emergency reserve so you are prepared to meet unusual and emergency circumstances which will occur in all our lives.

Whoever you are or whatever your situation might be, you can begin to apply these principles. Diligence to

H. Armstrong Roberts

The “cash habit” is a major key in proper handling of finances.

them will bring you out of financial troubles into security and peace of mind.

The Fifth Step—
Cash Basis Buying

The next basic principle is buying for CASH.

This seems to be a forgotten item in today’s “credit world.” But, it is one of the safest and surest governors to protect you from financial mismanagement.

The principle is very simple. Instead of buying something before you have the money and paying for it in monthly payments (with heavy interest) after you get it, simply build up an operational savings with the money you would have paid in installments and buy it for cash.

I know this is contrary to every extant sales idea and promotional scheme to expand the purchasing power of the public. But, the record speaks for itself. Those who fall into the web of credit buying are writing some mighty significant statistics in financial failures and personal bankruptcies. On the other hand those who adhere to cash purchasing procedures, while not perhaps boosting commercial sales in an ever increasing spiral, are nonetheless living stable, balanced, worry free financial lives.

Considering the interest paid on items purchased on time, which can easily amount to 25% or even more, plus the lost saving of a reduced price or discount for cash, the average credit buyer can be paying up to twice as much for the same merchandise.

Following these principles, if you do put yourself on a crash program to revise your financial program, then resolve not to purchase anything more on credit until your credit accounts are all paid in full. At least limit the credit purchases during your transition period to an absolute minimum so that you can get your credit accounts paid off at the earliest possible date.

Then, instead of immediately obligating yourself to another payment by purchasing some article, let an operational savings accumulate until such time as you can begin to buy things for cash.

What a blessing it will be to finally be able to have things which are totally paid for and really belong to you from the start.

What It Takes

Brethren, to do these things takes something most people do not have—character. There is no one who cannot do these things if he really wants to.

Certainly in this world and in our society it is difficult to swim up stream. But it’s also difficult to be a Christian in a world filled with ungodliness and evil. But we don’t balk at being Christians. We fight the battles of the Sabbath day, the Holy Days, military service, clean foods, proper nutrition and the like because we know they are God’s laws.

Well, brethren, properly handling your financial affairs is just as much a part of being a Christian.

"I beseech you therefore, brethren, by the mercies of God, that you present your bodies a living sacrifice,
February, 1968

holy, acceptable unto God, which is your reasonable service. *And be not conformed to this world: but be you transformed by the renewing of your mind, that you may prove what is that good, and acceptable, and perfect, will of God*” (Romans 12:1-2).

The Sixth Step

Proper financial management is a family affair.

There will naturally be restrictions, need for sacrifice and trials in making the transition to, and in the maintenance of, right financial living. Therefore the whole family must cooperate.

The family head should take the time to go over all the principles involved in what the family is going to undertake. He should go into detail about the reasons, the benefits, the Godly approach — the blessings financial stability will bring — the peace of mind that will result. In short the whole family must be "sold" in every way that this is the right and wholesome thing to do.

The changes that will result will then become a cooperative effort. Learning to economize together can be fun. Giving praise to each other for making progress will pull a family together as never before.

Getting to know each other a lot better through more family activities involving the right kind of games, hiking together, picnicking, reading books out loud and the like can become a rich blessing which few people today practice, but which are the truly Godly activities.

Some of my fondest memories as a child were the family activities. Playing ball, flying kites, working for long happy hours on an inexpensive airplane kit and flying it with Dad and Mom. Even shopping for groceries together was a family affair. Today it has to be a movie at high prices, a trip to a Disneyland area or high-priced gadgets. The simple wholesome things seem to be long since forgotten.

Many a wife today would rather have her husband just talk to her for an hour or so than go on some expensive evening out — ask them!!!

When a family — together — sets a collective goal and accomplishes it there emerges a strength and unity which makes them a TEAM.

It takes courage — character — but it pays tremendous dividends.

The Last Step —

Take in a Partner

Although you will think of many other innovations to apply, there is only one other major point to illustrate here.

MAKE GOD YOUR PARTNER.

True, you are going to embark on this program to make your life more pleasant and enjoyable. But, your overall motivation should be to bring more glory and honor to the family of God of which you are a member.

The more stable, solid, exemplimatic sons of God there are behind the last generation effort of fulfilling God's commission, the more powerfully will God begin to act to bring this age to a close and usher in the wonderful World Tomorrow.

God's family is a TEAM also! And it has a fantastic job to do. If every Christian were a financial flop, having to live from hand to mouth and dependent upon others of the Church, God's body would certainly be unequipped for the herculean task it has to accomplish. As a member of God's
What our READERS SAY

(Continued from page 2)

*Strong. Of the few installments that I have read of the Autobiography in The PLAIN TRUTH magazine, I have the impression that this book would make a bestseller if it were to be placed on the market. I also feel that if one is going to read biographies and autographies of great men, then the Autobiography would be a good book to start with.*

William M.,
British Columbia, Canada

**Autobiography Changes Husband’s Life**

“Several months ago my husband was depressed over his job. He was upsetting me also by griping about his work. Then he started checking out back issues of The PLAIN TRUTH magazine from the Houston Church Library in order to read the entire Autobiography. Mr. Armstrong’s experiences inspired him to work harder, and to find ways of overcoming the obstacles and pressures that arise in trying to teach in this world’s educational system. Now, I am happy to say that my husband doesn’t let his work get him down anymore. He comes home happy every day. I believe God used the Autobiography to change his attitude. We are thankful that we can now have the Autobiography as a part of our own library.”

Mrs. Carl D.,
Texas

**Teen-ager “Waking Up”**

“I have been attending this Church for about eight years, and being in the Church for so long has made me lax in the things that I should be doing. Now I am waking up, I wish to start life anew. I have a lot of faults to overcome and with God’s help I know I will. I am an eighteen-year-old girl, and I wish to thank you very much.”

Venture P.,
Indiana

**Nine-Year-Old Requests Correspondence Course**

“I am nine years old. I hope I am not too young to take the Bible Correspondence Course. My parents are studying, too. I would very much appreciate it if you would put me on your mailing list for the Ambassador College Bible Correspondence Course.”

Roger K.,
Washington

**Pastor Warns NOT to Listen!**

“I would like very much to be added to your mailing list for your magazine, The PLAIN TRUTH. I had never heard of you until my pastor warned his church not to listen to you because you were a false prophet. Out of curiosity, I found your broadcast on my radio and have enjoyed listening to you ever since. I am especially interested in Great Britain and the United States in Prophecy. Please send me everything you have because I am interested in everything concerning the Bible.”

Mrs. Juanita K.,
South Carolina

*• Resemble Philippians 1:12-18?*

**Alcoholic Breaking the Habit**

“I have been an alcoholic for several years and have been trying to rehabilitate. After my last bout with the bottle, I heard voices talking to me for about three weeks. I asked God to cast the demons out of my brain, and God answered my prayers. This was over four months ago and I haven’t wanted to drink since. I ask God to be my strength and deliver me from the desire for alcohol each day, and I thank God each night for carrying me through the day. I was reading and searching the Bible and praying for God to send me guidance when I re-
Healed of Four Heart Attacks

"I have been completely healed of four heart attacks this summer. The doctor said that I would probably be a complete invalid within two years if I didn't go in the hospital and have surgery on my valve. But, God was wonderful and merciful to me; and I am back doing my housework and even a little square dancing. I am so very thankful for the blessings that Almighty God has bestowed upon me."

Mrs. Diane F.,
Arizona

Sugar Diabetes Completely Healed

"The best thing that has happened to me is I am healed of sugar diabetes and also the trouble I had with my hip. I wrote about when I asked for prayer and healing. I feel like a heavy load has been lifted. My heart is also better and stronger. I was bothered with it, but is not giving me any more trouble, and I can eat anything I want. I am so glad God has changed all that."

Odell L.,
Missouri

Twelve Doctors Stymied by Healing

"My niece whom you prayed for in September is alive even though twelve doctors didn't expect her to live. Thanks to God's true ministers for the prayer of faith, she has again been reunited with her husband and three children. Her blood is now normal again. I thank God often because He answered my prayers and saved her life."

Sylvia N.,
Minnesota

Hands Healed of Warts

"A few years ago I sent to you for a prayer cloth. My hands were covered with painful warts. I placed the cloth on my hands as I prayed, and then destroyed it as you advised. Several days later I noticed my hands, and every wart had disappeared!"

Mrs. Doyle B.,
Missouri

Seven-Year-Old Healed

"I am seven years old. I hurt my ear and couldn't hear. Mr. Mills anointed me, and now I am all right. God healed me."

J. K.,
Florida

Blessed for Keeping Sabbath

"About a month ago, I wrote and told you I had lost my job, because I wouldn't work on the Sabbath. Two weeks ago I went to work on a new job that pays $23.40 a week more than what I was making before. So, there is a reason these things happen as they do."

Mr. John T.,
Georgia

Third Third Tithe Year!

"But add blessing to blessing. I am starting my third third tithe year (tenth year, that is) and three three's must mean a triple blessing as I had come back home from the Feast without a job. However, the first business day home and the second call I was given a job at $100.00 more a month than I had offered to start, plus a company car with a company credit card — so no further car expenses. This means literally $150.00 a month more! And if the taxes were added to that figure another $20 to $30 or a total of more than 50% increase over my last job! Rejoicing! You bet!"

Mr. Ivar M.,
Arkansas

Begins Third Tithe

"I know you receive many such notes as this, so just add mine to the list of thankful members. I have been in God's Church for two years and have been tried financially. Now, at the beginning of my third year, I have been offered a better paying job, and am able to increase my little bit to God. I am real thankful for the privilege of serving that great God who can and does bless His children when we least expect it."

J. J.,
Florida

Just Completes Third Tithe

"I have just completed my third tithe year. Before I started my third tithe year I wondered how I would pay my bills, but the very month I started I got a raise for the amount of the third tithe. Four months before the end of the third tithe year I got another similar raise. I have really been blessed financially and also I was anointed for back trouble and was healed immediately. I have received many more blessings during the year for which I thank God and want to do all I can for God's Work."

Leo H.,
North Carolina

Careless With Tithe

"I have been mighty careless about God's tithe. Week after week I have made less and less money. Last week I got down sick and only worked part of a day and made only a little over $10.00. Medicine and doctor bills cost me all I had made the week before. I had to borrow money to eat for these two weeks. I have a family of four. Please pray for all of us, that we may learn our lessons of obedience in all things."

Mr. Robert E.,
Georgia

BE CAREFUL HOW YOU HEAR!

(Continued from page 12)

Don't let children distract you (unless they are your own and need attention) or their parents. A mind which is easily distracted is an immature mind! In Imperial Schools the children are taught to pay attention — distractions are painfully frowned upon! We should be training our children to exercise these same good habits — and then set the right example ourselves!

Allowing yourself the "luxury" of a mental "side-trip" can cost you important points of the sermon — and
usually the ones we miss are those we need most! Learn to concentrate and focus your attention and steel yourself to resisting minor distractions that disrupt your train of thought.

Step Three: Think Ahead of the Point Being Made

Another useful step to take concerns the subject material the speaker is covering at the time: TRAIN YOURSELF TO THINK AHEAD OF THE POINT BEING MADE. Using this technique will help to burn the points into your mind, whether you are right or wrong! If you are a little ahead of the speaker, perhaps mentally tying in scriptures or quotes, when the speaker gets there it will be impressed on your mind doubly. If he takes another tack you will remember being wrong! — and that always sticks!

Remember that you can think much faster than anyone can speak. Capitalize on this fact and utilize the time between points in thinking one step ahead!

One side-point to do with this step is to develop the added ability of thinking in "ideas" rather than "facts." Don’t listen and try to memorize statistics or cold facts! Try to memorize the idea that the facts or statistics are driving home! The idea, the concept, is the important thing — the statistics will go right along with it! Strangely enough, grasping the idea first makes the statistics easier to remember! This is a tremendously valuable key to good listening when tied in with the other steps!

Step Four: Apply It Personally

Step number four concerns YOU!! As the speaker makes his points, driving them home with scriptures or statistics, ask yourself: what does it have to do with me? Become personally involved in what is being said! Continually apply the points that are being made to your own condition at the time.

Take it personally! This is the way to really get attention and action — which, after all, is the whole purpose for your listening in the first place! Remember continually: It may not apply to my neighbor, but it sure applies to me! It seems that human nature is such that it will take the direct offense at the tiniest imagined slight, but becomes stubbornly bull-headed when caught flat-footed in the wrong! Overcome the urge to reject what you hear; get personally involved with it! This is another tremendously important step in any listening situation!

Step Five: Reserve Your Judgment

Step five is somewhat linked to getting personally involved! Researchers in aural communication have found that everybody has a built-in "emotional filters." Sometimes these filters can bring on "deafness" while at other times listening can be a real pleasure!

Listening to a travel agent outlining an all-expenses-paid trip to Hawaii can be a real pleasure and chances are you won’t miss a single thing! But let your local pastor pay you a visit concerning some of your obvious bad habits, and your "aural emotional filters" automatically come into play!

Let’s be aware, brethren, of our deep-seated prejudices and "deaf spots"! When you are sitting and listening to any sermon on a subject that emotionally affects you, learn to apply the fifth step to better listening: RESERVE YOUR JUDGMENT UNTIL THE END! Get the whole story first! Don’t, under any circumstances, sit there planning a rebuttal, or formulating questions intended to embarrass the speaker! While your mind is off on a tangent he may well be answering your objections!

Conversely, when we are listening to a subject with which we completely agree, we tend to drop our guard and let down the mental barriers. Every salesman who ever came out of sales school knows that; and chances are that is why you bought the suit, the car or the furniture that you did! A good salesman knows that while he is pandering to what you want to hear, you won’t ask embarrassing questions or try to put him on the spot!

Keep your faculties alert the whole time and let your head rule your heart, rather than the other way around!

Learn to control those "glandular spasms" that can seriously disrupt clear thinking and intent listening!

Step Six: Prove All Things!

Step number six: TEST THE VALIDITY OF EVERY STATEMENT MADE! When you are listening never take any statement for granted! Put it to the test! Ask yourself: Is that a valid conclusion? Does the remark fit the facts? Do statistics and other facts bear it out?

This is a good listening aid that can be applied to any speaking situation, but try it particularly on the next political telecast you see! You’ll be amazed at how much politicians rely on the poor listening habits of their constituents!

This step, combined with learning to grasp ideas and thinking ahead makes listening an exciting experience! It will also convince you of the fact that God really does inspire His ministers and that they do preach His infallible, unbreakable Word! Until you put these steps into practice, brethren, you will never know what it means to really listen!

Step Seven: Review and Summarize

The seventh and final step is a continuing mental process that should go on throughout the whole listening situation. While the person is speaking, train yourself to review and summarize as he goes along. As he adds a point or delivers a specific concept or idea, mentally repeat the points that went before and maintain the thought flow. This will help you keep in mind the points as they are covered, and aid in grasping the overall structure of what is being said.

In effect, this step is the one that can most easily be written down in the form of notes. Don’t let any point slip away, tuck it into your mental outline, and jot it down in your notebook.

Now — TRY IT!

These seven steps, applied collectively will improve your listening ability above anything you could imagine! Tests have shown that businessmen
who practiced good listening habits for only seventeen weeks (one day a week under supervision) improved their listening faculties by more than 40 percent!

If you want to get more out of the sermons that God inspires, to remember more and to be moved more deeply

"Deutschland unter Gott!"

(Continued from page 6)

$7.50 per week. That left me $2.50 out of the $10.00 they had given me to start with. They interviewed me for experiences I had concerning getting work. When I told them about knowing something of riding and horse equipment, they looked up several places in the telephone directory and wrote on paper the address and direction to go by subway. I did the next day.

My ship arrived Sunday and Tuesday I went job hunting as per instructions. The first place on the list that I came to was a company with a German name. I was met by what turned out to be one of the sons of the owner and after talking to him a few words in German, he motioned me to a chair to wait since he did not know what I wanted.

As I waited the scariness came back and I thought, "How am I ever going to work for anybody that I can't converse with?" Soon, an older man came and he asked me my name and started to talk to me in German. We had quite a talk about what I knew in the trade and then we went to the shop upstairs for he wanted to see if I actually knew what he wanted to see. He did not know what I wanted.

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My wife was from Seattle originally, and she was always talking of the beautiful Northwest. We decided to look into it and found employment in Portland and moved.

God Really Begins to Call Us

We had an alarm radio and it was set to go off at 5:40 a.m. Mr. Armstrong was speaking and it seemed to capture both our attention and soon we turned it back to 5:30 to get the whole program. This went on for a whole year. We were skeptical of sending for literature, so we did not.

We lived here for 4½ years and were thinking of permanent residency. But I had found out that property in this town was not available to coloreds or Jews. Nobody here knew that I was Jewish except my wife and one or two other close friends. But when I found out that I was not wanted here, I no longer desired to stay.

My wife was from Seattle originally, and she was always talking of the beautiful Northwest. We decided to look into it and found employment in Portland and moved.

We were out of touch with The World Tomorrow program for about four months and happened to catch it one evening here at 9:00 over KWJJ. My wife in the meantime had lost contact with her church. Then she decided to write for The Plain Truth when President Kennedy was assassinated. She further sent for other literature and Bible Correspondence Course.

My job in Portland did not turn out well and I quit and decided to try it on my own. We had a new baby girl and I was now working seven days per week.

My wife got the idea not to have anymore Christmas tree and Easter, etc. She came out to the shop (right behind our house) to read the booklets to me whenever she got a new one. We got the idea slowly that we were not to work on Saturday and that there are other holy days to be kept, but did not know really which ones or how. So I decided to pick up the old Jewish ones that I was familiar with and we started to look into them.

But things did not fit together right. My wife made all the efforts to get to the bottom of things, but I did not have my heart in religion. Mr. Garner Ted Armstrong kept telling over the air about Germany and how they
would rise again. I just could not believe that and kept saying how everything was smashed over there and I was not the only one to see that way. Mr. Churchill had also said it would take them about 50 years to recover.

But the more I looked into it and the more I hated to admit it, I was wrong. Germany kept coming up and my arguments melted away. I went even so far as to argue that West Germany is only just a little larger than Oregon. How could they become important again in the world? — when all along I knew too well that when she wasn’t any bigger than Washington and Oregon, she involved the whole world in a war which left hardly a household untouched by its effect.

Through the Bible Correspondence Course and booklets on baptism, my wife wrote Mr. Herbert Armstrong for someone to visit us. We were visited by Mr. Carlton Smith and Mr. Walter Dickinson one evening. My heart was broken. It was suggested to me that I read some of the facts and prove a few things to myself, and then decide where all the hate and misinformation comes from.

What I knew about Jesus Christ was really absolutely nothing. I always was under the impression Christianity had sanctioned the Spanish Inquisition, the Crusades, even Hitler and Mussolini, as well as all the wars that were ever fought among so-called Christian nations. After all, did they not have all their chaplains in those armies? — and the Pope, wasn’t he the head of all the Christians? — and weren’t the Nazis all baptized into the Christian faith when they were babies?

I recall that many Nazis attended church in their uniforms. My first school teacher was a Catholic — and also one of the first to wear the Nazi uniform.

She also wore a crucifix around her neck at the same time.

And Then, a Crushing Blow

As the conversation went on we stumbled onto something that put a quick end to the whole visit. My wife had been married to another man at one time, and divorced, and now the talk took on another twist. We were told that we lived not according to the law of God, and in order to attend the true Church of God we must separate and do things that do not conflict with the laws of God. We both did not want any part of separation under any circumstances, and as soon as we made our stand the ministers got up to leave. But before they got to the door we wanted them to hear our justification — after all, our case was different. We told them of the little baby we just had and that no good purpose would be served by breaking up our home.

Well, we were told, unless we conformed with the rules set up by Almighty God, it would be useless to discuss anything further. If we want to do that, we should get in touch again with Mr. Carlton Smith.

In the meantime, we kept the Sabbath and the holy days as best we could, we could read as much of the literature and as many booklets available to us and started to tithe the first tithe. We did not understand the second tithe and had never even heard of the third.

We Call Mr. Smith Again

As time went on and we ran out of justifying excuses, we realized that we had made contact with the real Church of God. We became scared of what would happen if we let things go our way. We thought and debated our situation and I know that the ministers involved must have done the same.

We started to attend church services and Bible Study. We didn’t necessarily like what we learned, but we felt the sermons hit their mark. We started to find out how little we knew about anything. I received permission from Mr. Carlton Smith to read a series of articles written by Dr. Ernest Martin in The Good News, “Is Judaism the Law of Moses.” I found out how little I knew about Judaism.

I was to find out many things real fast and felt almost like a moron when it came to religion or ethics or conduct or anything.

Many of our prayers have been answered. Our marriage was found to be lawful after all. We are blessed in more ways than we thought possible. I am now looking forward to teaching my father and mother and all my other Jewish relatives who have died at the hands of "so-called Christians" and about the real Christ when they receive their chance for real living.

I am looking forward to the day when I can put my arms around my ex-Nazi "friends" and tell them about our common ancestor Shem and revise the former motto to read, "DEUTSCH-LAND UNTER GOTT"! That will indeed be a glorious day!