# YOUR BEST INVESTMENT

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by Garner Ted Armstrong

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# Table of Contents

CHAPTER ONE	
Does God Condemn Money?	6
CHAPTER TWO	
"Where Your Treasure Is"	14
CHAPTER THREE	
The Work of God	26
CHAPTER FOUR	
Stealing from God	35
CHAPTER FIVE	
Tithing in the Twentieth Century	44

Money matters! Walk into a bank and your whole manner changes. An aura of awe causes people to speak in hushed tones in the marbled mausoleums of money. The bank building itself exudes an atmosphere of absolute confidence—if not in solid stone, marble, thick polished oak or high-ceilinged vaults—then in the concrete, steel and glass of the modern banking complexes with their controlled luxury displayed in the plush carpets and modern art.

But what is money anyway? Where did the idea originate? Does the Bible condemn wealth? Where does wealth come from in the first place?

Never before in history have we witnessed such miserable waste and misuse of money. Never before have we been so driven by an unbridled lust for savings and monetary security. Never before have we needed more to understand and practice the biblical laws of financial management—including the little-known and even less-practiced principle of tithing.

The Bible is a book about money! Almost from one end to the other—from the Genesis account of Abraham's tithing on the spoils of the kings right through to the mention of gold, silver and precious jewelry in Revelation—the Bible is filled with analogies, stories and lessons about money. Jesus Christ of Nazareth constantly used talents, pounds and pennies as analogies for spiritual treasure in His parables about Christian living and doctrine.

The biblical perspective of money and wealth is a balanced perspective. The Bible plainly tells us that money and wealth are not intrinsically evil. It even tells us, believe it or not, how to wisely invest our money.

# Does God Condemn Money?

Liver look up the word "money" in a dictionary? It actually comes from an old French word, moneie. Basically, it is something that is generally accepted as a medium of exchange or as a means of payment. It actually goes back to the word "mint," which means to stamp or coin or impress—or simply to make a raw material into that which we know as a means of payment or a medium of exchange.

In the United States money is represented by the dollar—originally taler, an old German term. Any dollar-conscious American traveling in South America suddenly finds himself dealing in bolivars, escudos, cruzeiros, pesetas, pesos, etc.—depending on which particular Latin country he happens to be passing through. Every country around the globe, it seems, has a different name for its particular medium of exchange—marks, francs, pounds, bolivars, lira, rubles, yen, etc.

# Misunderstandings About Money

Despite some *mis*quote you may have heard attributed to the Bible about money being the root of all evil, let's prove unequivocally from the outset that neither God nor His Word condemns money. There is nothing unholy or inherently evil in any medium of exchange.

What the Bible does say is this: "For the love of money is

the [or a] root of all evil..." (I Tim. 6:10). This scripture is poorly translated in the King James Version and is better rendered by J. B. Phillips in his modern New Testament translation: "For *loving* money leads to all kinds of evil, and some men in the struggle to be rich have lost their faith and caused themselves untold agonies of mind."

God is not against money per se. Abraham, the father of the faithful and the friend of God, was a very rich man who knew how to use money! David, during his lifetime, gathered up tons of gold and silver as well as precious stones and costly jewels. God has used many rich men in the service of His Work.

God solves the problem of how to reconcile being a Christian with being wealthy by simply saying to the rich man: "Tell those who are rich in this present world not to be contemptuous of others, and not to rest the weight of their confidence on the transitory power of wealth but on the living God, who generously gives us everything for our enjoyment" (I Tim. 6:17, Phillips translation).

The book of James contains perhaps the most forceful and incisive chapter in all the Bible about the misuse of riches. The fifth chapter includes a very serious, sober condemnation and warning to all the rich and the would-be rich—not a judgment against being rich per se, but a severe rebuke about the wrong use of wealth.

James says: "Go to now, ye rich men, weep and howl for your miseries that shall come upon you. Your riches are corrupted, and your garments are motheaten. Your gold and silver is cankered; and the rust of them shall be a witness against you, and shall eat your flesh as it were fire" (verses 1-3).

Technically speaking, gold and silver don't rust. But James is writing in a spiritual vein about the corruption of wealth even beyond the grave—and what it does to any man or woman who would set his or her heart on it for strictly selfish purposes.

The old saying that "you can't take it with you" certainly squares with the Scriptures. But it hasn't stopped people from trying. Some of the greatest monuments on earth are testimony to the desperate desire of famous and wealthy people to take their wealth with them. The elaborate devices used to seal pharaohs in their tombs were employed not so much to

protect the bodies of these ancient Egyptian rulers, but to secure and safeguard all the material wealth they hoped to take with them beyond the River Styx (the life they believed lay beyond the grave).

#### The Source of Wealth

Understand where real wealth comes from in the first place. In addition to being their Creator, the Eternal God is the Possessor of the heavens and the earth. It is He that made the earth habitable for humankind in the first place. He put the abundance of wealth into the earth for man to dig out. Our loving Creator covered the millions of square miles of the surface of this globe with riches beyond imagination in the nonrenewable natural resources we not only carelessly and wastefully take for granted but greedily consume with little thought for future generations.

Our heavenly Father is a multibillionaire; He owns everything, including the entirety of the universe and all of the continents and oceans. "The silver is *mine*, and the gold is *mine*, saith the Lord of hosts" (Hag. 2:8).

God's Word does not condemn wealth as such. But the apostle James clarifies what is condemned concerning riches: "Behold, the hire of the labourers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord of sabaoth" (James 5:4).

These rich men were doing something that was totally unjustifiable in God's sight. They were forsaking the responsibilities that wealth automatically thrusts on those who possess it. The basic commandment against stealing (Ex. 20:15) was being flagrantly broken. Workers were either being cheated out of their wages, or the wages were so pitifully low that it was virtually impossible to make ends meet.

Verses 5 and 6: "Ye have lived in pleasure [at the expense of your laborers] on the earth, and been wanton; ye have nourished your hearts, as in a day of slaughter. Ye have condemned and killed the just; and he doth not resist you." So it's not riches that are being condemned; it's the false and unethical methods of obtaining them that is blameworthy. Wealth and riches, garnered from the blessings and prosper-

ity emanating from God Himself, are right and good. There are many scriptures corroborating this biblical truth.

## Jesus Christ About Money

James is not the only New Testament figure to comment extensively on the subject of riches and money. Jesus Christ commonly used wages, talents, pounds, "the mammon of unrighteousness," and money in His parables about the Kingdom of God. Why? Because people from time immemorial have been hung up on money!

One disciple in particular really had his mind focused on money. He happened to be the treasurer (the one with the money bag) for Jesus Christ and the other eleven disciples. His name was Judas Iscariot.

Judas didn't like the way Jesus conducted the Work of God; he didn't like the way Christ spent money; he didn't care for the way Jesus allowed money to be spent on Himself (e.g., the account of the woman with the alabaster box of precious ointment).

Finally Judas conspired to betray Jesus for a fairly large sum of money—30 pieces of silver.

The most famous of all so-called biblical "attacks" against rich men is found in the sixteenth chapter of Luke. Jesus said: "There was a certain rich man, which was clothed in purple and fine linen, and fared sumptuously every day: And there was a certain beggar named Lazarus, which was laid at his [the rich man's] gate, full of sores, and desiring to be fed with the crumbs which fell from the rich man's table: moreover the dogs came and licked his sores" (verses 19-21). You're probably familiar with the rest of the story.

The crucial point is compacted into verse 25: "But Abraham said [to the rich man], Son, remember that thou in thy lifetime receivedst thy good things, and likewise Lazarus evil things: but now he is comforted, and thou art tormented."

Why should that be so? Because the rich man never lifted a finger to give even the tiniest percentage of his wealth to Lazarus. He wouldn't even give a pittance or crumb from his table to this terribly destitute beggar.

There is no condemnation here about the man being rich; the riches were not the problem. It was the rich man's

absolute determination not to part with a penny of his wealth in the face of abject human misery. The rich man was condemned because he had no mercy; he plainly abused the wealth God had allowed him to have. (By the way, Lazarus did not go to heaven, and the rich man is not in an ever-burning hell! The proof is made plain in our free booklet Is There a Real Hellfire?)

#### The Rich Young Man

The same biblical principle is brought out in a different setting in Matthew, the nineteenth chapter: "And, behold, one came and said unto him, Good Master, what good thing shall I do, that I may have eternal life? And he [Jesus] said unto him... if thou wilt enter into life, keep the commandments.... The young man saith unto him, All these things [points, tenets] have I kept from my youth up: what lack I yet?" (Verses 16-20.)

Then Jesus Christ said a very strange thing: "If thou wilt be perfect, go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven: and come and follow me" (verse 21).

Is this a command from Jesus Christ to everybody in this world with an income over the poverty level to sell their homes, hock their wedding rings, give up all their possessions, automobiles, appliances and furniture, generally wipe themselves out financially to the point of bankruptcy, and then go and follow Him?

No, of course not. Where would you go to follow Him? How would you eat? Where would you sleep? What would you live on?

The very plain scriptural meaning, especially in context with other biblical passages on the subject, is that Jesus was offering this young man a special discipleship—the opportunity to become a future apostle, a position as a minister and a servant of His in the early New Testament Church. But the young man just didn't have the vision to see how "treasure in heaven" was going to help him all that much. "But when the young man heard that saying [about giving up his material goods for treasure in heaven], he went away sorrowful: for he had great possessions" (verse 22).

Then Jesus explained the lesson to His disciples: "... Verily I say unto you, That a rich man shall hardly enter into the kingdom of heaven. And again I say unto you, It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God" (verses 23-24).

People have rationalized that this means the narrow aperture in some fabled Middle-Eastern city where camels were constantly entering—the architects being so inept that they made it impossible for the camels to squeeze through unless their packs were removed — drawing the obvious spiritual analogy that you have to get rid of your riches in order to enter the Kingdom. It is very unlikely, however, that anyone would build a city gate so low or narrow when he knew that hundreds of camels would have to enter it every day.

No, Jesus Christ is talking about something that is physically and humanly *impossible!* And the disciples understood what Jesus meant. "When his disciples heard it, they were exceedingly amazed, saying, Who then can be saved? But Jesus beheld them, and said unto them, With men this is impossible; but with God all things are possible" (verses 25-26).

#### The Rewards Now and Later

The account continues in the same thought: "Then answered Peter and said unto him, Behold, we have forsaken all, and followed thee; what shall we have therefore?" (Verse 27.) In modern-day terms, Peter was saying: "We're not like that rich young man. We forsook all. We had businesses. I had my fishing fleet with my nets and my boats. And here we are, pretty far up in age. We gave up all of our investments to follow you. What's going to be our reward?"

"And Jesus said unto them, Verily I say unto you, that ye which have followed me, in the regeneration [the resurrection] when the Son of man shall sit in the throne of his glory, ye also shall sit upon twelve thrones, judging the twelve tribes of Israel" (verse 28).

Each was guaranteed, when qualified, a fantastic position of rulership in the Kingdom of God-possessing untold wealth and prestige.

But what about the here and now? Jesus continued: "And every one [not just speaking of the disciples] that hath

forsaken houses, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for my name's sake, shall receive an hundredfold, and shall inherit everlasting life" (verse 29).

Mark makes it a little plainer: "But he shall receive an hundredfold now in this time..." (Mark 10:30).

All true Christians who have really repented of their sins, given up what God required of them and followed God's ways by overcoming and improving themselves have eventually been blessed *materially* as well as spiritually.

#### The Parable of the Laborers

The ensuing verses in Matthew follow in the same monetary vein: "But many that are first shall be last; and the last shall be first" (Matt. 19:30). What did Jesus mean by this enigmatic statement tacked on to the end of His promise of material and spiritual rewards?

He begins to explain in the parable of the laborers in the vineyard (chapter 20). "For the kingdom of heaven is like unto a man that is an householder, which went out early in the morning to hire labourers into his vineyard. And when he had agreed with the labourers for a penny a day, he sent them into his vineyard. And he went out about the third hour [9:00 a.m.], and saw others standing idle in the marketplace, and said unto them; Go ve also into the vineyard, and whatsoever is right I will give you. And they went their way. Again he went out about the sixth [12:00 noon] and ninth hour [3:00 p.m.], and did likewise. And about the eleventh hour [5:00 p.m.-just before quitting time] he went out, and found others standing idle, and saith unto them, Why stand ye here all the day idle? They say unto him, Because no man hath hired us. He saith unto them, Go ye also into the vineyard; and whatsoever is right, that shall ye receive.

"So when even [evening] was come, the lord of the vineyard saith unto his steward, Call the labourers, and give them their hire, beginning from the last unto the first. And when they came that were hired about the eleventh hour [nearly at quitting time], they received every man a penny. But when the first came, they supposed that they should have received more; and they likewise received every man a penny. And when they had received it, they murmured against the goodman of the house, saying, These last have wrought but one hour, and thou hast made them equal unto us, which have borne the burden and heat of the day.

"But he answered one of them, and said, Friend, I do thee no wrong: didst not thou agree with me for a penny?... Is it not lawful for me to do what I will with mine own?" (Matt. 20:1-13, 15.)

That question would be answered in the negative throughout the Western world today. Our societies would be 100 percent on the side of the people who complained about their wages.

#### Was the Householder Unfair?

But think about the parable for a minute. It supports a true free-enterprise system in which a man has a right to govern his own private property. The householder had said: "Friend, I do thee no wrong: didst not thou agree with me [in a contract] for a penny? ... Is it not lawful for me to do what I will with mine own? Is thine eye evil, because I am good?" (Verses 13, 15.)

Late in the day the householder had found some stragglers who didn't have jobs. He was very generous to give them such a good wage for so little work. So why should those who had received exactly what they had contracted for be angry at a boss who was so generous?

Because we are heavily influenced by the so-called "fairness standards" of this society we have difficulty accepting this parable spoken by Jesus Christ. But such is the way Christ's mind works!

Jesus Christ of Nazareth, in all these biblical instructions and examples, is trying to instill in us the right attitude and approach toward monetary wealth and investment. If our trust is in money to solve our problems, to give us good health and protect us, then we are worshipers of that false god called Mammon.

But if our trust is in the living God, and we use the money, the property, and the abundance that comes to us to serve and worship Him, then we are good stewards of the material things our Creator has placed in our hands.

# "Where Your Treasure Is"

Tell over half of the sixth chapter of Matthew (the heart of the Sermon on the Mount) is taken up with Jesus' message about money and overconcern for material possessions. He said: "Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal" (Matt. 6:19-20).

Jesus Christ of Nazareth warns us very sternly *not* to put our trust and confidence in physical representations of wealth that we have laid up where "moth and rust corrupt" (and He might well have added "where inflation and the potential collapse of an economy render worthless"), but to lay up for ourselves *treasures in heaven*.

This is not just an ecclesiastical phrase or a gimmick to generate financial support for the clergy. It is a statement from your Savior emphasizing that your total trust, your absolute confidence, must be in the God who made all things, and not in any physical symbols of wealth whose worth is dictated by fellow human beings.

Those of us who have dedicated our hearts and our treasures to God with complete trust can approach with confidence that time in human history when all the economies of the nations will dissolve into nothingness. At that time the great treasure which God has in heaven will be brought with Him from heaven to this earth and given freely, abundantly and overflowingly in the currency of true wealth—the possession and sharing of the heavens and the earth among His sons and daughters.

#### The Perpetual Emergency

But for those who are continually worried about "one more month's" survival, the Sermon on the Mount is an awfully big pill to swallow.

What good is that one month's supply when it is finished, done with and used up, and that month is just so much history? Those who seek to put off an event find that all too soon there it is—staring them right in the face.

People think to themselves: I've got to have an emer-

People think to themselves: I've got to have an emergency supply of money so I can perpetuate my existence for one, two or six months. But would they really be satisfied at the end of a specified time—no matter how long it was? The truth is that we can never lay up quite enough for such an emergency.

The best way to store up for an emergency is to put your money where it can *never* be corrupted, stolen, inflated, or diminished to the tiniest extent—where total, ultimate, maximum and absolute security exists!

"Jesus continued: "For where your treasure is, there will your heart be also" (Matt. 6:21).

Where is your treasure? Is it in a bank account? In gold stocks? Under the mattress? "Safely" stashed away in the ground? Wrapped up in a sack?

Or is it in God's coming Kingdom—doing His work today

Or is it in God's coming Kingdom—doing His work *today* that precedes His Kingdom?

This is not to say that God does not approve of savings or being frugal and careful with one's material goods with an eye toward the future! The Bible plainly endorses laying up even for grandchildren's needs, and the example of a righteous woman "considering a field" in Proverbs 31 is well known. But there is an obvious difference between saving for a "rainy day" and the overanxious, worried concern over the

future to the point of hoarding either money or goods. Balance is the key—and the right balance is possible only when the right attitude is maintained.

Jesus talked about attitude when he spoke of the eye being "single." "The light of the body is the eye: if therefore thine eye be single [single-hearted, single in purpose], thy whole body shall be full of light. But if thine eye be evil, thy whole body shall be full of darkness. ... No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other . . ." (Matt. 6:22-24).

#### God or Mammon?

Jesus then uttered one of the most profound truths in all of the Bible: "Ye cannot serve God and mammon" (verse 24). The very essence of this age can be summed up in one word: mammon. Webster defines it as "material wealth or possessions esp. having an evil power or debasing influence" (Webster's Third New International Dictionary).

Mammon is where it's at. It embodies all the competition, strife, greed and lust attendant to this world's way—all the debasing elements that are attached to the love of money. But Jesus says that you cannot serve God and mammon. You have to choose one or the other! God always gives us a choice. But He always advises us to "choose life, that both you and your children may live" (see Deut. 30:19).

Jesus' advice is no different. He continues: "Therefore [in the light of the fact that you cannot serve God and mammon] I say unto you, Take no [anxious] thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat [food], and the body than raiment [clothing]? Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they? . . . And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin: and yet I say unto you, That even Solomon in all his glory was not arrayed like one of these. Wherefore, if God so clothe the grass of the field, which today is, and tomorrow is cast into the oven, shall he not much

more clothe you, O ye of little faith?" (Verses 25-26, 28-30.)

Jesus continued: "Take therefore [in the light of the sure promise that God will eventually add the material dimension] no [anxious] thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof" (verse 34). We should live daily in the sense of tackling each problem as it comes to us-even with regard to procuring food, clothing, and shelter. But anxiety, concern, apprehension, worry and fear over the future—a lingering desire for total security-none of these negative emotions reflect any faith in God Almighty and His ability to back up His Word and look out for the physical necessities of His children.

## The Security Obsession

Total, absolute security is a myth! This basic truth is nowhere better illustrated than in Jesus' short parable in the twelfth chapter of the book of Luke.

Jesus prefaced this parable with a great overall principle. "Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth" (verse 15). If people in this money-mad, materialistically oriented society could only understand and heed this one principle!

Then Jesus went right into the parable: "... The ground of a certain rich man brought forth plentifully: And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits? And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods. And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease [take it easy], eat, drink, and be merry" (verses 16-19).

This man thought he had it made; his emergency fund was almost perpetual. But notice God's reaction to his totally selfish attitude. "... God said unto him, Thou fool, this night thy soul shall be required of thee [he was to die]: then whose shall those things be, which thou hast provided?" (Verse 20.)

This particular rich man, just exactly like the one in the parable about the beggar named Lazarus, apparently had no concern whatsoever for his fellowmen. He was so totally out

of tune with the needs of others that the thought of giving away a small portion of his goods probably never crossed his mind.

Then Jesus added this thought at the end of the parable: "So is he that layeth up treasure for himself, and is not rich toward God" (verse 21). This rich man's sad plight is the end result of total self-concern to the exclusion of God and neighbor.

# The Giving Attitude

On the opposite side of the coin is the giving attitude illustrated by yet another vital maxim which Jesus enunciated: "Give to him that asketh thee, and from him that would borrow of thee turn not thou away" (Matt. 5:42). Luke's account expounds on this particular aspect of the giving spirit: "And if ye lend [or give] to them of whom ye hope to receive, what thank have ye? For sinners also lend to sinners, to receive as much again. But love ye your enemies, and do good, and lend, hoping for nothing again [the true giving spirit]; and your reward shall be great, and ye shall be the children of the Highest [have eternal life in God's Kingdom]: for he is kind unto the unthankful and to the evil" (Luke 6:34-35).

And then Jesus goes on to show that the true giving spirit brings an automatic boomeranglike effect. "Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again" (verse 38). This verse just repeats, in different words, the time-tested principle restated by many writers throughout the Bible: "What you sow you shall reap."

Solomon, several times in his writings, reiterates the very same axiom. Notice just one example in the Proverbs: "One man gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. A liberal man will be enriched, and one who waters will himself be watered" (Prov. 11:24-25, RSV).

# The Kingdom of God and Monetary Stewardship

The giving spirit and honest handling of material possessions are principles which have everything to do with entering into the Kingdom of God. In many of His parables, Jesus lik-

# The Giving Principle

II Cor. 9:6, 7. "But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver."

Acts 20:35. "It is more blessed to give than to receive."

**Deut. 16:17.** "Every man shall give as he is able, according to the blessing of the Lord thy God which he hath given thee."

**Luke 6:38.** "Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again."

**Prov. 3:9, 10.** "Honour the Lord with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine"

Matt. 6:20, 21. "But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also."

Mal. 3:10. "Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it."

Matt. 10:8. "Freely ye have received, freely give."

**Eccl. 11:1, 2.** "Cast thy bread upon the waters: for thou shalt find it after many days. Give a portion to seven, and also to eight; for thou knowest not what evil shall be upon the earth."

**Prov. 11:24, 25.** "There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty. The liberal soul shall be made fat: and he that watereth shall be watered also himself."

**Prov. 13:7.** "There is that maketh himself rich, yet hath nothing: there is that maketh himself poor, yet hath great riches."

ened the proper use of and attitude toward money to both getting into and being rewarded in the coming government of God.

Forgiveness of monetary debts and forgiveness of spiritual sins are compared in a parabolic analogy in the eighteenth chapter of Matthew. "Therefore is the kingdom of heaven likened unto a certain king, which would take account of his servants. And when he had begun to reckon, one was brought unto him, which owed him ten thousand talents. But forasmuch as he had not to pay, his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made" (verses 23-25).

The story goes on to show how the servant begged his creditor to be patient with him-and how the master had compassion and forgave every bit of the debt (verses 26-27). At this juncture the account clearly displays the illogical, tortuous twists and turns human nature sometimes takes: "But the same servant went out, and found one of his fellowservants, which owed him an hundred pence [a very, very paltry sum by comparison]: and he laid hands on him, and took him by the throat, saying, Pay me that thou owest. And his fellowservant fell down at his feet, and besought him, saying, Have patience with me, and I will pay thee all. And he would not: but went and cast him into prison, till he should pay the debt" (verses 28-30). Instead of shoveling out mercy with a giant scoop shovel as his master had (and as God does), that servant absolutely refused to forgive a minor, petty debt against him.

The spiritual analogy ought to be obvious. When God has totally forgiven us of incredible, uncountable sins, the least we can do is to forgive our fellow human beings.

Do you think God casually looks the other way when our conduct is otherwise? "Then his lord . . . said unto him, O thou wicked servant, I forgave thee *all that debt*, because thou desiredst me: Shouldest not thou also have had compassion on thy fellowservant, even as I had pity on thee? And his lord was wroth, and delivered him to the tormentors..." (verses 32-34).

Jesus caps off the parable by explaining its meaning in the very plainest of language. "So likewise shall my heavenly Father do also unto you, if ye *from your hearts* forgive not every one his brother their trespasses" (verse 35).

Here Jesus uses the analogy of the payment of debt and handling of money as an example of a means of getting into God's Kingdom. Almost every time Jesus Christ talks about the Kingdom of God and a righteous attitude—a spirit of mercy and forgiveness—He speaks about talents, pounds, pennies, trading, buying and selling, hiring, the unrighteous mammon, a creditor that releases debts, etc.

On one particular occasion, Jesus was having dinner at the home of one of the Pharisees (Luke 7:36). "And, behold, a woman in the city, which was a sinner [a prostitute], when she knew that Jesus sat at meat in the Pharisee's house, brought an alabaster box of ointment, and stood at his feet behind him weeping, and began to wash his feet with tears... Now when the Pharisee which had bidden him saw it, he spake within himself, saying, This man, if he were a prophet, would have known who and what manner of woman this is that toucheth him: for she is a sinner.

"And Jesus answering said unto him, Simon, I have somewhat to say unto thee.... There was a certain *creditor* which had two *debtors:* the one owed five hundred pence, and the other fifty. And when they had nothing to pay, he frankly forgave them both. Tell me therefore, which of them will love him most? Simon answered... I suppose that he, to whom he forgave most. And he said unto him, Thou hast rightly judged" (verses 37-43).

Simon knew the answer: obviously it would be the one who owed the biggest debt who would be the most grateful for his release. Jesus continued the discourse: "... Simon, seest thou this woman? I entered into thine house, thou gavest me no water for my feet: but she hath washed my feet with [her] tears, and wiped them with the hairs of her head.... Wherefore I say unto thee, Her sins, which are many, are forgiven; for she loved much: but to whom little is forgiven, the same loveth little" (verses 44, 47).

# **Trading Your Talents**

Christian stewardship entails a many-faceted set of responsibilities—going far beyond just the willingness to forgive a brother of a debt in a hardship case, or even, in the related spiritual analogy, of releasing a spiritual sin. Other parables bring

out different aspects of the same overall theme of proper handling of money and material possessions. One such parable is found in Matthew 25: "For the kingdom of heaven is as a man travelling into a far country, who called his own servants, and delivered unto them his goods. And unto one he gave five talents, to another two, and to another one; to every man according to his several [natural] ability; and straightway [immediately] took his journey" (verses 14-15).

The word "talent" means a certain monetary unit and is only spiritually analogous to an ability or proclivity. These servants were to invest the man's money wisely, and see to it that the investment improved to the best of their individual abilities. They were supposed to put the money to work—to make money with money—even to put it out to earn interest if they themselves didn't know how to use it otherwise.

Talents were given according to their innate and developed abilities, and those three servants were expected to improve upon and increase those talents.

Two of them did just that. "Then he that had received the five talents went and traded with the same, and made them other five talents. And likewise he that had received two, he also gained other two" (verses 16-17). This example shows that trading, buying, selling and working in business is a right principle in God's sight. Once again Jesus Christ is shown to believe in the free-enterprise system, *minus*, of course, its evils and abuses.

Both of these servants, though they started with different amounts, doubled their talents in trading—a 100 percent increase! By spiritual analogy they overcame exactly to the same degree. According to God's righteous judgment, their reward will be *the same* in God's Kingdom.

God judges us individually based on how much we do with our own unique, natural abilities—not on someone else's natural talents and abilities. And God judges the worth of how much we give based on our own individual financial capacities. He does not expect us to give what we have not got!

# The Timorous Type

Now notice the negative example of the servant that had been given but one talent: "But he that had received one went and digged in the earth, and hid his lord's money" (verse 18). How like this example is that of the frightened hoarder—salting away his emergency funds somewhere under the vegetable garden or hiding them in his mattress! This fellow was a timorous, penny-pincher type, afraid to take a little bit of risk and launch into a venture with potential opportunities and rewards.

After the two servants who had doubled their talents in trading received their rewards with a "Well done, thou good and faithful servant" (verses 20-23), reckoning time came for the hoarder, who was soundly and sternly rebuked: "Then he which had received the one talent came and said, Lord, I knew thee that thou art an hard man, reaping where thou hast not sown, and gathering where thou hast not strawed: and I was afraid, and went and hid [buried] thy talent in the earth: lo, there thou hast that is thine" (verses 24-25). All he needed was one more talent and he would have received the identical "Well done."

Notice especially verse 27: "Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury [interest]." According to Jesus Christ of Nazareth, it is a right and godly principle for money to earn interest! The least this person could have done is to have put his master's money into an interest-earning savings account and let someone else use the money to make money. Money means nothing to any society by its mere presence. Money is of value only as it is *circulated*—put to work! Even in the Bible, there are plain statements against burying money or hiding it away in a napkin—that is, taking it out of circulation so it is not even used by others to earn interest.

In the end, the one that possessed the ten talents (five given and five gained) was also given the one talent of the unprofitable servant (verses 28-29).

In this parable, Jesus is equating, by analogy, the earning of monetary profits (and even interest) with *character* improvement (as verses 31 through 46, which follow this parable, when taken *in context* strongly indicate). But the theme of the parable is centered around a monetary unit—a means of fiduciary payment—a medium of exchange.

Jesus has invested, so to speak, a little bit of His Spirit in each of us, and He expects an increase!

#### The Fruits of Repentance

John the Baptist taught the Pharisees and the people to repent of covetousness, which is material idolatry (breaking of the first as well as the tenth commandment): "Bring forth therefore fruits worthy of repentance.... And the people asked him, saying, What shall we do then? He answereth and saith unto them, He that hath two coats, let him impart to him that hath none; and he that hath meat [food], let him do likewise" (Luke 3:8, 10, 11). Is that not plain and clear advice for any Christian wanting to live a life that leads to God's Kingdom?

The account continues with John's advice to the tax collectors of that day: "... Exact no more [money] than that which is appointed you" (verse 13). He was telling them in modern vernacular: "Don't extort. Don't pad the rate even a little bit. Don't pull the wool over the eyes of these poor widows and peasants who really don't comprehend all these forms and shoptalk. Don't take advantage of their ignorance of the ins and outs of the rate structure."

The soldiers in John's audience wanted to know about their responsibilities. How could they "Bring forth fruits worthy of repentance?" "... And he [John] said unto them, Do violence to no man, neither accuse any falsely; and be content with your wages" (verse 14). John hit directly on the condition that has led to more discontent than perhaps any other in the military services from time immemorial—low wages.

Here we see three different types of people who came to John the Baptist asking what were the fruits of a Christian life. And John answered: Give of your clothing; give of your food; don't extort; be content with your income.

The apostle Paul expanded on these concepts in Hebrews 13:5: "Let your conversation [conduct] be without covetousness; and be content [not only with your wages but] with such things as ye have: [Why?] for he [Jesus] hath said, I will never leave thee, nor forsake thee."

These scriptures bear down on the idolatrous sin of cov-

etousness; but they do *not* mean, taken in context with the many other plain scriptures on the subject, that a person cannot with honesty and hard work increase his material possessions.

#### How To Give

The apostle Paul also wrote: "Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he *may have to give* to him that needeth" (Eph. 4:28). In order to give, in a material sense, you have to have something to offer.

Romans 12 is one of the most important Christian-living chapters in all of the Bible. Paul instructs: "Having then gifts differing according to the grace that is given to us [by God], whether prophecy, let us prophesy according to the proportion of faith... Or he that exhorteth, on exhortation: he that giveth, let him do it with simplicity [margin, liberally]..." (verses 6, 8).

Giving is a proportionate proposition: the amount is in ratio to how much you have to give—both materially and spiritually. Again, God does not expect you to "give what you have not got"! The attitude is the important thing! The true spirit of liberal giving is far more important and transcends the exact dollar figure!

But generosity is COMMANDED! A generous spirit and attitude—in proportion to the amount of your resources—are basic to God's "give" way of life. God Himself is a very generous giver! He expects His children to reflect a comparable generosity within their limited means.

Paul made this vital point clear! "... He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver" (II Cor. 9:6-7).

# The Work of God

here is a way by which you can obtain eternal dividends for a sound financial investment in this life!

As we round the bend into what appears to be the closing decades of man's age, God has raised up a great Work. Whether you believe it or not, you have come into direct contact with that Work!

This is not a Work of men; it is the Work of the living God, who gives you every breath of air you breathe! It is the Work of the God who claims "the silver and the gold are *mine*." It is the Work of the God who says you and I should be willing to give our *all* in His service.

"I beseech you therefore, brethren, by the mercies of God, that ye present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service" (Rom. 12:1).

#### A Short Work

Speaking of God's Work on earth today, the apostle Paul wrote: "For he will finish the work, and cut it short in righteousness: because a short work will the Lord make upon the earth" (Rom. 9:28).

Never before in all history has it been more important to recognize and to support that Work of the living Christ! As the world community continues to lose control of spiraling inflation, it is more urgent than ever that the great Work of the living God be accomplished while there is still time. As the frightening specter of recession and possible depression looms ominously on the horizon, the words of Jesus echo down through the centuries: "I must work the works of him that sent me, while it is day: the night cometh, when no man can work" (John 9:4).

No activity on earth is more important than that of accomplishing the preaching of the gospel of the Kingdom as a witness and a warning to this wicked society! (Matt. 24:14; 28:19, 20.)

Let's understand why!

## Time of Calamity

This worldwide Work of God is *daily* performing that commission of carrying Christ's gospel around the earth in ever-increasing power.

And one of the integral parts of this God-ordained commission (the *now* job of every true Christian in this age) is found in Christ's warning to His followers in Luke 21:36: "Watch ye therefore, and pray always, that ye may be accounted worthy to escape all these things [the series of global crises outlined in previous verses] that shall come to pass, and to stand before the Son of man." The context of this scripture makes it clear that the term "escape" refers to a physical salvation from a terrible time of calamity soon to hit this whole earth (see also Isa. 26:20; Rev. 3:10).

That's right, physical salvation!

Peter, at the conclusion of his powerful sermon (Acts, second chapter) on the day of Pentecost, said: "Save yourselves from this untoward generation" (verse 40). He knew what Jesus had said about impending national calamities.

Peter knew someone was going to get hurt!

Jesus had reminded His disciples about two sensational tragedies which had recently taken place: one involving the mass murder of a group of Galileans who had been butchered right along with their sacrifices, and the other, the well-known deaths of a large group of people peacefully sitting in the shade of a big wall in Siloam (Luke 13:1-4).

He had said: "... Except ye REPENT, ye shall all LIKE-WISE perish"!

Jesus wasn't speaking of the fact that it is "appointed unto men once to die" or describing the peaceful death of old age, or even the untimely death resulting from sickness. He was describing cases of sudden, painful, tragic death under violent circumstances!

He had predicted the toppling of the very walls of the buildings of the Temple (Matt. 24:1, 2). He warned of impending national *destruction*—which *did* occur nearly 40 years later.

Jesus knew drought, famine, pestilence, mindless tortures (according to the Jewish historian Josephus, the Romans impaled thousands!), and death by sword, spear and bludgeon would be the lot of those who did *not* repent, and who were not watching the development of events!

#### What To Watch

That's why Jesus said, "Watch ye, therefore." Watch—not meaning staring out a candlelit window in an "attitude of prayer" the way some might "spiritualize" this scripture away—but watching the weather patterns, the picture of public health, international geopolitical maneuverings, military struggles, alliances and power blocs: watch world news!

He said watch so you can escape!

Escape is no "spiritual" kind of "rapture"!

Jesus plainly told those which "be in Judaea" to *flee* when they saw armies beginning to surround Jerusalem. He said those would be the "days of vengeance"—and described bloody, mass *murder!* 

Like it or not—unpleasant to think about or not—we are entering just such a time!

Now—you live in the time of mass murder! Now—you live in the time of beginning race wars (when racist, paramilitary organizations require the indiscriminate killing of other human beings of a different race just as "initiation rites"!). Now—you live in a time of crises of government after government. Now—you live in a time of terrible inflation and impending depression, when money will eventually become worthless.

The day came, in pre-World War II Germany, when factory workers were having to be paid by the hour in useless five-billion-mark notes, and even higher denominations. It took three billion marks to buy a postage stamp, and five billion marks to purchase a loaf of bread! Finally, the *paper* was more valuable than the multiple billions of marks it supposedly represented. Germany collapsed into a barter society where cigarettes were traded for milk, shoes for bread, gasoline for clothing, and the entire economy came tumbling down.

You are living in the midst of just such a potential situation!

The half-dollar coins you casually used for change only a few years ago are now worth *two* of our coin-clipped half-dollars! The silver dollars of a few years ago are now worth *four* dollars or more!

#### The Commission of God's Work

This great world-girdling Work is established as God's watchman to see, and understand, and report on these prophetic conditions; to "cry aloud, spare not... and show my people their sins." And with Ezekiel to cry: "Turn ye, turn ye from your evil ways; for why will you die, O house of Israel?"

Nowhere else will you find a voice of alarm, a voice of warning, about our impending national calamities, unless we repent of our personal and national sins. There is no other commission any more important now!

Jesus Christ is Savior, yes! He died to atone for our sins, and by His intercessory life (Rom. 5:10) we are saved, spiritually, for eternity! But Jesus also talked of a way of escape from all these things that shall come to pass—He warned those living in His day to flee for their lives when they clearly saw the events He predicted coming to pass. Through His written Word, the prophecies of God's servants throughout the Bible and Jesus' own prophecies, God warns us today to watch, and to warn others of impending calamities.

Christ meant for us to warch world conditions—not minor, local, day-to-day events—but the big trends in major power blocs, the big economic struggles between nations, the major fluctuations in world religions.

In His famous Olivet prophecy (Luke 21, Matt. 24, Mark 13), Jesus described what to watch—these long-range, overall

world conditions (now beginning to intensify with fantastic rapidity!) which would lead up to His coming rule on this earth.

Just ahead of us is a global food crisis. We are presently in a global governmental crisis. We have been in the throes of a now worsening global energy crisis for nearly two decades, and the current potential for a global economic crisis is truly frightening.

We must speak out with a clear voice which cannot be misunderstood, and warn the nations of this world of the impending national calamities Bible prophecy says are sure to come. This time is now!

We must continue to shout out a powerful witness and a warning to our peoples—as did Ezekiel, Jeremiah, Hosea, and many others—and as Jesus Christ has plainly commissioned His Church to do! He told His Church to go into all the world and preach the gospel of the Kingdom. That gospel He brought contained a great deal of *prophecy* about the future; about the time of the end, the time in which we live, Now! Read Matthew 24, and see how dramatically those powerful verses apply to this precise time in world history.

The very elements seem to be telling us that we are entering the time of great troubles that Jesus predicted would herald the end of this age.

### New World Is Coming

But we must not forget that beyond all the bad news of today, there is very good news for all the world! The time is near now when Jesus Christ will return to this earth to establish the government of God at Jerusalem and finally bring peace and prosperity to all nations. That will be the time when "many people shall go and say, Come ye, and let us go up to the mountain of the Lord, to the house of the God of Jacob; and he will teach us of his ways, and we will walk in his paths: for out of Zion shall go forth the law, and the word of the Lord from Jerusalem. And he shall judge among the nations and shall rebuke many people: and they shall beat their swords into plowshares, and their spears into pruninghooks: nation shall not lift up sword against nation, neither shall they learn war any more" (Isa. 2:2-4).

This is the best news this world can hear! The arms race will be ended! Never again will we see the tragedy of hundreds of billions of dollars being wasted on weapons of destruction—when that same money could be used for buying every human being on earth a very fine home instead.

Rain will come when it is needed for abundant crops (Amos 9:13). Even the oceans and the deserts will be healed from the pollution and waste that man's wrong ways have brought.

Yes, a new world is coming! And those of us who have a part in this Work must now speak more about what that new age will be like and give people hope for the future.

#### The Watchman

Ezekiel wrote of a "watchman" (Ezek. 33) whom God would inspire to foresee impending national calamities. The prophet issued the sternly worded warning that if the watchman failed to perform his God-ordained commission, the blood of the people dying in a cataclysmic death-dealing bloodbath would be on his head (verses 3-6).

As Christians today—having understanding of the mindshattering prophecies for *this* day and age—how can we fail to feel a sense of moral obligation to warn this society? God charges us (as He did Ezekiel) to do our part in this great and growing Work: "So thou, O son of man, I have set thee a watchman unto the house of Israel; therefore thou shalt hear the word at my mouth, and warn them from me" (verse 7).

It takes the combined resources (financial and otherwise) of all those God has called (and more) to expand continually the work of getting the gospel out to this sick, chaotic and fast-dying world in the powerful way it needs to go. It is our collective responsibility! We dare not treat it lightly!

#### How Are We Financed?

And make no mistake about it. It takes *enormous* sums of money to buy radio and television time; to advertise literature in the printed media; to publish and print competently written and graphically effective booklets and periodicals; to feed the ever-increasing flock God is continuously calling.

But how has God chosen to finance this globe-girdling

Work? What keeps the telecast on the air? What keeps the giant presses producing *The Plain Truth*? How is this rapidly expanding, ongoing Work of the living God supported?

For years the Work has been supported by the faithful, tithe-paying membership of the Worldwide Church of God. Following a practice which may be traced back to patriarchal times (Gen. 14:18-23; 28:20-22), our members set aside a tenth of their incomes for the support of God's Work. Not only has this practice made possible the financing of this great Work, it has also resulted in many blessings for these faithful tithe-payers! As God consistently blessed the ancient Israelites for tithing, so He has poured out His blessings on those New Testament Christians who have voluntarily chosen to practice this God-ordained principle (Mal. 3:10).

Any who might argue against the tithing principle of God's Word, and the clear statements of Paul in I Corinthians 9 concerning the method God has ordained for the support of the preaching of the gospel, are missing the whole

point of Jesus' plain and simple teachings!

Though the widow gave her "widow's mite" even in the midst of the most splendid building on the face of the earth at that time, Jesus did not condemn the Temple, but rather commended the widow who, after all, had given proportionately of her substance!

And when the woman used precious ointment to anoint Jesus' feet and Judas scorned such "shameful waste," Jesus gently rebuked him, and said the woman had worked a "good work"!

It's good and it's right, and it's obedience to the great Creator God to be on the GIVING end!

## **Your Financial Priorities**

As previously pointed out, Jesus Christ warned His disciples about the danger of overanxious concern for the physical necessities of this life (Matt. 6:24-32). He spoke of the one great priority that would forever overcome the selfish materialism so instinctive to human beings: "But seek ye first the kingdom of God, and his righteousness; and all these [material] things shall be added unto you" (verse 33).

Notice now the concluding, crucial point to the parable

of the unjust steward: "Make to yourselves friends of the mammon of unrighteousness; that, when ye [it, RSV] fail, they may receive you into everlasting habitations" (Luke 16:9). And then Jesus sternly warned: "If therefore ye have not been faithful in the unrighteous mammon [money], who will commit to your trust the true riches?" (Verse 11.)

Boiling it down to the essentials, this scripture means just this: if you don't "prioritize" your monetary resources to help bring others the precious knowledge of how to enter God's Kingdom ("everlasting habitations," "the true riches"), how can you ever expect to be there yourself?

Your Savior said: "It is more blessed to give than to re-

Your Savior said: "It is more blessed to give than to receive" (Acts 20:35). Wise old King Solomon knew of this solid, time-tested financial principle long before the first Christian ever set foot on earth. He said: "Honour the Lord with thy substance, and with the firstfruits of all thine increase: [and then as direct consequence] So shall thy barns be filled with plenty, and thy presses shall burst out with new wine" (Prov. 3:9-10).

Jesus Christ of Nazareth absolutely guaranteed that the "give" principle would work out in practical, everyday, now living. He said: "Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom." And then He spoke of another great cause-and-effect principle: "For with the same measure that ye mete withal it shall be measured to you again" (Luke 6:38).

The apostle Paul expressed the same principle in different words: "But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully" (II Cor. 9:6). If you give generously (as you are truly able—Deut. 16:17), God will bountifully bless you for that willing, giving attitude firmly rooted in positive action.

### **Our Awesome Responsibility**

The Church has been given the good work of preaching the gospel to a world in desperate need of a powerful warning and an unmistakable witness!

The Church has also been charged with the responsi-

bility of defraying the frightful costs of spreading that gospel in an age of super-complex, incredibly expensive communication mechanisms. (Preaching the gospel costs infinitely more now than it did in a first-century world largely limited to personal evangelism.)

Can we afford to simply shrug our shoulders and shirk our God-given responsibilities to disseminate God's final warning to this earth? Can we afford to not be concerned for the multiple, seemingly terminal afflictions plaguing our peoples around this earth—the global problems threatening our very existence as civilized nations? If we carelessly shuck our collective responsibilities, will God wink one eye and just look the other way?

"If thou forbear [neglect] to deliver them that are drawn unto death, and those that are ready to be slain; if thou sayest, Behold, we knew it not; doth not he that pondereth the heart consider it? and he that keepeth thy soul, doth not he know it? and shall not he render to every man according to his works?" (Prov. 24:11-12.)

# Stealing from God

Believe it or not, both nations and individuals can steal from God—directly. Theft from God is every bit as serious as robbing another human being, if not more so. Eli, an Old Testament priest, asked an interesting question in I Samuel 2:25: "If one man sin against another, the judge shall judge him: but if a man sin against the Lord, who shall intreat [intercede] for him?"

Sinning against God-stealing from God-is a very serious matter! One cannot toss it off with a casual shrug of the shoulders, while continuing on his merry way.

### Withholding God's Tithe

Most people either don't pay a tenth of their income to God, or they withhold it in a bank account with the idea of paying it at a later time to any organization which ever measures up to their "holier-than-thou" standards.

Withholding God's tithe is stealing directly from our Creator who claims ownership of *all* in the universe. Although tithing is giving a tenth of one's income, you cannot give God "your" tithe, *in this sense*: It is *not* yours to give—it already belongs to God. He has put a "no trespassing" sign on it; it is the first tenth which He has *reserved unto Himself*.

It is only *after* we acknowledge God's prior claim over that first tenth of the income He allows us to earn that He then gives us the other nine-tenths. We cannot play games with God and somehow sneak our way into His Kingdom. We cannot slip through like a person bolting the line waiting for an unemployment check, or worming his way into a line of traffic illegally. *No one* will enter the Kingdom of God that way!

There are many blistering warnings by Jesus Christ Himself concerning those who try to sneak into the wedding supper wearing the wrong garments—that is, who expect to enter God's Kingdom without being properly "spiritually clothed" with God's righteousness. The clever arguments of those who pretend to be spiritual will avail nothing at Jesus' coming. He Himself plainly said: "Many will say to me in that day, Lord, Lord, have we not prophesied in thy name? And in thy name have cast out devils [demons]? And in thy name done many wonderful works? And then I will profess unto them, I never knew you: depart from me, ye that work iniquity" (Matt. 7:22-23).

It is *iniquity*, which means *sin*, to steal God's tithe! Listen to this stinging indictment! "Even from the days of your fathers ye are gone away from mine ordinances, *and have not kept them*. Return unto me, and I will return unto you, saith the Lord of hosts. But ye said, Wherein [how] shall we return?" (Mal. 3:7.) "To return," as it is used in this verse, is an archaic English expression that simply means to start obeying God's laws again.

Have you ever noticed that the people who don't obey God always seem to have something to say? They pretend they don't know they're not keeping God's commandments—it's a complete mystery to them!

So God narrows down the indictment: "Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee?" (Verse 8.) Same approach! People pretend they haven't the faintest idea about anything they might be doing to offend God.

So God explains exactly what He means in very explicit terms: "In tithes and offerings."

Then God says we are financially cursed because we're breaking a fundamental financial law: "Ye are cursed with a curse: for ye have robbed me, even this whole nation" (verse 9). Does anyone who lives in America, or Britain, or Australia

doubt that these Western nations are, in fact, under some kind of horrible curse in spite of their comparative wealth? It's almost a contradiction in terms—cursings and blessings at the same time—yet news of our latest financial debacles are regular headlines in the United States, Britain and Australia.

To spend the next few paragraphs elaborating on the personal financial difficulties of private American citizens and British subjects would waste both my time and yours. You yourself are probably in debt all the way up to your lower lip! And that's another reason you might claim that you cannot afford to tithe! It is the most common excuse used. But does God accept "excuses"?

#### Simple Solutions

Our Creator does not offer us complex solutions to our financial problems. He simply states: "Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it .... And all nations shall call you blessed: for ye shall be a delight-some land, saith the Lord of hosts" (verses 10, 12).

If there were a universal tithing system in the United States today—with every single person "tenthing" his income to the Church of God, then the gospel of the Kingdom of God would go out to all nations in such great power that this evil world would be rocked back on its heels! The blessings of God would be poured out on this land as never before. But there is every indication that this won't happen!

Instead, most will insist on continuing in their spiritual sicknesses. They will insist on "doing their own thing," no matter what. But God speaks of our worsening moral crisis as it is: "Ah sinful nation, a people laden with iniquity, a seed of evildoers, children that are corrupters; THEY HAVE FORSAKEN the Eternal, they have provoked the Holy one of Israel unto anger, they are gone away backward. Why should ye be stricken any more? Ye will revolt more and more: the whole head is sick, and the whole heart [of the English-speaking peoples] faint. From the sole of the foot [the lowest-income groups and levels of society] even unto the head

[topmost government officials] there is no soundness in it; but

wounds, and bruises, and putrifying sores . . ." (Isa. 1:4-6).

God charges our nations to repent—to turn from our sins, to quit breaking His laws, to return to Him! "Wash you, make you clean; put away the evil of your doings from before mine eyes; cease to do evil; learn to do well..." (verses 16-17). Jeremiah adds: "Amend your ways and your doings, and I will cause you to dwell in this place.... For if you thoroughly amend your ways and your doings; if you thoroughly execute judgment between a man and his neighbour . . . then will I cause you to dwell in this place ... " (Jer. 7:3, 5, 7).

#### Can't Afford To

The people of Israel (our English-speaking peoples) always have a comeback, an answer; they always have something to say! There is always an explanation, an excuse, a reason why they cannot obey their God. Mainly, they can't afford it.

How long tax-dodgers can get away with evading taxes before they are indicted, tried, fined and possibly jailed, I don't know—nor will I find out, because I pay my taxes when they are due. How long anyone can be guilty of tithe evasion—embezzling God's money—and not suffer any consequences is another question I don't ever want to answer personally. I certainly don't want to be brought before a heavenly court with the sin of having robbed my Creator on my hands—nor do I want to experience any physical or spiritual setbacks in this life. How about *you*?

The real truth is that you can't afford not to tithe! Let me share with you some real life experiences of a few who temporarily decided to stop tithing.

"We began tithing last year because it was commanded

of God. Then something went wrong and we decided we needed the money for something else. We 'reasoned' that we would make up the \$24.70 'next' time. The next week my pay dropped \$100 per week. Then it dropped to \$57.... That's not all, either. I've gone into debt again, whereas before I was getting out quite rapidly. Believe me, you need not worry about my tithe. It will arrive every week from now on..." (From Sanford, Maine.)

"I went to work about three years ago, and I promised God if He would give me the strength to work I would pay Him His ten percent. But I didn't. So I got sick and had a major operation in April. Now I'm keeping my promise, and sending you my ten percent because I feel that you are really doing God's Work in reaching people." (From Morgantown, West Virginia.)

"I was tithing regularly until last December when I gave it up to boost my financial viability. However, in May of this year I was sacked from my job and have not been able to secure another. I attribute my long layoff to the absence of God's blessings. Should I obtain another job—and I hope to do so early next month—I wish to resume tithing on a 'forkeeps' basis." (From Ghana.)

One more: "Thanks to you and *The Plain Truth* magazine, my husband and I are closer to God than we have ever been in our lives. We sent our ten percent to you every week faithfully for a year until last winter. Then we had to buy so much oil for our apartment that it set us back on our bills. Instead of keeping our faith, we panicked and stopped giving our ten percent. That didn't solve anything because our baby got sick and ended up in the hospital for four days with a virus. Then my son got sick, I got sick and my husband was laid off from his job. Finally, we realized that God was correcting us for not having enough faith. Right then and there we decided to start giving our ten percent. Things sure started to pick up since. Our kids are just fine now and so am I. My husband gets an unemployment check now, but soon he'll be getting back to work. We have more than enough food. I hope you will tell your readers this, so they won't make the same mistake we did." (From North Adams, Massachusetts.)

#### The Ultimate in Financial Curses

There is one very poignant biblical example of two people withholding money from God which continually warns us of the horrible end result of letting lust for money begin virtually to rule our minds and hearts.

God saw to it that the account was preserved for us in the book of Acts: "But a certain man named Ananias, with Sapphira his wife, sold a possession [which they owned out-

# The Man Who Couldn't Afford To Tithe

It was late in 1933—the very depth of the Great Depression. Ed Smith was a well-driller by profession, but nobody seemed able to afford to have wells drilled.

Ed and his wife Emma attended services I was then holding in a one-room country schoolhouse twelve miles west of Eugene, Oregon. Ed made no profession of Christianity until later. But he attended services, and went up and down the countryside discussing Bible doctrines with his professing Christian neighbors.

"You've got to pay tithes and obey God," he insisted. "The Bible says so. It's plain!"

One of his neighbors became irritated.

"Look here, Ed!" the neighbor exploded. "Why do you come around here trying to talk me into these things, when you don't obey the Bible or pay tithes yourself?"

"Because," came Ed's quick and ready answer, "I don't profess to be a Christian, and you do. Besides," he added, "I can't afford to tithe anyway."

There are thousands who, like Ed Smith, reason in their own minds that they can't afford to tithe, even though, like Ed Smith, they realize the Bible commands it.

I heard about the above conversation and preached a sermon on the question of whether the *un*converted should obey the Ten Commandments and pay tithes, or whether, as Ed had reasoned, these things were only for Christians. I pointed out that God's law was put in motion for man's good—it is the way of life that brings peace, happiness, prosperity; the full, abundant, interesting life; success, joy here and now, as well as eternal life through Christ for the saved.

I showed that it pays, and is the only sensible way of life, entirely apart from the matter of salvation—and that, even if one is finally lost, he who sins little shall be punished with few stripes, but he who sins much with many stripes (Luke 12:47-48). I pointed out God's promises to prosper the tithe-

payer, and that tithing is a definite law God has set in motion which operates inexorably and automatically on the just and the unjust alike.

Ed began to obey the Bible. At the very next service (we were holding services at this little schoolhouse three times a week, and three other nights a week in a hall in downtown Eugene) Mrs. Smith smilingly handed me a one-dollar bill.

"That's Ed's first tithe," she said triumphantly. "We are now down to \$10, and Ed decided to start tithing with what we have on hand."

The very next service she came to me with another happy smile.

"Here's a five-dollar bill," she said. "The very next day after Ed gave God's Work a tenth of all he had, a customer who had owed him \$50 for a year came and paid up. So here's the tithe of that \$50. After paying the total \$6 tithe, we now have \$54 on hand instead of the \$10 we had the other day."

It was beginning to pay! But only beginning! By the next service, as I remember it, Ed had received his first order in more than a year to drill a new well, for which he received cash payment. Before he finished that job, another was contracted. Soon he had three or four jobs coming in at once, and was forced to begin employing men to work for him.

Ed Smith was only one of many I have known who learned by experience that one cannot afford *not* to pay God the tithe that belongs to Him! I remember Ed Smith did encounter some troubles of a different nature later, when his wife and son were sent to the state tuberculosis hospital, and he finally broke down in real repentance, accepting Jesus Christ as Savior. He came to me, according to the command of James 5:14, and both his wife and son were completely healed and returned home.

This is a true story, and the name is not fictitious. Ed Smith died several years ago, but I'm happy to remember these incidents in his life in the hope they may start many others on the right and profitable, as well as the Christian, way of life.

right], and kept back [withheld surreptitiously] part of the price, his wife also being privy to it [a willing accomplice], and brought a certain part [while posturing that it was all], and laid it at the apostles' feet. But Peter said, Ananias, why hath Satan filled thine heart to lie to the Holy Spirit, and to keep back part of the price of the land? Whiles it remained, was it not thine own? And after it was sold, was it not in thine own power? [No one was forcing him to give it to the Church.] Why hast thou conceived this thing in thine heart? Thou hast not lied unto men, but unto God" (Acts 5:1-4).

And then follows the account of the sudden deaths of Ananias and his wife Sapphira (verses 5-10).

Many others were selling their property and giving the proceeds to the apostles openly and aboveboard (Acts 4:34-37). But Ananias and Sapphira were caught up in this posture of pretense. They were posing in front of the congregation as great givers, while privately holding back a portion of the selling price. Their carefully concealed (they thought) covetousness literally killed them!

There is a vital lesson in this account—even over and above the sober warning against lying and lust for material possessions. Once you decide privately and deliberately in your own mind—just between you and God—to give something (usually money in today's society) to Him, it is no longer yours!

#### The Other Side of the Coin

One reason God tells us to tithe is so "that the Eternal may bless thee in all the work of thine hand which thou doest" (Deut. 14:29). I want you to read a few of the letters out of the great stack of thousands we receive as the years go by from people who have found how wonderfully God blesses those who are willing to give so that many others might hear this end-time warning they so desperately need.

Worry-Free Living. "Enclosed is my tithe. It is really

Worry-Free Living. "Enclosed is my tithe. It is really amazing the change that has resulted from the time I have resumed giving my tithe and the time before. I make no more money, but it seems what I have lasts longer. What was once financial chaos is now worry-free living." (Michael N., Dallas, Texas.)

Income More Than Doubled. "Enclosed are our tithe and offerings for this pay period plus a special offering, as I have just received my sixth raise in the last three years. In five years our income has more than doubled, and it is certainly true that a person cannot outgive God. We are very thankful and grateful for all the blessings we have received." (Mr. & Mrs. M., Seattle, Washington.)

Business Tripled. "I wanted to mention the blessings we've received since we started tithing. Our business is selling used cars. When we started going to church we could hardly pay our bills. Since then, business has tripled and we could even afford to give the church a 1970-model bus free and clear." (Mrs. R. W., Terre Haute, Indiana.)

Retirement Income Doubled. "Since beginning to tithe, my retirement income has more than doubled, without change on my part." (Harry P., Seattle, Washington.)

Unexpected Gift. "Enclosed is a check for rather more

Unexpected Gift. "Enclosed is a check for rather more than usual. This is due to two reasons. First, I received an unexpected gift of \$2000 from a family member, and, second, my boss gave me an equally unexpected raise in salary after only four months on the job. It looks like tithing does work after all!" (Geoffrey R., Wingate, North Carolina.)

The Tithing System Works. "After three months of tithing, my income has tripled. It is certainly a blessing to be able to tithe this \$150 for the first two weeks of December." (Wyatt G., Bakersfield, California.)

God always blesses those who tithe! Not that they always suddenly inherit a huge sum of money or receive fantastic raises, but over the long haul their 90 percent spreads out to accomplish much more than 100 percent would have!

No one can outgive God! We believe in, and serve, a living God—the great Creator, who blesses us with life itself, and with every emotion, every joy, love, excitement and all the wonderful moments of life. By promising us eternal life for serving, obeying and fulfilling the very purpose of our calling, our Creator proves *He is on the giving side!* 

And God's Word plainly commands us to be on the giving side, too!

# Tithing in the Twentieth Century

The Church of God today lives and breathes and moves in a vastly different and much more highly complex, mechanized world than that of the first-century Church. It must deal daily with computers, highly intricate mailing machines, the very latest in media technology and many other technical accourrements which go hand in hand with a world where New York is only six hours from London.

Operating in a modern world has necessitated different Church procedures and up-to-date methods of organization. Yet the basic biblical faith and way of life remain the same. True Christianity is a way of life! (See Acts 9:1-2; 18:26; 19:9.) It has everything to do with your business practices, your basic appearance, your day-in, day-out association with others, and the way you handle your money.

#### God's Great Law of Giving

God has held out His way of life—His way of doing things—to all the generations that have ever trod upon the earth. He has always had a Work that was giving a warning and witness to this world—fearlessly condemning its evil practices and promising a better world to come.

The creation itself is mute testimony to the existence of

physical law—unchangeable, immutable, irrevocable (see Romans 1 and Psalm 19). And God Himself is the great Law-giver! "There is one lawgiver, who is able to save and to destroy..." (James 4:12).

Here James obviously is primarily referring to the giving of spiritual law. The point is that God is the author of unseen, and yet very active, spiritual laws that regulate man's relationship with his neighbor—and most importantly, with his God. A vital aspect of this great spiritual law involves man's financial well-being.

Righteous Abel may well have been the very first human being to fully exemplify this great natural financial law. Notice the apostle Paul's brief comment in Hebrews 11: "By faith Abel offered unto God a more excellent sacrifice than Cain, by which he obtained witness that he was righteous, God testifying of his gifts: and by it he being dead yet speaketh" (verse 4).

Abel was a sheepherder and his brother Cain was a farmer. Notice Genesis 4:3-5: "And in process of time it came to pass, that Cain brought of the fruit of the ground an offering unto the Lord. And Abel, he also brought of the firstlings of his flock and of the fat thereof. And the Lord had respect unto Abel and to his offering: But unto Cain and to his offering he had not respect...."

Note the italicized words carefully. They both gave gifts to God—but Abel put his God before all; he gave God the first, the choicest, and the fattest. Cain carelessly threw together a quick offering out of his harvest; apparently it was neither the first nor the best.

Abel obeyed the greatest of God's commandments: "And thou shalt love the Lord thy God with all thine heart, and with all thy soul, and with all thy might" (Deut. 6:5). Jesus Christ of Nazareth called this the first and great commandment (Matt. 22:37-38).

#### Abraham Follows Abel

You can sum up the financial aspect of this great commandment this way: Give of your best to God first! Giving—not only to God, but to your neighbor—is a living natural law (see Lev. 19:18).

God is the great Lawgiver! And He expects His people to be obedient and submissive to law—natural, physical and spiritual. The patriarch Abraham was just such a person. Like Abel before him, he was a righteous man: "Because that Abraham obeyed my voice, and kept my charge, my commandments, my statutes, and my laws" (Gen. 26:5). God spoke this scripture to Isaac after Abraham's death; it was a sort of epitaph on the manner in which Abraham conducted his life.

In a financial way, Abraham specifically expressed his thanksgiving to God as follows: "Abraham gave the tenth of the spoils [to God]" (Heb. 7:4). Abraham was a tither (see Gen. 14:17-24). The context of these verses in Genesis clearly shows that God received His due before any further disposition was made. Abraham knew that God was the source of all his blessings: "I have lift up mine hand unto the Lord, the most high God, the possessor of heaven and earth" (verse 22). He was an exceedingly prosperous man, one who was mightily blessed of God. His attitude of giving was one of the main reasons why.

#### Jacob's Example

His son Isaac and grandson Jacob followed in his footsteps. Jacob privately told his Creator in prayer: "If God will be with me, and will keep me in this way that I go, and will give me bread to eat, and raiment to put on, so that I come again to my father's house in peace; then shall the Lord be my God: And this stone, which I have set for a pillar, shall be God's house: and of all that thou shalt give me I will surely give the tenth unto thee" (Gen. 28:20-22).

Jacob, while only a young man, promised to tithe before he had really earned a living away from home. Notice now a follow-up scripture, when Jacob was 147 years old—the last year of his life. Did God fulfill His part of the bargain and bless Jacob throughout most of his life with material prosperity? "And he [Jacob] blessed Joseph, and said, God, before whom my fathers Abraham and Isaac did walk, the God which fed me all my life long unto this day" (Gen. 48:15).

Jacob had a deeply personal appreciation to God for all his blessings. God had given him a great deal; there was hardly enough space in the country for all his cattle (see Gen. 36:7). Jacob evidently expressed this deep appreciation by tithing! "Of all that thou shalt give me I will surely give the tenth unto thee."

#### **Tithing Means Giving**

Some people claim tithing is not giving, and is, in fact, opposed to giving. But this is a play on words intended to divide and confuse God's people! Years ago I read in a little religious tract an example of this kind of reasoning. The writer went to great lengths to explain how his wife loved him, and he loved her. He then explained how it was not necessary for him to post a "ten commandments of behavior" on the walls of his home when he left for a trip. He was teaching against having to "arbitrarily" obey God's law! He pleaded for "grace" in place of "law"! Not that he taught disobedience far be it from any professing minister to go so far as to openly claim he may disobey God and still receive eternal life-but the clever approach was one of whether his obedience was "voluntary" or whether it was "commanded." He did not, he said, need to post orders on the wall which told his wife, "When I am gone, thou shalt not entertain the milkman, the grocery man, the television repairman, or the garbage collector in my home." His wife would just naturally do none of these things-voluntarily-because she loved him!

Beautiful, subtle, human reasoning!

But, suppose his wife *did* invite the garbage man in for a drink, and maybe more than just a drink. According to this man's reasoning, had she broken any *law*? Was there any automatic *penalty*? Apparently not.

Those who reason against tithing, and who cleverly try to persuade people against "arbitrary" tithing, or a "system" of tithing, or "tithing to a computer," are using the same subtle, and satanic, reasoning. They like to leave God out of the picture, and focus people's minds on man's reasoning!

"Tithing" merely means "tenthing." It is giving—voluntarily—one full, first tenth of one's increase to God, which is already His! God Almighty reserves the right to tell you and me what is sin. We are given the God-granted privilege of deciding whether or not to sin! God reserves the right to place

His prior claim on the *first tenth* of our incomes—and grants us the full freedom to decide *whether* we will voluntarily, freely, cheerfully *give* to God what *He claims!* He will never take it! But He *will* completely withdraw His protection and His blessing from one who disobeys His plainly spoken prior claim.

#### Attitude of Rebellion

This attitude of deciding "I will obey—but only when I get good and ready, only when I decide to voluntarily obey" is the attitude of complete *rebellion! Rebellion*, according to the divine Word of God, is "as the sin of witchcraft"! (I Sam. 15:23.)

Child psychologists attempt to persuade timorous parents to use this type of reasoning when dealing with their children. Never "tell" the child when to go to bed, when to get up, when to come in from play, when to take a bath, they reason, but ask him if he is "ready" to do these things, or if he might "like" to do them.

Thus, you avoid building up a spirit of resentment and rebellion in the child. If the child can make his *own* decisions, they reason, he will be far more mature. Following his parents' orders will clearly *warp* a child's development, they claim.

What an abominable teaching! And how evident are the automatic, evil fruits being suffered by whole nations, who are seeing daily the fulfillment of Isaiah's prophecy: "As for my people, children are their oppressors, and women rule over them" (Isa. 3:12).

One who reasons this way attempts to exalt himself above God! He wishes to bask in his own superspiritual aura of goodness by pridefully rejoicing in his great sacrifice of giving! He is exactly like the man in the parable of the Pharisee and the publican who boasted, "I give tithes of all that I possess...." Instead of the attitude of humble obedience to divine law, and to divinely revealed principle and the Godordained way of life, there was pride and vanity in the lofty pronouncement of his own goodness in giving tithes.

God says to obey is better than the fat of rams (I Sam. 15:22).

But to the one who says, "No, Lord, I will give only when I get good and ready; I will never give when you tell me to—only when I decide to," I say he will be standing with those who look in wonderment and beg Jesus Christ to be admitted into His Kingdom, while He says, "I never knew you."

Jacob said he was going to give God the tithe! "Tithing"

means "tenthing," and it is giving!

God has always used giving as an ongoing principle to conduct whatever Work (at whatever time in history) He was directing through human instruments on this earth. By the time of the Exodus out of Egypt, the descendants of Abraham, Isaac and Jacob had grown from a small patriarchal

## To Whom Should We Tithe?

To whom or to what organized body should we give our tithes and offerings? It would be nice if we, as humans, could give our tithe to God personally. But for obvious reasons that's a little unrealistic! The only other alternative is to give it to whatever group appears best to represent God on this earth. In Moses' time it was the Levitical priesthood who carried out His work. Today it is the Church of God which is fulfilling God's commission to preach and publish the gospel around this sick and dying world.

This Work, like no other in this era of modern history, is bringing the true gospel to the nations of the world. Before you commit yourself to supporting any "Christian" organization, you owe it to yourself to make sure you have correctly identified the true Church of God. (Write for our free booklets Where Is God's True Church Today?, Seven Proofs of God's True Church, and This Is the Worldwide Church of God.)

This worldwide Work of God is *collectively* striving to fulfill the great commission originally given to the early Church—to preach and publish the gospel to this generation with all the zeal that God's Spirit can provide! We sincerely believe that tithing is a biblical and godly practice—ideally suited for the financial support of preaching the gospel!

family of several hundreds (including servants and herdsmen) to a great multitude of from two to five million people. The size of the population dictated the need for a code of law in writing to govern such a great multitude of people: Yet the principles of giving remained the same as before.

Notice Numbers 18:21. "And, behold, I have given the children of Levi all *the tenth in Israel* for an inheritance, for their service which they serve, even the service of the tabernacle of the congregation."

Here God turned *His tithe* over to the Levitical priesthood for their use in the administration and conduct of His Work in the time of Moses.

Its origins, however, clearly were not Levitical. Notice: "And all the tithe of the land...is the Lord's..." (Lev. 27:30). Tithing goes all the way back to the Melchizedek priesthood, which may have begun as far back as Adam.

To Melchizedek, Levi's great grandfather Abraham "gave a tenth part of all" (Heb. 7:2). The apostle Paul here makes it clear that tithing is not Levitical or "ceremonial," in the sense that it began (and by implication had to end) with the administration of the Levites. "And verily they that are of the sons of Levi, who receive the office of the priesthood, have a commandment to take tithes of the people according to the law, that is, of their brethren, though they come out of the loins of Abraham: But he [Melchizedek, the one who became Christ] whose descent is not counted from them [the Levites] received tithes of Abraham . . . And here men [the Levites] that die receive tithes . . . . Levi also, who receiveth tithes, payed tithes [before he or his children were born] in Abraham. For he was yet in the loins of his [great grand]father, when Melchisedec met him" (verses 5-6, 8-10).

So tithing had long been an ongoing financial law by the time God formally instituted ancient Israel's civil law through Moses. It was not a new idea of Moses that completely revolutionized their monetary system.

#### A Spiritual Reawakening

Hebrews 7 proves there is a definite link between patriarchal tithing practices and the later Levitical system. Tithing is God's permanent, continuous financing system from the patriarchy on through the Mosaic dispensation—and even now in the New Testament era of God's Church.

Time took a quick toll on the willingness of ancient Israel to tithe and obey God's laws. Soon that united nation split into two nations. It finally got so bad that God had to disinherit the northern ten-nation kingdom (II Kings 17). Meanwhile, conditions rapidly worsened in the southern nation of Judah.

However, King Hezekiah, a righteous ruler, came to the throne to temporarily stem the tide. He presided over a national housecleaning. Pagan idols and carved images of alien gods (objects of idolatry) were smashed into pieces (II Chron. 31:1).

Tithing was quickly reinstituted! "And as soon as the commandment [from Hezekiah] came abroad, the children of Israel brought in... all the increase of the field; and the tithe of all things brought they in abundantly. And concerning the children of Israel and Judah, that dwelt in the cities of Judah, they also brought in the tithe of oxen and sheep, and the tithe of holy things which were consecrated unto the Lord their God, and laid them by heaps....And when Hezekiah and the princes came and saw the heaps, they blessed the Lord, and his people Israel" (verses 5-6, 8).

A couple of verses at the end of this chapter sum up the results of Hezekiah's widespread reform movement: "And thus did Hezekiah throughout all Judah, and wrought that which was good and right and truth before the Lord his God. And in every work that he began in the service of the house of God, and in the law, and in the commandments, to seek his God, he did it with all his heart, and prospered" (verses 20-21).

As long as the nation of Judah obeyed God's laws and faithfully paid their tithes, they were BLESSED almost beyond belief. Unfortunately, they soon went backwards spiritually and all too quickly joined their northern neighbors in the tragic state of national slavery to a foreign power. A mistaken belief that tithing "was no longer necessary" contributed heavily to their nationwide apostasy.

There is a great tithing principle in God's Word which even transcends giving of a tenth of all one's increase. The entire question revolves around whether a person is of a willing and obedient SPIRIT, and really desires to obey his God and Creator, or whether he wishes to be a pharisaical nitpicker and must, like a balky mule, be forced or dragged with the threat of a whip into doing every single task set before him.

It is a matter of conversion and of attitude!

#### Tithing in the Christian Era

The question revolves around whether or not we are willing and eager to do all our heavenly Father commands us (as well as being instantly responsive even to those things which He may suggest for our good), or whether we are always carefully approaching the study of His Word from the point of view of "Just how much must I do?"

In the Sermon on the Mount there is one scripture in particular that bears on this question. Jesus told His disciples privately: "Think not that I am come to destroy the law, or the prophets: I am not come to destroy, but to fulfil. [Jesus came not to annul, rescind, or do away with the law, but to fulfill it—that is, to fill it to the full, like filling up a bottle with water]. For verily I say unto you, Till heaven and earth pass, one jot or one tittle shall in no wise pass from the law, till all be fulfilled. Whosoever therefore shall break one of these least commandments, and shall teach men so, he shall be called the least in the kingdom of heaven: but whosoever shall do and teach them, the same shall be called great in the kingdom of heaven" (Matt. 5:17-19).

One verse in Luke's account adds a great deal of emphasis to this vitally important point: "And it is easier for heaven and earth to pass, than one tittle of the law to fail" (Luke 16:17).

Then Jesus went on to show in the rest of the fifth chapter of Matthew just how He magnified God's law. Using only six different illustrations, He first paraphrased an Old Testament law or principle and then gave its real intended meaning.

My point is this: Jesus Christ of Nazareth did not specifically deal with the tithing law anywhere in the Sermon on the Mount. And it is not dealt with specifically and pointedly anywhere else in the New Testament. In most cases, the mention of tithing in the New Testament is incidental to another main subject being discussed. This is because tithing was not generally being questioned in that time. It was not a theological issue as were physical circumcision and the eating of meats in an idol's temple.

So what we are left with is the modern application and expansion of the Old Testament principles and laws (which Jesus specifically said He did *not* come to rescind or annul) related to tithing in particular.

#### **A Living Witness**

God is alive. Jesus Christ is a living, functioning, active High Priest. God's Holy Spirit is living and powerful today, and the Bible is a *living witness*—not a dead one—that has been viable and applicable for nearly 2,000 years.

No one should assume that unless you can read a specific command somewhere in the New Testament, God's expressed and implied will (and His desire in our lives, as well as in the lives of the "holy men of old" which are examples for us) is automatically obliterated!

God does not need to speak directly to His children twice! If God clearly expresses His will, blesses His people for observing His ways and His laws, and if we see New Testament indications of God's Church following the same principle, then we ought to *obey our God*.

People begin to assume that unless the New Testament carefully itemizes and catalogs every iota of required Christian behavior, it is no longer obligatory; that unless you can find some reference in the New Testament to a practice in the Old Testament, then you are not required to keep it.

The point is, there is no New Testament evidence that tithing was ever rescinded. Jesus upheld the principle in His denunciation of the self-righteous Pharisees (see Matt. 23:23; Luke 11:42).

But how would we know just how to apply the tithing law in the twentieth century?

How does Christ speak to His Church today? Notice Hebrews 1:1-3: "God, who at sundry times and in divers [different] manners spake in time past unto the fathers by the

prophets, hath in these last days spoken unto us by his Son, whom he hath appointed heir of all things, by whom also he made the worlds; who being the brightness of his glory, and the express [character] image of his person, and upholding all things by the word of his power, when he had by himself purged our sins, sat down on the right hand of the Majesty on high [a living Christ]."

But what about questions and problems unique to a supercomplex, technocratic space age? How does Christ speak to a Church that exists in the midst of a modern world with a different set of problems than those peculiar to the first century? Has Christ left twentieth-century Christians utterly without any on-course, on-target direction?

The Gospels of Matthew, Mark, Luke and John record in painstaking detail many specific conversations between Jesus and Peter. But none is more important for God's Church today than the one quoted in Matthew 16:18-19. "And I say also unto thee, That thou art Peter, and upon this rock I will build my church; and the gates of hell [Greek, hades, "the grave"] shall not prevail against it. And I will give unto thee [Peter] the keys of the kingdom of heaven: and whatsoever thou shalt bind on earth shall be bound in heaven: and whatsoever thou shalt loose on earth shall be loosed in heaven."

The authority of binding and loosing was perpetually given to the New Testament Church until Christ comes again to visibly take the reins of government both in the Church and in the world at large.

Jesus Christ of Nazareth plainly said in verse 18 that the true Church would *never* die out. It was *not* dependent on Peter's perpetual existence; tradition says he died, as Christ prophesied, in painful martyrdom (John 21:18-19).

And Matthew 16:19 clearly points out that those whom Christ appointed to lead the Church would have the right, the power and the authority to make those decisions necessary to give every age or generation *since* then the God-intended warning and witness.

And though Jesus Christ has remained at the helm—He is the Head of the Church today as much as He has ever been—He has clearly demonstrated that His awesome power

and rule could work in and through His chosen human servants.

#### How God's Servants Have Looked at Tithing

As clearly commanded in the New Testament (see Matt. 4:4; Luke 4:4; I Cor. 10:11; Rom. 15:4; II Tim. 3:15-16; John 5:39, etc.), Christ's servants today have taken a long, careful look at the Old Testament laws, principles and examples. We have already seen a rather brief "word's-eye" summary of that view in relation to tithing.

Additionally, God's ministers have been shown through the inspiration of the Holy Spirit and the writings of the apostle Paul that since tithing is a God-ordained practice of the Church, the ministry of God has the power (authority to take tithes) over the material substance of the Church. In I Corinthians 9 Paul asserts his right of financial support by the Church. "Even so hath the Lord ordained that they which preach the gospel should live of the gospel" (verse 14).

#### A Living Law

Tithing is a *living, natural law* deeply rooted in the Bible and in the ecclesiastical and secular makeup of many nations in antiquity. Ancient Assyrians, Egyptians, Babylonians, Chinese and Greeks all practiced a form of tithing. Rulers and religious leaders of those nations either required or themselves paid a tenth of their produce or spoils to their particular gods.

In more modern times, John D. Rockefeller, it is said, accepted at eight years of age God's challenge to prosper the individual who pays God His tenth. William Colgate, the well-known soap manufacturer, apparently practiced the principle of tithing all the way from boyhood to his position as head of a great multimillion-dollar corporation.

The Bible is filled with statements of how the living natural law of giving works automatically for the giver. It has worked for human beings down through the centuries from Abraham to today—and will continue to work for those who have the courage to step out on faith and exercise this great principle.

Make no mistake about it: Tithing is a test of faith! The

first impulse of our innately carnal, selfish nature is to instantly balk at the very thought. Humanly we would rather give by impulse than by principle. But haphazard, hit-ormiss, do-it-when-you-feel-like-it giving is inadequate when it comes to actively supporting the very Work of the living God on this earth today!

Money is often the acid test of a person's character. One author said: "If you know how a man deals with money, how he gets it, spends it, shares it, you know one of the most important things about him."

I have often said that tithing is akin to prayer. You cannot find one of the Ten Commandments devoted to prayer. Yet Jesus gives not only many commands, but many examples of prayer, as does the entirety of the New and Old Testaments. We read that "men ought to pray," and of Jesus saying "when [not if] you pray...."

Prayer to God is an offering of one's deepest heartfelt intent coupled with thanksgiving and gratitude. Tithing and the giving of our material substance are exactly in the same cate-

gory.

The examples of men who have been greatly blessed for obeying just this one principle of God are too many, and too widely known and documented to overlook!

I have known of people who, upon dropping their tithe and offering into the local post office, were met by a person who had owed them a debt for many, many years; a person they never expected to see again, and who told them, "Something just put it in my mind-I had to look you up and pay my debt."

#### Lesson of Responsibility

These people were not exaggerating. They were explaining absolutely miraculous events that had taken place once they boldly stepped out on faith and decided to make God their partner. I have read letters telling of the most unusual events-blessings of every kind, from healing to unexpected financial windfalls-when the act of tithing was completed!

This brings up a vital point.

You tithe to God, not to any man! You are recognizing, when you pay God His tithe (which He has claimed as His before the other 90 percent of your increase is truly yours), that God has placed a PRIOR CLAIM on your income. You are recognizing that He is, and that He is a rewarder of them that diligently seek Him! Tithing is an act of faith—a spiritual act, like prayer—and without FAITH, it is impossible to please God (Heb. 11:6).

From time to time one might reason, "I want my tithe spent ONLY on radio, or on television messages..." One might write in and decide it would not be correct for us to help pay the salaries of the hundreds of Christ's ministers serving God's people, or to use "his" tithe for any other than a stated purpose!

But what authority do you still have over "your" (it is not "yours" or "mine" or "theirs," but God's) tithes once you make a decision to obey God? Remember the case of Ananias and Sapphira? They had sought to look "spiritual" in the eyes of others by pretending to give. Their case involved an offering. The principle is clear that so long as the money was theirs, God did not require it of them. But once they made up their minds that they wanted to give an offering (above and beyond tithing) to God, and then conspired to hold back a part of it, God exposed and punished that dishonest motive. It was conspiratorial, pretentious, hypocritical and rebellious!

Make no mistake! When we recognize God's prior claim over His tenth of the income He allows us to earn on His earth, from His wealth (all the gold and silver are *mine*, says the Eternal!), we no longer have any responsibility over it!

Our responsibility ends when we lick the envelope, place a stamp on it, and mail it. "But what," one might reason, "happens if someone were to misuse the tithe?" That is like asking what happens if your neighbor's sinning somehow spoil your home? Do others' sins taint your spiritual life?

Let's learn the lesson of responsibility! God has given the responsibility for the conduct of His Work into the hands of His own ordained ministry—His government on this earth. If one, as Judas did during Christ's time, should abuse his authority, then that becomes the responsibility of his human superiors, or of Christ, who is over all! As surely as Christ stands ready to bless you when you tithe, He stands ready to

punish any who disobey, or who would dare to abuse their authority!

We give to God, not to any man. If someone in the postal department (and this has happened) were to steal tithes one had sent in for God's Work, then what happens? Nothing. The tither is still blessed, even though the monies never reached God's Work. The Work will be blessed because God is capable of making up the difference if He must. Only the thief is cursed; only the thief suffers!

But to disobey God, to withhold God's tithes because you fear a person might steal them or misuse them is trying to take over God's responsibility.

Tithing is an act of faith! And, believe it or not, there is no way you can prevent God from blessing those who step out on *faith*, and give to their Creator!

#### Your Best Investment

Experience has proved there is an automatic blessing for being obedient to our God in these great principles, if that obedience is coupled with living faith!

Tithing, like prayer, is an act of *faith* in God! As such, it is the heart and core of what Christianity and conversion are all about. Tithing is a deeply personal act of worship when done in faith. It is an acknowledgement that God is there—that He really exists—and that He is able to "supply all your need according to his riches in glory by Christ Jesus" (Phil. 4:19).

Make your investment an eternal investment! Make God your partner. Put your heart and your treasure into the Work that God is doing; the work of warning all nations of immediately impending global troubles; the Work that is publishing the message of the good news of tomorrow's world—a world at last living under the loving guidance of our Creator God.

#### ADDITIONAL READING

The Worldwide Church of God publishes many informative booklets on a wide range of biblical topics: Four are listed below.

#### Where Is God's True Church Today?

Does Jesus Christ have many different church denominations doing His work? Is Christ divided? How, when, and where did this religious babylon of myriad denominations get started? And how does one recognize the true Church?

#### Seven Proofs of God's True Church

Jesus said: "I will build my church"! And He did build it! But can you prove which church is the true Church? This booklet presents the seven major proofs of God's true Church on this earth today.

#### This Is the Worldwide Church of God

This is the true story of a unique church which has found the solution for the world's ills and has put it into a living application that is producing a harvest of peace, happiness, and abundant well-being worldwide.

#### Which Day Is the Christian Sabbath?

Does it make any difference which day we observe? Was the Sabbath given only for Jewish people? Are Christians commanded to keep Sunday as the Lord's Day?

Write for your personal copies of the above booklets. They are sent free as an educational service in the public interest.

## THIS UNIQUE COURSE MAKES THE BIBLE LIVE!

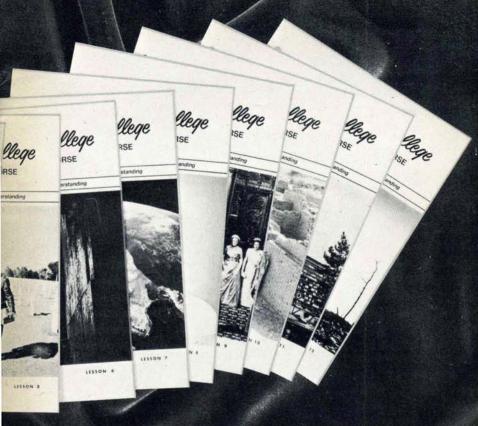


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## If You'd Like to Know More

Many hundreds have written asking if we have representatives in their local areas to counsel with them personally and to answer their questions.

The answer is yes, we do.

The Worldwide Church of God stations personal representatives (most are ordained ministers) in the United States and British Commonwealth and many other areas of the world. These local ministers will visit you, if invited, directly in your own home.

So if you have spiritual matters to discuss or questions to ask about biblical topics such as repentance, baptism, etc., please feel free to write us and request a private appointment. Worldwide mailing addresses are as follows:

- United States: P.O. Box 111, Pasadena, California 91123 (Or simply dial this toll-free number in the continental U.S.: 1-800-423-4444. Readers in California, Alaska and Hawaii may call 213-577-5225 collect.)
- United Kingdom, Europe, India, Africa and the West Indies: P. O. Box 111, St. Albans, Herts., England (Or dial this number in the U.K.: Radlett [092 76] 2670.)
- Australia: P. O. Box 202, Burleigh Heads, Queensland 4220 (Or dial this number: 075-35-4233—reverse the charges.)
- Canada: P.O. Box 44, Station A, Vancouver, B.C. V6C 2M2
- South Africa: P.O. Box 1060, Johannesburg 2000 (Or dial this number: 011-216406.)

Other areas of the world should check at the end of this booklet for the address of our office nearest you.

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United States: P. O. Box 111, Pasadena, California 91123

Canada: P. O. Box 44, Station A, Vancouver, B.C. V6C 2M2

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Mexico: Institución Ambassador, Apartado Postal 5-595, México 5, D. F.

South America: Institución Ambassador, Apartado Aéreo 11430, Bogotá 1, D.E.,

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West Indies: G. P. O. Box 6063, San Juan, Puerto Rico 00936

United Kingdom, Europe, India and the Middle East: P. O. Box 111, St. Albans, Herts. England

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Germany: 5300 Bonn 1, Postfach 39, West Germany

Holland and Belgium: Postbus 333. Utrecht. Nederland

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Norway: Box 2513 Solli. Oslo 2

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Australia: P.O. Box 202, Burleigh Heads, Queensland 4220

New Zealand and Pacific Isles: P. O. Box 2709. Auckland 1. New Zealand

The Philippines: P. O. Box 2603, Manila 2801

Israel: P. O. Box 19111, Jerusalem

Africa: All African nations except those listed below should write to the British address — P. O. Box 111, St. Albans, Herts., England

South Africa, Mauritius and Malawi: P. O. Box 1060, Johannesburg, Republic of South Africa 2000

Rhodesia: Box UA30, Union Ave., Salisbury

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