

More About Our Cover...

MONEY . . . Something most have too little of — or so they think! In this issue read an article that

proves you have more money than you think! Mr. Paul Royer, head of the Ambassador College Personnel Department in Pasadena, dogmatically states, "You CAN get out of deht!" beginning on page 6.

Kilburn - Ambassador College

What our READERS SAY...

Yes! Tithing Pays!

"Please accept our free-will offering of \$180. We have heard how people are blessed during their third tithe year, but the way God is abundantly blessing us in our third tithe year impresses upon us even more so that we can't outgive God and just what a wonderful, loving God the TRUE God is. A few weeks before the Feast of Tabernacles 1968, my husband was given a car by his employer just for travelling to and from work in. He travels 34 miles to and from work each day. Then he was given a raise a few weeks later. Then he was given another raise and promoted to Sales Manager. Now being promoted to that position was very clearly God's intervention. For 12 months my husband's firm had been trying to find someone suitable for that position. They thought my husband too young for the job as he was only 23, but said they would give him a go. He has made such a success of Sales Manager that he received another raise just some weeks ago just to tide him over, they said - and is expecting another raise and a bonus in June. On top of that he hasn't been 'docked' for having time off for Holy Days and there is even talk of him being promoted to Manager of a division of his firm.

"All this is very clearly God's doing. Then also his parents have been giving us good quality clothes — not just anything, but always the clothes which we need at the time. My parents — who are in the Church —give us bits and

pieces all the time — adding up to quite a lot at the end of the month. And answered prayer - my husband's people were extremely antagonistic toward us even though in their own way they loved us both very much. Every time we saw them they would have something against us to say - but lately they have been very, very considerate toward our beliefs and way of life and so very thoughtful towards us - this we know is a miracle of God. And also we needed a new (to us) car to travel to the 1969 Feast of Tabernacles in. We didn't know how we could afford one this year, but God has given us a way - as usual. We now can afford to buy outright - thereby saving interest fees - a 1964 Cortina. We couldn't afford to pay one off. Now, also, our neighbour has left on holidays and literally insisted on giving us \$10 for ourselves, on top of food money to look after their dogs. They wouldn't hear of us doing it for nothing, as we would have been most happy to do, as they are nice neighbours. We have received chamois, fruits, etc., from our

"All this, Mr. Armstrong, is only part of what blessings God has POURED out upon us. We never expected anything so abundant as we have received in spite of ourselves. Our hearts are overflowing in extreme gratitude to our most wonderful, merciful Father. We thought you might like to know of God's blessings to us."

Mr. and Mrs. A. J., Brisbane, Queensland

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"We Wish We'd NEVER 'Gone Steady'!"

Going steady is a common practice in this world today—and often in God's Church, too! But is it RIGHT? Is it GOOD? Does it bring RIGHT RESULTS? If you're a teen-ager or the parent of teen-agers, you need to have the courage to find out!

by Dave Albert

RIGHT this minute many of you could name off a list of kids in the Church you know are going steady—in and out of the Church!! Maybe you're on the list, too!

How do I know? Well you see, I am privileged to assist Mr. Richard Plache, the Dean of Students, on the guidance-counselling team here at Ambassador College. It's a fascinating and rewarding job — I love it! But in counselling with teen-agers who have come to college, this ugly sin of "going steady" keeps coming up time after time.

I am regularly forced to hear and see *how* it has marred and ruined young lives, how it has warped and twisted young personalities, and ruined many a young person's chances for real success.

Now it wouldn't at all be hard to understand how and why young people without the benefit of training and teaching from God's Church should come here with this sin to repent of. But why should it have to be confessed and repented of by such a shockingly high percentage of teen-agers right out of God's Church?

From Your Church Area

I've talked with representatives from your church area who were in your congregation just last year, and they have freely admitted that they knew it was going on and were often involved themselves.

But there's a difference. Last year this time they thought it was smart. Now they think it was pretty dumb! Last year they prided themselves on the fact

that hardly anybody else knew what was going on. This year they wish somebody had known AND had done something about it!

They have been glad to open up and talk about it in private counsellings, in speech class, in dorm meetings, in Ambassador Club. With one voice they now say they wish they'd never gone steady! They've told me they also wish they could somehow pass that message on to you before it's too late! Before you have to pay the same penalties they've had to pay!

A Few Examples

Here are a few examples to help you see why they say that. Quite a number of the girls I've counselled this year were "going with" some local fellow. For various reasons the girls were accepted for college and the fellows they were dating were not. The youthful romance came to a heartbreaking halt. Tragically, some of these adolescent fellows were so wounded and heartsick that they have since left the Church!

Of course the girls involved in these ill-fated romances feel very bad about their part in all of this — including the necking, and the fact that they were guilty of leading the fellow on, all the while planning to go to college if accepted. Now they tell us with tears streaming down their faces that they wish somebody would have stepped in and stopped things before they got that far!

One of our college fellows told a very similar story. He and his sixteen-year-

old girlfriend with whom he was going steady were allowed to spend long hours alone together in the game room "watching TV." He admits that the necking that of course resulted almost led to complete fornication. Now it's all off. He is here at college. She is back home still in high school — but certain ugly memories remain.

Experience proves going steady is like going down a dead-end canyon. The relationship is going to come to an end, and then someone is going to get hurt! And even if neither is planning to get additional education (a mistake in itself!), such premature relationships still result in heartache — usually the heartache and tragedy of an illicit, sordid moral toboggan slide ending in fornication! And pregnancy! And a forced marriage!

Get the Facts

Teen-agers, is there any question in your mind as to whether this practice of going steady leads to fornication? There shouldn't be, in light of the abundance of evidence all around you. But just in case some haven't seen it clearly proved, notice these facts from one of the latest and most complete surveys on American morals.

In his book *The Sexual Wilderness*, Vance Packard quotes sociologist Winston W. Ehrmann's study of dating behavior of 841 male and female students. He observed, "Our data for both males and females show a very pronounced association between frequency of dating and sexual behavior. Those

who dated frequently as compared with those who did not were much more sexually experienced..."

To which Mr. Packard adds, "No girl who had dated frequently had by college stopped at the hand-holding stage, and college girls in reporting their current behavior were three times as likely to be having intercourse if they were going 'steady' than they were if they were dating no one steadily!" (Chapter 3, The Bombardment of Sexual Stimuli, page 64, emphasis mine throughout.)

The facts speak for themselves! Going steady is a modern evil that TRIPLES THE CHANCES OF FORNICATION! It's a sin that damages the mind and body!

But won't you be "socially underdeveloped" if you don't date frequently? Won't you miss out on a lot? Notice this very revealing quotation from right across the page in the same book, "A very popular girl at an Eastern women's college indicated in a remark that the quality of a girl's dating relationships often is affected by the age at which she begins dating." Oh? Which way? And how?

"She had noticed that the girls who did relatively little dating during high school seemed to get a lot more fun out of their college dating than did the girls who had been in a social whirl all through high school."

How true! We've noticed the same thing ourselves here at Ambassador College.

Instead of having their senses jaded, such young people blossom out and really enjoy the right kind of dating and social experience! They didn't miss anything but the heartaches, headaches, and regrets.

In view of the plain facts of the matter, do you still want to go steady? Do you want to deny yourself a lot of fun in college? Do you want to run the risk of a dirty body and a dirty mind? Do you want to be "experienced" in sin? Do you want to feel cheap, used, and abused? These are the fruits of the sin of going steady!

Going Steady - Who Needs It?

Besides, why should you need to go steady? I have observed that most young

people who do so are emotionally insecure, terribly dependent persons. They feel the need to lean on someone else. They can't face the challenge of being a teen-ager alone. Usually the family structure leaves a lot to be desired.

Is this your problem? For most of you reading this article, I hope the answer is no! I sincerely hope you have the kind of personality and character plus the tightly knit family structure full of happiness and security that makes you need a sick, dependent, going-steady type relationship like a ball and chain! And that's "telling it like it is!"

But I also realize that many of you do have big problems in your homes. There is not enough warmth, love, security. You feel a need that is not being met at home; but the answer to that problem is not an immature, adolescent relationship! That would only add to your problems!

Two teen-agers feel alone, confused, and misunderstood, so they begin to go steady. Now it's "the two of them against the world." This solves their problems? Or does it only multiply the problem? Weakness plus weakness does not equal strength!

Listen, God made teen-agers, but He did not intend people of that age and level of maturity to pair off in a sort of premarital marriage! He didn't create them with that need!

It is Satan's world that has fostered this notion and pushed its popularity in every conceivable way — especially through music with its sick "I want to hold your hand" type themes. I repeat You don't need a "mini-marriage!" You don't need to go steady!

What Should You Do Then?

All right, let's say you are convinced that pairing off with a teen-ager of the opposite sex has nothing but problems to offer you, and you agree that you should not go steady. Then what should you do? Am I suggesting all teen-agers go off in caves and live like hermits? Of course not! You need the right kind of social contact with other fellows and girls, and I'm not advocating swinging to the opposite extreme.

The best way for you to avoid the

dating-going-steady trap is to follow the principle of the GROUP ACTIVITY instead of the usual teen-age dating customs. This is a tried and tested method of successful teen-age fun and recreation without the hangups! It has been very successfully employed in many church areas, and it works!

The list of rewarding group activities is almost endless! There are great outdoor activities: hikes, horseback riding, ball games (volleyball, baseball, tennis, basketball, etc.), swimming, beach parties, snow parties, archery, target shooting, sometimes even longer hunting, fishing or camping trips!

If this type of activity doesn't interest you, you've got problems!! If you prefer a psychedelic, way-out "experience" or a mind-jolting "happening" to wholesome fun with other teen-agers enjoying God's beautiful creation, you've got a SICK MIND! If your idea of fun is a "love-in," Satan's really got his hooks in your brain!

Don't Be Chicken — Take the Challenge!

I am sickened by the fact that so many young people today who should be enjoying the time of their lives are "TURNED OFF"! They're dead, dull, totally unresponsive — it's one of the greatest tragedies of our times! Today's kids are so "cool" they might as well be in the morgue on a slab!

Listen, it's time to WAKE UP!! It's time to begin to really EXPERIENCE what it's all about! It's time you awoke to the difference between a trip to the mountains and a trip on pot! It's time to quit trying to experience life vicariously — through TV, weird movies, and sick music — and join the real "in crowd" of truly successful teen-agers in God's Church!

Yes, I know full well that when anyone suggests wholesome, decent activities, some of you will scorn them and label them "square." You'll call the perverted, sick, degenerate things good, and the wholesome, rewarding, good things "square" or evil, as a living fulfillment of Isaiah 5:20. But those of you who are not so deceived by this world's upside-down reasoning will see the tremendous good in the type of outdoor

group activities I am talking about! Many of you know this from your own experience!

Let me add that it is those who bave been blessed to have such experiences in their lives that usually succeed BIG here at Ambassador College! It gives them poise, confidence, added maturity and judgment, bodily strength and stamina, increased leadership ability, courage, determination, initiative, and clear thinking — to list a few of the benefits of wholesome group activities.

Such young people are greatly advantaged! Those who have not had such a wealth of outdoor experiences, who have preferred indoor, sedentary, soft, vicarious, effortless pleasure are greatly handicapped! Let the scoffers scoff; life and living proves which way is best!

Check With Your Minister!

In most church areas such activities are planned and carried out on a regular basis according to the season and type of activity available in the area. Your local minister would be glad to hear any suggestions you may have. In some areas the teens are incorporated right into the planning committee and work to carry out a successful program. It gives them practical experience in leadership plus the fun of the activity itself.

In all such outings there is balanced contact and social experience with other fellows and girls, but the emphasis is on the activity, not on yourself! And this is the way it ought to be! When the occasion focuses attention on the self and the "boy-girl" relationship, it is embarrassing and awkward for all involved. The emphasis need not be and should not be "romantic!" Who needs "romance" at sixteen? Friends, yes! But "lovers," NO!!

Much experience in God's Church proves that the best times are when everyone has plenty to do plus relaxed moments of conversation and fellowship without any necessity of having to treat the other person like a prospective bride or groom! Group adventures such as a challenging mountain hike are warmly remembered and later shared and discussed with a sense of accomplishment and fulfillment. But the "adventures" in the back seat of

the car or a darkened "game room" can never be spoken of with anything but shame and disgust.

Do you have the wisdom to see this is true? For your own sake I surely hope so!

Indoors, Too!

Don't misunderstand! There are some fine indoor activities, too. Once again they should be in groups with plenty to do! Bowling can be a lot of fun. So can ice or roller skating. The catch is finding a decent, clean bowling alley or skating rink, but these are available in many areas for moderate cost per person.

Once again there is skill, co-ordination and plenty of fun involved—plenty of laughs, too! It's good to learn to have fun with others, to come out of your adolescent shell of self-consciousness, to learn to get along with others! These are vital lessons of life and they can be learned well in such settings.

A balanced, open, cheerful, outgoing personality can be developed in the right kind of wholesome group activities — but not in the others where the emphasis is all on self!

What About Parties?

Occasionally a party can be held in someone's home. Just remember the guidelines we have already observed in other group activities. First, there is absolutely no need to come in pairs! Tom doesn't have to "bring" Suzie, or Dick ask Janet. Simply invite all of those in that age group and skip the dating! That's how teen-age romances, jealousies, rumors, understandings, misunderstandings, affairs, and problems get started!

The best way to prevent going steady is NOT TO PAIR OFF! You don't have to pair off with someone to have a good time! In fact why should you limit yourself to one other person?

Besides not making the mistake of pairing off, be sure on the other hand to have plenty to do if you're going to have a party! This will usually include eating! A well-planned meal can be a lot of fun by itself. Some suggestions would be do-it-yourself hamburgers or kosher hot dogs, pizzas, chili — and all

the usual trimmings with drinks and a dessert.

What about activities? Do you have to dance? My impression of most of the teen-age dances in someone's basement, patio or garage is that they're pretty corny! Two or three can dance and the rest stand around and look embarrassed!

Why dance, anyway? I mean what's so fantastic about awkwardly bouncing or shuffling around while a disk spins on a record player? Is it really all that much fun or is it just something other people do and call fun?

I've seen teen-agers have a lot more fun and excitement at good party games, table games, and card games. These can be really challenging, stimulating, and fun! Especially when coupled with good, friendly conversation—and you don't have to worry about stepping on someone's toe or getting kicked in the shins!

Decent dancing — the kind most teen-agers today have probably seldom seen or experienced! — may be all right at the right time and place. It is certainly not a necessary ingredient of a good time at a get-together at some-body's house! Here again planned group activities and games after an enjoyable and delicious meal coupled with plenty of conversation and fellowship will be a winning combination! Add a ping-pong or pool table, a badminton court, shuffle board, or swimming pool and there should be plenty to keep everyone busy for three or four hours!

Keep in mind that properly chaperoned (more on that in a moment) group activities are the perfect answer to your social needs as a teen-ager—not pairing off with its sad result, going steady. It is God's way for His young people!

But what if you're already involved in a wrong relationship?

How to Call It Off!

If you have begun to see too much of one fellow or girl, or if you've really gotten "involved" with one another, plan in the near future—in fact, your next opportunity!—to sit down and have a good talk about the situation. Have the courage to admit

(Continued on page 19)

You CAN Get Out of Debt

Are you tired of being in debt? Would you like to live again, free of debt? There is a way—and believe it or not it can be the most enjoyable and profitable experience of your life. Here are simple instructions to follow—a way to an enjoyable, debt-free life—a way to qualify for rulership in the Kingdom of God!!

by Paul S. Royer

How many cities do you plan to rule in the Kingdom of God?
Ten cities? Five cities? One city?

Surprising, as startling as it may seem, some who are called, may never rule over even one city in the Kingdom of God!

A major worldwide problem exists that could, if you succumb to its pulls, prevent you from ruling in God's Kingdom. Perhaps you never thought of it as a problem before. It's an area of responsibility that is not always related to your future and the necessary qualifications for the Kingdom of God. "The god of this world" would like to keep it a secret; he'd like — without your knowing — to disqualify you for the Kingdom of God!

Problem: Deficit Financing!

Debt, deficit financing, is like a disease. Yet it's considered normal by this world! It's fashionable today to be in debt. This is the day of the multiple credit cards, the revolving charge accounts, the time of two jobs ("moonlighting") instead of one to make ends meet. The time for the wife to work so you can "get" all the material goods so cleverly advertised. This world cares little for the law "Thou shalt not covet." It's a "buy now, pay later" world.

Because of this world's chaotic financial structure, its deficit financing, women leave the home to earn more money in order to purchase more goods to go deeper in debt. Children are left to shift for themselves. Debt, lust for goods beyond ability to pay, contributes to our ever-increasing divorce rate, to juvenile delinquency,

moral decay, and the chaos and confusion which is considered normal in this crazy, mixed-up world.

This is not God's world! Its system, including deficit spending, is not God's way!

Stewardship Is a Qualifying Factor for the Kingdom

In God's Word, the Bible, we are referred to as stewards called to be faithful and wise with the Law. Those who exercise proper stewardship now will become rulers over a *great house-hold* in the World Tomorrow (Luke 12:42).

Webster tells us exactly what is a steward. "A steward is one that manages another's property or financial affairs — one who administers." We are responsible to be administrators or stewards. The whole earth belongs to God. Everything we see, all that we own is God's. Our future in the Kingdom hinges on how well we administer our part of that wealth entrusted to our care.

We are called to rule as priests and kings (Rev. 5:10). Before we rule as priests and kings, we must first learn to rule *our own home*, including our finances (I Tim. 3:4-5).

If we have undertaken a deficit financing program, if we are purchasing that which we cannot afford, how many cities will God allow us to rule in the Kingdom? One city, five cities, ten cities? I doubt if God would allow authority over even one if we are guilty of mismanagement!

Not all debts are wrong. In today's world, there is a time to purchase on credit, otherwise most of us could never

purchase a home. Buying a home is a real necessity for the average family and is an example of a debt that would be proper, providing you can afford the purchase. Interest, in this case, is a necessary part of the transaction. It's part of this world's system over which we have no control.

Great changes will take place in finances in the World Tomorrow. Interest payments, as we know them today, will be a thing of the past. The earth will be blessed, the poor will become rich as they heed, as they obey, when the earth becomes full of the knowledge of the Eternal.

Another type of financing that is permissible is the borrowing of capital to make more money. Big business invests and borrows to accomplish more. It's all part of the system. It gets the work done faster and in a bigger way. In reality sound investments, sound borrowing is not always debt. Many large businesses borrow millions of dollars each year, yet they are solvent. They have collateral to cover their financing. They operate much like Ambassador College; they are on a sound financial footing.

What Does God Say About Financing?

Notice what God has to say about stewardship, about debt, about finances.

In speaking of wealth, about money — God says, "A good man showeth favor, and lendeth: he will guide his affairs with discretion [with judgment]" (Psalm 112:5). Before you can lend money, you must first have wealth or money to lend. Notice, a good man, one who runs his household



properly, *does have* money available to lend.

In creating man, God knew that His weak, called-out ones would have problems. He knew that most would have to learn how to be administrators, learn how to become good stewards. That's part of our training to qualify for the Kingdom. During the training period, God, in His wisdom, made provisions for poor stewards, members who would need a helping hand from time to time in order to get their house in order that they might qualify as good stewards.

To help a poor steward become a good steward, God made a law in Leviticus 25:36, 37, that the good man, the good steward, should help his brother, but *not for personal gain!* The good steward was to lend his money to RELIABLE, GOD-FEARING, ENERGETIC, GROWING Christians on a no-interest repayment basis to help get them on a sound financial footing.

God in His Word shows that debt is bondage, that interest is wrong — it causes human beings to become servants of the lender (Neh. 5:3-10). This breaks God's Law. We are called

bondservants of God. We are not to become bond-servants of men, this world, its system (I Cor. 7:23).

God Makes Us Rich or Poor

When God says "better is little with fear of the Lord than great treasures and trouble therewith." He doesn't

"Debt is not wealth."

Photo: Ewing Galloway

mean it's a blessing to be poor. The accent is on the attitude, the char-

acter of the individual. "Beloved, I wish above all things that thou mayest prosper..." (III John 2). God means what He says — He desires that we exercise good stewardship and prosper!

God is the One Who "maketh poor, and maketh rich..." (I Sam. 2:7). Does God make us rich or poor by the flip of a coin? Absurd! We become rich or poor as a result of obedience or disobedience to His Laws.

Job was a very wealthy man, a good steward of his household. Not even Satan could find fault with Job. Satan had to agree that Job was doing an excellent job as a steward, that he was qualifying to rule. Job did have a fault, but it was not in financial affairs.

David, Abraham, Joseph, Noah, and Jacob were all wealthy men. They all qualified for the Kingdom of God. David was an excellent steward. He was immensely wealthy. David is destined, as a result of obedience, including good stewardship, to be King of all Israel! He really knew how to handle his finances. David once made a single gift to the Work of God totalling at least \$102,000,000 (I Chron. 29).

Wealth is prosperity and blessings

from God. Riches are only wrong when they become a goal, a god (Prov. 18:11). Wealth, when it becomes a god, chokes out the Word of God because the individual is WEAK!

Every person in God's Church should have more material wealth than he presently possesses. Wealth is a result of hard work, balanced living, good stewardship and obedience to all of God's Laws. Wealth does not come automatically by paying God's tithes. The paying of a tithe is expected, it's a prerequisite that goes before the individual applies energy to a good sound home-management program.

We might conclude, then, that no one can be wealthy if he, as an individual, is in debt! *Debt is not wealth!* A deficit-spending, poor stewardship program reveals weakness of character, the inept capabilities of the individual. Deficit spending leads to worry, strain, frustration. It leads to other major problems *beyond* financial troubles.

Since debt is not wealth, we might also conclude that before you could have wealth, you must first get out of debt. That is exactly what a large percentage of God's people need to accomplish — they need to get out of debt!

Getting Out of Debt Takes "Know-How"

How do you get out of debt? Not the way most of you think.

The average person does not know how to get out of debt. That's true of the world, and it's also true of God's people. We are called the weak. We are expected to change, to ask God for wisdom so we can intelligently handle our problems (James 1:5).

I personally know of several members who believed in the instruction of this Church that they should operate on a budget, that they should not be in debt, and that they should have a small savings account. They read the instruction and *promptly began a savings account!*—at the expense of not paying their bills.

A savings account is not the place to *start*, if you are already in debt. Others have gone out and borrowed a thousand dollars or so to pay off five or six small debts so they could purchase

a new washing machine or make the payments on a car.

This is not the way to get out of debt. A prerequisite, of course, is to recognize that debt is wrong. Then comes the needed motivation to get out of debt. After motivation comes wisdom and knowledge of how to intelligently proceed.

Most know that debt is wrong. By now we trust that you, if you are in debt, are motivated enough to do something about it. You should, as a begotten son of God, hate this world's credit system, which is designed to keep you *eternally* in debt. The credit system of this world is satanic in every way. It steals your buying power, it robs you of your crown, it keeps you in a state of *hopelessness* — a world of darkness, of bickering and fighting over finances, putting a barrier between husband and wife.

How You Can Double Your Income

Years ago I learned that cash purchasing would increase an income by as much as 100%. It's very simple. It works like this. As a young man, I applied the cash-purchasing principle and prospered. A friend of mine, the manager of a large manufacturing company, was a very curious person. He was very interested and very busy figuring out how much money I made each year. He was a good plant manager, but only average in home stewardship. He had a mortgage on his modest home, situated on a small lot in the city. He was making payments on his car and furniture, plus borrowing to go on vacation.

Contrast his standard of living with mine, keeping in mind that I was making several thousand dollars less per year than my friend. My wife and I purchased a home three or four times as large as his. It was on a five-acre plot in the suburbs. We purchased it when the market was favorable and there was need for cash settlement of an estate, which was beset with problems as a result of bickering relatives. We owned what furniture we had (it wasn't much), paid cash for our car, seldom took a vacation. If we did, it

was only when we could afford it. Our income at the time was less than \$10,000 per year — my friend's over \$10,000 per year.

When our income was approximately \$8,000 per year, my friend guessed it was \$15,000 or \$16,000. When it was \$15,000 he guessed it was \$25,000 or \$30,000. And so it went as we progressed financially up the scale. We were prospering while my friend remained more or less financially static, even though his salary increased considerably each year.

By his standards, that is, using the deficit financing as a measure, I really was making twice as much money. My dollar was purchasing \$1.25 to \$1.40 worth of merchandise, while his dollar was only purchasing approximately seventy cents worth of merchandise. That made my dollar about twice the value of his dollar.

We merely did without until we could pay cash! Following this program, it wasn't long until there weren't many things that we were required to do without! We had the cash to purchase what we desired.

For an example, to make the cash purchase principle clear, we purchased when we could afford it, a good medium-priced car for cash. At that time, a good medium-priced car sold for approximately \$3,400. We bought for cash at a \$100-over-dealer cost, paying \$2,600 for the car. My friend bought a low-priced car for the list price, less a few hundred dollars off after haggling. He paid about \$2,800 for his car. Credit payments for 36 months added another \$700 to the price of his car for a total cost of \$3,500.

When my friend finished paying for his car, it was worn out. The tires were thin; the fenders were rusted out. The upkeep had been rather high. He could barely afford to buy a new car on credit. His old car was only worth a few hundred dollars. This time he wanted a bigger car and couldn't afford it. He bought it anyway!

In the meantime, we were able to sell our car after 18 months for \$2,000. During the 18 months we had no maintenance problems. We sold the car prior to its wearing out. We added

\$800 (cars had gone up slightly) to the \$2,000 dollars and purchased another brand-new medium-priced car. In other words, our cost to own the larger car was only \$800 for the 18-month period. During the 18 months we drove a fine serviceable, good weight, medium-priced car. My friend's cost to drive his was over \$4,000, including repairs, for the three-year period. He purchased before he could afford to pay!

This principle works the same with any purchase, be it washing machine, clothing, or steak.

Women, on the average, are more susceptible to credit than men. Women, more than men, lust for clothing before they can afford to pay cash. Therefore, in a lustful attitude, they take out credit, a revolving account, at some clothier or department store. The revolving account costs them from 15% to 38% above face value to purchase. They think they are only paying 6% or 7% on their account.

In contrast, for example, the person who is able to pay cash for his clothing can always find a sale. Most every good clothier runs a sale once or twice a year. The individual with the cash is able to purchase a good dress or suit at a good quality, name store, on sale, sometimes as much as 50% off. The cash purchaser is free to look around and buy where his money has the most purchasing power. The individual operating on credit is forced to purchase where he has the credit, even though a sale is going on next door. He has no cash with which to purchase unless he lets some other bill go unpaid, which amounts to robbing his neighbor.

How to Get Out of Debt

Getting out of debt takes a little courage, tightening of the belt, and wisdom. Most of God's people, who are in debt will never get out of debt in this life using their present system or *lack* of system! Actually, there are three choices to consider when getting out of debt. The average person only knows of the first two.

The first system isn't a system. The individual just *hopes* he can get out of debt. The debtor continues to live



Ewing Galloway

Getting out of debt starts with a solid team effort by both husband and wife.

as he presently lives with minor, insignificant changes in his living standard. He waits for the Kingdom, hoping that the Kingdom will solve his problem. There's only one problem with this approach. He may never make the Kingdom!

The second approach is the one that most people try. They have been living on a deficit financing program and are heavily in debt. So, they decide to cut expenses and *live within their income* for a change. The problem here is what do they do about the unpaid bills? Few, if any, will ever get out of debt using this plan. Life just isn't that long!

Living within your income now means you continue at about the same standard of living that you are used to, (the one that got you in trouble) cutting down as much as possible, especially stereos, TV's, and fancy rotisseries purchased on credit. With this approach you might be able to save \$5 here and there, and occasionally as much as \$15 or \$20 per month. Then if you faithfully, diligently, year

after year, apply this money to pay off your debts now totalling one, two, three, four, five, or six thousand dollars or more, you might be out of debt by 1984! If you weren't quite making it before going on this program, then you will accomplish little more using the extra \$5, \$10 or \$15 dollars per month.

At best, using this system, you continue to live in debt, a semi-hopeless state, for two, three, ten or more years. It isn't a pleasant way to live! Debt years are depressing years; there are always family arguments as a result of financial strain. The second system is a way to get out of debt, but a rather hopeless one! Life is too precious, too short to attempt using such a questionable system.

Actually, there is only one way to get out of debt. It is the easiest, the happiest, and the best way. But few people have the wisdom or knowledge to apply the right method. To get out of debt, you must cut to a state of emergency living standard. By going on

an emergency basis, most of you can be completely out of debt in a year or two at the most!

The Emergency System

The emergency system can best be explained by *example*.

Some time ago a middle-aged man came into my office loaded with problems. His problems, the ones he came with, weren't financial. However, I knew that many of his problems (and they were many) were aggravated by a severe financial situation. He was a very poor steward or administrator of finances.

Nothing seemed to turn out right for him. There were four children and another on the way. The car was falling apart, the rent was due, and his salary was only \$120 per week, yet that was the most he had made in years. For a while, he tried drinking his problems away — but he finally repented of this after realizing matters were only made worse.

I asked him how many years he had been in debt. He said, "All my life. Fifteen long years of depressed married life — never able to see day-light!"

I was encouraged!

The picture was looking GOOD — he and his wife were *miserable* — they might just hate their problem enough that they would DO something about it.

We began talking, and I explained much of what I have already written. I told him how wealth is a blessing, that stewardship was required for rulership. When I asked him how many cities he would rule over in the World Tomorrow — he sat there in shock. He finally mumbled, "I don't think God will let me rule over even one! As a matter of fact, unless I change, I'm not even sure God will have me in His Kingdom!"

In explaining how the emergency system works to get out of debt, I explained that working to get out of debt really, honestly can be fun!!! He kind of looked at me, not believing what I said. "It works like this, Joe," I said. "Your way of life is a depressing way. You never have enough. God is forced to hold back blessings from you because you are a poor steward, even though you pay your tithe. Your mind is always fighting a hopeless battle. You will always be miserable doing it your way. The way that seems right to man is the way of death and a way of misery. You are experiencing the way of man, Joe!"

How the System Works

"What you need to do is consider the whole picture, your whole financial problem, your way of life. Look it over carefully on paper, in prayer, and meditation. Then plan *emergency cuts* to live *far below your present income*, without sacrificing the well-being of your family.

"Take a look at your budget. Decide what you can cut out of your budget entirely! Remember, sacrifice a whole lot NOW. The more you sacrifice NOW, the sooner you'll be out of debt. The sooner you will be blessed.

"Consider your car first. Ask yourself, 'Could I personally get along without it?' Your first answer will be 'no,' 'never,' 'impossible' - but are you sure? Your car costs you as much as it costs to support your wife. Maybe it's a choice between the two! Car payments, on the average, amount to \$85 per month, insurance \$10 per month, gas and oil another \$25. Repairs, in spite of what you think, run you well over \$20 per month. That totals up to at least \$140 per month. Cut the car from your budget, and you have a \$140 increase in pay if you go on the emergency plan. Think what you could do, Joe, with an extra \$140 per month in paying off bills!

"Perhaps for a few dollars a month you can ride to work with a fellow employee. Maybe you could walk or ride a bus or bicycle. Remember, Joe, this is an *emergency situation!* You either want to get out of debt, or you don't!

"Could you move to an area closer to your job, near a store where your wife could walk to the store? Could you cut your rent by \$20 or \$30 per month by taking a house not so well kept up. Paint, elbow grease, is not very expensive, you know. Dirty, dingy rooms can be made very livable with a little paint and curtains from used clothing or the five and dime store.

"Have you thought about food, Joe? Take soup, for example. Your wife might substitute soup more often for a meat dish. It can be just as nourishing. Soup bones, properly prepared with vegetable soup really make a pleasant and very nourishing dish. How about seven-bone roasts instead of steak? How about eliminating those six packs for the duration — until you can pay cash? Is that too much to give up, Joe, in terms of happiness and salvation?"

A Direct Challenge — Taken

To make a long story short, I challenged him on paper and proved by mathematics that he could, on an emergency basis, absolutely bring a hopeless situation into complete control in little more than a year. I explained how much fun it would be to share this goal with his wife. By getting in

the spirit of the thing, understanding the blessings they would soon have, they would begin feeling like two kids playing a game. They would experience enjoyment of life as they busily planned new ways to get out of debt.

It really is a fact: it's fun to get out of debt. There's so much at stake, so much happiness to be had if you live God's Way, free of debt. It's a joy, a real challenge, to get out of debt.

It works like the game of monopoly, the family game enjoyed by so many. Tighten up here, sacrifice there, you plan, you work, and soon you own all the property. Monopoly is fun; it's a game. When you apply the same principles to a *real life* situation, the fun is increased a hundredfold!

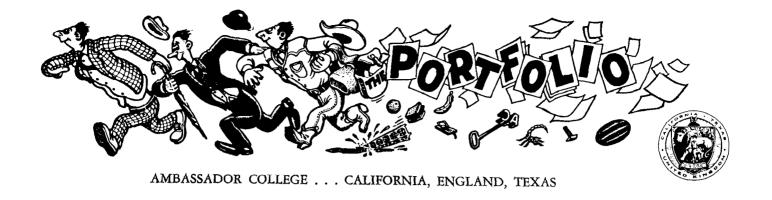
"Your trouble, Joe, is that you are now using the painful approach, the way of no hope—the way of eternal debt, the I'll-never-make-it plan. Your present way of life, the satanic system of deficit financing is slowly killing you, Joe. You're alive, for all practical purposes, but inside you're dead!"

Take a look at what the emergency system can do for you! You could, with planning, save the amounts in the chart on page 18. Think what it would do in solving your present debts.

The possibilities listed on page 18 are only a few of the ways you can increase your income and pay off debt using the emergency system. Think what you could do to get out of debt with an additional income of \$226 per month. When you get in the swing of things you will find other ways to save money.

The beauty of it is that everyone in the family will enjoy getting out of debt. Rather than being depressed, feeling miserable, or feeling that you have to cut living expenses to the bone, you'll find just the opposite is true. The family will enjoy going on a family picnic to a nearby park rather than a restaurant. On occasion, the family can arrange to go with the family that can afford a car on a trip to the mountains where the only additional expense is transportation.

Actually, there are many ways to (Continued on page 18)



HALL OF ADMINISTRATION DEDICATED



Ceremonies Attended by Many Dignitaries; Nearly 2000 People Inspect the Facilities

Formal dedication ceremonies for Ambassador College's new \$3,300,000 Hall of Administration took place last Thursday, May 15, at the site of the magnificent new building.

Mr. Garner Ted Armstrong, as master of ceremonies, introduced both the commentators and the keynote address by the Chancellor.

Peter Holdstock, the Senior Staff Architect of the O. K. Earl Corporation and the person responsible for the design of the building, made the first address. He pointed out that architecture is inseparable from people: it is produced by the co-operation of many people; it is bound up in the memories of people associated with it; and its ultimate judge is the people who work in the finished edifice.

Mr. Bill Earl, Chairman of the O.K. Earl Corporation, expressed his appreciation for "the atmosphere of tranquil dignity refreshing in today's world" that is present at Ambassador College. The Hall of Administration marks the fulfillment of the third major

project undertaken by the O.K. Earl Corporation. The gymnasium was completed by the company in 1965, and the Loma D. Armstrong Academic Center was finished last year.

Mr. Earl said, "The quality of design and materials (in the building) are as fine as you would see anywhere. This reflects Ambassador College and its high standards."

Some interesting things he brought out included the fact that there are 98 individual precast reinforced window wall panels, the larger ones weighing 25 tons each. The panels have a density approaching that of marble because of the intense vibrating they receive in the cementing process. There are 300 precast concrete column covers which protect, as well as cover, the steel columns.

The building contains 230 separate rooms and areas in addition to the two light wells which extend 55 feet from floor to skylight. The main lobby is paved with sections of white sierra granite.

Representing Pasadena's Mayor, who was out of town at the time, was Walter Benedict, Vice-Chairman of the Pasadena City Board of Directors. He said on behalf of the city, "It has been a pleasure... to work with the Ambassador College people. We've had nothing but harmony." And later, "People are beginning to realize that private redevelopment is a great thing. Thank you for doing such a magnificent job."

The Chancellor, Mr. Herbert W. Armstrong, explained why Ambassador College with only 700 students does things unexpected of a normal college of that size. He pointed out that our extension program through television, radio, and the printing press encircles the entire earth — that the sun never sets on the offices going out from this headquarters.

He then went ahead to show the benefit Ambassador College is doing for the city of Pasadena as a whole. We have co-operated fully with the urban renewal people. Much of our nearly six-million-dollar payroll is spent

Field Assignments Announced

Thirty-one Permanent Field Assignments for Seniors; Thirteen Summer Assignments for Juniors.

For thirty Seniors and fifteen Juniors, the Forum of April 29 was the moment of truth. Before a hushed but tense audience, Mr. Roderick C. Meredith went down the list of permanent field assignments and summer assignments.

It was standing room only as the seats and bleachers were packed with students, faculty members, and department heads. Mr. Meredith prolonged the "agony" and increased the excitement by first announcing twenty-three Field switches and new Elder assignments, 8 new churches, and assignments for Bricket Wood students returning to the United States and Canada. Then he got down to brass tacks and broke the news everyone had been waiting for.

After reading the roster of assignments, Mr. Meredith reminded the student body of how conditions have greatly improved in the ministry since the early days of the College. Yet he drove home the need for *hard* work, sacrifice, and responsiveness to Headquarters — especially as this age draws to a close.

Full-time Ministerial Assistants Pasadena

Richard Aitkins to Los Angeles, California; Larry Bathurst to Asheville, North Carolina; Dennis Brady to Long Beach, California; Keith Brittain to Ottawa, Ontario; John Cafourek to Grand Island, Nebraska; Chuck Dickerson to Greensboro, North Carolina; Ed Faulk to Chicago (Southside), Illinois; Dan Fricke to Seattle, Washington; Dean Greer to Odessa-Abilene, Texas; Alastair Gunn to Regina, Saskatchewan or the Field

in Britain; Bryan Hoyt to Pittsburgh, Pennsylvania; Colin Jackson to Australia; Bill Jahns to St. Louis, Missouri; George Kackos to Milwaukee, Wisconsin; Bob McKibben to Cincinnati, Ohio; Ray Meyer to Akron, Ohio.

Dave Orban to Sacramento, California; Bob Peoples to Eugene, Oregon; Ken Peterson to Boston, Massachusetts; Jim Rosenthal to Stamford, Connecticut; Don Reynolds to Portland, Oregon; Dick Shuta to Minneapolis, Minnesota; Doug Smith to Vancouver, British Columbia; Jack Smock to Omaha, Nebraska; Richard Taylor to Los Angeles, California; Tom Turk to Phoenix, Arizona; Harry Walker to San Jose, California; Mike Weber to Wichita, Kansas; Gerald Weston to Houston, Texas; Charles Wire to Birmingham, Alabama; Darryll Watson to St. Joseph, Missouri — Topeka, Kansas.

Summer Ministerial Assistants Pasadena

John Adams to Toronto, Ontario; Daniel Bierer to Kansas City, Missouri; Al Kersha to Edmonton, Alberta; Jim Malone to Los Angeles; Bruce Mastin to Vancouver, British Columbia; Daniel Orban to Medford, Oregon; John Pakozdi to Winnipeg, Manitoba; Ray Pyle to Nashville, Tennessee; Dan Rogers to Eugene, Oregon; Jack Sowder to Bakersfield, California; Leslie Stocker to Chicago, Illinois; Virgil Williams to Akron, Ohio; Scott Royer to Portland, Oregon.

in Pasadena. In fact, most of the money expended in the construction of the Hall of Administration was poured back into Pasadena. He mentioned our co-operation with the law enforcement agencies in printing for them material they could not do themselves.

Following the addresses and the cutting of the ceremonial ribbon on the doors, those present were invited

inside to tour the various offices on all four floors.

This building marks the seventh in our (now) \$22 million expansion program. The *major* remaining project is the erection of the seven-story-high (75 foot) Auditorium to rise out of an artificial lake to be created between the Student Center and the Hall of Administration.

SOPHOMORES RUN AWAY WITH HONORS IN TRACK AND FIELD DAY CLASSIC!

15th Annual Field Day Held in L.A. Coliseum

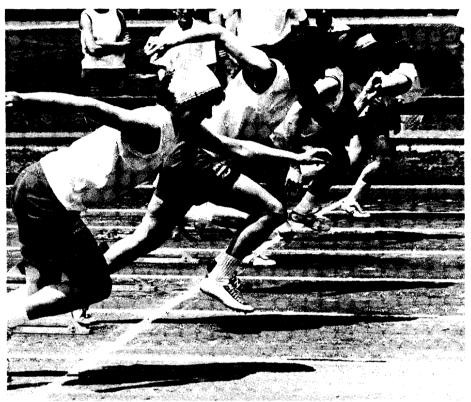
14 New Records Set

Jam-packed and profitable is the only way May 11th could be described for Ambassador College. Before the cultural evening came the exercise and healthy competition of the afternoon. Excitement and surprise lay in store as nearly 1500 sports fans took their seats around 1 p.m. that day. As the afternoon progressed, enough records were broken to put Capitol out of business. New records were set in 14 out of 22 events, and one old record was tied!

The location of the track meet was certainly conducive to the setting of records, and everyone found the world-famous Los Angeles Memorial Coliseum very "a-track-tive." It was another first as the 15th annual Track and Field Meet of Ambassador College was held at the site of the 1932 Olympic Games, although we did not quite fill to capacity the 100,000 seat stadium.

The Sophomores made an impressive showing of 83 total points to give them first place by a comfortable margin. And their victory was due in large degree to the strength of the "weaker vessel." The women competitors broke records in nine out of ten events. The Sophomore women set seven of those records, getting a total of eight first places. Elaine Houghtaling and Laura Lane each set three of those records, and were both members of the relay team which set one of the records. Marsha Whitley aided the cause by placing second in two sprints and by anchoring her team to victory in two relays. Barnett, Burzenski, and the 440 relay team gave the Sophomore men four first places and three new records.

The surprise of the Meet was the Juniors class which pulled some rabbits from hats to score a decisive 2nd place with 63 points. Junior women placed only three times for a total of 7 points so the Junior men showed well with 56 points! In the men's events, the Juniors



The gun cracks and the pack of pulchritude is off in the 50-yd. dash.

took first place in 7 events out of twelve, and set records in two of those events. Dan Tonn pulled his expected triple victory in the three longer runs, while Jim Coutts pulled two upsets in the dashes. In addition, the Juniors had two and three men placing in at least six of the events, including a colorful and exciting victory in the mile relay.

The Frosh placed third, edging out the Seniors by 12 points. The Frosh men took no first places, and only five of them placed at all. However, the women made a better showing as they had two first places, both of which were new records: Pam Moss in the 880 and Marlene Rupp in the shot put.

And finishing only three places behind the Sophomores were the veterans, the Seniors. Ben Whitfield was the only Senior man to place first, as he and Ray Pyle tied the old high jump record of 5'10" set in the first Ambas-

sador College Track Meet in 1955 by Mr. Michel.

As the Meet ended right on schedule, the outstanding performers' award for women was shared by teammates Laura Lane and Elaine Houghtaling, for their record-shattering performances. The outstanding performers' award for men went to "Distance" Tonn for his three victories and one new record in the two-mile run.

Perhaps the biggest surprise of the afternoon was the announcement by Mr. Armstrong that the seven top performers at the meet will be sent with Big Sandy's top six to the Bricket Wood Meet shortly after school is out! Shortly it will be announced which seven are going. Opportunities never quit presenting themselves here at Ambassador!

All in all the 15th annual A.C. Meet was a fantastic success, with results which will prove very challenging to the contenders in future meets.

The IMPORTANCE of *True* Loyalty?

How many of you, brethren, have learned the vital lesson of true loyalty? Just what is loyalty? How can members of the Church of God develop this most essential character trait? You need to know—because no one will enter the Kingdom of God unless he has learned to be totally loyal to his Creator in heaven!

by Raymond F. McNair

God's ministers have been grieved to learn just how many members are disloyal to God and to His Word. These erring brethren have become careless in their loyalty toward their Crcator — and toward those humans whom He has set over them.

Their actions reveal that they really don't realize the importance of deep loyalty toward God, His Word, His Church, His servants.

It is high time these disloyal members were roused to the deadly seriousness of the terrible SIN of DISLOYALTY!

Be 100 Percent Loyal!

As members of the very body of Jesus Christ, we must learn the vital lesson of becoming 100 percent loyal to God Almighty and to His Word.

God's Word tells us how we must order our lives if we wish to be loyal to our Creator. "Man shall not live by bread alone, but by every word of God" (Luke 4:4).

To us the living Word of God is allimportant. Without it, we would not know where we came from, why we were put on this earth, where we are going or how to get there.

If we are really loyal to God and to His Word, we will be diligent and zealous in carrying out God's divine instructions. But many in the Church of God have become very lax — disloyal to God — as is clearly revealed by their lives.

What are some of the ways in which disloyalty toward God and His Word is revealed in the lives of members of God's Church?

Some members have shown their disloyalty by outright rebellion against God's clear-cut commands. They get swallowed up in some lust or personal sin and rebel against their Creator — going back into the vomit and filth of this present evil world (II Peter 2:20-22).

Others show their disloyalty toward God — not so much in outright rebellion — but in more *subtle* ways. Perhaps they just become *neglectful*, careless, indifferent to God's plain instructions (Heb. 2:1-3).

Disloyalty Among Members

Here are some specific ways in which members of God's Church show their disloyalty toward God and toward His Work.

Many have shown they don't have much real fervency in their PRAYERS FOR GOD'S WORK, for God's ministers, for God's Church. When you ask them if they pray specifically for various ones of the top ministers, you will often draw a blank. They may pray, "Lord, bless the ministers!" but they wouldn't take the time to pray for individual ministers — ministers who are shouldering very heavy responsibilities in the Church of the Living God.

These same members seldom remember to pray that God will really bless His Work by raising up more Coworkers to assist in the financing of the Work of God.

Members show their disloyalty toward God by becoming lax or careless in faithfully paying to Him and His Work the TITHES and OFFERINGS which He has commanded us to give. Some have robbed God "in tithes and offerings" (Mal. 3:8).

God commands: "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" (Mal. 3:10).

Shocking as it may seem, all too many members of God's Church have become careless in this matter. Some aren't faithfully paying God His tithe — and have thereby brought themselves under a curse by robbing God in this way. God does not take this matter lightly!

Some are faithful in paying God His commanded tithe, but get lax in their offerings. They do not give to God liberally as they should. Rather, they give stintingly.

God reveals His attitude toward such tight-fistedness: "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" (II Cor. 9:6, 7).

There is another way in which some members have shown themselves utterly disloyal to God and to His Work. They have felt free to CRITICIZE Mr. Armstrong or other ministers in Christ's Church. If they don't agree with the way the ministers conduct Christ's Work, then they feel it is their prerogative — even their duty — to speak up and tell the ministers where they think they are falling down, or are not doing things as Christ would have them do it.

Years ago, a number of members criticized Mr. Armstrong for wanting to establish Ambassador College. They didn't believe Christ wanted a college founded. So they would only support the Church — but not the College!

This shows what a colossal misunderstanding they had. Couldn't they see that Jesus Christ was using Mr. Armstrong to start the College so many others could be trained to assist him in a rapidly growing Work — a Work which had already outgrown one man?

Miriam and Aaron, Moses' own sister and brother, "spoke against Moses" (Num. 12:1). They didn't agree with him — thought he wasn't running things properly; but God sternly rebuked them for their hostile attitude. The Eternal, however, highly endorsed Moses: "My servant Moses... is faithful [or loyal] in all mine house" (verse 7).

Later, Korah, Dathan and Abiram criticized Moses and Aaron. They felt perfectly free to find fault with them. But again, God Almighty showed He was 100 percent behind His servants. He upheld Moses and Aaron but severly rebuked Korah and his evil followers: "And the earth opened her mouth, and swallowed them up, and their houses, and all the men that appertained unto Korah, and all their goods...and they perished from among the congregation" (Num. 16: 32, 33).

What Is Loyalty?

Very few in today's world — or even in God's Church — seem to understand what *true loyalty* is. It used to be that even carnal people were taught

to have a certain amount of loyalty. Children were taught to have loyalty to their own family — to their parents, brothers and sisters.

They were taught to have loyalty to their school, their country.

"Loyalty" is defined as "FAITHFUL in allegiance to one's lawful government... FAITHFUL to a private person to whom fidelity is held to be due... FAITHFUL to a cause, ideal, or custom" (Webster's Collegiate Dictionary, 7th edition).

So the real meaning of the word "loyal" is the same as "faithful." Loyal-ty equals faithfulness.

But before one can have true loyalty, he must have FAITH IN something. How can one be loyal toward that in which he has no real faith?

You must have faith (or belief) IN something or someone before you can be truly loyal.

Recently, quite a bit has been said regarding "the Pueblo incident." One news magazine reported that: "Of all the 82 men captured aboard the Pueblo, not one had been able to uphold the 'Code of the U.S. Fighting Man.'"

This code contains the following statement: "Should I become a prisoner of war I am bound to give only name, rank, service number, and date of birth. I will evade answering further questions to the utmost of my ability. I will make no oral or written statements DISLOYAL to my country."

The crewmen of the Pueblo, it would appear, were more concerned about "survival" than in being loyal to the government of the United States — even if it cost them their *lives*.

But, does this really surprise us, since very few in the world today really understand the meaning of true loyalty? In the early years of our nationhood, our servicemen were willing not only to suffer, but to DIE — to give their very all — for their country! All too often, this is not true today.

Many soldiers during the present Vietnam War — as in the Korean War — are not willing to die for their country. They are more concerned about saving their own necks and protecting themselves than they are with protecting the honour of their country.

Why is this so?

Is it possible that the average fighting man in the U. S. today has no deep loyalty to the U. S. because he has not been taught the real meaning of loyalty? Because he wasn't taught to have deep respect and loyalty to his parents, teachers, country, church or toward his Creator? Is the lack of loyalty in the U. S. armed forces today due, at least in part, to the fact that the average young man is not taught to have any true loyalty toward anyone or anything?

Willing to Give Your Life?

Nathan Hale is often mentioned in U.S. history books as a good example of patriotic loyalty. He said: "I only regret that I have but *one* life to *lose* for my country."

But how many today are willing to give their life for their country?

"If I am captured I will... resist by all means available. I will make every effort to escape...I am prepared to give my LIFE..." — says the U.S. Serviceman's Fighting Code. But all too many American servicement today would not really be willing to sacrifice their lives for the cause for which they supposedly are fighting.

Is it possible that the average fighting man has no real *conviction* that his country is right? Could it just be that he has no real *faith* in the rightness of his country — hence no real *loyalty* toward his native land?

How can one be deeply loyal — willing to give his life — unless and until he really believes deeply in his nation and in the principles for which it stands?

Likewise, will we, the members of God's Church, be willing to give our very *lives* for our *beliefs* unless and until we are firmly convinced that our beliefs are really worth dying for?

Our Saviour, Jesus Christ, said: "Whosoever will save his life shall lose it; but whosoever shall lose his life for my sake and the gospel's, the same shall save it" (Mark 8:35)!

Prophecy reveals that in the very near future, God's people are going to be persecuted as never before! The long, weary chronicles of persecution and martyrdom, as mentioned in Fox's Book

of Martyrs or similar works, will be as nothing in comparison to the terrible persecution and martyrdom which will soon be unleashed upon this world. Many in the very Church of God will suffer and will be tried in order to purify them.

Some of our very own friends — some in our own families — will betray us to the authorities, who will then persecute, torture and put us to death for our beliefs (Matt. 10:21). They will look upon us as the vilest of the heretics. No mercy whatsoever will be proferred!

Brethren, how many of you are growing in grace and knowledge to such an extent that you will be able to withstand any and all persecution, torture or death? Will our *deep loyalty* to Jesus Christ enable us to ride over all these things and become victors in the end? (Rom. 8:35-39.)

Remember, the more we *think* about and *talk* about and demonstrate our sincere loyalty, the more apt we are to be loyal to Jesus Christ, to His Work and to His Church in the terrifying years ahead.

But also remember, you need to believe deeply in the object of your loyalty — in your cause. You must have faith in before you can be truly faithful to your cause.

The Bible is full of examples of the servants of God who showed their unswerving loyalty to God and to their cause — their beliefs — by being willing to give up their very lives!

Christ's Unswerving Loyalty

The supreme example of loyalty was set by JESUS CHRIST. He continually pointed to His *Father* and away from *Himself*. He always humbled Himself and exalted the Father.

"The Son can do nothing of himself, but what he seeth the Father do: for what things soever he doeth, these also doeth the Son likewise" (John 5:19), said Jesus. "I can of mine own self do nothing: as I hear, I judge: and my judgment is just; because I seek not mine own will, but the will of the Father which hath sent me," (verse 30) said Christ.

Furthermore, Jesus said: "He that speaketh of himself seeketh his own

glory: but he that seeketh his glory that sent him, the same is true, and no unrighteousness is in him" (John 7:18).

This is one way you can tell if a person is really loyal. If he exalts bimself and continually tries to point to himself, then he is not loyal to the one who sent him. Jesus Christ was always loyal to the Father who sent Him — was ever loyal to the cause — the Work which He had been sent to accomplish.

Jesus plainly said: "I seek not mine own glory" (John 8:50).

He went on to explain that: "My Father which gave them me, is greater than all" (John 10:29). And He added: "I and my Father are one" (verse 30). Yes, He and His Father were one and the same in purpose. They were completely united — in full agreement. They never worked at cross purposes. Jesus was always totally loyal to His Father.

And to make absolutely certain that no one would misunderstand, He said: "My Father is GREATER than I" (John 14:28).

Jesus repeatedly showed His unswerving loyalty to His Father. Firstly, He had to give up His pre-human glory and the intimacy of sitting at the Father's right hand (John 17:4, 5). For thirty-three and one-half years He lived as a normal man in order to learn, firsthand, just what it was to be a human being, subjected to all kinds of temptations (Heb. 2:18).

Then, Christ proved His supreme loyalty to the Father by being willing to give up His very life for all mankind.

Humanly speaking, Jesus didn't want to die — right in the very prime of life. He prayed: "O my Father, if it be possible, let this cup pass from me: nevertheless not as I will, but as THOU wilt" (Matt. 26:39). "And [He] prayed the third time, saying the same words" (verse 44).

Jesus certainly proved His loyalty toward the Father by subjecting His own will to that of the Father's—thereby proving that He was 100 percent loyal! You cannot find one instance where He ever wavered or hesi-

tated. He did, however, frankly admit to the Father that, humanly speaking, He didn't want to die; but He was certainly willing to sacrifice *His own will* to that of the Father's in order to please Him by being completely loyal to Him at all times. And He loved all mankind so much He was willing to die for them, thereby becoming their Saviour.

Jesus summed up His own attitude toward the Father in the following words: "My meat (food) is to do the will of him that sent me, and to finish His work" (John 4:34).

JOHN THE BAPTIST was also a very loyal servant of God and as a result will have a great reward in the soon-coming Kingdom of God (Matt. 11:7-11).

Some of the Jews began to compare the ministries of John the Baptist and Jesus Christ. Speaking of Jesus, they said: "And all men come to him [for baptism]" (John 3:26). Jesus actually made and baptized more disciples than John, though He didn't do it personally, but had His own disciples do it (John 4:1, 2).

Notice John's reply — showing his complete loyalty to Jesus Christ: "John answered and said, A man can receive nothing, except it be given him from heaven. Ye yourselves bear me witness, that I said, I am not the Christ, but that I am sent before him... He must increase, but I must decrease" (John 3:27-30).

Abraham's Faithfulness

Few men in the entire history of the earth have been as loyal to their calling as was our faithful FATHER ABRAHAM. God told Abraham to get out of his native country—unto the land of Palestine (Gen. 12:1-3). "So Abram departed, as the Lord had spoken unto him..." (verse 4).

God later tested Abraham's loyalty to the utmost. He commanded: "Take now thy son, thine only son Isaac, whom thou lovest, and get thee into the land of Moriah; and offer him there for a burnt offering upon one of the mountains which I will tell thee of" (Gen. 22:2).

Would Abraham obey? Would he be

willing to give up his one, true, legitimate son? God intended to *test* Abraham's loyalty to the limit to see if Abraham loved Him more than his own flesh-and-blood son.

God didn't actually want Abraham to sacrifice his son — He merely wanted to see if Abraham's loyalty to Him was so great that he wouldn't withhold anything from Him.

Abraham proved his complete loyalty to God by obeying Him implicitly. God then said: "For now I know that thou fearest God, seeing thou hast not withheld thy son, thine only son, from me" (Gen. 22:12).

Then God promised to greatly bless Abraham and his seed because of his loyalty to Him (verses 16-18).

Another example of intense loyalty to God Almighty was found in DAVID, "a man after his own heart" (I Sam. 13:14).

David knew Saul had been anointed as king over all Israel. He also knew that no one dare harm him or in any way lay a hand on the one whom God had anointed.

Evil King Saul repeatedly sought to slay him, yet David refused to kill Saul — even though he had several opportunities to do so (see I Sam. 24, 25, 26, 31). David knew he must be loyal to his king, Saul, and above all else, to God! He would let God avenge him of his enemies — including the very anointed King of Israel, Saul.

Later, when a man told David that he had, at Saul's request, actually killed him in a "mercy killing" — David wasn't impressed. He was horrified to see that this man had such little respect for God's anointed. The Amalekite man who killed Saul was ordered to be slain by David, in order that others might learn to fear God and respect His anointed. (Sce II Sam. 1.)

First Example of Disloyalty

Now let us briefly look at a few Bibles examples of Disloyalty. The first instance of disloyalty was found in LUCIFER. He was the first being to let DISLOYALTY actually take root in his heart. "For thou [Lucifer] hast said in thine HEART, I will ascend into heaven, I will exalt my throne above the stars of God: I will sit also upon the mount

of the congregation, in the sides of the north: I will ascend above the heights of the clouds; I will be like the most High" (Isa. 14:13, 14). (See also Ezek. 28:12-17.)

Lucifer, who had a very high position in the government of God, began to harbour *disloyalty* toward his very own Maker. Instead of resisting this evil thought of disloyalty, he gave in to it and led one-third of the angelic hosts into hideous rebellion against their Creator (Rev. 12:4).

It was this sin of disloyalty to the government of Almighty God that made an adversary (Satan, an opponent) out of Lucifer, the one-time great light-bringer. (See Rev. 12:4; Luke 10:18; II Peter 2:4).

Later ADAM AND EVE proved disloyal to their Creator, sinned and, as always, had to suffer the consequences of their sin (Gen. 3:1-19).

David's own son, ABSALOM, let thoughts of disloyalty toward his father and his king, David, fill his heart. He connived to wrest the kingdom of Israel from his father by flattery, but was thwarted in this attempt (see II Sam. 15:1-6). He was finally killed—had a dart thrust through his wicked heart and thereby ended his terrible disloyalty toward his own father (II Sam. 18:14).

One of David's own trusted counsellors, AHITHOPHEL, was willing to switch his loyalty from David to the rebel, Absalom, in order to procure what he thought to be an important advantage (II Sam. 15:12-31). But his disloyalty ended, as always, in ignominy — by his taking his own life (II Sam. 17:23).

One of the worst examples of disloyalty of all time was found in the life of JUDAS ISCARIOT, the treasurer for Christ and His disciples (John 12:6). Judas was willing to sell Jesus Christ, the Saviour, for only 30 pieces of silver (Matt. 26:14, 15, 47). He betrayed Him with a deceitful kiss. But he, too, died in infamy — took his own life by hanging himself (Matt. 27:1-5).

Loyalty First Toward God

Members of God's Church need to begin practicing loyalty in all facets of their lives. Here are a few specific examples of how men of God in the Bible showed their loyalty to God, to their country and to their family.

MORDECAI showed his loyalty to his country by revealing an assassination plot against the life of the king whom God had set over the kingdom of Medo-Persia. He was greatly rewarded for his loyalty (Esther 2:21-23; 6:1-14).

CHLOE, a faithful member of the Corinthian Church of God, showed her loyalty to God, to His Church and to God's minister, Paul, by faithfully reporting that fornication was being committed by a member in the Church. This report resulted in the temporary expulsion of the fornicator (I Cor. 5:1-13); but it finally brought about his ultimate *repentance* and subsequent readmission back into the Church (II Cor. 2:6-11).

JOSEPH faithfully took to his father the "evil report" of the conduct of his brothers (Gen. 37:2). Though some would consider him a "tattler" nonetheless, Joseph did precisely what he should have done.

MICHAL, Saul's daughter, loyally reported to David, her husband, a plot in which her father, Saul, intended to kill David (I Sam. 19:10, 11). She thereby showed the proper loyalty to her husband. However, she later proved *dis*loyal to her husband.

We sometimes find that there is a "conflict of loyalties." But the Scriptures reveal the principle of how to handle a situation in which there is a conflict of loyalties.

Jesus Christ commanded His apostles to preach the gospel — to preach and teach in His name. But the high priest and the council commanded the apostles not to teach in the name of Jesus.

What should they do? "Then Peter and the other apostles answered and said, We ought to obey God rather than men" (Acts 5:29). This scripture reveals that we must always obey God rather than men — if there is a conflict of authority.

SHADRACH, MESHACH and ABED-NEGO understood this principle and refused to obey Nebuchadnczzar's command to worship the golden image. They were determined to obey God rather than men and were willing to suffer whatever consequences might follow. This took real deep loyalty to and faith in God Almighty, their Creator (See Daniel 3).

DANIEL also understood that his first loyalty was to God. He refused to obey a decree of Darius when he knew that this decree was wrong and he would have to offend God if he kept this human command (see Daniel 6).

Are You Loyal to God's Church?

Brethren, how loyal are you? Are you really loyal: to the Father and to His Son, Jesus Christ? to His Church and to the human servants or ministers whom He has set over you? How loyal are you to Mr. Herbert W. Armstrong and to Mr. Garner Ted Armstrong, the ones whom (by their fruits) we know God has called in a very special way and has given them a fearsome — yet wonderful — commission and responsibility in directing God's Work on this earth today?

Are you loyal to the other ministers whom Christ has set in authority — under Mr. Herbert W. Armstrong and Mr. Garner Ted Armstrong? Are you completely loyal to all those human servants whom Christ has set in His Church or in His Work — especially those supervisors who are not "ordained" to any position in the ministry, but who have just as surely been set in positions of responsibility in the mighty Work of God?

Have you learned to have true, deep loyalty toward your family, your government, your Church and your Creator? Can God really trust you? Can He totally rely upon you to obey Him at all times? Could He say of you what He said of Abraham: "For now I know that you fear God, seeing you have not withheld your son, your only son from me"? (Gen. 22:12.)

How faithful or loyal do you think you are? God says: "Confidence in an unfaithful man in time of trouble is like a broken tooth, and a foot out of joint" (Prov. 25:19).

Can God Trust You?

God Almighty will not entrust you with immortality unless and until you prove you are absolutely faithful —

until you demonstrate that you can and will rightly use the divine powers which He wants to give you.

Can you be trusted? Would you take a postage stamp or use office stationery which didn't belong to you? Do you work just as diligently when the "boss" is not around? Can you be trusted in small matters?

Christ said: "He that is *faithful* in that which is *least* is faithful also in much: and he that is unjust in the least is unjust also in much" (Luke 16:10).

Do you *criticize* your supervisor, your employer, your minister — or perhaps even criticize the way Christ is using Mr. Herbert W. Armstrong or Mr. Garner Ted Armstrong? Are you letting a tiny "root of disloyalty" sprout in

your heart? If so, such deep-seated disloyalty will eventually destroy you!

Brethren, it is high time we turned completely from the sin of UNfaithfulness or DISloyalty toward anyone who is in authority over us — from God right on down to His ministers, your husband, your employer or anyone to whom you owe absolute loyalty.

Christ solemnly promised: "Be thou faithful [loyal] unto DEATH, and I will give thee a crown of LIFE" (Rev. 2:10).

May God Almighty grant that His people learn the lesson of true faithfulness — 100 percent loyalty — to Him and to all those whom He has set in authority over them. Remember, you will never enter the Kingdom of God unless you learn to be totally loyal!

GET OUT OF DEBT

(Continued from page 10)

enjoy life to the fullest while getting out of debt using the *emergency system!* Remember the old saying, "the best things in life are free"? That includes family recreation.

And There Will Be Blessings

Think what it would mean to God's Work if only half our people were able to eliminate their debts during the next year and bring their house in order. Tremendous blessings would result, Holy Day offerings would be increased a hundred fold. Staggering amounts numbering in the multiple

millions of dollars would become available to help complete the Work.

When we put God first, when we put our own house in order and consider the needs of this Work first, then great blessings result. Included in the blessings are all the physical benefits necessary for a balanced, well-ordered enjoyable personal life. Only by putting our house in order can "Every man... give as he is [should be] able, according to the blessing of the Lord thy God, which He hath given thee" (Deut. 16:17).

Far too many of God's called and

INCREASED INCOME POSSIBILITIES

Present Expenses	Possibilities	Increase in Income
Car \$140 month	Sell Car	Save \$140 month
House \$140 month	Move to \$80 Home	Save \$ 60 month
Food \$120 month	Plan your Menu	Save \$ 12 month
Telephone \$ 6 month	Remove	Save \$ 6 month
Six Pack (Beer) \$ 8 month	Do Without	Save \$ 8 month
Interest \$ 10 month	*Consolidate Debts	A future savings

Total Savings or increase in Income per month \$226

*To consolidate means to pay off the six or seven forty or fifty dollar small debts, using your increased income, available through emergency cuts, thus eliminating the small debts and then bringing greater force to bear on the larger debts. In following this procedure, it's very easy to make a savings in interest in two or three months of \$10 or more. In this graph, to consolidate does not mean to go out and borrow money at high interest rates to pay off or consolidate many small debts into one big debt.



Ewing Galloway

Happiness is having all bills paid before the end of the money!

chosen have robbed God by buying what they could not afford, and as a result they have been forced to skimp on their offerings and not give as they should be able.

Notice God's indictment in Malachi 3:8-9. It is written especially to the Church. "Will a man rob God? Yet ye have robbed me." But then we say, "Why, how could we, God? We are paying our tithes and giving all we can afford!!" God answers, "Ye are cursed with a curse: for ye have robbed me, EVEN THIS WHOLE NATION."

In the next verse God asks us to straighten out our financial affairs! We are to put the Work first, "that there may be meat in mine house." Then God says He will "pour you out a blessing, that there shall not be room enough to receive it."

Don't Use the "Fat Woman" Approach

Above all, in using any system, don't use the "fat woman" approach! The "fat woman" usually has one goal to lose weight. She decides to lose fifty pounds. Then she tries real hard for a month and only loses three or four pounds. She becomes discouraged and gives up. All she can see is another 46 pounds to go. What she should do is have 10 goals of five pounds each. If she wants to lose 50 pounds, then she should decide to lose 5 pounds, perhaps every two months. At the end of the first twomonth period she would have lost her 5 pounds and be encouraged in accomplishing her first goal.

This gives a different perspective. Rather than looking at the great, huge, mammoth 45 pounds to go, she

looks instead to the next goal of another 5 pounds, encouraged in knowing she can accomplish this second goal. Using this approach, in less than a year she has lost half the 50 pounds and is encouraged to go on and lose the other half, now merely 25 pounds.

Joe left the office deep in thought. I wondered if he'd take the challenge, or if like so many, only think about it briefly, then continue as always in a life of no hope.

Action Pays Off

There wasn't long to wait. In less than a week a new man stuck his head in the office door. His eyes sparkled. He said, "Mr. Royer, my wife and I think we can be out of debt by the Feast of Tabernacles this year! We have already sold our car and we are

moving to another house. Would you believe we found a house, it may be temporary, but we have it for \$65 per month. It needs some work, but when we are finished it's going to be a fine place to live. You are right, this is fun! My wife seems like a different person. It's like being on our honeymoon all over again. We are alive after being dead for fifteen long years!"

There were a number of calls from Joe over the next two or three months. Unbelievable things began happening. After Joe decided to do his part, the emergency sacrificing, God began sending unbelievable blessings.

Joe's boss, after four years, finally felt compelled to give him a raise. Joe was so enthused that everyone began to notice that he was enjoyable to be around. He began smiling again. His work began to show improvement, so much so, that his boss decided to give him a \$500 bonus!!!

This is a true story!

All these things happened, and more. Joe isn't in debt any more! He's never had it so good. Since Joe learned how to handle his household and his personal finances, his boss recognized the new quality of stewardship, the NEW JOE, and promoted him on the job!

Wouldn't you like to live a little? Aren't you tired of the old way, Satan's way, the world's way of death, of deficit financing? God's Way really works! Overcoming now means living tomorrow in the WONDERFUL WORLD TOMORROW! It means encouraged, happy, delightful living now, knowing that you will soon rule responsible over whole cities!

How well you do in solving YOUR debt situation on the emergency basis may mean the difference between rulership over ten cities, five cities, one city, or NONE! How many cities will you rule over in the World Tomorrow? It's up to you, you are your own steward!

"We Wish We'd Never Gone Steady"

(Continued from page 5)

to each other that your relationship has the potential for hurting you much more than it can ever help you at this time. Agree to take the romance out of your friendship. Keep the good part of your friendship, throw out the rest! You should also talk it over with Mom and Dad! Get their advice and

counsel in the matter. Be open with them! Honor them by sharing your life

with them. Where there are deep-rooted and serious problems, you would be wise to consult your local minister for help. You will find him very understanding, patient, considerate, and eagerly desirous of helping you.

And if any of you teen-agers have not read Mr. Ted Armstrong's new book, "Modern Dating — Key to Success or Failure in Marriage," be sure to write for it immediately.

A Word to Parents

Mom and Dad, you can help your sons and daughters stay out of these entanglements and help them out of them if they've already begun. Are you doing all you can to help?

From the same book I quoted earlier comes a hard-hitting indictment against many parents. Says sociologist Aubry Wendling, "The main problem is the lack of any real guidance here. The parents want to do the right thing, but end up doing nothing..."!! (The Sexual Wilderness, page 35.) Could that be said of you? I hope not!

But this is one of the big complaints I've heard from YOUR teen-agers once they come to Ambassador College. You might think it would be the other way around, but it's not! Most say they wish they had received *more* guidance, *more* instruction, and *more* help!

"Didn't your parents ever give you any instructions along these lines?" I've often asked. "No," comes the usual reply, "they didn't say anything about it." Or, "They just told me to read *The New Morality* book when it first came out, but I was only thirteen then and I didn't get too much out of it."

Those are the *usual* replies! Either *no* instruction or the vain hope that Mr. Armstrong's excellent instruction manual would do it *all* FOR the parents and save them the time, effort, or perhaps embarrassment! "They always want to do the right thing, *but*...."

Parents, let's wake up! There are precious young *lives* at stake over these issues! Be diligent to give the vitally needed instructions and guidelines.

I have a few suggestions for you parents that you can use to help your teen-age children prepare for a wonderful future:

- 1. Tell them what you expect of them. Don't leave them guessing! Let them know what kind of dates you expect them to have, with whom, how often, what time they are expected in, etc. Give them specific guidelines within which they can operate. Be firm but fair. Exercise the parental authority you have been given. Don't be a "softy," a "pushover," a weak parent. Use that authority to help your teen-agers!
- 2. Don't leave children alone and unchaperoned! "Chaperonage of daughters has virtually disappeared in the U. S. A. and in northern Europe," says Vance Packard in the same section on declining parental authority quoted above. But that had better not be true in God's Church. God warns that "a child left to himself brings his mother to shame" (Prov. 29:15).

I've seen mothers and fathers face the shame of fornication and illegitimate babies conceived out of wedlock by young teen-age girls. And let me assure you that it is real *shame!* The swelling belly tells the shameful story to everyone. The fruits of going steady now become obvious. What some had suspected is now in the open, a secret no more!

How much necking has gone on in your home in the name of "doing homework" or "watching TV"? How many teen-age girls have "played the harlot in their father's house"? How many foolish parents have left the kids with an older sister and her teen-age boyfriend while they went out for the evening? Again, I mean in God's Church? Have you made these mistakes?

New York anthropologist Margaret Mead defined the usual situation when she said, "We actually place our young people in a virtually intolerable situation, giving them the entire setting for behavior for which we then punish them whenever it occurs." If you don't want shame and dishonor to come to your family, don't leave your teen-age children alone. Don't set them up for fornication. Don't give your young people any such setting for sin!

3. Encourage the right kind of activities for your teen-agers! Follow the

suggestions of this article and the example you have seen in your local congregation in providing and encouraging balanced recreational and social opportunities for your sons and daughters. They need them!

Don't be narrowly negative - while you should say no all the time to the usual wrong activities that come along, you should also say yes to the right ones! Why don't you pitch in and help with some of the outings or have the teen group over to your house, working with your sons and daughters to make the occasion a big success? Don't be guilty of making the Truth of God for young people a negative, burdensome, repulsive list of can't's and don't's! You surely won't turn the hearts of your children to you that way! But you will win them and keep them solidly with you if you show them the very positive side of God's Truth for them!

Lights of the World!

Let's all get the big picture! God has called us out of a sick, degenerate, and darkened world to be its lights! (Matt. 5:14.) His Church is "the pillar and ground of the truth," the last bastion of decency, morality, purity, wholesomeness for its adults and young people alike! (I Tim. 3:15.)

If the ways of this world — such as going steady, fornication and necking, premarital pregnancy and moral looseness — prevail and succeed in putting out that light and overwhelming that last defense of the truth of God concerning the home, the family relationship, and right child training and behavior, then WHERE WILL THE LIGHT BE? and what will the light be? and to whom will a whole generation in the end of this age look to for light?

Understand! If we fail as lights, THERE WILL BE NO EXAMPLE, there will be NO LIGHT, NO TRUTH to follow or emulate!!! We will have failed!

With this firmly in mind, as true Christian families — shining lights and beacons to a world that has lost its way — let's not fall into the traps Satan has set for us and our teen-agers! Let's work with them to keep the sin of "going steady" out of God's true Church!!