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# DESPITE INFLATION— You Can Solve Your Financial Worries

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*Here are facts you probably didn't know about your income.*

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by Herbert W. Armstrong

**F**INANCIAL worries seem to plague us all!

In these inflationary times nearly every one of us is engaged in a constant struggle to make ends meet. Financial worries seem constantly to bear us down—rob us of real happiness and joy! Why should this be?

There is a reason! You can be free from financial worry!

## **What Most People Don't Know**

Let me tell you something you probably *don't know* about your income. If there is anything people are jealous of in this period of rising costs, it is the money they earn. They usually work hard for it. And they want full freedom in deciding for themselves what they do with it.

People say: "What I earn is mine—I can do what I please with it!" But is the money you earn really your own? Don't be too sure. Listen to facts about your income you probably haven't known!

What you earn is not yours!

The man who says, "What I do with the money I earn is nobody's

business! I produced it—it belongs to me," is mistaken.

What you earn by work performed, by services rendered, from investments made, *is not yours*—not any of it—that is, not UNTIL—and I will have to explain that "until."

There are two prior claims on your income. One, of course, is taxes.

But the *first* is GOD's claim. Most people have never realized this fact—but it is a fact. God Almighty the living creator-ruler of the universe claims it all—every dollar—every pound—every franc—every mark. Your Maker who gives you the very air you breathe tells you it all belongs to Him, not to you!

But didn't you earn it? Didn't you produce it?

Not exactly! Everything produced—money, and the things that money can buy—comes out of the earth. You didn't produce the earth! God created that! You merely applied certain energy in thinking and in physical action to that which God created and owns. And where did the energy

you expended come from? You didn't create it—you merely utilized what God created and supplied. God created even your thinking processes.

God Almighty created not only matter, but all force and energy. God set them in *motion*, in the laws of physics and chemistry. He created the human mind; He supplies even the energy used in thinking and acting. Yes, all has come from God!

It is God who sustains, preserves in motion, guides and directs, all the forces and energies. God is not merely a creator of the long ago! God is the sustaining, directing, living ruler overall, today! It's a simple fact that, after all, it was God's labor of original thinking and planning and creating, and of continuous sustaining and directing, that really produces all.

Therefore God's claim to ownership of all you have thought you produced or earned is valid. It is prior to yours!

God Almighty says (Psalm 24:1-2): "The earth is the Lord's and the fulness thereof, the world

and those who dwell therein . . . ” (Revised Standard Version throughout). These inspired words are repeated in the New Testament in I Corinthians 10:26.

God Almighty owns this earth and everything that exists or lives upon it! “Whatsoever is under the whole heaven is mine,” claims God in Job 41:11.

Turn to Deuteronomy 10:14: “Behold, to the Lord your God belong heaven and the heaven of heavens, the earth with all that is in it.” And in Exodus 19:5, God says: “All the earth is mine.”

“If I were hungry,” says God (Psalm 50:12), “I would not tell you: for the world and all that is in it is mine.” “For every beast of the forest is mine, the cattle on a thousand hills” (verse 10).

Yes, even the money—even the gold and silver: “The silver is mine, and the gold is mine says the Lord of hosts” (Haggai 2:8).

Dare any man deny this claim of God? God’s claim stands! Admit, then, your income belongs to God! It’s His to do with as He wills.

#### **How God’s Law Regulates Your Income**

But God is a God of love. He knows your need in this time of inflation. God is concerned about you. He has your welfare in mind. Therefore God has made a law respecting that portion of His wealth which your thinking and your labor has extracted and worked upon.

Get this fixed thoroughly in your mind. Your wages, your salary, your profit, your income belongs to God, not to you. Probably you never realized this before. This may seem like a new idea to you. But it is not an idea—it is a fact!

So God, the rightful owner of your income, has made a law respecting its disposal and its use.

God’s law respecting what you earn is in fact a deal He has made with you. He allows you to work on His earth, to use a part of the earth, or what is in it, or on

it, to utilize its forces and energies, and to extract from it food, materials, supplies, wood, metals, oils, coal—or to work on or with that which others have extracted from the earth, in manufacturing, distributing, buying, selling, investing—whatever may be your occupation or job or profession. So, whether you have realized it or not you have been working in partnership with God.

The farmer or gardener may plant seed, plow, and expend his labor in raising food. But Who supplied the soil? Who created the living process that makes the seed sprout and grow? Who sends the rain, or provides water for irrigation? Who set the sun in the sky and causes it to shine and warm the earth? Who causes the plant to drink out of the soil the minerals and good elements, and to grow into the vegetable, the grain or the fruit? Did you perform this part of the business of raising the food you eat?

When we really think about it, we shall see that God supplies about nine parts of everything man makes or produces, and man’s thinking, planning, and working supplies only about one part. But God does not take nine tenths of the proceeds or the income. He doesn’t take even six tenths, or even two tenths. God is generous. God has reserved for His use only *one* little tenth of what is produced out of His earth through His forces and energies!

God takes only **ONE** tenth. And after you have been honest in **PAYING** God’s tenth to God’s chosen representative, then—**AND NOT UNTIL THEN**—God has decreed that the other nine tenths becomes legally yours!

That’s God’s law!

Not a penny of what you earn, or a penny’s worth of the value of what you produce, is yours—it all belongs to God to do with as He directs. God has legally directed that after you have honestly paid Him the one little tenth He requires for His creative work, then the other nine tenths He gives to you. Then and not until

then, can you rightfully claim ownership over that nine tenths.

When we get our thinking straight—when we get understanding—when we stop to realize how much of what we have was provided by God—then we realize how loving, how generous, how solicitous for our welfare in this time of financial stress God is.

#### **The Curses and Blessings**

But that’s only part of the story.

What does God want with that first tenth? How does He use it? He requires that small fraction of what is produced out of His earth for the purpose of disseminating to the people His message of the way of life that will free them from fears and worries, give them peace of mind and happiness, give them joy and success and life eternal!

Yes, even this tenth that God withholds for His use is expended for human good! For proclaiming His gospel of peace, and happiness and joy and salvation! For letting people know God will heal them when they are sick—that God will deliver them from every trouble—supply their every need!

Give them eternal life!

This unhappy inflation-ridden world is starving for that knowledge! This world is under a curse because it has robbed God of His money and His wealth, and thereby withheld from itself the knowledge of why it is in economic chaos—why there is no real peace—why it finds life empty and fruitless, full of suffering and unhappiness, frustration and death!

All of God’s laws are for man’s good!

Obedience to God’s laws brings blessings! When we violate His laws, we bring curses upon ourselves!

Even the true Christians—the Spirit-begotten sons of God—need to cry out to God for help, for deliverance. In this world today, even those who turn to the ways of God suffer from the common violations of mankind as a whole. But there is help. There

is deliverance! In Psalm 34:19, in the Revised Standard Version, we read: "Many are the afflictions of the righteous; but the Lord delivers him out of them all." And in the 18th verse we read: "The Lord is near to the brokenhearted; and saves the crushed in spirit."

If we want that prayer answered—if we want the blessings of God, and not the curses of transgression—the way is to forsake our ways, and our thoughts and return to God's ways.

#### **How to Have More**

Throughout the Scriptures God makes it a law that the first tenth of every individual's income shall be paid to God through His own called and chosen servant—for the purpose of proclaiming His Gospel message!

That law has always been in force and effect. We find Abraham, 400 years before Moses, paying the tithe or the first tenth of his income to God's High Priest. Four hundred years later, when the Levitical priesthood started, we find the tithing law continued. During that period God commanded the people to pay the tithes to God's servants for that dispensation—the Levites.

And in Hebrews 7 in the New Testament, God shows us that, since the priesthood is changed to that of Jesus Christ, there is also made a change in the law respecting tithes—not an abolition of that law, but a change. The tithes are now paid to the New Testament ministry of Jesus Christ for the great commission of proclaiming His Gospel—the very Gospel Christ preached—to the world today! In I Corinthians 9 the apostle Paul is inspired of God to instruct us that God has ordained that the New Testament Gospel ministry of Christ shall be financed as the Levitical priesthood of the old covenant—by the tithes and free-will offerings of the people.

God's own financial system is making possible THIS VERY

WORK OF GOD in proclaiming the Gospel Christ preached to the world on "The World Tomorrow"! Hundreds are writing in asking, how can you send out this powerful broadcast to the world, without publicly asking for money—how can you publish a magazine of worldwide circulation without subscription price? The plain, simple, straightforward answer is, THIS is the Work of GOD, and it is sponsored and endowed only by God Almighty, through faith—and it is financed and conducted God's way, as God directs in His Word! God has simply laid it on the hearts of enough individuals—many of them belonging to no denomination or religious organization, others belonging perhaps to many churches or denominations—to pay God's tithe and give generous offerings to God through His called and chosen servant whom He uses and through whom He speaks! This is the doing and work of God!

But now I want to show you more of the blessings for obedience and for honesty in money matters with God and the curses for neglect or disobedience.

When you pay tithes you are not giving God anything. They are not yours to give. The tithes belong to God. They never were yours! You pay your tithes—or rather, God's tithes. They belong to Him, and He says you are stealing when you take them.

God says to us through Malachi: "Will man rob God? Yet you are robbing me. But you say, 'How are we robbing thee?'" And God answers, "In your tithes and offerings. You are cursed with a curse, for you are robbing me; the whole nation of you" (Malachi 3:8-9).

Understand this: All wealth is produced out of God's earth. It is God who sends the rain and the sunshine. God also has a thousand ways of making what you do pay off bigger!

When you work diligently in this partnership to produce all you can, when you are honest with your Senior Partner—

God—in paying Him His portion of the proceeds, then God works with you, blesses your effort, causes the partnership to produce and earn more. He promises repeatedly in the Bible to prosper the tither. The tither has far more retaining his honest nine tenths more than the man who cheats God and robs himself of God's blessing in this partnership. It's a blessing, or a curse, depending on you!

#### **How You Can Prosper in Inflation**

Continuing in Malachi 3, verses 10 and 11: "Bring the full tithes into the storehouse, that there may be food in my house; and thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you an overflowing blessing. I will rebuke the devourer [crop-destroying pest] for you . . . your vine in the field shall not fail to bear, says the Lord of hosts."

That's God's promise! Why don't you put God to that test? Why don't you prove Him to see if He doesn't increase the value of your income in this period of inflation so that your own nine tenths God gives you will be worth more than your whole income now, that your financial worries will be ended!

"But I can't afford to tithe," complains one man. God's answer is, can you afford to steal from God? Pay God His tenth—and watch God increase the value of both His tenth and your nine tenths. That's the way to get bills paid, to get out of burdensome debt, to be free from financial worries.

#### **A Spiritual Blessing**

Tithing is a financial law. Notwithstanding, the biggest blessing of all is the spiritual blessing! Jesus said, "Where your treasure is, there will your heart be also." That, too, is a law. If your treasure is in this world's amusements and pleasures—if your  
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## AMBASSADOR

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life-and-death crisis in the Western world. Student revolt has been inflamed into rioting and violence. Prominent educators recognize with alarm the dangerous drift into materialism and collectivism. At the same time they confess their helplessness to change the situation. Major colleges and large universities find themselves in the clutch of an established system which no one chancellor, president, or chairman can alter.

Something is criminally wrong in education today!

Ambassador College came on the world scene free from the shackles of tradition. Ambassador has dared to recapture the *true* values—to blaze new trails, while retaining all that is sound and what has been proved good in educational experience.

Moral bars have toppled. University campus students say bluntly that with the waning of church and parental influence, “we decide for ourselves on codes of morality.” A newspaper headline says: “Students in Search of a New Morality.”

Stuffing minds with crass materialism, while moral, spiritual, and emotional development is neglected, produces lop-sided, unbalanced education and is criminally dangerous.

The first law of success in life is the choosing of the right goal as the aim of life. Where there is no sense of the true values, there can be no meaning to life, no right purpose, no aiming at the *right* goal. There can be no well-balanced, broadening, and worthwhile education where the true values have become obscured from view, where character building is a lost and discarded art, and minds are filled with dead knowledge and false materialism.

This tragic state of affairs in today's higher education is the natural result of the mass-production machine age with its demands for highly specialized technological, scientific and pro-

fessional training along purely materialistic lines. Emphasis is upon specialized training in preferred fields for financial rewards. The development of the man himself—his character, right sense of values, knowledge of the real purpose of life, and the laws that govern happiness, peace, and abundant well-being—is neglected. Modern education commits the crime of developing the machine while failing to develop the man.

Where is this leading?

Eminent scientists warn publicly that they are frankly frightened by this trend which now threatens to annihilate human life from this planet! This world's education is failing to instill a knowledge of true values and a God-fearing sense of responsibility for the direction of these new and awesome forces into peaceful and productive channels. The question now is whether this new technology is creating the Frankenstein monster that shall destroy its producers and all humanity!

At Ambassador College students find the true values. They learn the real purpose of human life. Life takes on true meaning. Emphasis is upon character building. Students learn not merely how to earn a living, but how to live! Students acquire a well-rounded, broadening, balanced education. There is not only mind development, but also that of personality, true culture, poise and emotional maturity.

To that end, the small student body on campus and the small student-faculty ratio provide a distinct advantage. On campus the relationship between student and faculty is as happy and helpful as it is unusual. The smaller college, adequately staffed and outstandingly equipped for its needs, with high character and cultural surroundings, offers greater opportunity for self-expression and activity in the area of the student's talents. It can give more personal attention to the individual student's problems. It produces an altogether different and more desirable campus atmosphere.

The Ambassador policy is based upon the recognition that true education is not of the intellect alone but of the whole personality—not alone of technologies, sciences and arts, but an understanding of the purpose of life, a knowledge of the spiritual laws which govern our lives, our God-relationship and human relationships; not a memorizing of knowledge alone but a thorough training in self-discipline, self-expression, cultural and character development; not book learning only, but broadening travel and experience; not only hearing and learning, but doing.

In other words, the curricula are planned to give students a broad, cultural background—a foundation for the art of living happily, usefully, successfully, abundantly. Hence the emphasis upon character building and spiritual development is aptly stated in the Ambassador motto: “Recapture True Values.” □

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## INFLATION

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money—pardon me—God's money—is being spent on yourself, and your selfish desires, even including your needs, then your whole heart and interest is in this world and not in the Kingdom of God.

Jesus also said, “Seek ye first the Kingdom of God,” and all these material needs shall be added to you. Seek God and you'll prosper. The vast majority of people do not know these facts. The times of this ignorance God overlooks, but now commands all you who know this truth to repent, and to begin to pay God's tithe regularly.

The way to grow spiritually, and to enjoy the glorious happiness of God's grace is to put God's tithe and your offerings—your treasure—into God's Work. Seek with all your heart the Kingdom of God and financial troubles will soon vanish; your life will become happy, full with assurance of life eternal through Jesus Christ our Lord! □