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SPECIAL ISSUE

MANAGEYOUR FINANCES

# **ROYAL VISION**

NOVEMBER-DECEMBER 2004 • VOLUME 7, NUMBER 5



**About the cover** Few people know how to manage their finances. This issue focuses on how to balance your budget from a biblical perspective. (Aubrey Mercado)

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# FROM THE EDITOR

# "Thus Saith the Lord"

Being God's watchman isn't

about world news—it's about

hearing the word at God's mouth!

We must always put world news

in that context. World news is

nothing if you don't know what

God says about it!

 WANT TO REMIND YOU OF SOME NEW REVELATION GOD gave us last December for the 14th anniversary of the Philadelphia Church of God.

We are in a wonderful—and terrible—spiritual war. God has given us a big job in the midst of dangerous times, and He says there will be times when it will be normal to be afraid (Ezekiel 2:6). We should expect situations that are unnerving. But God still expects us to send a powerful

warning to His rebellious people.

Ezekiel 2:7 through Ezekiel 3:3 are specifically talking about the little book, Malachi's Message. God wants us to eat this message—thoroughly digest it (Ezekiel 2:8). I have recommended in the past that we should be reading Malachi's Message about twice a year. God has strong feelings about this: He wants us to EAT IT UP! That message should be sweeter today than it was when we first read it! And it should be MORE BITTER today than when we first read it! We should be GROWING in these godly emotions. That is what it will take to get this job done.

Ezekiel 3:11 shows that we are trying to reach people who are in captivity to the devil. That's BITTER! Almost the whole Church of God has been taken captive by the most evil being in the universe! For the first seven years of our work, we tried to reach the Laodiceans: "them of the captivity" (verse 15).

But then, in verses 16-17, God gives a different commission altogether. At the end of that seven years, God says, *I, GOD, have made you a watchman unto the house of Israel—you are to give them warning* FROM ME! This change in commission is discussed in our Ezekiel booklet.

It was seven years into the PCG's existence that we began printing *Mystery of the Ages*. Notice: We didn't even become a watchman work until we had that book to give to the world! For the first seven years, we weren't a watchman to the Church. The Church doesn't need a watchman. But then came *Mystery of the Ages*, and A MAN was given the title of WATCHMAN.

Being God's watchman isn't about world news—it's about hearing the word at God's mouth! We must always

put world news in that context. World news is nothing if you don't know what God says about it!

That's why *Mystery of the Ages* is so important: It puts every-

thing else in the right context.

God speaks through *revelation*—not world news. But we can put the world news in context. Israel is about to be massacred. Our message is about *why* the people of Israel must suffer. Our message is about *why* they need to REPENT. That's the truth from God's mouth!

This work is about saving life. Our work is about the mindset of God—saving people, physically and spiritually. If people don't turn to God, they're going to die! And if we fail to warn them—if we don't deliver the message from God's mouth—the victims' blood is on our hands (verse 20).

Now notice: "And the hand of the Lord was there upon me; and he said unto me, Arise, go forth into the plain, and I will there talk with thee. Then I arose, and went forth into the plain: and, behold, the glory of the Lord stood there, as the glory which I saw by the river of Chebar: and I fell on my

face. Then the spirit entered into me, and set me upon my feet, and spake with me, and said unto me, Go, shut thyself within thine house" (verses 22-24). What is this talking about?

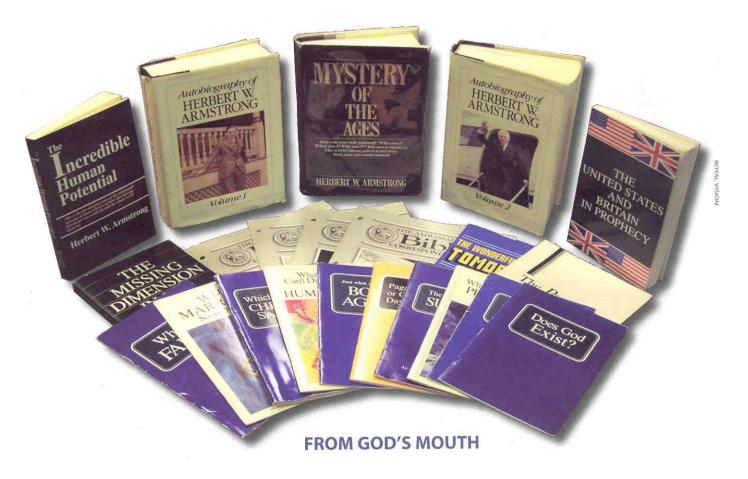
"But thou, O son of man, behold, they shall put bands upon thee, and shall bind thee with them, and thou shalt not go out among them" (verse 25). Someone is putting bands upon us, after God gave us this watchman commission. This is specifically referring to what happened in the midst of our court battle. For a time, our message was stopped. We got bound up in court. We couldn't reach the world with this message!

"And I will make thy tongue cleave to the roof of thy mouth, that thou shalt be dumb, and shalt not be to them a reprover: for they are a rebellious house" (verse 26). We weren't a "reprover" for a while—because without Mr. Armstrong's literature, we didn't have anything to reprove with! At one point we were off television for several months. All we were able to do was talk and work within the house! Notice: God Let This happen. I

will make thy tongue cleave, He says. God closed our mouth!

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# FROM THE EDI



God shuts things down sometimes. He has His reasons—though we don't see them all.

Then read the inspiring conclusion: "But when I speak with thee, I WILL OPEN THY MOUTH, and thou shalt say unto them, Thus saith the Lord God; He that heareth, let him hear; and he that forbeareth, let him forbear: for they are a rebellious house" (verse 27). God gave us VICTORY! We received ownership of the copyrights of everything we were seeking. Armed with this arsenal of material, God instructs, Go back to your watchman work to the world!

Mr. Armstrong's literature is a "Thus saith the Lord." It is the word from God's mouth!

The lesson in all this is, if we don't have a message, there is nowhere to go. If there is no message, there is no watch-

Why is the watchman here? To spread God's message! Without

a message, he has no job!

Habakkuk backs up this prophecy. In the first chapter, the first four verses talk about our court battle. Verse 5 prophesies about our victory: "Behold ye among the heathen, and regard, and wonder marvelously: for I will work a work in your days, which ye will not believe, though it be told you" (verse 5). Then

notice what immediately follows on from that: "For, lo, I raise up the Chaldeans, that bitter and hasty nation, which shall march through the breadth of the land, to possess the dwellingplaces that are not theirs" (verse 6).

As the PCG is rising, so is the Holy Roman Empire! It has always been our commission to warn about that power. We must get Mystery of the Ages out there to people, and warn the people of Israel that the beast power is about to crush them.

Our copyright victory is coupled with the rising beast in this passage for a reason. God is telling us, You've had a wonderful victory in court. But don't sit on your laurels—the beast is accelerat-

ing faster than you can imagine!

We have a strong message for the nations of Israel and the world. Some people tell me I need to get stronger on TV. I think about this a lot. Did Mr. Armstrong ever get bombastic on TV? I ask you ministers to continually pray that God would give me the wisdom to know how strong I should get. God's MESSAGE MUST BE DELIVERED!

But what a wonderful sign of how active God is in His work. Christ is the Head. No man could orchestrate something like this. This prophecy in Ezekiel is a strong sign of how God guides His marvelous work!

# PROPHESY AGAIN

The seventh and final head of the Holy Roman Empire is now rising extremely fast. At the same time, God's work is ascending at the same pace. Britain, America and the nation called Israel are about to be plunged into the greatest tribulation this world has ever known. Thankfully, it is going to be concluded by the imminent return of Jesus Christ to rule this Earth.

# By Gerald Flurry

HE BOOK OF REVELATION TEACHES us how to think like God. It is the only book in the Bible that puts prophecy into a time frame, and it's the greatest prophetic book in the Bible. Revelation 1:1 shows that it came directly from God the Father. All of this prophecy—including chapters 10 and 11, and all those prophecies we talk so much about in the Philadelphia Church of God-came from the Father.

God has put His people on the world stage in this end time. We work during the most terrible of times, and also the most wonderful time in human history. We're facing the worst suffering ever on Earth—you can see that all around but that suffering introduces the return of Jesus Christ to save humanity from destroying itself.

We are told, in this atmosphere of destruction, to PROPHESY AGAIN.

The words prophesy again imply some massive crisis in God's work. Why else would you have to prophesy again? Something terrible happened, as we see in Revelation 10:7: "But in the days of the voice of the seventh angel, when he [is about] to sound, the mystery of God should be finished...." The crisis revolves around delivering God's revealed mystery to the world. The leader who succeeded Herbert W. Armstrong tried to destroy that message.

The mystery was revealed in Mr. Armstrong's book Mystery of the Ages. We had

to fight six years in court to win the copyright to that book. Only then could we give that book to the world and "prophesy again." Once again we began to reach "the largest audience possible." So the command to prophesy again includes old and new revelation being proclaimed.

Then the little book (verse 2), or Malachi's Message, was revealed to explain what happened to God's work and WHY we have to prophesy again.

Think about this terrifying warning God has given us concerning 95 percent of His people turning away in this end time. We are in a time of no more delay (verse 6), and I believe that is the major reason why our commission has changed from preaching the gospel around the world to PROPHESYING AGAIN. Satan has been cast down, and the king of the north is rising fast, as well as the king of the south. We're in a time where Christ said if He didn't intervene for the elect's sake, there would be no flesh saved alive (Matthew 24:22).

You would think, with humanity's number-one concern being human survival, that God could get more people's attention. Why won't they listen to God? There is something terribly wrong with human nature!

### The Beast and the Bottomless Pit

I've been given a deeper understanding of Revelation 17:7-8, and I want to share that with you.

This passage reads, "And the angel said unto me, Wherefore didst thou marvel? I will tell thee the mystery of the woman, and of the beast that carrieth her, which hath the seven heads and ten horns. The beast that thou sawest was, and is not; and shall ascend out of the bottomless pit, and go into perdition: and they that dwell on the earth shall wonder, whose names were not written in the book of life from the foundation of the world, when they behold the beast that was, and is not, and yet is."

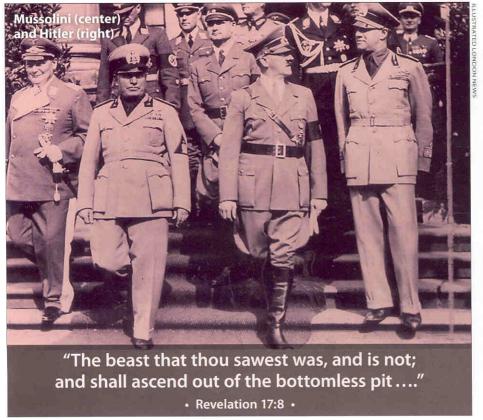
John was astonished by this vision he saw-this monstrous beast that would come onto the scene in this end time. But the world is going to experience the HORRIFYING REALITY, and it's going to do much more than astonish!

This beast "was, and is not, and yet is." That's a befuddling statement. Many people read something like that and just throw up their hands and say, "Nobody can understand this book." But it's really simple, if you'll just let God show you. Mr. Armstrong spent much of his ministry discussing this subject.

The beast disappears from the scene for a time, and a prophet must show people what the truth is. Someone is going to

have to prophesy.

This revelation is about the period when Mr. Armstrong, God's end-time Elijah, was doing this work of God. God revealed to him secrets about this sixth resurrection of the Holy Roman Empire, which "was, and is not, and yet is."



In World War II, we saw the Hitler-Mussolini axis, but then it disappeared from the scene. It "was not"! And yet, God says, "it is"! The Axis powers lost the war, but as Mr. Armstrong preached time and again, they just went underground—into "the bottomless pit" (verse 8). They're still there—they're just underground. God says, after that happens, they are going to ascend and come right back up! Then Christ is going to come back and destroy this beast, and it will be over forever.

Mr. Armstrong expected the beast to ascend out of the underground in his time, but it did not. The beast rises as the Philadelphia Church rises in the Laodicean era (Habakkuk 1).

Realize where we are in the prophecy! The PCG comes onto the scene when the beast is ascending out of the underground. We warn people what is happening, and give them the good news that at the end of this, the beast will go into perdition (Revelation 17:11)—it will be utterly destroyed.

But as we've written before, the first major step of that king of the north ascending from the underground was what happened in the Balkans. Germany, along with a church, ascended up and destroyed its only opposition in Europe: Slobodan Milosovic. America was bullied to go along, even though the whole world was against it at first.

There is a power behind this European combine, something people can't quite

understand. They worship the *dragon*, who gives them power (Revelation 13:4). They really are getting their way in spite of what they did in the past, even as recently as World Wars 1 and 11. They are already being bullies again, in spite of their embarrassing and atrocious history.

We have to show the world that this hidden power is rising! When you understand the Balkans, you have to look at Revelation 17:8 and say, *That's it! The beast is rising up right before our eyes!* (Write for our free booklet, *The Rising Beast.*)

It is ascending "out of the bottomless pit," or from its underground.

The Bible really comes alive when we know specifically what is happening. You have to admit, it is pretty impressive when prophecy gets THAT precise!

There are two parts of this prophecy in the end time. When verse 8 says, "The beast that thou sawest was, and is not... and yet is," that's the first part of it—the sixth head. But when it says, "and shall ascend out of the bottomless pit, and go into perdition," THAT IS TALKING ABOUT THE SEVENTH HEAD. Mr. Armstrong was on the scene for one of those heads, and now the PCG is on the scene for the seventh, or last head. There are two eras of the Church involved in this prophecy.

The Allies truly thought that since they won in World War 11, everything would be fine. But this beast power "is not, and yet is." The Nazis went underground. A

great church helped them escape, and most of them got away. They considered the possibility that they might lose the war and planned for their escape during the time of the sixth head—just in case. The Allies didn't realize if you don't really destroy then, they are going to come right back! So we foolishly let them de-nazify themselves, and they fled over parts of South America, Europe, Canada and even the United States, hiding out right here in our midst.

And all along, Mr. Armstrong was on the scene, warning people that God had promised to use that power to punish the people of Israel if we don't repent of our sins!

TODAY, THE WORLD CAN "BEHOLD" THE BEAST THAT ASCENDS OUT OF THE BOTTOMLESS PIT. It started in the Balkans and will shortly include 10 kings. Once God opens your mind to understand this prophecy, is it really that difficult to see what God is talking about here? It's the SAME OLD SYSTEM—the seventh head! It gets battered down and it comes right back. On and on it goes, and men never learn from this terrifying history.

Jesus Christ is going to return with the firstfruits, and He's going to put it down so this world never, ever sees it again. This is what we have to prophesy again. Revelation 17:8 shows that the beast power is going "into perdition." We have the honor to be here to fulfill this prophecy. We're going to be there and unite with those saints who have been martyred throughout the ages—as well as those who will be martyred in this period of the seventh head of the beast power. We'll have the honor to rise up in the air and meet with these precious saints. Then we'll all turn around and come back—and FIGHT A WAR WITH GOD, OUR COMMANDER.

### One Is, the Other Is Not Yet Come

"And here is the mind which hath wisdom. The seven heads are seven mountains, on which the woman sitteth" (verse 9). What city sits on "seven mountains," or *seven hills*, as some translations read? ROME. Any knowledgeable tourist can tell you that.

"And there are seven kings: five are fallen, and one is, and the other is not yet come; and when he cometh, he must continue a short space" (verse 10). Notice this! This prophecy is *dated*. There are seven kings here, but five are fallen, *and one is*, and the other is not yet come. It's almost as if God freezes time there—during the time of this *sixth king* out of seven.

This certainly implies that God is going to bring His man on the scene during the

time of the sixth head. It also implies that the seventh head would not come while the end-time Elijah was on the scene. Mr. Armstrong was here when "one is, and the other is not yet come." This prophecy refers to a specific period of time when God sends His Elijah to explain what is happening.

That also means that there must be another man sent to explain about the SEVENTH HEAD. This too is something God would have to reveal to a man.

The book of Revelation puts all prophecy into a time sequence, or time frame. It is the only book of the Bible that does that.

God brought Mr. Armstrong on the scene and placed all of this in a specific time frame.

Mr. Armstrong came at the time when "the beast that was, and is not, and yet is." He was on the scene when the sixth head rose to power before and during World War II ("the beast that was"). He was also there after the beast lost World War II ("and is not"). He was still there when the beast went underground ("and yet is").

THIS PROPHECY COULD HAVE BEEN PROPERLY UNDERSTOOD ONLY IF YOU WERE ON THE SCENE WHEN THAT HAPPENED! This is the only practical way God could have made this clear to His people and the world!

But also note that "the other is not yet come." So Mr. Armstrong was prophesied *not* to be around when the seventh head appeared. He was "taken out of the way" so the rebellious Laodicean era could unfold (2 Thessalonians 2:11).

Another messenger would come on the scene at that time—during the Laodicean

God always uses a man to deliver His message and people to support the messenger. By putting a man in this specific period, God makes the time frame very clear.

It is during the seventh head that God's very elect must *prophesy again*.

Only God's very elect could ever understand this truly *amazing prophecy!* And only God could reveal it.

If not for God's messengers, how could we possibly understand these scriptures? God must make it clear. There must be a work during the time of these last two resurrections of the beast power so God can show us what it means! In this end time, 90 percent of Bible prophecy is being fulfilled—we can see it happening all around! God gives a mighty responsibility to one man in each of these two eras. Then God calls people to support that man, and gives all of them the responsibility to get the message out and explain to the world what this means: After five are fallen, one is, and the other is yet to come.

Realize where we are in prophecy!
The PCG comes onto the scene when the beast is ascending out of the underground.

That beast "not yet come" is coming now! The one that "is," is gone, and so is the man who taught us about it.

This is truly an enlightening prophecy. It shows how closely tied together the sixth and seventh heads of this beast are, but it also shows how close in their message these last two eras of God's Church are. Just as it's the same beast, so are we the same work. This is the same Church, same Philadelphian spirit, same Philadelphian people, the same very elect who know what God is thinking and do what God tells them to do.

2 Thessalonians 2 says that one man will be taken away. When that happens, terrible things unfold within God's Church: A man sits in the Church, acting like he's God, and God's people sit there and take it! This is where the PCG comes in.

## At the Center of the Story

It is astounding how totally the beast has deceived this world. Because of this deception, God must bring somebody on the scene to expose that evil, to expose the synagogue of Satan and all the evil in the Laodicean era. Someone must receive this revelation from God to help us understand what is happening. Jesus Christ is on a countdown. He's letting His Family know exactly what is going on in the world and in the Church. He opens up everything to His Family and tells us just what is on His mind.

When that beast comes, he must continue a "short space" (Revelation 17:10)—2½ years. That will be a period of destruction unparalleled in the history of man. But we have to see beyond the beast. There is a lot of bad news in this world, but it's about over forever.

That's what makes God's Church so important. This is the stupendous revelation we must give the world! We don't dare fail to proclaim this magnificent revelation. We have to

give it to the people of this world regardless of their attitude. This marvelous message is for them: They will be God's Family too, if they repent.

When you read the book of Revelation, it's amazing how prominent God's very elect are! We are the MAIN CHARACTERS! It's easy to think about the beast and the four horsemen and all of those terrible things, but the real CENTER STAGE is occupied by GOD'S PEOPLE.

The Bible is filled with hard-to-understand prophecies, but God brings the very elect on the scene and instructs us to tell the world what's really going on and what is about to happen. That really does make us the central character in the story!

It really is remarkable just how well we understand what is happening. We see everything in superb specifics, because God is revealing it all to us. Very soon, the whole world will wish they had known what we know now.

Do the leaders on the world scene know what they are doing? In many cases, their ignorance is downright embarrassing! They are not going to save us—no man is going to save us. Only the great God can save us.

The people of this world need this message. They don't want it, but they need it, and God is going to give it to them and nobody is going to stop it.

### War With the Lamb

"These shall make war with the Lamb, and the Lamb shall overcome them: for he is Lord of lords, and King of kings: and they that are with him are called, and chosen, and faithful" (verse 14). Christ is Lord of lords, and King of kings—and those lords and kings under him are YOU, THE FIRSTFRUITS!

Not only have we been called, but we were chosen, and God says we are faithful. We are going to FIGHT RIGHT BESIDE THE LAMB to put down this evil beast power ONCE AND FOR ALL, so the world can rest and have peace. Thank God for this great, great event.

That very beast is ascending today—but this time it is going to meet a Warrior more powerful than it can imagine, and a Power that it can't come to grips with! As a result of this spectacular clash, there will be dead bodies lying all over the earth and blood up to the horses' bridles for some 200 miles in the Valley of Jehosaphat! That's what it will take for God to get people's attention! That shows you how hardheaded and rebellious people can be.

God forbid that we should ever be so hardheaded, because this is the end result.

Mr. Armstrong told the Church that history was going to repeat itself, and laid out exactly what would happen—but what good did it do 95 percent of God's

people?

God always warns Israel before He punishes. He has always warned about each head of this beast. He prophesied that He would warn about it in this end time—and now it's ascending out of the bottomless pit, and it's already throwing around its weight.

# The Chaldeans

"The burden which Habakkuk the prophet did see" (Habakkuk 1:1). Habakkuk saw this burden, and we too have seen it. What is it?

"O Lord, how long shall I cry, and thou wilt not hear! even cry out unto thee of violence, and thou wilt not save! Why dost thou show me iniquity, and cause me to behold grievance? for spoiling and violence are before me: and there are that raise up strife and contention" (verses 2-3). He's talking about the Church of God in this end time. It has become the synagogue of Satan (Revelation 3:9). This certainly is a burden! It depressed Habakkuk, as it has every one of God's very elect today. It is so tragic that it has caused us to despair!

"Therefore the law is slacked, and judgment doth never go forth: for the wicked doth compass about the righteous; therefore wrong judgment proceedeth" (Habakkuk 1:4). There is that very elect, surrounded by evil people. Some Laodicean groups want to join together and act like things are fine. But God labels them wicked—and they are encompassing the righteous!

But notice: "Behold ye among the heathen [or transgressors], and regard, and wonder marvelously: for I will work a work in your days, which ye will not believe, though it be told you" (verse 5). Here God is addressing the Laodiceans, the heathen, the transgressors: Look, I'm going to tell you about it and you still won't believe it! Mr. Armstrong told you and you wouldn't believe him, and I'm going to tell you another time and you still won't believe it. That's how hard-headed you are! God is losing patience with these people.

But some people are going to wonder marvelously because God raises up a work. What a wondrous work it is—a little remnant doing all these outstanding works. God is doing this marvelous work and a wonder—not men. Why should He even have to do that? Because the transgressors destroyed it.

Now notice, while God's Church is rising, what else is rising: "For, lo, I

This is the stupendous revelation we must give the world! We don't dare fail to proclaim this magnificent revelation!

raise up the Chaldeans, that bitter and hasty nation, which shall march through the breadth of the land, to possess the dwellingplaces that are not theirs" (verse 6). Here is WHY we must PROPHESY AGAIN to the world, especially to Israel: This beast is rising up!

Revelation 11:1-2 also talk about God's people rising up, and then about the times of the Gentiles, side by side—just as Revelation 17:8 does. The work of God and the beast power are ascending together. And God says, *I want you to prophesy again.* Nobody will understand this, if you don't prophesy. We really do have to be soldiers and get behind this work of God.

"They are terrible and dreadful: their judgment and their dignity shall proceed of themselves. Their horses also are swifter than the leopards, and are more fierce than the evening wolves: and their horsemen shall spread themselves, and their horsemen shall come from far; they shall fly as the eagle that hasteth to eat. They shall come all for violence: their faces shall sup up as the east wind, and they shall gather the captivity as the sand. And they shall scoff at the kings, and the princes shall be a scorn unto them: they shall deride every strong hold; for they shall heap dust, and take it" (Habakkuk 1:7-10). This is an incredibly destructive force—like evening wolves that eat anything they can find, even the bones of their prey.

"Then shall his mind change ..." (verse 11). A man is about to enter the political scene, and we're going to be talking about him. Revelation 13:4 says the beast power will be EMPOWERED by the dragon, and this leader's mind is going to CHANGE. He will have more POWER than he had before—all directly from Satan.

# The Eighth Beast

"And there are seven kings: five are fallen, and one is, and the other is not yet come;

and when he cometh, he must continue a short space. And the beast that was, and is not, even he is the eighth, and is of the seven, and goeth into perdition" (Revelation 17:10-11). As puzzling as this prophecy may seem, Mr. Armstrong explained it in detail. Daniel described four beasts, representing four world-ruling empires (Daniel 7:1-7). One of the beasts had four heads (making a total of seven heads), and the head of the fourth beast had 10 horns. That last head represents the Roman Empire. And another system comes out of that Roman Empire: The last seven of those 10 horns became the Holy Roman Empire—the Roman Empire ridden by the church. God calls that the EIGHTH SYSTEM (Revelation 17:11). It's different from all of those other heads. There has never been a system like it among these other world-ruling empires.

Here's what Mr. Armstrong wrote about it. "The entire beast of Revelation 17—the revivals of the Roman Empire—is a part 'of the seven' heads of Revelation 13 and Daniel 7 because it comprises the last seven horns. Yet this revived Roman Empire is 'the eighth' system, differing from the seven before it (Revelation 17:11)" (Who or What Is the Prophetic Beast?).

In 1979, Herman Hoeh gave a different-and erroneous-explanation of this eighth beast. He said in a sermon, "John might have guessed that if the last restoration is an eighth, then somewhere after the fifth there would be a restoration of the Roman Empire upon which the woman did not ride." Wait a minute—is that what Mr. Armstrong said? No. He continued, "And anybody who knows the history of Europe in this century would know that the Bible, most certainly, would not have ever overlooked the tragedy of the First World War"—it didn't, Ezekiel talked about it. "And the fact that the German kaisers, or the German emperors, looked upon their Prussian Protestant empire as a restoration, the second German restoration of the Roman Empire, but one over which Rome did not rule." But the Bible says that all of those seven heads are ridden by the woman. "That, in a sense, will make the seventh one really an eighth, and it will make the sixth one actually a seventh, in sequence." That is very confusing.

The point is this: Dr. Hoeh said that in 1979, when Mr. Armstrong was very ill. He quoted Mr. Armstrong and acted like he believed everything Mr. Armstrong did, and he didn't say anything about Mr. Armstrong disagreeing with what he was saying. But Mr. Armstrong never did teach that! Dr. Hoeh was getting into human reasoning, and that was the *synagogue of* 

Satan rising up in the Philadelphia era! (Revelation 3:9).

So we now have to PROPHESY AGAIN because of what they did and continue to do.

We must keep the big picture. Daniel 7 and Revelation 13 talk about four world-ruling empires that had seven heads. But then Revelation 17 talks about the seven heads that the church rode, and that's the eighth system. Revelation 17 is all about that eighth system. That's the big picture that this man missed, and he didn't have enough respect for the end-time Elijah to protect himself. He knew, better than anybody at Ambassador College, what Mr. Armstrong taught about that eighth system! We cannot survive human reasoning if we give over to it like that. That attitude will take down giants!

How tragic and how shameful and how disgraceful if we're too vain and arrogant to listen to the man God sent to reveal that to us! God forbid that we let that kind of vanity consume our thinking and destroy us spiritually! Nothing could be more shameful! We must let the Head guide us, not somebody within the body who gets into human reasoning.

Those four world-ruling empires that Daniel 7 and Revelation 13 talk about are 1) Nebuchadnezzar and the Chaldean Empire, 2) the Medo-Persian Empire, 3) the Greco-Macedonian Empire under Alexander and his generals, and 4) the Roman Empire. Ten horns or heads come out of that Roman Empire. The first three were barbarians that ruled Rome. Then a little horn came up and plucked them out (Daniel 7:8)—referring to the Roman Catholic Church. This church has real power—enough to just kick a politician right out of office or pluck up a government. It's a scary power.

You must make sure Jesus Christ is guiding your study, because nobody will protect you if you don't stay within that realm of protection.

## John's Little Book

Revelation 10 also contains something more that God is revealing to me in a deeper way. "And I saw another mighty angel come down from heaven, clothed with a cloud: and a rainbow was upon his head, and his face was as it were the sun, and his feet as pillars of fire: And he had in his hand a little book open: and he set his right foot upon the sea, and his left foot on the earth, And cried with a loud voice, as when a lion roareth: and when he had cried, seven thunders uttered their voices. And when the seven thunders had

God says, "I want you to prophesy again. Nobody will understand this, if you don't prophesy."
We really have to be soldiers and get behind this work of God.

uttered their voices, I was about to write: and I heard a voice from heaven saying unto me, Seal up those things which the seven thunders uttered, and write them not" (verses 1-4). God instructed John *not* to write down these seven thunders.

But notice further: "And the voice which I heard from heaven spake unto me again, and said, Go and take the little book which is open in the hand of the angel which standeth upon the sea and upon the earth. And I went unto the angel, and said unto him, Give me the little book. And he said unto me, Take it, and eat it up; and it shall make thy belly bitter, but it shall be in thy mouth sweet as honey. And I took the little book out of the angel's hand, and ate it up; and it was in my mouth sweet as honey: and as soon as I had eaten it, my belly was bitter" (verses 8-10). John talks about the bitterness and the sweetness twice here—once in verse 9, and again in verse 10—and I think for a very good reason.

"And he said unto me, Thou must prophesy again before many peoples, and nations, and tongues, and kings" (verse 11). So God told John to take this message, but not to write it down. It's sweet and bitter, and then it's sweet and bitter—but that last time God goes on to say, *There's some-body in this end time who I want to write it down. He is to* PROPHESY AGAIN.

We prophesy by writing the little book down. God is saying here that somebody would have to come on the scene with the little book in the end time, and WRITE IT DOWN, and PROPHESY AGAIN.

So why is sweet and bitter repeated? Probably because it was revealed to John and he was told not to write it down. This message was revealed again in this end time when it could be fully understood. And in this end time, God's prophet was commanded to write it down and was told that "you" must prophesy again. God revealed this end-time message to one man.

Writing this message down was the only way people could really understand what had happened to God's own Church.

What we have is sweet, and it's bitter. It really is sweet when you understand what God is doing. To be able to understand passages like Revelation 17 is so sweet, you just fall in love with the Bible! But then you also understand about the Great Tribulation coming upon all the world, and you see what happens to God's people—50 percent of them losing their salvation—and that's a bitter message. When God talks about the seven thunders, He's talking about people losing everything—people you know and have spent time with. They will disappear and never, ever be again. It is bitter when you lose members of a physical family. How much more when you lose members of God's Family forever!

But immediately after the sweet and bitter are mentioned, God says, in essence, Write this message down. Get it out there and let everybody who will listen understand this message. He's talking about specific personalities. There is a man on the scene, and the very elect are with him, and together they do the work of God.

God is placing great emphasis on the Philadelphia Church of God—on you!

### Ezekiel's Little Book

Ezekiel also talks about that sweet and bitter little book (for proof, read our free booklet about Ezekiel).

"And the spirit entered into me when he spake unto me, and set me upon my feet, that I heard him that spake unto me. And he said unto me, Son of man, I send thee to the children of Israel, to a rebellious nation [or nations, it should read—speaking of the nations of Israel] that hath rebelled against me: they and their fathers have transgressed against me, even unto this very day. For they are impudent children and stiffhearted. I do send thee unto them; and thou shalt say unto them, Thus saith the Lord God. And they, whether they will hear, or whether they will forbear, (for they are a rebellious house,) yet shall know that there hath been a prophet among them" (Ezekiel 2:2-5). Thus says the Eternal God! We really do speak for God! We're going to have to go and tell those people what God says.

"And thou, son of man, be not afraid of them, neither be afraid of their words, though briers and thorns be with thee, and thou dost dwell among scorpions: be not afraid of their words, nor be dismayed at their looks, though they be a rebellious house" (verse 6). What we're getting into

is something that could cause us to be afraid! But God says, Don't be afraid! Have

relaxed faith!

"And thou shalt speak my words unto them, whether they will hear, or whether they will forbear: for they are most rebellious. But thou, son of man, hear what I say unto thee; Be not thou rebellious like that rebellious house: open thy mouth, and eat that I give thee" (verses 7-8). It's much worse now than when Mr. Armstrong was here. Why would God say, My people, don't be like that rebellious Israel! Because most of His people are acting that way! But God is saving, You can't get into the Family of God acting like the world! And you can't be like Jonah and run away from this message. Open your mouth and eat what I give you!

Where is God giving His revelation? And who are the people that are eating it up? Well, I think that's easy to prove.

"And when I looked, behold, an hand was sent unto me; and, lo, a roll of a book was therein; And he spread it before me; and it was written within and without: and there was written therein lamentations, and mourning, and woe" (verses 9-10). This is a book, not THE book. It's referring to the little book. The lamentations are just the first part of it—the bitter part. But it goes on.

"Moreover he said unto me, Son of man, eat that thou findest; eat this roll, and go speak unto the house of Israel" (Ezekiel 3:1). It's not enough just to eat it, God says. If I give this revelation and this wonderful truth to you, you must go and

"So I opened my mouth, and he caused me to eat that roll" (verse 2)—just as He will to you and me. "And he said unto me, Son of man, cause thy belly to eat, and fill thy bowels with this roll that I give thee. Then did I eat it; and it was in my mouth as honey for sweetness" (verse 3). The bitter was the lamentations and mourning and woe, but it's sweet in the mouth. This understanding that God gives us really is sweet.

Here is what Mr. Armstrong wrote about these verses: "The Apostle John in his vision is told to take the little book which is open in the hand of the angel,

and eat it up.

"How like Ezekiel's prophecy!"

In Ezekiel: The End-Time Prophet, after the above statement I wrote, "There is a good reason Mr. Armstrong thought Ezekiel 2 and 3 sounded like the little book of Revelation 10—because it is talking about the little book! (Though Mr. Armstrong didn't know it.)'

Look again at Revelation 10:9-10, "And I went unto the angel, and said unto him, Sons of God are dying! If we love them, we have to go to them and help them! We warned them through the little book from the Father—a loving Father who is concerned about His sons.

Give me the little book. And he said unto me, Take it, and eat it up; and it shall make thy belly bitter, but it shall be in thy mouth sweet as honey. And I took the little book out of the angel's hand, and ate it up; and it was in my mouth sweet as honey: and as soon as I had eaten it, my

belly was bitter."

Now notice what happens: "And go, get thee to them of the captivity ..." (Ezekiel 3:11). As our Ezekiel booklet explains, this is referring to God's own Family, SPIRI-TUAL CAPTIVES in this end time, PEOPLE WHO HAVE BEEN TAKEN CAPTIVE BY SATAN THE DEVIL—the Laodiceans. A message of lamentation, mourning and woe needs to be delivered to them. We did that almost exclusively for seven years, and continue to do so, although primarily we are now going to the nations of Israel.

These are sons of God! That's why the message is so bitter. Sons of God are dying! If we love them, we have to go to them and help them! We warned them through the little book from the Father—a loving Father who is concerned about His sons. Oh, how God loves His Family! Oh, how He loves the Laodiceans! He's telling us, You go to my sons! I'm going to give the message to you; you take it to THEM! Love them and love the world the way your Husband did-give your life for them! That's why we are here! To give our lives for those people who are in captivity! Do everything we can for them! This is a Family crisis! We

have to thunder that message.

In our Ezekiel booklet you can also see the prophecy in verses 14-17 about our going primarily to the Laodiceans during the first seven years of this work. And it was at that point that God redirected us, and ordained a watchman to the nations of Israel. Thus, we started printing Mystery of the Ages after seven years and said we were going to reach the largest audience possible. God prophesied all this in advance, and directed it specifically. We just stepped out in faith and followed God's direction.

God is minutely showing us that He's using the PCG. He's using you to deliver this majestic and magnificent message to a dying Church, and to the world.

We are about to help the whole world

come to know the true God!

# **Our Awesome Potential**

The first chapter of Ezekiel leads into the whole discussion of the little book. And if you read and understand that chapter (which also is thoroughly explained in our Ezekiel booklet), you will see that it is all about showing our connection to the great God of the universe!

Fzekiel describes the incredibly fiery spectacle of God riding on His awesome transportation machine. This is likely the same way we'll be transported when we are spirit beings. But you know what was really spectacular about this vision? Ezekiel 1:25-26 show that God looked like a man. We TRULY ARE MADE IN THE LIKENESS OF GOD! We look like God! And He is creating us in His image, and we're going to be His Sons! We're going to be God! How wonderful this truth is. That's what Genesis 1:26 is all about, in the very first chapter of the Bible. This is your potential.

How often do we just thank God for

our potential?

When Ezekiel saw this just in vision, he fell over like he was dead (Ezekiel 1:28)—just as John did (Revelation 1:17). And what God has revealed to us from Ezekiel 1 introduces the story about the little book.

Are we important in God's plan? Is

each one of us important?

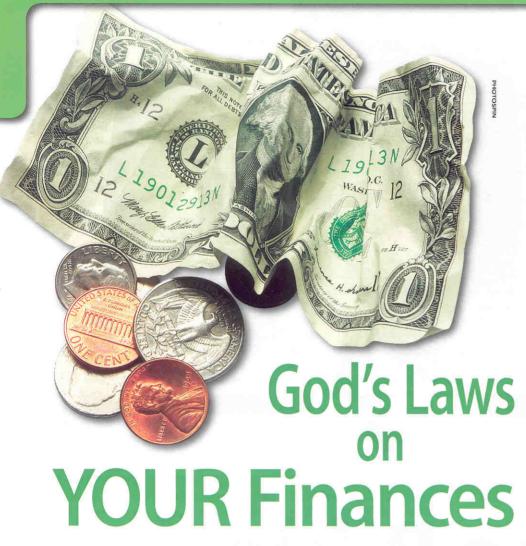
We need to eat that little book, digest it and prove it. Then we'll understand what's going on in God's Church in this end time. We'll know why Mystery of the Ages was destroyed; we'll know why we were in court fighting for that book. And look what God has done! The great Creator God of Revelation 1 and Ezekiel 1 gave us the victory! God never lets us down.

But then He says, Now I want you to take all this out to the rest of the world and the Laodiceans who are made in the likeness of God. Prophesy again! Tell them about this message, and about their potential, and about what will happen if they don't listen. God raised up a watchman. There is a watchman for God who must tell people exactly what God wants them to hear.

We must prophesy again, and we don't have much time.

To be continued

# **Personal Finances**



■ Most people in today's Western societies worship a god. Sadly, that god is money! They serve it, obey it, they strive above all else to obtain more of it.

# By Brian Davis

N THE WESTERN WORLD WE ENCOURage our young people to gain higher education so that they can learn how to make a living. While that's not wrong of itself, it should not be the number-one goal. Yet this is the case with most colleges and universities—they don't teach young people how to live. Shouldn't developing the whole person be the primary goal of education?

We even export this way of thinking. Many say, If only all the world's economies could grow into Western-style capitalism, we could solve the world's problems. We could stop all wars and finally bring peace to this Earth!

What about our political leaders? What seems to be their solution to any problem facing society? Money—more of it! Health care, education, urban development, care

for our senior citizens, crime—you name the problem, and in nearly every case, their solution revolves around throwing more money at it.

Yes, indeed, in the minds of many, money is revered as a god!

# Has It Worked?

For the most part, individuals living within Western democracies enjoy an abundance of wealth. We have more physical things, money and affluence than any other societies in history. But has it brought happiness? Do people feel satisfied?

The fact that more and more people are oppressed by debt is just one proof that it has not brought true satisfaction. Buying on credit is completely out of control! As a society we are living beyond our means. We are simply buying things we can't afford.

Advertisements continually push us to buy now and pay later. Offers for credit cards, blank checks and second mortgages flood our mailboxes. Buying on credit has

become the norm! Of course, credit can be used as a safe and convenient *tool* in some cases, and it may even be necessary at times; however, if one is not extremely careful to pay debts off in a timely fashion it can become a REAL DANGER!

In the United States during the late 1960s, there were approximately 200,000 bankruptcies per year. There are over 1.6 million per year today. Our national debt is nearly impossible to comprehend. It is currently well over \$7 trillion and it is increasing by about \$1.5 billion per day. God's Word clearly states, "The rich ruleth over the poor, and the borrower is servant to the lender" (Proverbs 22:7). This is an absolute law of God; it cannot be broken. Economies swimming in this kind of debt are destined to come crashing down. Whether an individual or an entire nation, the fall will be hard and sure.

### What God Wants for YOU

But God does not want you to live under the burden of debt and experience this kind of fall! There are definite laws in His Word that guarantee financial success. They are God's laws concerning your finances.

God wants you to prosper. "Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth" (3 John 2). Most importantly, God wants us to prosper and be in good health *spiritually*, but He wants us to prosper physically as well.

Notice what Gerald Flurry wrote in his powerful new book *The Last Hour:* "These are two areas where God's people are tested very heavily. God tests all of us with a lack of prosperity and health. So we must not condemn people who are being tested in these areas. But apart from that, John is saying that the way to have maximum health and prosperity is to give your life to this work! That's what Gaius did. We must realize that there is often a lack of prosperity and a lack of health because we haven't learned to put God's work first as we should.

"God wishes ABOVE ALL THAT WE PROSPER AND BE IN HEALTH, as we prosper spiritually! God wants to bless us in these areas! If you want the ultimate prosperity and the ultimate health, this is your best opportunity to receive these blessings: Give your life to this work as Gaius did!"

He continues, "If you want to help God's work with all your being, do you think that, as a general rule, God would *take away* your prosperity and health? Or will He say, *Bless that individual, because* 

I know he will put my work first with his energy and his money! We have to think about this the way God does. He does everything with great passion. If you want to use your prosperity and health for God's work, you are going to have more prosperity and health! That doesn't mean you will always be prosperous and healthy, but you will have more of those blessings.

"If your life is filled with bad health and little or no prosperity, then you should closely examine yourself for sin. God wishes 'above all' that we prosper and be in health. Of course, we should be examining ourselves for sin all the time.

"Like Christ, our first priority must be to invest our health and prosper-

ITY IN GOD'S WORK."

Mr. Flurry said God tests us all in the areas of finances and health, so be careful not to judge others if they are experiencing trials in these areas. Remember to apply

these laws to yourself.

Also, Mr. Flurry said that if you are struggling in these areas you should "closely examine yourself for sin." There is a cause for every effect, and we must find the cause of our financial problems if we are ever going to solve them. In the remainder of this article we will examine three major areas of sin that could deprive us of God's blessings. In fact, breaking these laws could actually cause us to be under a curse.

# **God Owns Everything**

"The earth is the Lord's, and everything in it, the world, and all who live in it" (Psalms 24:1; New International Version). God owns everything! This is the simple, yet foundational fact about finances. God created the world and everything in it. All opportunity for prosperity is given by God. Very few people ever acknowledge this fact.

Deuteronomy 10:14 backs up this point. "Indeed heaven and the highest heavens belong to the Lord your God, also the earth with all that is in it" (New King James Version). Clearly, everything belongs to God. You belong to God. Your everything belongs to God. This fact must be clearly understood and acknowledged before you can begin solving your financial problems. This understanding shows us that God must be our financial partner.

If God is our financial partner, what

does He require of us?

"Thou shalt truly tithe all the increase of thy seed, that the field bringeth forth year by year" (Deuteronomy 14:22). God, our financial partner, expects us to tithe, meaning we should pay Him 10 percent

This is the simple, yet foundational fact about finances. God created the world and everything in it. All opportunity for prosperity is given by God. Very few people ever acknowledge this fact.

of our *increase*. Lesson 17 of the *Bible Cor*respondence Course, produced under the direction of Herbert W. Armstrong, states, "The TITHE IS THE DEBT THAT YOU OWE GOD. This debt is FIRST in time and principle. Pay your debts to God, make Him your partner in your finances, and receive His blessing in temporal affairs. This will enable you to pay your debts, or to get a job, or to have your needs supplied more quickly than if you evade His debt."

Some people strongly attack *God's law* of tithing. But God is not a greedy God. After all, He owns everything! Yet, all He requires of us as our financial partner is 10 percent to do His work. Does that sound unreasonable? Does that sound like a greedy partner? Of course not! We all need to make sure that *our* priorities are in the proper order and that God is paid His tithe first.

The book of Malachi clearly discusses events to occur just before the Second Coming of Jesus Christ (Malachi 3:1; 4:5-6). God is discussing events taking place during the last era of His Church (write for your free copy of Malachi's Message if you have not already). Within this end-time context, God inspired the Prophet Malachi to ask: "Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In TITHES AND OFFERINGS. Ye are cursed with a curse: for ye have robbed me, even this whole nation. 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" (Malachi 3:8-10).

All the human reasoning in the world will not negate the fact that God considers those who do not tithe as robbers! They are not only stealing; THEY ARE STEALING FROM GOD! Living this way will place us under a curse. There is no chance of *long-term*, sustained success until we repent of this sin and start tithing.

God tells us to test Him. Give your financial partner what He requires and see if He doesn't bless you. God wants what's best for us. He will bless us if we make Him our partner and obey Him. He, of course, will do this in the proper way and at the proper time, which in His great wisdom, only He knows.

Again, everything belongs to God. In the parable of the talents (Matthew 25:14-30), we see, among other things, that we are simply stewards handling and managing what belongs to another. God is very interested in what kind of stewards we are. He knows that if we can be faithful over a few things, we will be faithful over much. He wants to be able to use us in His Family for all eternity. He must see we are good stewards today before He will make

us stewards in His Kingdom.

This is a *principle* that involves much more than tithing. Yes, we should manage our finances according to God's laws of tithing, but it's not about how much money you have—it's about managing what God has given you. Our homes should be kept neat, clean and tidy. They should be safe, properly maintained and inviting. Our children must be reared properly. Our example to others, within or without God's Church, should be one of a "city on a hill." Do you let your light shine by upholding a godly, Philadelphian standard in all of these areas—and others?

Is God really *your* financial partner? Are you as concerned about His work as

He is?

If you are struggling in managing your finances, examine whether you are tithing properly. Are you paying God what is rightfully His? Is He really your financial partner? We all must put God's work first and be sure to manage our finances according to His laws of tithing. If we do, God will know that we are better prepared to take on more responsibility in the near future and teach others the lessons we have learned.

### Thou Shalt Not Covet

Another sin that could cause us severe financial problems is coveting. In today's materialistic society, it's very easy to look at *things* and begin to lust. In Luke 12:15 Jesus Christ said, "Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth." The abundance of things is *not* what this life is all about. It's not what brings the truly abundant living that Christ wants for us (John 10:10).

The world tends to minimize this problem by calling it "keeping up with

# **Personal Finances**

the Joneses." But God considers it a much deeper problem—He calls it sin! "Thou shalt not covet thy neighbour's house, thou shalt not covet thy neighbour's wife, nor his manservant, nor his maidservant, nor his ox, nor his ass, nor any thing that is thy neighbour's" (Exodus 20:17). This is the 10th of God's Ten Commandments. Breaking God's law is sin (1 John 3:4).

Contrary to sin, which is self-centered, God's law is the law of LOVE—outgoing concern for others. When motivated by this love, we want the best for others. We are not envious of what they have been blessed with, but rather we are joyful for them and thankful for our own blessings.

Learn to be happy for others and their success. Assume the best in them. Maybe

# The Principle of Give

Another area of our lives to consider is that of *giving*. We've already covered the subject of giving to God's work and living by the laws of tithing; but have you really learned to live by the principle of give? Are you a cheerful giver? Are you eager to help others when needed and appropriate to do so?

Jesus Christ taught us that it is more blessed to give than it is to receive (Acts 20:35). Do you really believe that and live by it? It is not natural for us, as humans, to think this way. We tend to want to *get*, but God says He loves a "cheerful giver" (2 Corinthians 9:7). This point gets right to the very nature of God Himself. He is the greatest giver of all.

If we diligently seek God, make Him our financial partner and grow spiritually by overcoming lust and covetousness—learning to and desiring to live the give way of life—then God will unleash blessing on us that will be hard to even imagine!

they have been wise stewards and hard workers. Maybe they have been specially blessed by God for one reason or another. Too often people attack those who are successful and try to find reasons to knock them down or find fault with them. Even if an individual acquires money by questionable or dishonest means, God knows, and the ultimate judgment is His. Be careful not to set yourself up as a judge and try to do God's job for Him. You could easily fall into the category of an "accuser of our brethren"—that's what Satan is! (Revelation 12:10).

Read the devastating effects of coveting in James 4:1-5. These effects will impact us if we fall into that sin. And do not kid yourself! We all have to fight this sin. As James wrote, "Do ye think that the scripture saith in vain, The spirit that dwelleth in us lusteth to envy?" (verse 5). We all must fight this spirit and strive with all our might to overcome this society, Satan and ourselves. Unrestrained human nature leads to ruin. It leads to the ruin of nations and individuals.

Coveting is actually idolatry! (Colossians 3:5). When we covet, we are putting another god before the true God. The world does this continually, but we are to be different—unlike *this world*, which is ruled by Satan.

Avoid lusts. Live within your means and be happy doing so. Anything else is sin. Indeed, as Christ said, we should all take heed and beware the sin of covetousness! Jesus Christ taught us to follow the principle of giving even when there is no physical benefit that can come back to us (Luke 14:12-14). Learn to give for one reason—for the purpose of serving and helping others. This is not only talking about giving money. It's talking about giving in whatever way you can. Give by sacrificing your time, by serving the physical needs of others and by spending extra time in prayer for others.

Certainly, in your business affairs, you need to follow this principle as well. People in Satan's world would laugh at and ridicule this idea profusely. In this world, stealing and cheating are becoming the norm—considered part of doing good business. But people interested in obeying God should live by a different standard: "Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again" (Luke 6:38). Be sure you apply the law stated here, and God will be sure to fulfill His part.

All of this involves a way of life. Don't always try to get "the best end of the stick." Give others a good deal and trust God to make up the difference. No matter how hard you try, you'll never be able to outgive God.

Those people who really live by this principle are blessed immensely by God. That's not to say that our main focus should

be on physical blessings in this life—our main focus is to be on the spiritual—but God does bless that spirit of giving.

# Seek First the Kingdom of God

In this article we obviously have not been able to cover all aspects of finance. There are many other practical laws that must also be applied (see sidebar on page 18). Also, you should read *The Seven Laws of Success* by Mr. Armstrong (just ask us for a free copy).

There are many other scriptures in which God speaks about managing our finances. If obedient, God promises that we don't have to be anxious about our physical needs being met (Psalms 34:9; 37:25; Proverbs 10:3; Matthew 6:25-33). Study those verses and *in faith* trust your heavenly Father to provide for you. True Christians will have trials, but God will always be there to deliver and provide for us. Your future and mine DO NOT depend on the economy, interest rates, job creation and so on. Our futures DEPEND ON ALMIGHTY GOD!

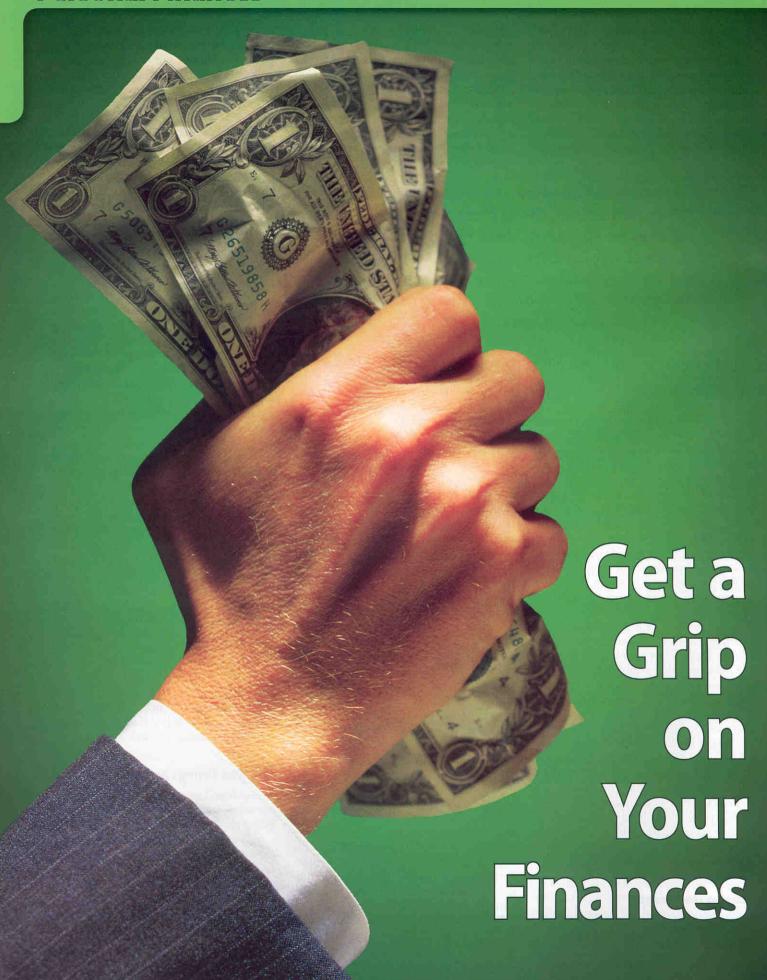
Do not let finances be the focus of your life. Christ told us that we cannot serve two masters (Matthew 6:24). Get your finances under control so you can focus on what's really important—the soon-coming *Kingdom of God!* That's what is really important and that's where our attention needs to be primarily focused (Matthew 6:33). Satan would love to distract you from the real purpose of this life. He wants to get your mind off God's work. In too many cases, he's able to use finances to accomplish his goal.

Seek God first in your life. Seek His Kingdom and His righteousness. All of these matters of lesser importance will be taken care of if we do! What a promise from our Savior!

Remember that we are looking beyond this life. We are looking to our future—when we will inherit all things (Romans 8; Hebrews 2). We are like a young heir who must work and struggle and learn! His dad will not just give him everything; he must learn certain lessons first. When he's ready for the tremendous responsibility awaiting him, he will be given his inheritance!

Be sure you strive to apply God's laws concerning your finances. If we diligently seek God, make Him our *financial partner*, and grow spiritually by *overcoming lust and covetousness*—learning to and desiring to live the *give way of life*—then God will unleash blessing on us that will be hard to even imagine!

Walk forward in faith, doing your part understanding that God knows what is best for us, and when it is best from a Krow God will bless you today and for all of eternity if you diligently seek Him first.



# **STEWARD**

▶ continued from page 19

Though my monthly savings account bank statement just provides the balance, amount of deposits and withdrawals, I use my budget to track how the money in my savings account should be allocated, or divided.

For instance, I will put the amounts that I have budgeted for my mortgage, my utilities, and my transportation into my savings account all at once. Let's say that represents a total deposit of \$1,000 per month. My mortgage payment might account for \$700 of that \$1,000, my utilities account for \$200, and my transportation \$100. But if I examine the bank statement, I would only see a \$1,000 deposit. I keep my budget breakdown of expected costs or expenditures in a computer spreadsheet.

My mortgage payment generally does not change, so I budget exactly that amount each month. But even though I budget \$200 for utilities, I might only have \$190 worth of actual bills that month. I would transfer the \$190 to checking to pay the utilities bills, but I would leave the extra \$10 in savings (accounted for as utilities money in my budget). As I progress through the year, some months my utility costs exceed my budgeted amount, and other times the bills are lower than what I have saved. By the end of the year, most often, I have a small surplus in this category from my budget that can be saved for future needs.

This is just one method of accumulating small surpluses in working with a budget. Our goal should be to live within our means, or perhaps a bit under our means, thus enabling us to build a surplus of savings whenever possible. Again, we are working to avoid the trap of overspending, or outliving our means, and getting into credit problems.

# Two Special Budgeted Items

I would like to recommend you consider adding two more categories to your monthly budget if they don't already exist. First, consider adding a category to save your offerings throughout the year. This way, as the holy days approach, you might be able to contribute a larger amount because you have planned for them throughout the year. This is actually consistent with how the Bible teaches us to prepare our offerings for God—after careful consideration and planning (Deuteronomy 16:16-17). If we budget for our offerings throughout the year, it will eliminate the big "crunch"

of trying to come up with an offering at the last minute.

Secondly, I would recommend what is often referred to as a "rainy-day fund." This is a portion of your monthly budget that is set aside as savings for an emergency. This fund should accumulate over time and should be saved for true emergencies. God's ministers often advise people to let this fund grow to at least three months of their current income and ideally to six months' worth. If you have this type of a fund, it reduces the stress from a future event that has financial implications. Anything we can do to prepare for tomorrow in a regular, consistent manner can diminish some of the emotional impact that might result from some form of an emergency.

# Discipline

The whole practice of using a budget to guide our financial lives requires diligence, thorough accounting and fortitude. Society throws many temptations our way—and human weakness often is hard to overcome. A good steward has the character to remain balanced and determined to live within the budget. A well-managed budget accounts for our needs and often permits the fulfillment of our desires. But we must be disciplined throughout the year to stick to our budgets.

We should review and change the budget whenever circumstances change, such as a pay raise at work, or an increase in insurance costs. At least once a year we need to review the accuracy of our budget. Throughout the year, we should evaluate our position to make sure we are consistently living within our means.

A budget shouldn't be viewed or perceived as restrictive; rather, as a method of ensuring freedom from financial worry. It is like the law; happy are we if we do it! We can't account for the emergencies that arise in life, but we can be prepared for the consistency that fills most of our days. If we are living a balanced lifestyle, with financial responsibility, then the emergencies that might arise can be handled more effectively, at least from a financial standpoint.

Set yourself a goal not to allow anything to deter you from setting and living according to a well-balanced budget! Doing so will most likely increase your financial freedom, and eliminate needless worry and concern. We don't want to be governed by circumstance; we want to take charge of our lives and destiny. That is the financial example God desires from His children!

# FROM OUR READERS

I have been moved to write to you and inform you of the value I place on your magazine and your literature. We serve an awesome God, and I know deep down in my heart that He is definitely working through the PCG. I find both the *Trumpet* and *Royal Vision* to be very inspiring and informative. I feel blessed to be on your mailing list.

Man.

Thanks a lot for sending me the *Trumpet* and TE magazines. I enjoy them a lot: the *Trumpet* for valuable insights on the reasons behind the events today, and the *TE* for its emphasis on the youth. The latest issue of the *Trumpet* mentions a free subscription to the *Royal Vision* magazine. I would be very glad to receive a copy of this magazine too.

**Philippines** 

Thank you for the [literature], especially Mystery Of The Ages. ... Mr. Armstrong has unknowingly answered a question concerning issues in Genesis I've put forth to no less than a dozen TV and radio messengers, who could not or did not offer responses. Mr. Armstrong's creation explanations have answered me fully. I feel writing you was no accident at all. ... I know nothing about the Philadelphia Church of God, but your literature is God inspired and correct. I feel it's truth; thus I will be gladly giving what I can to the correct messengers.

Ionia, Mich.

I have learned a great amount from the study of my Bible and the books and booklets you have sent me.... The publications from you have shown me that my concept of the Bible was erroneous in many ways. I greatly appreciate your message from God that you so generously share with me and others like me.

Rosharon, Tex.

Letters may be sent to Royal Vision, P.O. Box 1099, Edmond, OK 73083, or faxed to (405) 359-6280 or e-mailed to letters@pcog.org. Letters may be edited for space and clarity.

# MISSING ISSUE

Due to staffing constraints we were unable to produce the September-October 2004 issue of *Royal Vision*. Our apologies for the missing issue.