

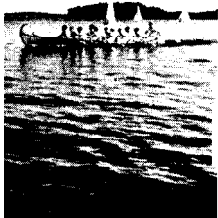


The  
Good News

*International Magazine of The Church of God*

**S.E.P. — ADVENTURE IN  
EDUCATION AND RECREATION**

MAY-JUNE 1972



## More About Our Cover...

*Nestled on the shores of Pelican Lake in the Northwoods of Minnesota, the Imperial Schools Summer Educational Program (S.E.P.) is pioneering an adventure in true education and recreation for the youth of God's Church. Our cover shows S.E.P. students energetically rowing their 14-man voyageur canoe in front of the 220-acre facility. Read about S.E.P., beginning on page 18.*

Bogart — Ambassador College

## What our READERS SAY...

We really appreciated Mr. Harold Jackson's article in the March-April GOOD NEWS. We are able to pray more fervently for the Foreign Work as we read these articles. This Work becomes more personal, especially when we can see pictures of our brethren in other parts of the world. We have had the privilege to hear and see Mr. Jackson when he visited our church, and this has helped to make his article more personal to us. We also appreciated Mr. Robert E. Fahey's article which helped to bring us up to date on the geographical picture of Africa and the scope of the Work there.

Mr. & Mrs. R. M.,  
Albion, Indiana

I really enjoyed the January-February GOOD NEWS. How inspiring the baptizing tour article was to me. And how plain that these ministers went far above and beyond the call of duty. God surely is very pleased. It must be great just to know they have pleased Him so. I was very interested to know of the brethren in Northern Ireland. Also in the Philippines. The article on "How to Pray More Fervently" was and is inspiring.

Mrs. Alfred F.,  
Garrison, Kentucky

The baptizing tour in Asia, and the Foreign Work which we read about in the January-February GOOD NEWS was very inspiring. The names of the places we read about were strange, but knowing that there are brethren in Christ there made those places closer to mind. Will you please thank Mr. Docken and Mr. Hughes for their articles about the brethren there. We here don't realize what ordeals some of God's servants go through to help those who seek God and His ways. We were especially very touched with the letter that Mr. Carbonnel wrote, and about our new sister in Christ, Mrs. Gilles, at Hinche Port-au-Prince. It was all so very inspiring.

B. T., Kennard, Texas

I'm very grateful for the answers to questions about the Foreign Work in *The GOOD NEWS*. I need something like that to bring into better focus what God's Work is doing throughout the world. It also shows how thankful I should be be-

cause of the safety which I have here in the U.S., compared to what some of the brethren are going through in the Philippines and Ireland.

Patrick F., Weston, Michigan

My many, many thanks to you for the GOOD NEWS magazine. The January-February issue is full of wonderful news — loaded with just the help and correction I need, too. I say "amen" to the letter written by C. M., Norwalk, California, concerning the Foreign Work. Many questions I had concerning the Foreign Work have also been answered in this issue. Reading about the brethren and their problems helps me to pray more effectively for them, and it helps me to more fully appreciate the blessings God has poured out on modern Israel. I really am so delighted with the news of the Foreign Work this month because I had known of the problems in some of the areas and had been praying about them. It surely does the heart good to know that God has heard our prayers and intervened in the various situations. My sincere and heartfelt thanks to all of you for bringing me the GOOD NEWS.

Mrs. M. P.,  
Concord, Massachusetts

I was so interested in the news of the Work contained in the GOOD NEWS. I had been wondering about and praying for our Irish brethren in Northern Ireland. Knowing something about them, as well as those in Haiti, India, Malaysia and the Philippines, makes it much easier to pray for them and their safety. It's wonderful to hear that they've been blessed with protection, especially in Ireland and the Philippines.

B. F. N., Houston, Texas

I would like to commend Colin Adair on his article in the GOOD NEWS, "You Can Control Your Tongue." When we are called, we think that we are really doing everything we should. Then we read an article like this and we realize that we have trained ourselves to lie unknowingly. Thanks again. I'm working on my tongue, and with prayer and God's help through the Holy Spirit, I hope to overcome it.

D. K.,  
New Castle, Pennsylvania

# The Good News

International magazine of  
**THE CHURCH OF GOD**  
*ministering to its members  
scattered abroad.*

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change in your address. Please include both old  
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# THE FOREIGN WORK THEN AND NOW

*After completing his third round-the-world tour of our foreign offices and churches of God, Mr. Gerald Waterhouse — who was used by God in pioneering much of the Foreign Work — presents these striking comparisons illustrating the tremendous GROWTH he has seen.*

by Gerald D. Waterhouse

**L**AST December I returned to the Headquarters of God's Work, after completing my third world tour. These world tours, especially this last one, have really impressed me with the growth of the *Worldwide Church and Work of God!*

When I first came to Ambassador College in 1955, such tours would not have been possible. There were only *seven* churches at that time! And all but one of them — the church at Big Sandy — were located on the Pacific Coast. But by the time I completed this last tour, within a period of 14 months I had reached approximately 240 local churches *worldwide!*

At the time of my first nationwide baptizing tour in 1954, there were only a few widely scattered brethren in the rest of the United States and southern Canada. Now, *few populated areas in Canada and the United States lack a local congregation within reasonable driving distance.* God has called thousands into His Church in the past 18 years to make this wonderful growth possible.

Realizing what GOD has done, it is indeed gratifying to travel the length and breadth of the United States and southern Canada and *everywhere find Churches of God,* and to remember the many decisions and the abundance of labor which have been involved in this tremendous growth.

## First Overseas Office

To help you begin to comprehend the growth which God has granted the "Foreign Work," let me take you back in time to reveal how small the beginnings of this Work of God were in overseas areas.

*It was on February 14, 1957 that I first arrived in England. I was sent to manage the office in London and pastor the church there.*

There were only *three* of us on the office staff at that time. The mailing list for Britain, Europe, the Far East, Australia and other overseas areas was, I believe, just over 7,000. Yet it took the three of us three days to ready *The PLAIN TRUTH* for mailing, working up to 14 hours per day!

Now, in 1972, there is a beautiful *Ambassador College campus, a very large Ambassador College Press, plus many related activities in England.* Today, almost as many *PLAIN TRUTH* magazines are mailed to *Singapore alone* as went to the entire overseas list in those days!

When I first arrived in England, Mr. Roderick Meredith was just completing an evangelistic campaign in London. The *net result was that the London Church thenceforth had an attendance of somewhere around 20, including children.* And that was the only church in Britain at that time.

The growth seemed painfully slow. We had only 28 in attendance for the Feast of Tabernacles in 1957. When Mr. Raymond McNair relieved me in July 1958, around 50 were attending the London Church. But this past year over 3,100 observed the Feast in England! Today, instead of one there are *12 Churches of God in Britain.* It was inspiring to me to be able to visit each of those churches on my last overseas tour.

## Beginnings In Australia

Later, on November 12, 1959, Mr. Ted Armstrong and I arrived in Sydney, Australia. Our purpose was to establish an office there as well as a church.

Mr. Ted Armstrong spent 12 days in Australia at that time. During that brief stay, he made the decision to locate the office in the very outstanding M. I. C. Building. He also opened a bank account for us, selected a legal firm to represent us, and purchased a car and typewriter. This was sufficient to get us started in Australia. After the office space was properly partitioned and adequate furniture and equipment were purchased, I was able to open the office on December 24, 1959.

From that small beginning, the Australian Work has grown to where we now occupy one and one-half floors in the very modern Combined Insurance House. In addition, we have a very

large Ambassador College Press facility. More than 100 employees are required to conduct the work there. And, as an outgrowth of the Sydney office, we have established a branch office in Auckland, New Zealand.

As I visited both of these offices last fall, I was deeply *moved* at witnessing the growth God has given His Work in that area of the world in *only 12 years!*

Our first church service in the land "down under" was conducted at 20-A Martin Place, Sydney, on January 30, 1960. There were 30 people in attendance. Later that same year, 104 of us observed the first Feast of Tabernacles held south of the equator!

Today, there are nine Churches of God on the continent of Australia, one in Tasmania and one in New Zealand. Over 3,000 people can now attend services in that area of the world every Sabbath!

Last fall, I spent the first few days of the Feast of Tabernacles in Perth, Western Australia, with over 400 brethren in attendance. The middle portion of the Feast I spent at Blackheath with around 3,300 people. I concluded the Feast at Lake Taupo, in New Zealand, where over 500 attended. It was a stimulating experience, indeed!

#### In Remote Parts

In July 1962, I was sent to the Philippines to open an office in Manila. Through that office a prodigious amount of literature has been sent to the Filipino people over the past nine years. The office is staffed by some of our very fine Filipino brethren.

In 1962, there was only a small number of church members in the Philippines, and few of them spoke English. So for months I conducted Bible studies in my home on the Sabbath with only three to five Filipinos in attendance. However, God began calling English-speaking people through the advertisements which we presented in English in the Philippines. Many have been baptized over the succeeding years. You can't imagine how inspiring it was for me to speak to 440 brethren in the Manila church on my last visit!

After the Philippines assignment, I was sent to South Africa to establish an office in Johannesburg. I arrived on

March 13, 1963 and opened the office in the Windsor Gardens Building shortly thereafter. A few years later, the office was moved to the very fine Netherlands Insurance Building. Our South African office has helped many thousands of people by literature, personal answers to their letters and by personal counsel.

The church at Johannesburg was established on March 23, 1963. There were only 33 in attendance on that first Sabbath. That same year, 93 attended the Feast of Tabernacles.

On my recent trip into South Africa, I was able to speak to 380 people in the Johannesburg Church alone, and about 150 in the Durban Church. In addition, I spoke to 63 Europeans in our Cape Town Bible Study and 54 "Coloured" and Bantu in our Bible Study in Retreat, Cape Province.

In addition to these places, God has granted me the privilege of speaking in many other areas of the world where I had no direct part in establishing churches or Bible studies — in places such as Düsseldorf and Frankfurt, Germany; Zurich and Geneva, Switzerland; Utrecht, Holland; Paris, France; Hawaii; Barbados and Mexico City.

I have witnessed *fantastic growth* in the 18 years since I first came to Ambassador College in 1953, with a student body of about 63. Truly, God's Work and Church have grown to *world-wide* scope in just a relatively short time!

#### God's People — the Same Everywhere!

To be God's Church, the members worldwide had to be called by the true God and must be led by His Holy Spirit. And God's Church must have a *oneness* of attitude, purpose and dedication. For Christ inspired the Apostle Paul to state, "There is ONE BODY, and ONE SPIRIT, even as ye are called in ONE HOPE of your calling" (Eph. 4:4). This is exactly what I have witnessed in the development and growth of God's Church worldwide, regardless of racial, national, geographical or ethnic differences.

The world scene is one of divisions and confusion. God has called people with varied and contrasting backgrounds

into His Church. It has been inspiring and reassuring to see how God changes and molds the minds of His people into a *common understanding and oneness of purpose*.

Brethren around the world are united in understanding that the only way by which all of mankind can share in the ONE WAY which produces right and lasting results is for Christ to intervene in world affairs. When Christ is here, He will re-educate all of mankind to that ONE WAY which produces abundant well-being, joy, happiness — which will finally be shared on an everlasting basis. And all the brethren know that we are *now* in training to ASSIST Christ in extending THIS WAY to all of mankind through right and proper education.

I have witnessed the same basic response from God's people worldwide. Regardless of background, language or other differences, they understand and are *moved* by sermons which outline further our calling to ONE way, ONE purpose and a UNITED COMMISSION to extend, by means of a right educational program, this same way of life to the rest of mankind in the wonderful World Tomorrow.

#### Tomorrow's Challenge

We should be truly thankful for the growth God has given His Church and Work thus far. However, we must continue to *look forward*, for we have ONLY BEGUN to fulfill our great commission. The future is staggering when seen in the light of just what it will take to make possible the re-education of mankind!

For instance, if only ten percent — *a tithe*, and this is merely for the sake of the point I want to make, NOT a specific prophecy — of the world's population lives on into the wonderful World Tomorrow, that would mean roughly 350,000,000 people. If churches are kept to an average size of 1,000, then we will need approximately 350,000 churches! That's 349,719 more churches than we have today, since we have a total of 281 churches worldwide at the present time.

If one out of ten of those who live over into the World Tomorrow qualifies for college, and if college enrollment is kept to about 1,000 at each campus,



Ambassador College Photos

**SMALL BEGINNINGS** — Above, Mr. Herbert W. Armstrong chats with Mr. Gerald Waterhouse in his office during a visit to the "land down under" in 1960. Below, Mr. Waterhouse at his desk in the London office in 1957.



this would mean that there would have to be 35,000 colleges established!

And what about grade and high schools? If 40 percent of the population at the outset of the World Tomorrow is of that age, and if the average size of those schools is kept to 1,000 or so students, it will require approximately 140,000!

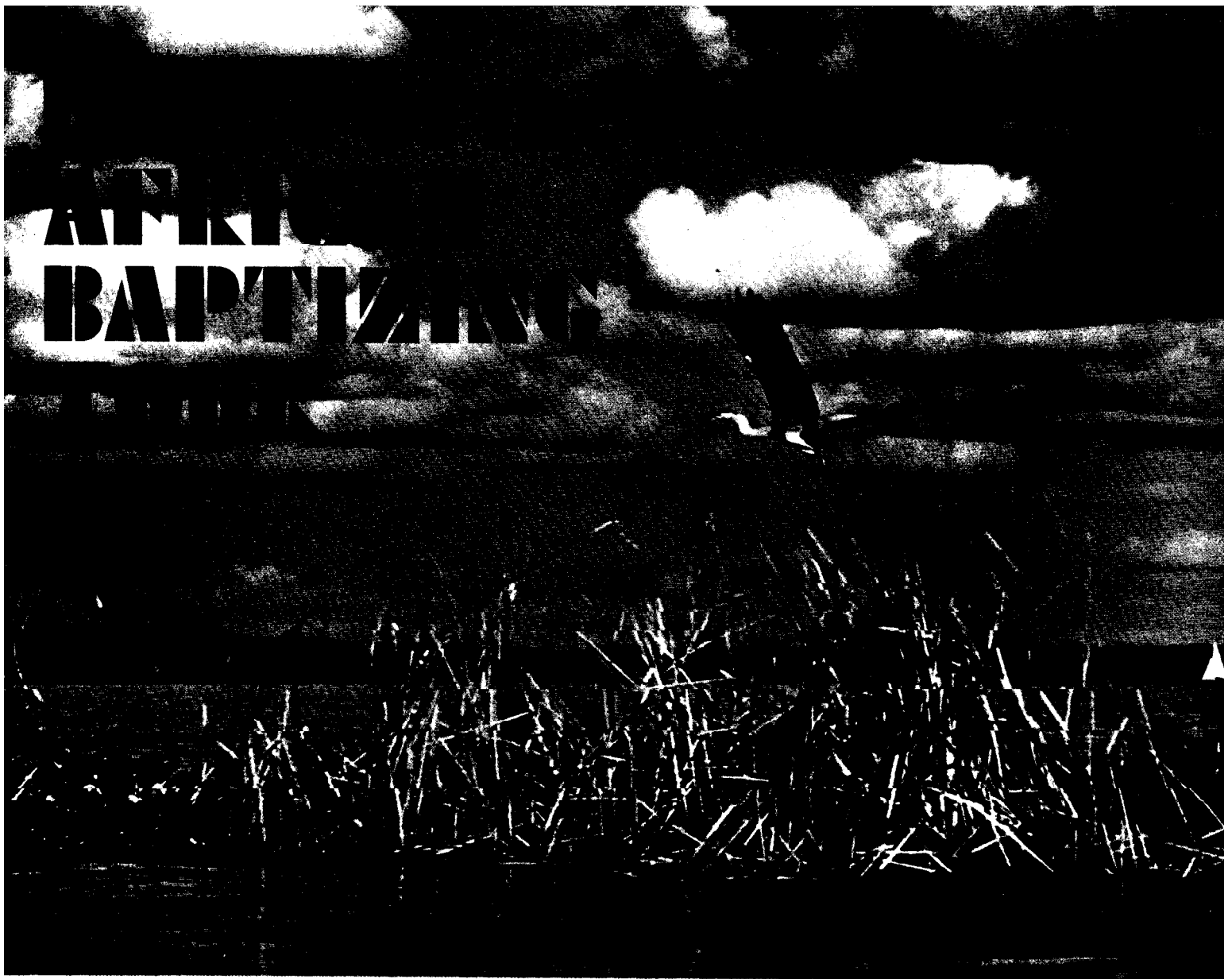
I have outlined only three areas of development, but what about agricultural, technical and trade schools? How

about the control of communications, publishing, commerce, industry, science? What about government at city, regional and national levels?

When we begin to think about our commission to RESTORE all things (Acts 3:19-21) — and what it will take to *re-educate* and rule mankind in the World Tomorrow — we should begin to see how much lies before us! It should also help us to grasp our absolute need to be born as the sons of God

with divine strength, wisdom and capacity to assist Christ in carrying through with the BIG JOB of building a utopian paradise on earth!

If we but keep our eyes on what Christ has already accomplished and consider what He *will accomplish* in the World Tomorrow, and KEEP DOING OUR PART, we can all have a part in the really BIG and FULFILLING WORK which is yet to be done in tomorrow's wonderful world! □



# AFRICA BAPTIZING

**In this issue we present the second and concluding installment of Mr. Jackson's diary of his and Mr. Robert Morton's baptizing tour of the African continent. We pick up the story with our men driving through the jungle flats of Rhodesia to the Zambesi River camp site where the first Feast of Tabernacles in Rhodesian history was observed!**

by Harold L. Jackson

September 30:

**T**HE drive through the hot jungle flats of Rhodesia was no different than driving across the desert flats of the United States. Two-lane, black-topped ribbons of asphalt and favorable weather conditions permitted us to drive at high speeds. Our only slowdown was for animals crossing the road, or to look at animal families as they trudged along the road foraging for food.

On our way in to the camp site, I had been told that we would be surrounded by wild animals, and was warned to tell everyone in our group not to go out after dark alone or without a flashlight.

We arrived at my cottage of five rooms, and after turning on the outside lights and visiting the closest neighbor 200 feet away, we settled down for the night.

Kilburn — Ambassador College

Lake McIlwain near Salisbury, Rhodesia.

It's funny, how one can imagine all types of things. The mind can conjure up situations of all types. That night I heard elephants, rhinos, hippos, baboons — all at *my door!* — but finally fell asleep.

Upon awakening, I rushed to the window. To my amazement, an elephant *had* been within fifteen feet of my bedroom window!

The camp site was a public spot on which we had placed a small tent for the Festival meetings. And that Friday night after sundown we had services for those who had come from Salisbury and the surrounding areas.

October 2-3:

On Sabbath and Sunday before the opening day of the Feast, services were

held in a veritable millennial setting. Families of such animals as the mongoose, monkey, wart hog and baboon grazed within sight as services were being conducted. They were not frightened or disturbed. The two services at night were watched by many more, though darkness prohibited our seeing them. Only an occasional rustling of the grass as they moved about revealed their presence.

The first evening, on my way home after services, I knew I was being followed. I searched the area beside the road with my light, but could not find anything. Still I could hear an occasional snap of twigs or crunch of grass. I froze with terror and stood quietly peering into the elephant grass. After what seemed to be hours (but only a few seconds) a family of perhaps four or six baboons appeared, stealthily watching my actions. As I caught them in the ray of my light, they hastily retreated and so did I!

A couple of nights later at the Zambesi camp, we had just finished a Bible study and were standing on my back porch, when one of the four men pointed toward a path fifty feet away. There, standing quietly, were two large bull elephants. They stepped out and slowly walked across the yard and disappeared into the tall grass. As I stood

there in amazement, a third slid down an embankment not twenty feet away from us, into the light from the porch. On discovering our presence, he ambled away in the direction the other two had taken.

Hippos and crocodiles are also a constant danger. But we saw only one hippo.

October 4—The Feast begins:

New things were experienced at this Feast. There was no piano or pianist, and only two of the group knew the songs. That was because they had been down to Mossel Bay for the Feast the previous year. We taught the brethren some of the hymns and to our surprise they caught on fast.

Two of our elderly men could not understand English very well, so an interpreter was used. It was a handicap for the first two services, because frequent pauses had to be made to allow time for the message to be interpreted to them. But it later worked out smoothly as we both got the hang of it.

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**ZAMBESI RIVER CRUISE** — Brethren attending the Feast of Tabernacles at Mossel Bay enjoy leisurely cruise up the Zambesi River to Monkey Island, where they observed amusing "monkey shines."

Jackson — Ambassador College

Two members of the Church from Zambia attended the Feast in Rhodesia: Mr. Mwambula, a pioneer member in this part of Africa, and Mr. Mumba, a former employee of the Immigration Department of Zambia.

Mr. Russell Johnson, our minister in Salisbury, was of great assistance to us all, preparing special outings as well as assisting in the sermons. A cruise up the Zambesi River to Monkey Island was a most amusing sidelight of the Feast. The boat crew kept us informed of our whereabouts, pointing out hippos in the water and other wild animals near the shore.

On the island we gathered around the picnic tables. We were instructed not to tease our visitors, but we were permitted to feed them. Then raising his voice to a high pitch, our guide called out, "Monkey, monkey, tea time, tea time." And from the trees and from all directions came monkeys of all sizes. Tea and crackers were then served, and the show was on! We were entertained by the hilarious antics of these cunning creatures.

At the height of the monsoon season this island is completely inundated (except for the tops of the trees), the flood waters leaving weeds and grass in the trees when receding. This debris becomes a shelter from the hot scorch-



ing sun for the birds and monkeys.

After exhausting our supply of crackers, we returned to the boat and back to the camp.

On another trip, we visited the African village in the heart of the city of Victoria Falls. This is one of the tourist attractions of the area, displaying unique artwork and craftsmanship, as well as tribal customs and native dances.

On entering we were shown the compound of the native chief, composed of a number of thatched-roof huts. The large hut is the one in which he resides, while those around are reserved for wives. The number of huts depends on the number of wives he chooses to have. There are also huts for the chickens of each wife. Each wife must raise her own chickens, but no egg can be eaten, for that would rob the chief of a potential chicken.

There is also a hut for cooking. The grist mill is nearby to grind grain for porridge and flour, and of course, a *kraal* (corral) for his honor's cattle, sheep and goats. Since a man's wealth is determined by the number of herds and flocks he possesses, it is traditional and a high honor that at death he be buried in the center of the *kraal*.

Next, we viewed the skill with which the artisans work. A number were engaged in carving, weaving, sculpturing, leathercraft, molding, oil and watercolor painting. Their original designs show the vivid imagination of these people. The children understudy their parents and it is not unusual to see very fine work turned out by the youngsters.

Finally, we were ushered into the arena where Nigerian warriors performed dances for us. Well-built young men in colorful regalia assembled and began their number to the beat of drums. The precision with which they moved showed how diligently they had rehearsed. Their faces reflected their concentration while they moved with ease and grace to the beat.

Precise stomps, eruptive shouts in unison, twists and pivots and an increasing crescendo of voices brought the vigorously performed show to a sudden close — after twenty minutes of exhaustive action. The applause was tremendous!

I talked to the troupe leader and learned that those selected for entertainment of this nature must be in the best of health. Dances have been known to last four to six hours, or until the participants drop from sheer exhaustion!

Victoria Falls is one of the wondrous beauties of the world. This famous phenomenon can scarcely be adequately described. Its monstrous size and awesome depth leave one spellbound. It also leaves you soaking wet, as the falling mist spreads out hundreds of feet from the thunderous falls. We must concede that Niagara Falls doesn't compare with Victoria Falls.

We spent about three hours here

and would have stayed longer, but the sun was sinking fast. Somehow with so much to see, we had become separated into two groups. After searching for forty-five minutes we found the other group waiting for us at the bus! They had taken another route.

Two days of the Feast of Tabernacles had gone by when I arrived (after a nine-hour flight from the northern boundary of Rhodesia) at the Feast of Tabernacles for the Coloureds and Bantus held at Mossel Bay, South Africa. We were whisked away from Capetown by car to cover the remaining 260 miles to Mossel Bay and the beautiful Coloured hotel atop a hill overlooking the Indian Ocean, where the Feast was held amidst an all-black community.

The facilities were modern and no different from those in the States, with perhaps one exception: there were absolutely no loiterers or any undesirables



Kilburn — Ambassador College

**VICTORIA FALLS** — These breathtaking falls are located on the Zambesi River in Rhodesia.



around. The raucous characters permitted to congregate at many public places in the States were not allowed on the premises by the management.

We were their guests and everything was done to insure our safety, pleasure and comfort. The auditorium at the rear of the hotel had also been beautifully decorated for us by the white brethren attending the Feast at George, thirty miles to the north.

October 6-11:

The next morning, Wednesday, we met our group of about fifty-seven people at breakfast. The dining room was always a place of meeting. Families ate together and visited briefly before and after meals. The food was very delicious and plentiful.

Services were shared by the ministers and assistants sent down from George, including Mr. Leon Walker, a pastor and faculty member from Bricket Wood, and Mr. Sydney Hull who is in charge of our mailing department in Johannesburg.

Song services were a delight. Again we taught the songs, and all participated with great enthusiasm. Sermons and sermonettes emphasized the complete surrendering of our lives to God, assuring us of positions of leadership in the World Tomorrow.

We had the pleasure of counseling many and holding many question-and-answer sessions. On Thursday night a fun show was staged. All were entertained by songs and dances of yesterday, as well as a humorous skit about the modern age. The entire Feast at Mossel Bay was one of lightheartedness and gratefulness just to be together. ~~It was our way to make~~ our stay a pleasant one.

On several occasions the owner and manager of the hotel, who was a mixture of Indian (from India) and white, called "Coloured," called me out of bed to meet various of his friends and relatives whom he wanted to meet an American black.

While at Mossel Bay we took a bus trip to the Kango caves. On the way there we were delayed by engine trouble, so we arrived a half hour too late for the last tour. We consulted the manager. He decided to organize a special

tour for the American black from Ambassador College and his party of fifty people, who could not return later. While we were several hundred feet underground we stopped to permit an outcoming group to pass by, and whom did we see but two of our ministers and their families!

About three miles off the coast in the South Indian Ocean and within view of our hotel, lies a small, rocky island. It is sheltered somewhat by a jetty five miles west and extending about five miles south, providing a relatively safe place for seals to congregate and mate. About two-thirds of our group at the Feast visited the area and were amazed to see how many seals were on the island. Literally hundreds swarm this rocky abode, the din of honking and barking rising far above the noise of the pounding waves as they play, swim and float around in the water. It was an ideal spot for "shutter-bugs."

October 12-15:

Northeastward of the Festival sites lies the Kei River which meanders down through the Drakensberg Mountains to the sea. The territory south of the river is called Ciskei, and that north the Transkei. The government of South Africa has reserved the Transkei for the blacks for the development of farmland and all-black towns.

We traveled through it — 400 miles — by car. Farmlands, villages and homes of blacks are in this area for miles. Many of these people are quite well-to-do, having large acreages, herds of cattle, flocks of sheep and goats. There is substantial pasture land for grazing and vegetable growing. Houses are neatly arranged and work carried on in an ever-growing society.

Blacks are educated in improving the quality of the soil, rotation of crops, prevention of soil erosion, animal husbandry and other things that contribute to their welfare and economy.

Black students can attend the University of South Africa and the medical school at Cape Town with no discrimination.

Councils have been formed to train blacks in various jobs in government so they may be qualified to govern

themselves. Several of our members, Coloured and black, confirmed the fact that opportunities were open to all who have the initiative and ability to learn and progress. If they wish to establish a business, the government will not only aid in setting it up for them, but also teach them how to run it.

One Coloured lady in the church, who is a highly competent stenographer and office assistant, works for an employer who leaves much of the office load to her. When opening a branch office in another city, he sent her, a reliable person in whom responsibility could be placed, to set it up.

Another member holds the office of Inspector of Schools. This man (who has a family) after a number of years on the job is now in a position to appoint his assistant to work in his place when Feast time comes. He was to attend a conference in a major city away from home at the time of this Feast, but turned it down. There are other examples: policemen in responsible positions, railroad workers, research specialists and many others who are prospering.

There are blacks in South Africa whose enterprising efforts and business acumen have combined to bring recognition of their empire-building qualities. Two are now millionaires.

Upon arriving in Durban we had dinner with Mr. Dan Botha and family. The beautiful city of Durban has no international hotel to accommodate all races, and in looking for a decent place to stay, nothing could be found. However, the ingenuity of our ministers had gone to work. A letter was written to the chief of police explaining that an American black from Ambassador College would be in town overnight with no decent place to stay; could accommodations be provided? He called one of the oldest established hotels in downtown Durban, whose manager readily consented to house me for whatever period we wished to stay. Our room service was the best. The name of the police chief? Colonel Jackson!

October 17-18:

The next day we toured the city, but took too much time and I almost didn't catch the plane headed for



Ambassador College

**MEMBERS AT MOSSEL BAY** — This happy group of God's people met for Feast of Tabernacles services at the Diaz Hotel overlooking the Indian Ocean. Notice Mr. Harold Jackson and Mr. Leon Walker at bottom right.

Swaziland. I made this trip alone for the purpose of seeing how a black would get along by himself in this country, since mostly Europeans visit these swank spas tucked away in some out-of-the-way place.

I stayed at the Swazi Spa. There is a huge casino with gambling, riding stables, nine-hole golf course, swimming pools, tennis courts, table tennis, bowling alleys — you name it, they have it.

To see the country I rented a chauffeur-driven car and toured for eight hours, being shown around its industrial, commercial and residential areas which develop as fast as revenues permit.

When one sees and understands the many problems here, he quickly learns that the only solution to the dilemma is education. However, at the moment there is too little too late.

Soil erosion is a big problem. The people graze cattle and then herd sheep and goats which crop the ground bare. Then the monsoon rains come and wash away the topsoil. Non-rotation of crops also contributes to soil depletion.

My chauffeur, a son of the present

chief of the Swazi tribe, 33 years of age, married and the father of three, was willing to talk about his country. He can see it going down, but Swazis are proud of their land. He said they are not disillusioned, but progressing as they learn.

I saw many cattle and sheep grazing in the country, crops of maize and an iron ore factory. Horses are not used in Swaziland, mostly burros and occasionally an ox team are seen. I saw most of the country and, in spite of their severe soil erosion, left with the idea that Swaziland is the most fertile (by comparison) of the East African black countries visited thus far.

October 20-23:

From Swaziland I returned to Johannesburg and then on to Salisbury, Rhodesia and into Blantyre for one day. Then on to Lusaka in Zambia, where all were preparing for the Independence Day celebration throughout the country. The city was teeming with people who seemed to enjoy going somewhat

carefree as they worked for "freedom." All are conscious of this one theme. The papers promote it, and all — teen-agers, old folk, tractor workers, farmers and office workers — purchase and read the papers each morning.

For the most part, these people are informed about the world and are able to express themselves. They have a zest for life.

October 24-27:

We did, however, have appointments in Kitwe and so we traveled the day before the Zambian Independence Day from Lusaka to Kitwe. There we were virtually tied up, because everyone was involved in the Independence Day celebration.

Several of those we were to meet traveled two or three days by bus to meet us, losing sleep, but not caring. Their main concern was to meet with us. We stayed there with a party of six from 6:00 to 11:00 p.m. conferring, instructing and counseling.

We returned to Lusaka and from there traveled to Dar-es-Salaam in Tanzania where we kept appointments with four young folk. Nothing eventful took place at this stop.

October 28:

The morning of the 28th we departed for Nairobi in Kenya. While checking into the hotel at Nairobi, a voice to my left welcomed me. Turning to view my greeter, I asked where he was from. It turned out that he was a Nigerian citizen studying medicine at Yale. On learning of our unsuccessful efforts to get into his country, he offered his assistance, which we hope to use in the future if no other way is possible.

Our stay in Kenya was a very pleasurable one in that Kenya is a very fast moving state. The people there seem to be quite aggressive in their pursuance of various enterprises and business in general. The economy is on the upswing, and as in other black countries, all are seeking a spot in the world. They wish to show the world that they can "make it."

October 31:

After spending three days in Nairobi, we boarded a plane for Entebbe and Kampala directly on the equator in Uganda. We arrived in a light falling mist and a comfortable 68°. After picking up a car, we drove north to Kampala, about 35 miles, checked in and looked around the city.

What a contrast! This capital city is inhabited mostly by Indians (from India) and blacks. Nearly all the business establishments are owned and run by Indians, with the blacks as chief laborers.

November 2-7:

After making our appointments, we left Entebbe the second of November, having to return to Nairobi to change planes for Addis Ababa, Ethiopia.

After boarding the plane, which was about one and one-half hours late, we discovered we would miss our connection in Nairobi by ten minutes. My traveling companion, Mr. Bob Morton, and I sent a message requesting the plane be held ten minutes for us. The answer was that it could not be done.

Meanwhile I had engaged in conversation and made acquaintance with

an Indian hydraulic engineer, the head of a construction project for the United Nations. It so happened he, too, had an important appointment in Ethiopia that afternoon. Hearing our discussion, still another man, a representative of an international travel agency and his companion, joined us in sending a second message to the pilot, stating that five persons representing three international organizations, requested a hold on that plane until we arrived. The answer was "we will."

On arriving, our luggage was hurriedly yanked off the plane and placed on board the waiting DC-10 which was fully loaded. However, much to our surprise, they had sold our seats to others who were waiting. This posed a problem, for now five people had to give up their seats. Sure enough, the management had to ask the last five who had purchased tickets to surrender their seats.

After the confusion, we boarded and settled down for the six-hour ride. The engines were started, but then the pilot's voice over the intercom announced that there was engine trouble and all would have to return to the terminal until repairs could be made.

After two hours it was announced that the plane would not stop in Ethiopia. The Addis Ababa airport had been closed for repairs. Instead, we would fly directly to Rome. So it was impossible to meet the young university graduate who was traveling 200 miles to meet us at 4:00 p.m. in Addis Ababa.

From Rome we flew to Tel Aviv in Israel where Mr. Richard Frankel took us on a five-day tour of this inspiring, but little country. Sunday morning, November 7, we departed from Jerusalem for Lod Airport near Tel Aviv, where we boarded a plane bound for Naples, Italy. With only one day to stay, and our only appointment at night, we toured the excavations of Pompeii.

November 8:

The next stop was the Mediterranean island of Malta where we toured the city before meeting our prospective members at the post office. After two days we departed for London and a brief visit at the campus.

Looking back on the tour, the highlight was without a doubt the Feast of

Tabernacles in South Africa. Everyone there was encouraged to hear of those who had been added to the Body of Christ, and to learn of the welfare of those who had been baptized the previous year.

For the second year, the tour had missed the prospective members in Nigeria, even though our plane stopped in Lagos, its capital. Entry visas had been denied us and we were unable to leave the airport.

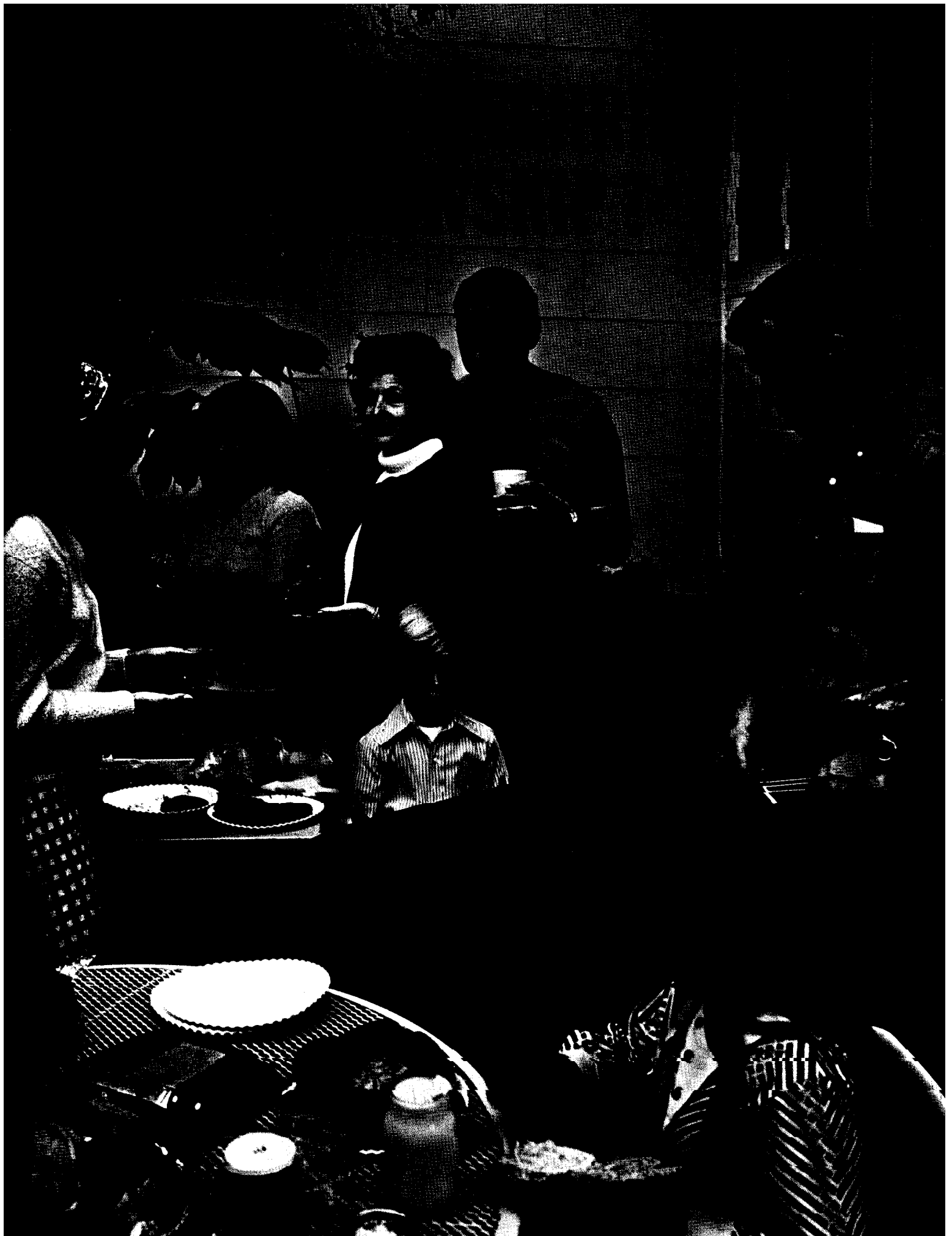
The sixty Nigerians we wanted to see would have made a majority of our first-time visits, but only the three young school teachers who were able to make it to Ghana were baptized. Many of these Nigerians who want personal counsel from God's ministers have been asking for a visit for years. One or two asked for a minister to come and baptize them nearly ten years ago. They are still waiting.

Some we met in other places showed great determination to overcome obstacles in order to see us. One woman missed us at the post office where we had arranged to meet her, because her transport was late. Unwilling to let the opportunity slip through her grasp, she began to contact all the hotels in the area until she found us. She was baptized!

The tour has certainly shown us how effective the *Correspondence Course* is for those who are cut off from the rest of God's people and from regular visits by Christ's own ministers. Many of those we saw face almost impossible obstacles, but they are growing spiritually as a result of daily Bible study with the course.

After traveling through Africa, it's not difficult to pray "Thy Kingdom come." The poverty, the disease, illiteracy and difficulties facing the African people today are appalling to one reared in a Western society. Africa desperately needs right education and supervision. And only the coming of Jesus Christ to rule this sick world is going to bring them the type of education and supervision they need.

God is calling a people — but only a scattered few — out of Africa to rule with Him in His Family in the World Tomorrow. Pray with them that His Kingdom may come soon! □



## **Fellowship can be a key to spiritual growth — or a stumbling block. Here are KEYS to positive Christian fellowship!**

by Dean R. Wilson

**T**HINK for a moment of all the challenging, inspiring times you have fellowshiped with brethren and talked about uplifting things, and gone away feeling greatly inspired. We in God's Church have a common bond — the love of Christ and the Holy Spirit which God has given us. We *should* speak with, visit, and encourage each other often because we are all members of the same spiritual FAMILY — the Family of God!

### **Fellowship Is Important**

Make no mistake. Fellowship is vitally important to spiritual growth! God says in the book of Proverbs, "Be with wise men and become wise. Be with evil men and become evil" (Prov. 13:20, *The Living Bible Paraphrased*). Our fellowship has a lot to do with whether we become wise or foolish, righteous or evil.

Says the *New English Bible*, in another place, "Make no mistake: 'Bad company is the ruin of a good character'" (I Cor. 15:33). This is, of course, one *basic* reason good fellowship is vitally important to Christians.

God knows right spiritual fellowship with other brethren is important. That's why He commands us in the book of Hebrews, "We ought to see how each of us may best arouse others to *love* and active goodness, not staying away from our meetings, as some do, but rather *encouraging one another*, all the more because you see the Day drawing near" (Heb. 10:24-25, *New English Bible*).

Says *The Living Bible*, in modern phraseology in the book of Malachi, "Then those who feared and loved the Lord *spoke often of him to each other*. And he had a Book of Remembrance

drawn up in which he recorded the names of those who feared him and loved to think about him.

"'They shall be mine,' says the Lord of Hosts, 'in that day when I make up my jewels. And I will spare them as a man spares an obedient and dutiful son'" (Mal. 3:16-17).

God places high value upon those brethren who fellowship and think about Him and His plan often, and who inspire each other with sound spiritual conversation.

### **Right Spiritual Fellowship**

As Solomon wrote in the book of Proverbs, "A friendly discussion is as stimulating as the sparks that fly when iron strikes iron" (Prov. 27:17, *The Living Bible*). Spiritual conversation can uplift, sparkle, inspire and energize people to greater spiritual action in their lives. How well we have seen this principle illustrated when visiting God's people! Some people are just filled with enthusiasm, zeal and questions when visited by God's ministers — they even *inspire* the ministers who visit them.

Right spiritual fellowship consists of the positive, uplifting kind of visiting, associations and conversation — not negative grumbling, complaining, gossiping or carrying rumors. Such negative fellowshiping is **DESTRUCTIVE** to spiritual character, and is also destructive to the Work of God!

When we get together we should do as the Apostle Paul commanded, letting our conversation be seasoned with salt. "No bad language must pass your lips, but only what is good and helpful to the occasion, so that it brings a blessing to those who hear it" (Eph. 4:29, *New English Bible*).

Discouraging remarks, vicious rumors, evil gossiping and slandering can not only wreck the character of those engaged in it, but also ruin the lives of other people and hinder the Work of God! As Christians, we have an opportunity to make our conversation positive, constructive, helpful and edifying to others.

Those who deny themselves this opportunity — who refuse to share their personality, life's experiences, thoughts,

ideas — those who are *fringers* who hang on the outskirts, who circle around the edge of God's people — who are **NOT REALLY INVOLVED** — are on **dangerous spiritual ground!**

### **The Two Extremes**

Satan the devil is like a roaring lion, seeking whom he may devour (I Peter 5:8). It is well known that lions attack and devour antelope or other animals that stray away from the herd; who don't stick close; who go their own way. Similarly, the devil generally attacks, and "devours" if he can, those brethren who are **FRINGERS**, stragglers spiritually, who are not actively *involved* in God's Work — those who stick off by themselves, who tend to avoid fellowship and who don't regularly attend Sabbath services or participate in Church activities.

Are *you* a fringer? Then now is your time to change — while you still can!

But there are always two extremes. While some people tend to be "loners" and don't fellowship enough with others in God's Church, others tend to be fellowshiping all the time. Both these extremes are categorically wrong.

We must be balanced in our fellowshiping. Each of us has certain responsibilities toward our family, our job or whatever, and it behooves us not to be fellowshiping a great deal with others (outside of church services) when we have not fulfilled our other obligations or duties. God says any who don't take care of their own family are worse than infidels (I Tim. 5:8). And this principle definitely applies to both men and women!

Gadflies and busybodies are all too common in this world. In his day, the Apostle Paul was forced to write: "For even during our stay with you we laid down the rule: the man who will not work shall not eat. We mention this because we hear that some of your number are *idling their time away, minding everybody's business but their own*. To all such we give these orders, and we appeal to them in the name of the Lord Jesus Christ to work quietly for their living" (II Thes. 3:10-12, *New English Bible*).

Brethren, let's *avoid both extremes like the plague!* If you have been guilty

of either in the past, then acknowledge it and repent so you will be in the Kingdom of God!

### Purpose in Fellowship

In I Peter 2:17 we are told to "Love the brotherhood."

God's greatest single attribute is love — outgoing concern for others. And He desires that each one of us develop this same attribute in our own lives to the full. He wants us to learn to GIVE and SHARE with others — to become outgoing and concerned about the needs of others.

But this attitude of outgoing love and concern is totally contrary to our own human nature which is SELFISH, self-centered and hostile toward others! And so God wants us to overcome our inherent selfishness by learning to SHARE our personality and possessions with others. He wants us to learn how to SERVE others by giving ourselves in service.

Most people in the world don't know it, but the key to happiness is learning how to GIVE — learning how to LOVE! Those of us in God's Church should be well acquainted with this great spiritual lesson — and Christian fellowship gives us an opportunity to PUT IT INTO PRACTICE!

Did you ever think about it that way?

Now what's wrong with this world's fellowship? When we analyze it, there is one basic thing. The essence of the world's fellowship is VANITY! The world's constant rigmarole of tea parties, cocktail parties, card games, sports activities, social luncheons, etc., generally speaking, are NOT held in order to SERVE or help others. The worldly spirit of backslapping camaraderie is usually motivated by a desire to get, or acquire something from the other individual. In other words, the whole basis of the world's fellowship is to flatter the ego, to elevate the self, to get ahead for self or to make a business deal favorable to SELF!

Fellowshipping for vanity obviously is wrong in God's eyes. God doesn't want His people to get together to see who can be "the life of the party," or who can stay in the "limelight" the longest — to see who can gain the most admiration from the others.

The question is, brethren, do we ever allow such motivations to creep back into our minds? The answer, unfortunately, is yes!

Fellowshipping, if not handled properly and with wisdom, can and often does cause problems among the brethren in God's Church. All too often some of God's people, with a complete disregard for all decorum and respect, trample under foot and take advantage of the hospitality and cordiality of other brethren.

Take a good look at yourself and analyze your own situation. How many times have you taken advantage of a brother's hospitality and did not pass on hospitality to others?

### Familiarity Breeds Contempt

Fellowshipping too familiarly with just one or a limited circle of brethren is a potentially devastating mistake.

God has not recorded Proverbs 25:17 for us in vain, "Don't visit your neighbor too often, or you will out wear your welcome" (*The Living Bible*). That has actually happened to some in God's Church, causing irreparable damage to the personal relationship between some brethren. For once such a problem has arisen, and hard feelings have been created, it is sometimes very difficult for us as human beings to forget and forgive as we should.

Familiarity can breed contempt in any of us. Why? Because none of us is perfect, yet. But as God records in Proverbs 21:2, "Every way of a man is right in his own eyes." When problems have arisen between brethren because of over-familiarity and the minister is called upon to help settle the difficulty — you guessed it — both sides will likely insist they are not at fault! Each is positive that the other party is the guilty one and no amount of reasoning or explaining will change their attitudes.

What brings about this sort of impasse? Being continually together. The two individuals just can't help noticing each other's failings as Christians. And then after a while it begins to bother one or the other to the point he decides that he must do something about his brother's shortcomings, forgetting he has problems of his own.

He usually does one of two things. Either he takes it to his local minister and expects Him to go forth immediately and properly correct the other brother, or he promptly begins a fast and prays about the problem, then proceeds to point out to the brother his shortcomings, assuming that he, himself, as the result of fasting and praying, now possesses a superior, righteous attitude.

The end result of either action is hard feelings and embitterment on the part of the individual being corrected. Why? Because he, also as the result of the familiarity, has seen shortcomings in the brother who is trying to point out his errors. The common reaction is: "I'm as good as he is. Who does he think he is, saying I am wrong?"

This does not mean it is wrong to go to your brother if he has obviously sinned, pointing out his mistake. But it should be done in an attitude of humility, meekness, courtesy and love, realizing that you, too, are human and subject to error (see Gal. 6:1-2).

### Don't Fellowship With Attitude of Correcting

If a contemptuous, derogatory view of a brother has come to the fore in your life, your responsibility is to begin to develop the mind of God on the subject: "Be in debt to no man — apart from the debt of love one to another. He who loves his fellowman has fulfilled the law . . . You must love your neighbor as yourself. Love never wrongs a neighbor; that is why love is the fulfillment of the law" (Rom. 13:8-10, *Moffatt*).

God has forgiven us our transgressions and removed them as far as the east is from the west (Ps. 103:12). So shouldn't we also be willing to forgive our brethren their faults, just as Christ has? The Apostle Paul tells us we are to have the mind of Jesus Christ (Phil. 2:5). So add it all up and realize we are to begin to think and act like Jesus Christ and God the Father, who are filled with love and forgiveness.

Solomon wrote, "It is an honour for a man to cease from strife . . ." (Prov. 20:3). Can you cease to make an issue of something that is causing strife? If you can, this is a credit and an honor

to you. "But," this verse continues, "every fool will be meddling." A fool will continue to stir up strife and difficulty over a problem. Like a cat with a ball of yarn, he will "worry" it until it becomes a tangled mess. Do you want to continue as a fool simply because you are unwilling to forgive and quit stirring up strife over a very unfortunate situation which has arisen?

DON'T assume God holds you personally responsible for correcting all the sins and faults of brethren in your local congregation. This is the responsibility of Jesus Christ and God's ministers. Don't visit with the brethren *with the attitude* you are responsible for pointing out their errors. This only causes hard feelings because you are not perfect yourself.

Says Jesus Christ: "Why do you look at the speck of sawdust in your brother's eye, with never a thought for the great plank in your own? Or how can you say to your brother, 'Let me take the speck out of your eye,' when all the time there is that plank in your own? You hypocrite! First take the plank out of your own eye, and then you will see clearly to take the speck out of your brother's" (Matt. 7:3-5, *New English Bible*).

### Appointing Yourself "Corrector" Can Only Have Bad Results

Too many times the vanity of assumed spirituality wells up in some of God's people. Then the desire to be an authority and to teach takes over and they assume responsibilities that are not theirs. They begin to teach and correct. The end result is always the same — hard feelings and strife.

It is wrong not to associate yourself with the brethren and fellowship with them, but it is also very wrong if you do it in a wrong manner and for a wrong purpose. It is wrong if your association with any one brother becomes *meddling* and a source of *irritation* and *resentment* to either party!

We all need to strive with all our being to avoid strife and meddling in one another's affairs which causes hard feelings and unhappiness. Notice Paul's admonition in Ephesians 4:1-3: "I beg you — I, a prisoner here in jail for serving the Lord — to live and act in

a way worthy of those who have been chosen for such wonderful blessings as these. Be humble and gentle. *Be patient with each other, making allowance for each other's faults because of your love.* Try always to be led along together by the Holy Spirit, and so be at peace with one another."

Paul continues, "We are all parts of one [the same] body, we have the same Spirit, and we have all been called to the same glorious future" (verse 4, *The Living Bible*).

Brethren, let's *remember* these facts, and strive always to live at *peace* with each other, avoiding offense, slights, hurt feelings — all of which arise only because we forget our calling, our glorious future and forget to show *love*. It is much better to avoid a problem in the first place than to have to try to solve a problem after it has once been created!

### How to SERVE In Fellowship

It is not wrong to enjoy the company of particular people. Even Jesus Christ, who never sinned or was in error, had a special closeness to the Apostle John above the other apostles (John 21:20, 24). But does this mean that we should be respecters of persons and only associate with those we particularly like? The obvious answer is no!

Declared the Apostle Paul: "Pure religion and undefiled before God and the Father is this, to *visit the fatherless and widows in their affliction...*" (James 1:27).

Godly fellowship must include the widows and orphans. It should also include others who may otherwise have very few friends. You must not neglect fellowship with these, to encourage them, to make them feel loved, wanted and appreciated.

You can *serve* and have fellowship by purposely and openly sacrificing your time and personal enjoyment to encourage or help a brother or sister in God's Church who is ill or alone or afflicted in some way. Visit with the widows and the fatherless because they have less opportunity to get out and be with others in the church. And visit the sick or afflicted in order to encourage and inspire them. This kind of fellowship is well-pleasing to God.

You can also serve and fellowship by setting yourself to be friendly toward the NEW people in God's Church — the new members who have just begun attending services. Go out of your way to meet them — don't hang back. *Become acquainted with them, introduce yourself and learn about them.* God desires that we be hospitable, friendly, sociable, courteous and considerate. But these good fruits must be intensively cultivated; they don't grow up wild like weeds.

Still another very important way in which you can fellowship and socialize with other brethren is to take advantage of the outings, picnics, camping trips, etc., of your local church. *Take part — PARTICIPATE!*

### Our Most IMPORTANT Fellowship Is With God!

Important as right fellowship is with brethren in God's Church, our MOST IMPORTANT fellowship is not with them. Our greatest fellowship is with God the Father and Jesus Christ. The Apostle John makes this truth clear. He writes:

"That which was from the beginning, which we have heard, which we have seen with our eyes... that which we have seen and heard we proclaim also to you, so that you may have fellowship with us; and *our fellowship is with the Father and with his Son Jesus Christ*" (I John 1:1-3, RSV).

John continues, "If we say we have fellowship with him while we walk in darkness, we lie and do not live according to the truth; but *if we walk in the light*, as he is in the light, we have fellowship with *one another*, and the blood of Jesus his Son cleanses us from all sin" (verses 6-7).

Our fellowship with each other — as branches of the one vine, Christ (John 15:5) — is only in and through our fellowship with Christ and the Father, who have called us into the way of truth. This fellowship comes through drinking in of God's Word by *daily* Bible study, and through fervent, earnest prayer several times a day.

If we truly *walk* with Christ and with the Father, then we will surely "become wise," and inherit the Kingdom prepared for us from the foundation of the world! □

# WHAT ABOUT INSURANCE?

***Should Christians purchase life insurance in today's society? What about other types of insurance? Is there really any need for God's people to have insurance today? Understanding what insurance IS can help you properly exercise both FAITH in God and sound GODLY WISDOM!***

by Arthur C. Mokarow

**I**'VE PAID insurance premiums for 20 years and never collected a dime. Insurance is a racket!"

Sound familiar? Have you perhaps felt cheated because you've paid what seems like endless amounts of insurance premiums and have never yet received any tangible return?

Or, worse, you may have been cheated when you actually were due a claim settlement.

Why do most people feel their insurance payments serve no useful service except to swell the bulging pockets of someone else?

## Just What IS Insurance?

Insurance is not a way to get something for nothing. Neither is it solely a way to protect the self. Nor is it a gimmick that costs you money from which you'll never get any value.

Insurance can be defined as a pooling of resources exposed to a common risk to which a certain percentage of people will fall victim during a given period.

Reputedly the first recorded experiment in insurance began in ancient China where merchants ran the risk of total ruin if their boats with the year's products were lost while being floated downriver to market. If 12 merchants divided their goods among each of their dozen vessels, the risk of loss due to an accident was decreased for each of them. In that way, since a majority of the boats would usually make the trip successfully, no one businessman would lose everything. If two crafts sank and ten made it to market, each man would have 10/12 of his products safely delivered.

Each shared the risk for the good of the whole group.

## The Basic Principle

As stated in Mr. Herbert W. Armstrong's article, *Is Insurance a Sin?*, the basic purpose of insurance is to alleviate financial disaster suffered by an individual because of time and chance circumstances. As the Bible says, "Time and chance happeneth to them all" (Eccl. 9:11).

But what about all those who never receive any financial payment because of having no claims? Has that person been cheated? Let's consider more deeply the principle on which insurance *should* be founded.

In the same article, Mr. Armstrong states that insurance, in principle, is similar to third tithe. In cases where third tithe assistance is needed to help sustain widows and their families, a financial loss has resulted from the death of the husband who was the breadwinner. Unless some financial provision was previously made, the widow often faces severe economic hardship. Third tithe — contributed by a large number of individuals — helps alleviate this situation.

The United States government has instituted for the nation a very similar program. It is the Social Security system. In essence, Social Security is merely a federal insurance program subsidized by employers as well as employees. Not only is it a life insurance plan for surviving dependents, but a pension plan for those breadwinners who themselves live on into old age.

(Many people don't realize, however, that Social Security benefits and pension plans are generally designed as *supplements* to retirement income, rather than as a means of sole support. Husbands and breadwinners should therefore develop — if possible — other means of strengthening their financial security. One good way of doing this is through life insurance.)

## The Christian Approach to Insurance

The world's attitude regarding insurance is, quite naturally, based on human nature. Very often we notice in the newspapers reports of individuals who have devised elaborate schemes to defraud insurance companies. And the insurance industry itself is no doubt comprised of too many who are out to *get* all they can from the public — without true regard for their needs. Of course there are always those who sincerely desire to help, but with human nature as it is, greed and dishonesty would probably predominate even more were it not for the tremendous number of laws and regulations controlling the industry. Insurance is one of the most strictly governed and closely watched areas of business.

Were it not for the "get nature" in human beings, all these laws and controls would not be necessary. From a *Christian aspect*, our viewpoint toward insurance should be different than society's at large.

Let's take an example.

Assume a group of ten people join together, all willing to "self-insure" the



entire group against a possible loss of their automobiles from theft. Each member of the group agrees to place \$200 in the fund to offset a potential theft loss to any person in the group. Let's say you agreed, as a member of the group, and donated your \$200 to the fund. Several months later one of the other members has his automobile stolen. Replacement for this particular car amounts to \$1,500, which he receives from the \$2000 total which all had contributed.

What should be *your* attitude?

Obviously, you should be grateful you are able to help a fellow human being receive payment for his loss. *You* received nothing tangible, but *he did*. (It *could* have been you!) Instead you were allowed to perform an act of LOVE by sacrificing a small part of your income to offset a large financial loss by another member of the group. You SERVED a fellow human being, and although you didn't receive a claim payment yourself, someone else did, and you contributed your part. So in essence, you did obtain a benefit, because as Jesus said, it is more blessed to *give* than to receive.

Naturally, the world would not take this viewpoint. After all, it wasn't *you* that had the car stolen. And why should you pay for someone else's misfortune, would be the reasoning.

Insurance benefits, therefore, are twofold. First, they protect you personally against any financial loss you might experience; and secondly, they enable you to aid others by contributing your premium dollars to offset the financial loss of another member or members of the group. Clearly, our motive in buying insurance should include BOTH these benefits. As Christ said, we should love our *neighbors* as ourselves.

### Your Responsibility

Now let's take this principle one step further.

We are all accountable for the consequences of our actions; we have responsibilities for their effects on other people — strangers as well as friends and relatives. For examples, read some of the Old Testament laws in Exodus 21 and 22 — “judgments” (Ex. 21:1) of personal responsibility made by God Himself.

Although today's system of compensation is different from that of Old Testament times, we are still bound to make good for causing property damage or bodily injury to others. We are morally obliged, as God's people, to make good when we are at fault.

But these obligations *can* mount into hundreds or in some cases even tens of thousands of dollars! A Court Judgment against you or a member of your family could reduce your standard of living to the poverty level for years.

In the event you were responsible for the injury or death of others, how would you provide for their care or for the support of their dependents? *Liability insurance*, including auto liability insurance, in today's society is the LEAST expensive and simplest way for you to provide for those who may become legally dependent on you for support or relief in the case of an accident where you are responsible. This way you can also serve your own family by preventing a crushing burden of debt from being levied on your earnings.

### An Act of Faith

There was a man, a self-made preacher, who felt his commission in life was to proclaim the evils of insurance. His basic premise was that insurance is a *lack* of faith in God. He had brochures, post cards and leaflets printed and mailed out to malign the principles on which insurance is founded. He wouldn't “defile” himself by purchasing any form of insurance since he believed this was a direct SIN against God by showing a lack of faith.

Was his thinking sound? Absolutely NOT!

If a person looks to the physical only for his *source* of security, protection and peace of mind, he *is* showing a lack of faith toward God. God is our Rock, our security, our peace and our whole life. We must still trust in Him, over and above any physical source, and beyond any thing we are able to do.

However, the point is this: God's Word testifies that certain events *will* transpire and befall all men. It's appointed to man once to *die* (Heb. 9:27). And when Solomon said in Ecclesiastes 9:11, “Time and chance

happeneth to them all,” to whom was he referring? In saying “all” he included wise men, strong men, rich men, poor men, educated men, uneducated men, saint and sinner — all people!

So whether we be weak, lazy, diligent, careful, or whatever, God's Word verifies that certain eventualities will occur to all of us. Anybody can have an “accident.” Therefore, faith, wisdom, common sense and prudence alike dictate that we should be prepared for such eventualities! “Be prepared” may be a Boy Scout motto, but it is also a Biblical principle. God expects us to do for ourselves what we *can* do for ourselves!

Consider as well the collection for the saints mentioned in I Corinthians 16:1-2. Paul admonished the Corinthians to gather food stores together and lay them up in *reserve*. For what reason? To alleviate the suffering of their fellow Christians in Jerusalem because of a famine.

Here were New Testament Christians in Jerusalem who suffered adversity — you *might* say they were in the wrong geographical location at the wrong time. And yet those in Corinth as well as Galatia, as verse one states, had more than they could use.

Was it a lack of faith on the part of the Christians in Judea to look for assistance from other human beings in time of famine? Of course not. It was an opportunity for a larger group (the whole Church) to SHARE in restoring at least part of their loss — which sharing is the purpose and the principle of insurance — to mitigate the severity of their adversity.

### What About LIFE Insurance?

God guarantees even Christians will die (Heb. 9:27), except for those few who will be living at the very moment Christ returns (I Thess. 4:17). If they did not, we would be able to speak personally to the Apostle Paul today.

What is the purpose of *life* insurance? Simply to provide funds to compensate for the financial loss resulting from a death. Does that mean it is a *lack* of faith to purchase life insurance? Not at all. It is *proof* that we believe that God *means* what he *says* — that

(Continued on back cover)

# USE THE POWER OF GOD!

**God is the greatest POWER SOURCE in the universe. And it is His power — the power of the Holy Spirit — which moves His great Work forward. Each member has the responsibility of DRAWING ON THAT POWER for the good of the entire Work. ARE YOU DOING YOUR PART?**

by Brian Knowles

**T**HIS era of God's Church has both witnessed and experienced *many* miracles! Doors have been opened in unusual ways to preach the gospel. Lives have been changed. People have been healed of major illnesses and demons have been cast out. God has led His ministers into a much deeper understanding of important spiritual truths.

And it has all been done by the *POWER of God's Holy Spirit!*

But the greatest work is yet ahead! God has evidently given us more time and is therefore opening even *greater* doors to preach the Gospel of the Kingdom of God to this end-time generation. The Work must now accelerate and we must plunge ahead with even greater zeal and dedication as this age draws to a climactic close!

## Your Responsibility

God has raised up this era of His Church to do His Work. That's one of the principal reasons each of us is a part of it.

But the Church as a whole will only be as strong as the sum of its individual members. If we, as a church, are to be strong and "do exploits" as the Bible indicates we will (Dan. 11:32; John 14:12), then we must each evaluate our *individual* spiritual condition. Examine yourself on these points:

How strong in the faith are you personally?

Do you have love and empathy for this sick, expiring society?

How filled are you with zeal to accomplish your part in God's Work?

How deeply do you grasp the meaning of God's Word?

Are you controlling and ruling your

physical appetites and your desires for material things?

Do you *really* maintain a peaceful and tranquil mind, or are you racked with insecurity and fears?

The fruits or products of God's Holy Spirit are listed in Galatians 5:22-23. They are love (outgoing concern), joy, peace (of mind and general state of being), longsuffering (patient endurance), gentleness, goodness, faith, humility and temperance (self-control).

If a person lacks these fruits, it indicates a shortage of the Spirit itself. By comparison, an apple tree that fails to produce apples, likely lacks a sufficient supply of the flowing, nourishing sap that produces them!

If we lack *these* Godly characteristics in our lives, we are likely producing a harvest of the opposite fruits — called "the works of the flesh." These undesirable works are described in Galatians 5:19-21. They include strife, divisions, and various objectionable states of mind. All the works of the flesh, from hate and envy to feelings of competition and lust, contribute to the general misery and unhappiness of the individual. They are unsatisfying and unfulfilling. And most important — *they hurt the Work of God!*

## You Must USE God's Spirit

A "spiritual mind" is a mind that is exercising and *using* God's Holy Spirit and is therefore producing its fruits. Merely having received the Spirit as a begettal will not make you spiritually minded unless you *draw* on and USE that Spirit continually, every day! YOU ARE *SPIRITUALLY* MIND TO THE DEGREE THAT YOU PRODUCE THE

## FRUITS OF GOD'S SPIRIT IN YOUR DAILY LIFE!

Is it possible to be considered part of the Body of Christ and still not be spiritually minded? The Apostle Paul believed it was. Notice what he wrote in I Corinthians 3:1-4:

"And I, brethren, could *not* speak unto you as unto spiritual, but as unto carnal, even as unto babes in Christ . . . For ye are yet carnal! for whereas there is among you envying, and strife, and divisions, are ye not carnal, and walk as men?"

They were "yet carnal." But notice that Paul was addressing the "Church of God" (I Cor. 1:1-2). They were *converted!* They were part of the body of Christ, *brethren* with Paul! But they were acting as the average man on the street would act. They were conducting themselves in an *unspiritual* manner. They were producing the works of the FLESH! They had strifes and arguing, debating and contentions. There were divisions and party-spirit among them — the *very same things* listed as the "works of the flesh" in Galatians 5:19-21!

What was the problem? Since they had been *converted* and had received God's Spirit as a begettal, which is what makes one a member of the Church (I Cor. 12:13), then why were they continuing to produce these unspiritual and fleshly works?

Paul isolated the difficulty of many in I Corinthians 3:16. He wrote to the Corinthian Church: "*Know ye not that ye are the temple of God, and that the spirit of God dwelleth in you?*" Some of these members seemed to have lost sight of the fact that they *had* received

the Holy Spirit as a begetter and that they must now *use* and *draw upon* the Holy Spirit to produce its fruit! They were producing carnal or fleshly works instead because they were not *stirring* up the Holy Spirit and drawing on its resources to produce the results of a spiritual mind.

Do you have personal problems? Could the same lack of perception be at the root of them?

If you have been begotten by the Holy Spirit following baptism, yet are not producing many of its fruits, then something is seriously wrong!

How, then, can you use the Holy Spirit to produce the good fruits of a spiritual mind? You must be "plugged in" to God's POWER, be "charged up," then EXERCISE the power! Let's understand.

### The POWER of God!

Notice a scripture many have puzzled over. It is Mark 5:29-30. A woman who had been sick for a long time touched merely the hem of Christ's garment and was instantly healed! And the account tells us that immediately Jesus was aware that "virtue had gone out of him."

How did Jesus know someone had touched his clothing? There certainly are no nerve endings in clothes!

The word "virtue" here is actually translated from the Greek word *dunamis*. It means *power, might, strength* or *force* (Arndt-Gingrich *Greek-English Lexicon*). It is from the same Greek root from which we derive our English words "dynamite" and "dynamo." In other words, when Christ was touched by the woman who was healed, He expended FORCE or POWER! *Dynamic power from Christ* produced this tremendous miracle of healing! And so when the woman touched Christ, He immediately sensed a *drain* of healing energy or force from His person. That is how He knew someone had touched Him.

What was the SOURCE of His power?

Acts 1:8 provides the answer: "... ye shall receive POWER [*dunamis*] after that the Holy Spirit is come upon you..." Here the identical Greek word is translated "power" instead of "virtue." The source of Christ's miracle-

working and healing power was the Holy Spirit, which the disciples were to receive later!

During the apostolic age, even *deacons* such as Philip and Stephen performed mighty miracles. "And Stephen, full of faith and POWER [*dunamis*] did great wonders and *miracles* among the people" (Acts 6:8). Notice that Stephen was filled with the *same kind* of dynamic miracle-working power Christ was.

What was the *source* of Stephen's power? Acts 7:55 tells us: "But he [Stephen], *being full of the Holy Spirit*, looked steadfastly into heaven, and saw the glory of God, and Jesus standing on the right hand of God." It was *God's Holy Spirit* which filled Stephen, a lay member, with the POWER which enabled him to perform miracles.

If we are to have more of the power and force necessary to do the Work of God (and if God grants even to perform mighty miracles), then it is evident we must individually ask God to *increase* our supply of His Holy Spirit!

### How to Receive More of God's Power

God's Spirit can't be bottled up, hoarded, stored. It must be continually *flowing into* you or it cannot *flow out* of you in "good works." It must be renewed and replenished daily (II Cor. 4:16). To put it another way — our "spiritual battery" must continually be on "charge." We must be continually "plugged in" to the real POWER SOURCE which is *GOD!*

Now how shall we receive more of that Holy Spirit? Again we learn from the example of Jesus Christ.

Immediately after Jesus had performed the outstanding miracle of feeding multiple thousands of people with only five loaves and two fishes, what did He do? "And when he had sent the multitude away, *he went up into a mountain apart to pray*: and when evening was come, he was there alone" (Matt. 14:23).

Christ had just expended dynamic miracle-working power. As in the miracle of the healing of the woman, there must have been a heavy drain on his "spiritual battery." So He went immediately to the *source* of all power in

prayer to be spiritually "recharged"!

Jesus wanted to continue operating at PEAK POWER. He could not afford to allow that force to diminish or dissipate. Immediately after this, He once again performed another mighty miracle by faith and the power of God's Spirit — that of actually walking on the sea!

Jesus prayed *often* — and at length. Notice just one more example. Jesus faced the mind-boggling ordeal of the crucifixion. He knew He would need a tremendous amount of spiritual power to carry Him through it. And so He went to His Father and prayed earnestly, receiving spiritual strength from a long and intimate contact with Him. Read about it in Matthew 26:36-45.

Notice that Jesus prayed three successive times. In the first instance He asked the Father to "... let this cup pass from me." However, He added, completely surrendered to God, "nevertheless not as I will, but as thou wilt." Overall, this first prayer lasted an hour. Then after a brief interlude, He prayed again.

This second time He prayed essentially the same prayer, drawing even closer to God, strengthened by God's Spirit to totally accept the fact that He *must* go through with the ordeal. Finally, after a third prayer, He was READY! When He returned to the sleeping disciples He was not only *resolved*, but *able* to go through the most critical, trying ordeal ever experienced by man. He had now increased His *spiritual power* by *praying persistently* to God and tapping the SOURCE of that dynamic, powerful force. He now fully reflected the mind of God as He said, "RISE, LET US BE GOING..."!!

It was the Holy Spirit of the living God that gave your Savior and mine the power and mind capacity to carry out the commission that makes it possible for all mankind to be saved from the penalty of sin.

It was the *spiritual mind* of Christ that made a way for us to be saved from the ultimate product of our weak, fleshly, sensual minds — DEATH! (Rom. 6:23.)

If *we*, as individual members of the Body of Christ, are to have the same mind and power of God and produce  
(Continued on back cover)

# CREATING AN ADVENTURE

Over seven hundred young people of the Worldwide Church of God will be attending the 1972 Summer School Training Educational Program at Oak Hills, Missouri. It will be the ninth year of the program — and for the students attending, it will be one of the most EXCITING summers of their lives!

by Jerry W. Webb



Lightweight racing sloop slices through the waters of Pelican Lake.

Johnson — Ambassador College

Orr, Minnesota

**I**N THE midst of the natural beauty of North America, God has provided a unique educational program for the youth of His people. It is the Imperial Schools summer educational facility at Orr, Minnesota.

Here, preserved among groves of white birch, northern pine and black maple, the Imperial Summer Educational Program is pioneering an ADVENTURE in true education and recreation. This 220-acre forestland nestled on the shores of Pelican Lake in the northwoods of Minnesota, offers to the young people of God's Church an *exciting* summer of thrills, adventure, good-times and many rewards!

#### Experience of a Lifetime

Today, most sophisticated peoples lead a life marked by weakness, softness and love of ease. In our push-button, automated, concrete world of sprawling cities and suburban communities, most youngsters have never been confronted by the stirring opportunities and bold challenges of the great outdoors.

Some have never seen a tree that wasn't surrounded by concrete sidewalks and towering skyscrapers. Almost none have ever packed belongings into a knapsack and climbed into a canoe headed for a trip paddling through the wilderness! But at our summer educational facility they do! And they do much, much more.

For many, being at S.E.P. is a summer of *first* experiences. It may be the very first time to don a pair of water skis and slice across the sky-blue lake at over twenty miles per hour.

It may be their very first sailing adventure in a lightweight racing sloop. Or maybe it's the exciting thrill of a northern pike or a large-mouthed bass tugging on the other end of a casting rod; the delight of their first out-of-doors fish fry; or the excitement of a vigorous journey in a fourteen-man Voyageur Canoe to Pyle Island across Pelican Lake.

For those who will be part of S.E.P. 1972, all of these things *and more* will give them one of the most rewarding, fun-filled, satisfying and memorable summers of their lives.

The Imperial Summer Educational Program has truly become one of the last great modern-day TRUE ADVENTURES for young people — *different* and *unique* from any other in the world!

#### History of S.E.P.

As far back as 1959, Mr. Garner Ted Armstrong and Dr. Floyd O. Lochner, Director of S.E.P., were envisioning a summer program which would give the youth of God's people an opportunity to live in and enjoy the great outdoors. In 1962, doors were opened for just such a program. Preparations were made, and a small staff of administrators began managing the first summer educational program on 1000 East Texas acres near Big Sandy, which also served as the annual festival site for God's Holy Days. Four hundred young students attended that first year.

But because of excessive summer heat and the plans to build the third campus of Ambassador College on the Big Sandy grounds, a new site was sought in 1964. Calls went out to local church areas throughout the United States for any information on a possible location for a new site for the summer educational program.

In the fall of 1964, Mr. Sherwin McMichael, who was pastoring the Minneapolis congregation, talked to Mr. Scott Erickson, Jr., now a local elder in Duluth, and asked him about land in Northern Minnesota.

It just so happened that his father owned a large piece of property situated on the northern shores of Pelican Lake near Orr.

Word went back to Pasadena. But things had to move fast. Already plans were in operation to divide the land into home lots and sell to private owners. Also, the State of Minnesota was planning to buy up all the remaining area for a state park.

On the 23rd of February, 1965, Mr. Albert Portune and Dr. Lochner boarded a plane for Minnesota to examine the property. It was very cold. The snow was four feet deep and Pelican Lake was frozen to a depth of three feet! But they liked what they saw.

Tentative agreements were made con-

cerning the purchase of the land, and Mr. Portune and Dr. Lochner flew back to confer in Pasadena.

Final approval reached Scott Erickson, Jr. by mid-March, and the huge Erickson Lumber Corporation in Orr began pre-fabricating the buildings. Actual work at the site couldn't begin until the spring thaw in April, and after that *only three months* remained until the opening of the 1965 Summer Educational Program.

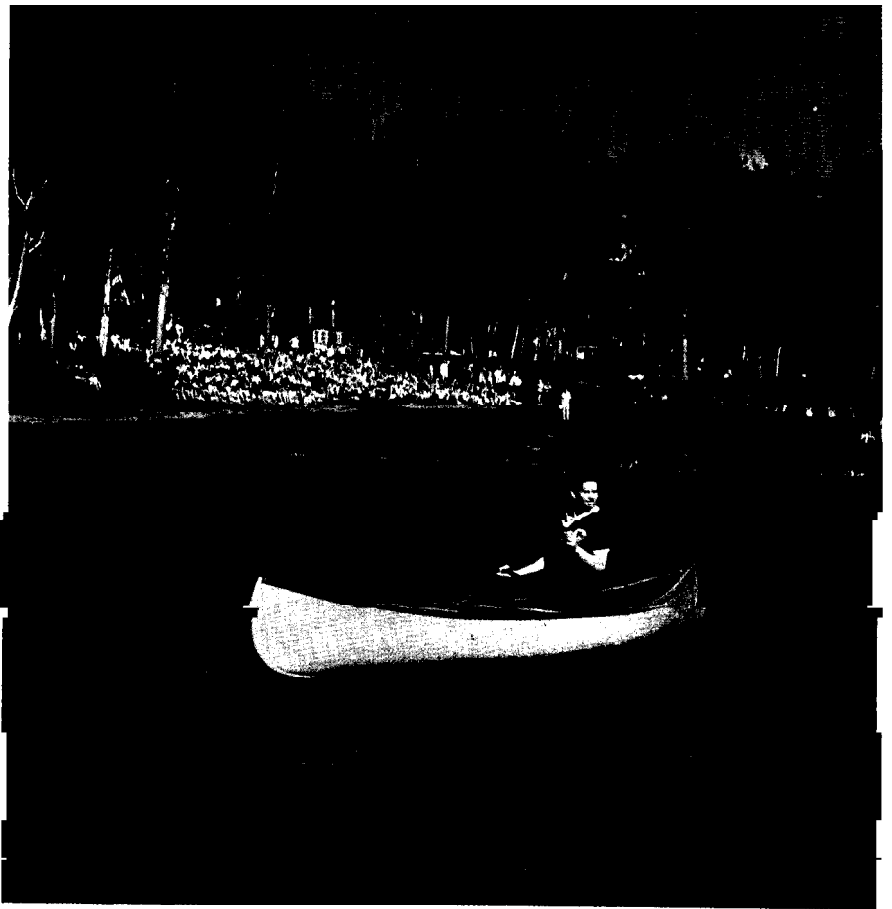
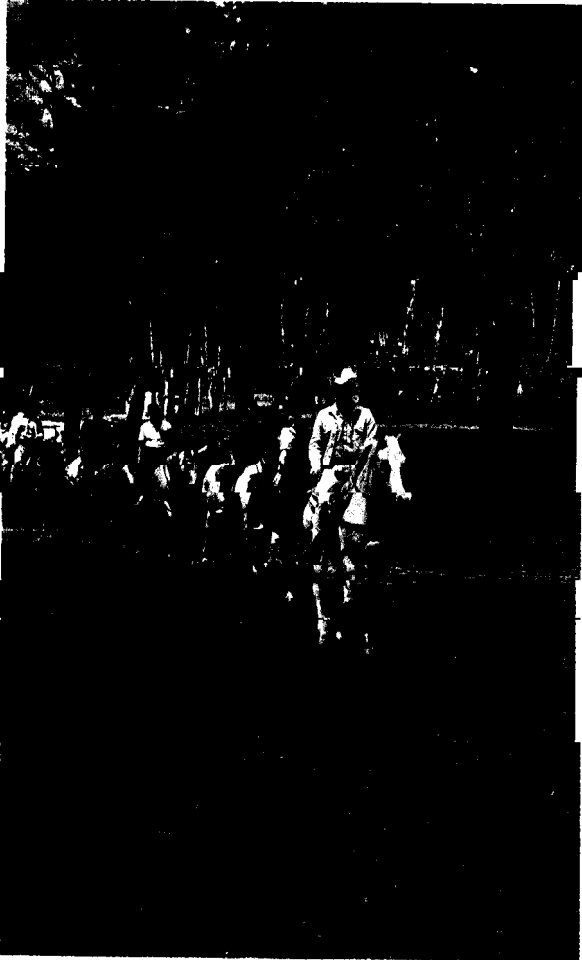
By the end of March, readied equipment began to move. Both Scott Erickson, Sr. and Jr. were out at 6 a.m. every week-day morning with full crews hard at work. Forty-nine carpenters from Orr were employed to build the dorms and faculty units. Members of the Minneapolis Spokesman Club would drive over 200 miles to the grounds on Saturday evenings, work hard all day Sunday, and then return home that evening.

By July 4th, the sixteen student dorms, eight faculty homes, dining hall and administration offices were nearly complete. But still there was little running water, no sanitary buildings, and a wilderness to clear. In spite of these handicaps, the 1965 Summer Educational Program commenced! Four hundred young students from the United States, Canada and England hit off a lively pace of summer activity.

Drinking water had to be hauled in from the outside until filtering tanks were built along the lake. For the first week, students and staff were bused into Orr to the Legion Hall for meals — until the dining hall was completely finished.

That was a rugged, pioneering summer for S.E.P. Since that time, each successive year has found high school, college and faculty staff, as well as organized work crews of students and Spokesman Club members, building, adding to, and beautifying the 220-acre grounds. Working year around, even during the icy, cold winter months, is the Floyd Kielczewski (pronounced "Killcheski") family. Mr. Kielczewski, a member with 17 years experience as a noted professional guide in Ontario, Canada, was hired as resident supervisor for the facility in 1965.

# S.E.P. ACTIVITIES . . .



*Ambassador College Photos: Right, Johnson;  
extreme right next page, Colby; all others,  
Bogart.*





The 1972 session will find the facility nearly complete — a well-rounded, full activity program; a highly-competent staff; new, modern faculty homes; a fine health center, built in 1968, operating 24-hours-a-day; and a 5-7 acre beautifully sodded area that serves as a play field.

#### Purpose of the Program

The Imperial Summer Educational Program truly is the finest summer program in the world. But its purpose is more than just building the most beautiful facility of its kind. S.E.P. offers opportunities for acquiring skills with which to enjoy a lifetime of creative living, while attaining insight about human and natural resources. In short, students are taught to recapture the *true values* of life.

The ultimate goal of S.E.P. is to produce well-adjusted, balanced, resourceful young people. Its training is based on the precept that the Word of God is the *foundation* of knowledge, and that the full, abundant life is one of culture and balanced social activities.

The Summer Educational Program is *a way of life!* Students learn to live vibrant, happy, abundant and satisfying lives at S.E.P. The program has been designed to give them a chance to experience wholesome, uplifting and rewarding activities — that have no kick-backs — that provide opportunity to develop perseverance, strength, courage and confidence in them.

What these young people see demonstrated here in four weeks will leave its impression on them for the rest of their lives. For many it will be the only time they will ever experience a total environment operating under the principles and government of God in this age.

Yes, S.E.P. is a *character building experience*. A foretaste of the Kingdom of God! An exposure to an atmosphere where youth can actually see right principles expounded, and then live them as part of their total environment!

#### How You Can Help S.E.P.

Any young person of at least junior high school age (12 and over) who

attends God's Church is eligible to apply for the Summer Educational Program. Each year *many* do apply. Admission is based on attitude, individual need, health and financial ability. Scholarships to S.E.P. are made available to some deserving applicants, but this depends upon *additional contributions from members*. Often a church Spokesman Club will sponsor a young student for the summer. Some would never receive an opportunity to attend S.E.P. were it not for these additional contributions.

In March of this year, Mr. David Antion sent a letter to all members explaining how they could enroll their children in S.E.P. Included was a green "statement of intention" card for those who were willing and able (in addition to their regular offerings and special offerings for the very vital building program) to help sponsor deserving students, whose parents were otherwise unable to afford their tuition. It's still *not* too late to help. The mailing address is: Summer Education Program, 300 West Green Street, Pasadena, California 91105. □

# POWER OF GOD

(Continued from page 17)

the same fruits of the Holy Spirit, overcoming the pulls of the flesh and of the world, then we must likewise "connect" ourselves with the source of that power. We must be "charged up" with spiritual energy — the Holy Spirit — from the great "dynamo" of power. How can we do this? Through *prayer* and *Bible study EVERY DAY!* This is the *only way* we can operate at, and maintain, a level of *peak spiritual power* at all times!

## Activate the Holy Spirit

We must never allow worldly pulls or influences to "quench" the effect of God's Spirit in our lives (I Thes. 5:19). Rather, as the Apostle Paul wrote Timothy, we must "*STIR UP* the gift of God" that is within us (II Tim. 1:6) — that is, to *rekindle* it, add fuel through Bible study and prayer so it will blaze up like a spiritual fire! Then we must *use* it so it can continually flow out of us and produce its good fruits.

It is imperative that true Christians regularly *study* and drink in of the examples of faith and power from the Bible. The spiritual words of instruction from God's Word will inspire renewed dedication and forceful *action* which will accelerate the flow of the Holy Spirit into and through our persons.

Each time we *act on* God's instruction we activate the Holy Spirit. The more we activate it in our lives, the more it will *increase* in us! And the more dynamically effective and useful we will become as instruments in the hands of the living God, thus moving the Work of God ahead with greater and greater impetus and impact!

Remember God's admonition to Zerubbabel: "... not by might, nor by [human] power, but BY MY SPIRIT, saith the Lord of hosts" (Zech. 4:6). This Work which we are called to do can *only* be completed and accomplished through the agency of that Spirit. Human reserves and abilities are *not enough!*

Let's *never* forget that fact. And let us *individually* say with the Prophet Micah: "But truly I am FULL OF POWER

# THE NEW ENVOY!

Envoys are going in the mail very soon! When you see the '72 edition, we know you'll want a copy of your own. Don't wait till it's too late. Get your order in the mail today — the number of copies is definitely limited. Please use the coupon and envelope enclosed in your March-April issue of The GOOD NEWS magazine. In case you've mislaid yours, send your letter, with \$10.00 for each copy, to:

## THE ENVOY

Box 111

Pasadena, California 91109

by the spirit of the LORD, and of judgment, and of might..." (Micah 3:8). We will then have more faith, deeper

understanding, greater love, and increased resources with which to *do the Work!* □

# INSURANCE

(Continued from page 15)

human beings are temporal, mortal and shall DIE!

Some may feel that because they won't personally benefit from the proceeds of their life insurance, they don't want to spend money on it. What selfish and *foolish* reasoning! Life insurance *can* be of personal benefit. A cash value policy builds funds as a form of savings. But primarily, life insurance is for others! A man's *family* responsibilities go on even after he is dead — especially if he dies prematurely. What better way is there in *today's* society to lay up for our children than through life insurance?

Of course, sound judgment must be

exercised in its purchase. You should ask yourself, "How much, if any, can I afford? Will it curb my ability to serve the work financially? How much insurance coverage is right for my situation?" *We must be balanced!*

The three basic coverages needed by every family for their own as well as the protection of others are *liability, property* and *life* insurance. Amounts and coverages must be based on your needs and your budget. These are best determined in consultation with a knowledgeable, experienced and *trustworthy* insurance agent.

In summary, insurance can be a physical means to meet a spiritual obligation. Through insurance (sharing the risk with others for the benefit of all) you can provide for the future and protect the present. □