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Dear Co-Workers and Brethren in Christ:

Recently I wrote in The PLAIN TRUTH that we should prepare to adjust to a lower standard of living.

I mentioned that the United States standard of living is much higher than in Britain, most European countries, Japan. I explained how this was largely due to U.S. manufacturers. In 1914, I wrote a magazine article on the Ford Motor Company \$5-per-day wage scale.

Ford had just inaugurated the assembly-line, conveyor-belt system of mass-machine production. This was possible because they had a mass market. I went to Detroit in early January 1914 and saw Henry Ford and his Sociological Department manager, John R. Lee. It was BIG NEWS at the time.

This cut Ford production cost per car to a very great extent. But soon other car manufacturers adopted the same process. Labor union officials saw that this meant materially larger profits per car for the factory. So, as manufacturers in other lines came to the same mass-machine production system, a wave of violent labor union strikes ensued. Labor was not going to allow capital and management to keep all of the big profits. There was the Herrin, Illinois coal strike massacre, the Los Angeles Times bombing in a labor war.

Result? U.S. labor soon rose to a standard three times that of British labor and four times that of post-war Japan. The American living standard became the highest in the world.

But the Common Market in Europe provided European manufacturers with a mass market for the same assembly-line mass-production -- AND AT LOW-COST LABOR! To this day the average European living standard is considerably lower than the American, though Sweden, Switzerland and one or two others have rivaled us.

But German and Japanese automobiles are driving U.S. car manufacturers crazy. In spite of high U.S. tariffs, they under-sell U.S. motorcar companies. The same is true in many other lines, such as cameras, watches, electronics, TV sets, etc.

But now, the United States has entered a period of economic depression. A significant number of large factories have laid off workmen. The prime interest rate had soared to 20% for major borrowers. The experts and observers see nothing but trouble ahead.

This brings us to a serious dilemma for readers of The PLAIN TRUTH and members of the Worldwide Church of God.

The Almighty God offers one real economic protection to our people -- and it is just the opposite to what many might suppose.

Now, if ever, it is important TO YOU that you are faithful in paying God His tithe of your income. Now we face a time when many would reason in their own minds that "they cannot afford to tithe." But the tithe of your income is NOT YOURS -- it belongs to GOD.

It is not a matter of voluntary GIVING of charity. God does not need your charity. But He DEMANDS what is HIS -- that you pay His FIRST tenth of all your increase to Him, for His Work. And then God PROMISES you a FINANCIAL blessing.

The nine-tenths you have left will then be MORE than the original ten-tenths if you keep it all for yourself, stealing from God what He says is rightfully HIS.

The Bible uses the word "increase." Whatever increase you have COMES FROM THE GROUND. The earth and the fulness thereof belongs to GOD. It is HIS. He allows you to reap an increase from it. Whether you are a farmer or a salaried person or a wage earner, all increase comes originally from God's EARTH.

When you are honest and faithful in PAYING to God's Work what is HIS, He promises He will "open for you the windows of heaven, and pour you out a (financial) blessing, that there shall not be room enough to receive it."

THAT IS GOD'S PROMISE! And He says "prove me now herewith" whether that is not so (Malachi 3:9-10.)

Those who do NOT believe God and obey Him, but STEAL from Him his first tenth of your income, are going to really suffer financially in the months and perhaps years immediately ahead!

Few people will BELIEVE God -- and fewer yet will obey Him. Adam and Eve did not believe God and they disobeyed Him -- and we have all suffered because of their disbelief and rebellion. No one but Noah believed God before the Flood. Look what happened to them! Jesus came with the most important Message of all time from God. He preached before many thousands. Yet only 120 believed what He said (Acts 1:15). Very few will believe God today (the BIBLE is His Word).

We have entered a time of TROUBLE! The present financial squeeze, with its skyrocketing inflation, unbearable interest rates and other troubles, is ONLY THE BEGINNING!

FAR WORSE THINGS ARE GOING TO STRIKE THE U.S. AND BRITISH PEOPLES!

Brethren, I have been LEADING you, under Jesus Christ's direction, for the past 47 years. I have not misled you and I am not misleading you now. NEVER, for your own sake, has it been so necessary that you be HONEST in paying God, through His Work, His first tenth of your income. He will not bless you in the troubles ahead if you STEAL from Him!

The time has come for PLAIN SPEAKING! There is now real TROUBLE ahead. This financial squeeze is only the mild BEGIN-NING! Never have we needed God's help as now!

It's too bad that the government of man takes, through taxes, their part out of YOUR increase or income. But it is YOUR income they tax, and your income is not your "take home pay" after the government takes their part of YOUR INCOME. What they tax is YOUR INCOME. Your "take home pay" after taxes is NOT your income, but that PART of your income after the government takes their taxes. They tax your INCOME, and that is WHY it is called "income tax." It is man's tax on the SAME INCOME, the first tenth of which belongs to God. If you try to reason to pay God LESS than you really OWE Him, YOU WILL ROB YOURSELF OF HIS BLESSING!

Man's government makes no promise to increase your income if you pay government taxes. GOD DOES promise to bless you financially!

If you own a business like, say, a retail store, your increase -- your income -- is NOT the gross sales. You have a cost of doing business. What you pay for the merchandise from the factory or wholesaler is not your own income. Nor is your store rent, clerk hire, other costs of operating a business. How does such a merchant figure his own INCOME? It is what he pays himself as salary, PLUS what profits are left to him as his personal income. THAT IS THE PRINCIPLE INVOLVED! There may be many "gray" spots. Just BE SURE YOU do not misfigure selfishly to rob God of any part of what is HIS! To do so will NOT save you money, but prove COSTLY, and could even cost you your free salvation for eternity.

BE HONEST WITH GOD! And prove Him, whether He will not bless you for it.

With deep love, in Jesus' name,

Herbert W. Armstrong