

Therefore we are all responsible for them & we should all contribute to their education & well-being, all of us!

21. **The kids are pulling their own weight**, so as far as I'm concerned they're certainly worth it. They deserve our support simply because they are all of our children. They belong to all of us & they are our future.

22. Children are one of the biggest assets you've got! My children practically put me in business, & yours can do the same for you if you train them right & if you get them out witnessing & litnessing. My kids finally were supporting me!

23. It wasn't long before my kids were out there doing better than I was & supporting me: They don't have to be very old to do it. Don't tell me kids are a drawback or a liability! Look at Davidito: He helps me know there's a reason for living! PTL!

OWE NO MAN!

DO 701 6/78



1. I can never ever remember in my whole life doing any printing on credit! That's the craziest thing I ever heard of! We took our material to the printers to have it printed, & when I went to pick it up I paid cash on the counter, then & there.

2. I never even thought of charging any portion of it, or paying in installments or anything. I figured if I didn't have the money in my pocket to pay for the printing, then I couldn't afford it.

3. **I not only don't believe in credit, I don't believe in operating without a financial reserve.** I've insisted that every single WS Unit have a certain small reserve to fall back on, just in case there's an emergency, so that they wouldn't have to look to us. When the recent crash came, they were able to keep on operating in spite of the lack of income, because they already had something to operate on.

4. Any outfit, no matter what it is, that is constantly living beyond its income, is headed for trouble, whether it be an individual, a family, an organisation, a company, or even a government. In other words, not only not living within their income & accumulating a slight reserve for emergencies, but living beyond their income & accumulating debts instead of reserves! That is crazy business! I mean that's really insane!

5. I am furious with these people who bank on the future, & not the Lord. Those who bank on forecasting instead of a bird in the hand, which is worth not only two, but a dozen in the bush, had better watch out because I'm not going to stand for it.

6. It's amazing how quick you can get poor. People counting & banking on the future are apt to get a sad surprise, unless it's the Lord they're counting on.

7. So if there's anything you need to learn, it's how to live on a business-like basis.—Common sense, no credit, cash & carry, & for God's sake build up a little emergency fund or reserve that you can fall back on in case of emergencies.

8. A good businessman estimates on the outside, not on the inside. He makes his estimates on costs on the upside, not on the downside. He plans, in a sense, pessimistically instead of optimistically.

9. In other words, his income estimates must be as low as possible, & his outgo estimates as high as possible. So in case he makes a mistake, one way or the other, he will hit it closer to where it really is. It's better to overestimate your bills & underestimate your income, so you can get it together somehow.

10. If you're too heavenly-minded, then you're not going to be an earthly bit of good. If you've got your head in the clouds but your feet never touch the ground, then you're not going to last very long in this World.