

11. You need to have your feet firmly planted on the surface of this Earth. It's a cruel World & you'd better get used to the fact that you can't just live on borrowed time & borrowed money & credit.

12. The simple plain rule of almost my whole life has been if I don't have the money today, I don't buy it. I don't like credit. It wasn't until I had an assured salary that I ever began to have any kind of credit accounts.

13. But I'll tell you, when that salary came to an end, I was pretty much left holding the bag because I had bills on charge accounts still rolling in, which it was not easy to pay. So you see, if you bank too much on your income & guesstimate its size a little too liberally & optimistically, you're apt to be left holding the bag like a lot of places are now.

14. I tell our Home finance man to make me out a financial account for our Home every week, so I don't even get a week, certainly not a month, behind. I want every detail, personal needs, perfume, everything, so I'll know just where the leaks are. And when you can buy a good bottle of locally-made perfume very economically, I mean good strong perfume, not just all alcohol, for \$5, we don't have to go & pay \$10 or \$15 for a bottle of dear so-&-so's favourite perfume!

15. I don't believe in being extravagant! I'm just a real pinch-penny. I believe that the Lord supplies our needs, at least the minimum, & I like to try to stick to the minimum.

16. If the Lord wants to give me more, well, all right, that's up to Him. In the meantime, I'm going to operate on an economy budget, just in case He doesn't decide to allow me to be extravagant.

17. I am chintzy! I am a pinch-penny. I don't like these people who live in such horrible luxury! I hate to see people putting out so much money. I'll tell you, the extravagant people are going to suffer for it now because they're not going to have the money, they can't live like that any more.

18. If you haven't got it, then you shouldn't spend it. And you kids had better learn that! Thank God for this emergency (drop in WS income) which has taught us to economise more, & cut down on a lot of unnecessary expenses, cut back to only what

is absolutely necessary.

19. I've been teaching you spiritual values for years, now you need to learn a little something about common material values. I'll tell you, if I have ever seen anything you kids are wasteful & neglectful about, it's the way you treat material things. I have even seen it in some of the Homes that I've lived in & I have blown my stack about it. You break a little part & throw the whole thing away without even attempting to repair it.

20. You'd better quit this ridiculous living on the future, & living on credit & borrowed time, & living extravagantly above your income.

21. Audit the books & see where the money's going, why & what for, & how much income you've got or why not. Get set up on a paying basis that will pay for itself as you go.—Self-supporting. (Maria: Check what kind of napkins you're buying & what kind of perfume.)

22. If the bills are too high & you can't raise the money, or you don't have it right on the spot, go & make a deal with the creditors. Tell them you can't afford to pay it all right now.

23. Make a deal to pay it off in smaller payments that you can afford to pay. Creditors like to know you at least intend to pay something, that you're honest & you're willing to face them & promise that you'll do the best you can.

24. They'd rather have a little something coming in than nothing at all. They'd rather you pay it on small time payments than to run out of town & leave the whole thing flat & it never gets paid.

25. We're going to have to teach you kids something about economising & working, living for the day & not for the future. I'll tell you, when I just lived day by day on whatever money came in the mail that day, I knew where I was at least, & I didn't buy anything I couldn't pay for!

26. When I finally was on a monthly salary, the very first thing I did with each check was to write out checks for all my bills that were going to come due that month. Even if they didn't come due till 30 days from then, I estimated my bills & set aside the money to pay for them. I wanted to be sure I was going to be able to pay my bills for that whole month.