

27. Then if we had anything left, we ate. If not, we got out and witnessed and provisioned and wrote prayer letters and what-not.

28. Well, I'll tell you, the Lord never failed us! As long as we worked & were faithful & diligent in all the jobs & didn't live beyond our income & didn't live on credit, didn't live extravagantly, the Lord supplied every need & even more.

29. If you live conservatively the Lord doesn't mind sometimes giving you a few luxuries, because He likes the way you hang onto your money & the way you conserve things. He knows that He can trust you with it, so maybe He can even trust you with a few luxuries.

30. But if you live extravagantly, beyond your means, beyond your income, & buy a lot of stuff you don't need, God's apt to take away even your necessities to teach you a lesson.

31. Instalment buying is another thing, because you come out ahead in the long run due to inflation. That's why some governments are forbidding instalment buying now.

32. That's the only case in which I would say that it's worth buying anything on time. But be sure that the payments are small enough that you're not going to go bankrupt & you can easily handle them no matter what.

33. So here are a few basic principles: If you have anything left over, save it for a rainy day, because it's bound to rain sooner or later.—It's more apt to be a dry day when you're really going to need it.

34. Never let yourself get caught short. Always have something to fall back on in emergencies if possible. Then at least you've got a little time to survive the emergency & in which you can still eat & try to find some other alternative in order to pull through. But if you're operating nip & tuck on the borderline of starvation & something suddenly happens, then you're just sunk.

35. Don't count on the future, & don't have any debts to worry about from the past. Live within your income day by day, or week by week or month by month. Don't spend money you haven't got.

36. When you start getting credit, you are spending money you don't have. In fact, the worst of it is, you are spending some-

body else's money. Then when you can't repay them it's a terrible testimony. It's a strict contradiction of the commandment in the Scripture, "Owe no man anything save to love him".—Rom.13:8.

37. You can't pay some bills in advance, but you'd better set aside for them & plan on the fact that it's going to be approximately so much. Set it aside so that you can pay it when it comes, instead of saying, "Oh well, when the bill comes due, the Lord will supply somehow." That's the way a lot of you were operating, & all of a sudden the bottom dropped out. The bills came due, but instead of the Lord supplying, the Lord taught you not to do business that way!

38. If we don't learn a little common sense about how to be good stewards of God's money & talents, we're not going to be able to survive in this cold cruel World. We are not going to be able to carry on the Lord's business if we don't learn the economics of it.

39. One thing I know, if you seek first the Kingdom of God & His righteousness, He will add all these other things unto you.—Mat.6:33. And if He hasn't, it's because you're not seeking His Will first. And one of the first ways of seeking His Will & seeking the Kingdom, which means seeking & endeavouring to promote the welfare of the Kingdom, is to learn how to live economically & work to raise your own support. If you work at it, the Lord will supply.

40. There are always going to be emergencies of some kind sooner or later. But if you're prepared for it & have built up enough of a margin to take care of it, then it's not going to be a deathblow to the work.

41. It's going to take some work now to get out of debt, if you're so far behind, but you're going to have to do it somehow. Work as though everything depended on work, & pray as though everything depended on the Lord, & I'm sure He'll help pull you out! God bless you! We love you!—And we're praying for you! Holler if you need help! Praise the Lord!