

A Spiritual Experience

# LIVING WITHIN OUR MEANS

# MONEY IS A SACRED TRUST

- In our use of money we can make it an agent of spiritual improvement by regarding it as a sacred trust, not to be employed to administer to pride, vanity, appetite, or passion. {AH 368.2}



# FINANCIAL INDEPENDENCE

- Independence of one kind is praiseworthy. To desire to bear your own weight and not to eat the bread of dependence is right. It is a noble, generous ambition that dictates the wish to be self-supporting. Industrious habits and frugality are necessary.

{AH 374.1}



# OWNING YOUR HOME

- Educate our people to get out of the cities into the country, where they can obtain a small piece of land and make a home for themselves and their children. {AH 373.2}



# OWNING YOUR HOME



- The sense of being owners of their own homes would inspire them with a strong desire for improvement. They would soon acquire skill in planning and devising for themselves; their children would be educated to habits of industry and economy, and the intellect would be greatly strengthened. They would feel that they are men, not slaves, and would be able to regain to a great degree their lost self-respect and moral independence. {AH 373.1}

# AVOID DEBT

- Be determined never to incur another debt. Deny yourself a thousand things rather than run in debt. This has been the curse of your life, getting into debt. Avoid it as you would the smallpox. {AH 393.4}



# DEBT

- Prov 22:7 (KJV) The rich ruleth over the poor, and the borrower is servant to the lender.



# PAY YOUR DEBTS

- Make a solemn covenant with God that by His blessing you will pay your debts and then owe no man anything if you live on porridge and bread. It is so easy in preparing your table to throw out of your pocket twenty-five cents for extras. Take care of the pennies, and the dollars will take care of themselves. It is the mites here and the mites there that are spent for this, that, and the other that soon run up into dollars. Deny self at least while you are walled in with debts. . . . Do not falter, be discouraged, or turn back. Deny your taste, deny the indulgence of appetite, save your pence, and pay your debts. Work them off as fast as possible. When you can stand forth a free man again, owing no man anything, you will have achieved a great victory. {AH 393.5}

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# LIVE WITHIN YOUR INCOME

- You ought to be careful that your expenses do not exceed your income. Bind about your wants. {AH 375.4}



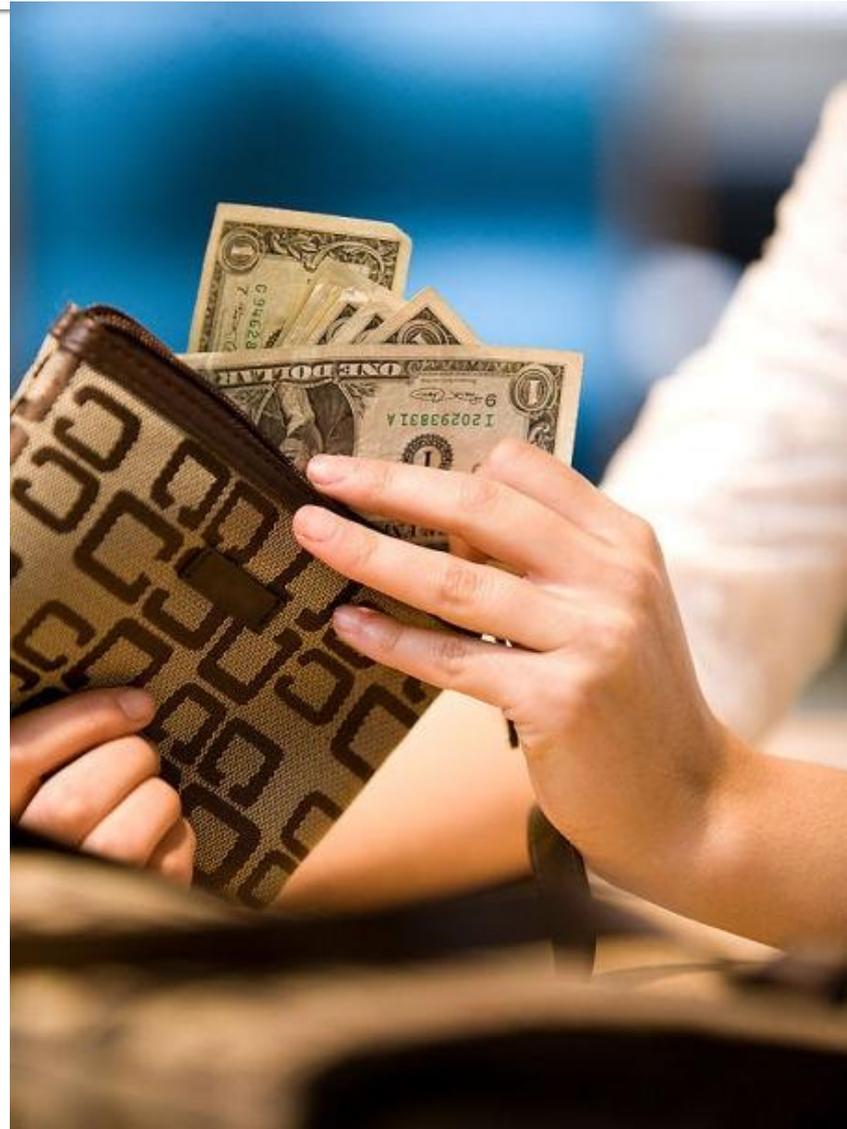
# LIVE WITHIN YOUR INCOME

- Many, very many, have not so educated themselves that they can keep their expenditures within the limit of their income. They do not learn to adapt themselves to circumstances, and they borrow and borrow again and again and become overwhelmed in debt, and consequently they become discouraged and disheartened. {AH 374.2}



# STRICT ECONOMY

- The Lord has been pleased to present before me the evils which result from spendthrift habits, that I might admonish parents to teach their children strict economy. Teach them that money spent for that which they do not need is perverted from its proper use. {AH 374.5}



# EXTRAVAGANT HABITS



- If you have extravagant habits, cut them away from your life at once. Unless you do this, you will be bankrupt for eternity. Habits of economy, industry, and sobriety are a better portion for your children than a rich dowry. {AH 375.1}

# ECONOMIZE



- Do not educate your children to think that your love for them must be expressed by indulgence of their pride, extravagance, and love of display. There is no time now to invent ways for using up money. Use your inventive faculties in seeking to economize. {AH 376.4}

# HABITS OF SELF-INDULGENCE



- Habits of self-indulgence or a want of tact and skill on the part of the wife and mother may be a constant drain upon the treasury; and yet that mother may think she is doing her best because she has never been taught to restrict her wants or the wants of her children and has never acquired skill and tact in household matters. Hence one family may require for its support twice the amount that would suffice for another family of the same size. {AH 374.3}



# WATCH THE LITTLE OUTGOES

- . . . watch the little outgoes in order to avoid the larger leaks. Needless expenses are constantly brought about in your family management. Your wife loves to see her children dress in a manner beyond their means, and because of this, tastes and habits are cultivated in your children which will make them vain and proud. If you would learn the lesson of economy and see the peril to yourselves and to your children and to the cause of God in this free use of means, you would obtain an experience essential to the perfection of your Christian character. {AH 375.5}

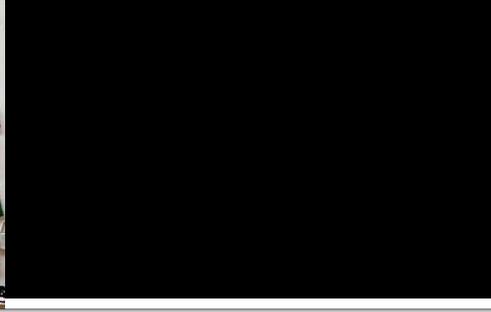
# RESTRICT OUR WANTS

- We are pilgrims and strangers on the earth. Let us not spend our means in gratifying desires that God would have us repress. Let us fitly represent our faith by restricting our wants. {AH 375.2}



# WHEN TO SPARE—WHEN TO SPEND

- You should learn to know when to spare and when to spend. . . . You should reckon up all the littles spent in self-gratification. You should notice what is used simply to gratify taste and in cultivating a perverted, epicurean appetite. The money expended for useless delicacies might be used to add to your substantial home comforts and conveniences. You are not to be penurious; you are to be honest with yourself and your brethren. Penuriousness is an abuse of God's bounties. Lavishness is also an abuse. The little outgoes that you think of as not worth mentioning amount to considerable in the end. {AH 379.4}



- Parents are to bring up and educate and train their children in habits of self-control and self-denial. They are ever to keep before them their obligation to obey the word of God and to live for the purpose of serving Jesus. They are to educate their children that there is need of living in accordance with simple habits in their daily life, and to avoid expensive dress, expensive diet, expensive houses, and expensive furniture. {AH 386.1}

# SELF-DENIAL

- Dollars slip from your pocket very easily. . . .  
Self-denial is a lesson which you both have  
yet to learn. {AH 376.2}



# WHOLESOME FOOD

- God is not honored when the body is neglected or abused and is thus unfitted for His service. To care for the body by providing for it food that is relishable and strengthening is one of the first duties of the householder. It is far better to have less expensive clothing and furniture than to stint the supply of food. {AH 377.2}



# WHOLESOME FOOD

- Our economy must never be of that kind which would lead to providing meager meals. Students should have an abundance of wholesome food. But let those in charge of the cooking gather up the fragments that nothing be lost. {AH 377.5}



# RECORD EXPENSES

- All should learn how to keep accounts. Some neglect this work as nonessential, but this is wrong. All expenses should be accurately stated. {AH 374.4}



# CHRIST FED THE HUNGRY THOUSANDS



- Christ once gave His disciples a lesson upon economy which is worthy of careful attention. He wrought a miracle to feed the hungry thousands who had listened to His teachings; yet after all had eaten and were satisfied, He did not permit the fragments to be wasted. He who could, in their necessity, feed the vast multitude by His divine power bade His disciples gather up the fragments, that nothing might be lost. This lesson was given as much for our benefit as for those living in Christ's day. The Son of God has a care for the necessities of temporal life. He did not neglect the broken fragments after the feast, although He could make such a feast whenever He chose. {AH 381.1}

# GATHER UP THE FRAGMENTS

- The lessons of Jesus Christ are to be carried into every phase of practical life. Economy is to be practiced in all things. Gather up the fragments, that nothing be lost. There is a religion that does not touch the heart and therefore becomes a form of words. It is not brought into practical life. Religious duty and the highest human prudence in business lines must be co-mingled. {AH 381.2}



# WASTE NOTHING

- The Lord would have His people thoughtful and caretaking. He would have them study economy in everything, and waste nothing. {AH 383.3}
- The amount daily spent in needless things, with the thought, "It is only a nickel," "It is only a dime," seems very little; but multiply these littles by the days of the year, and as the years go by, the array of figures will seem almost incredible. {AH 384.1}



# DAILY EXAMPLE

- I would not influence you to hoard up means--it would be difficult for you to do this-- but I would counsel you both to expend your money carefully and let your daily example teach lessons of frugality, self-denial, and economy to your children. They need to be educated by precept and example. {AH 376.1}



# OTHERS ARE IN NEED

- Those who do not live for self will not use up every dollar meeting their supposed wants and supplying their conveniences, but will bear in mind that they are Christ's followers, and that there are others who are in need of food and clothing. {AH 382.2}



# ELLEN WHITE'S EXPERIENCE

- When I was only twelve years old, I knew what it was to economize. With my sister I learned a trade, and although we would earn only twenty-five cents a day, from this sum we were able to save a little to give to missions. We saved little by little until we had thirty dollars. Then when the message of the Lord's soon coming came to us, with a call for men and means, we felt it a privilege to hand over the thirty dollars to father, asking him to invest it in tracts and pamphlets to send the message to those who were in darkness. . . . {AH 384.3}
- With the money that we had earned at our trade, my sister and I provided ourselves with clothes. We would hand our money to mother, saying, "Buy so that, after we have paid for our clothing, there will be something left to give for missionary work." And she would do this, thus encouraging in us a missionary spirit. {AH 384.4}

# SAVING MONEY

- Oh, how much money we waste on useless articles in the house, on ruffles and fancy dress, and on candies and other articles we do not need! Parents, teach your children that it is wrong to use God's money in self-gratification. . . . Encourage them to save their pennies wherever possible, to be used in missionary work. They will gain rich experiences through the practice of self-denial, and such lessons will often keep them from acquiring habits of intemperance. {AH 388.2}





# BLESSING OTHERS

- Money is not necessarily a curse; it is of high value because if rightly appropriated, it can do good in the salvation of souls, in blessing others who are poorer than ourselves. By an improvident or unwise use, . . . money will become a snare to the user. He who employs money to gratify pride and ambition makes it a curse rather than a blessing. Money is a constant test of the affections. Whoever acquires more than sufficient for his real needs should seek wisdom and grace to know his own heart and to keep his heart diligently, lest he have imaginary wants and become an unfaithful steward, using with prodigality his Lord's entrusted capital. {AH 372.1}



- When we love God supremely, temporal things will occupy their right place in our affections. If we humbly and earnestly seek for knowledge and ability in order to make a right use of our Lord's goods, we shall receive wisdom from above. {AH 372.2}