

The Financial Trouble we are entering in and The Role of Money Guys in it

At the same time anarchy is seeking to sweep away all law, not only divine, but human. The centralizing of wealth and power; the vast combinations for the enriching of the few at the expense of the many; the combinations of the poorer classes for the defense of their interests and claims; the spirit of unrest, of riot and bloodshed; the world-wide dissemination of the same teachings that led to the French Revolution--all are tending to involve the whole world in a struggle similar to that which convulsed France. {Ed 228.2}

"How can the Bank's managers continue in conscience to fund such genocidal regimes? Part of the answer is that they are not permitted to have a conscience. David Dunn, head of the Bank's Ethiopia Desk explained: "Political distinctions are not something our charter allows us to take into account."² The greater part of the answer, however, is that all socialist regimes have the potential for genocide, and the Bank is committed to socialism. George Bernard Shaw, one of the early leaders of the Fabian Socialist movement, expressed it this way: Under Socialism, you would not be allowed to be poor. You would be forcibly fed, clothed, lodged, taught, and employed whether you liked it or not. If it were discovered that you had not character and industry enough to be worth all this trouble, you might possibly be executed in a kindly manner; but whilst you were permitted to live, you would have to live well." Edward G. Griffins - The Creature from Jekyll Island

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Thus, the saga continues. After pouring billions of dollars into underdeveloped countries around the globe, no development has taken place. In fact, we have seen just the opposite. Most countries are worse off than before the Saviors of the World got to them.

Capital for the IMF and the World Bank comes from the industrialized nations, with the United States putting up the most. Funds consist partly of hard currencies—such as the dollar, yen, mark and franc—but these are augmented by many times that amount in the form of "credits." These are merely promises by the member governments to get the money from their taxpayers if the Bank gets into trouble with its loans.

While the IMF is gradually evolving into a central bank for the world, the World Bank is serving as its lending arm. As such, it has become the engine for transferring wealth from the industrialized nations to the underdeveloped countries. While this has lowered the economic level of the donating countries, it has not raised the level of the recipients. The money has simply disappeared down the drain of political corruption and waste.

By 1989, inflation was running at an average of 5,000% and, in the summer of that year, topped at 1,000,000%! Banks were offering interest rates of 600% per month in

hopes of keeping deposits from being moved out of the country. People were rioting in the streets for food, and the government was blaming greedy shop owners for raising prices. The nation was hopelessly in debt with no way to repay. Brazil is run by the military, and the state controls the economy. Government-owned companies consume 65% of all industrial investment, which means that the private sector is limited to 35% and is shrinking. The government used loans from U.S. banks to create an oil company, Petroleo Brasileiro S.A., which became Latin America's largest corporation. Despite huge oil deposits and record-high oil prices, the company operated at a loss and was not even able to produce enough gasoline for its own citizens. By 1990, inflation was running at 5,000%. Since 1960, its prices had risen to 164,000 times their original level. A new crime was invented called hedging against inflation," and people were arrested for charging the free-market price for their goods and for using dollars or gold as money. Led by Communist organizers, mobs roamed the streets shouting "We're hungry. Steal what you will!" The nation was hopelessly in debt with no way to repay.

After receiving more than 3 billion dollars in loans, it nationalized the nation's farms and industries and converted every business into a government agency. It built a truck assembly plant, a tire factory, electronic factories, highways, ports, railways, and dams. Tanzania's industrial production and agricultural output fell by almost one-third. Food was the main export in 1966. Under socialism, food had to be imported—paid for by foreign aid and more loans from the World Bank. The country is hopelessly in debt with no way to repay.

Argentina once had one of the highest standards of living in Latin America. But then it became the recipient of massive loans from the World Bank as well as commercial banks in the United States. Since the money was given to politicians, it was used to build the only system politicians know how to build: socialism. By 1982, the Gross National Product was in a nose dive, manufacturing had fallen to less than half of capacity, thousands of privately owned companies had been forced into bankruptcy, unemployment was soaring, and so was welfare.

The experience in Mexico was a carbon copy of that in Brazil except that the amount of money was larger. When the world's fourth largest oil reserves were discovered, Mexican politicians reached for the brass ring. With billions borrowed from U.S. banks, they launched Petroleos Mexicanos (PEMEX) and soon became the world's fifth largest oil producer. They also built chemical plants and railroads, and launched many other industrial projects. These were run as welfare agencies instead of businesses: too many people on the payroll, too many managers, excessive salaries, too many holidays, and unrealistic benefits. The ventures floundered and lost money. Private businesses failed by the thousands, and unemployment rose. The government increased the minimum wage causing more businesses to fail and more unemployment. That led to more welfare and unemployment benefits. To pay for that, the government borrowed even more and began creating its own fiat money. Inflation destroyed what was left of the economy. Price controls were next, along with rent and food subsidies, and doubling the minimum wage.

By 1982, Mexicans were trading their pesos for dollars and sending their savings out of the country, as the peso became all but worthless in commerce.¹ In 1981, the average wage for Mexican workers was 31% of the average wage for Americans. By 1989, it had fallen to 10%. Mexico, once one of the major food exporters in the world, was now required to import millions of dollars worth of food grains. This required still

more money and more loans. All this occurred while oil prices were high and production was booming. A few years later, when oil prices fell, the failures and shortfalls became even more dramatic. In 1995, Mexico's bank loans were once again on the brink of default, and, once again, U.S. taxpayers were thrown into the breach by Congress to cover more than \$30 billion at risk. Although this loan was eventually repaid, the money to do so was extracted from the Mexican people through another round of massive inflation, which plunged their standard of living even lower. The nation is now hopelessly mired in socialism. The Communist Party, promising "reform" and still more socialism, is attracting a large following and could become a potent political force.

In India, the World Bank funded the construction of a dam that displaced two million people, flooded 360 square miles, and wiped out 81,000 acres of forest cover. In Brazil, it spent a billion dollars to "develop" a part of the Amazon basin and to fund a series of hydroelectric projects. It resulted in the deforestation of an area half the size of Great Britain and has caused great human suffering because of resettlement. In Kenya, the Bura irrigation scheme caused such desolation that a fifth of the native population abandoned the land. The cost was \$50,000 per family served. In Indonesia, the transmigration program mentioned previously has devastated tropical forests—at the same time that the World Bank is funding reforestation projects. The cost of resettling one family is \$7,000, which is about ten-times the Indonesian per-capita income.

Livestock projects in Botswana led to the destruction of grazing land and the death of thousands of migratory animals. This resulted in the inability of the natives to obtain food by hunting, forcing them into dependence on the government for survival. While Nigeria and Argentina are drowning in debt, billions from the World Bank have gone into building lavish new capital cities to house government agencies and the ruling elite. In Zaire, Mexico, and the Philippines, political leaders became billionaires while receiving World Bank loans on behalf of their nations. In the Central African Republic, IMF and World Bank loans were used to stage a coronation for its emperor.

The record of corruption and waste is endless. But the real eye-opener is in the failure of socialist ventures, those magnificent projects which were to bring prosperity to the underdeveloped countries. Here are just a few examples.

Since this game results in a hemorrhage of wealth from the industrialized nations, their economies are doomed to be brought down further and further, a process that has been going on since Bretton Woods. The result will be a severe lowering of their living standards and their demise as independent nations. The hidden reality behind so-called development loans is that America and other industrialized nations are being subverted by that process. 'Hint is not an accident; it is the essence of the plan. A strong nation is not likely to surrender its sovereignty. Americans would not agree to turn over their monetary system, their military, or their courts to a world body made up of governments which have been despotic to their own people, especially since most of those regimes have already revealed anti-American hostility. But if Americans can be brought to the point where they are suffering from a collapse of their economy and from a breakdown in civil order, things will be different. When they stand in bread lines and face anarchy in their streets, they will be more willing to give up sovereignty in return for "assistance" from the World Bank and the UN "peacekeeping" forces. This will become even more acceptable if a structured demise of Communism can be

arranged ahead of time to make it appear that the world's major political systems have converged into the common denominator of "social democracy."

The final play

The underdeveloped nations, on the other hand, are not being raised up. What is happening to them is that their political leaders are becoming addicted to the IMF cash flow and will be unable to break the habit. These countries are being conquered by money instead of arms. Soon they will no longer be truly independent nations. They are becoming mere components in the system of world socialism planned by Harry Dexter White and John Maynard Keynes. Their leaders are being groomed to become potentates in a new, high-tech feudalism, paying homage to their Lords in New York. And they are eager to do it in return for privilege and power within the "New World Order." That is the final play. The essence of socialism is redistribution of the wealth. The goal is equality, and that means taking from the rich and giving to the poor. At least that's the theory. Unfortunately, the poor are never benefited by this maneuver. They either do not get the money in the first place—too much is siphoned off by the bureaucracies which administer the programs—or, if they do get any of it, they don't know what to do with it. They merely spend it until it is gone, and then no one has any money—except, of course, those who administer the government programs. Nevertheless, politicians know that promises to redistribute the wealth are popular among two groups: the voters who naively believe it will help the poor, and the socialist managers who see it as job security. Supported by these two voting blocs, election to office is assured.

Rules of Bail Out

1. *Commercial banks in the industrialized nations, backed by their respective central banks, create money out of nothing and lend it to the governments of underdeveloped nations. They know that these are risky loans, so they charge an interest rate that is high enough to compensate. It is more than what they expect to receive in the long run.*
2. *When the underdeveloped nations cannot pay the interest on their loans, the IMF and World Bank enter the game as both players and referees. Using additional money created out of nothing by the central banks of their member nations, they advance "development" loans to the governments which now have enough to pay the interest on the original loans with enough left over for their own political purposes.*
3. *The recipient country quickly exhausts the new supply of money, and the play returns to point number two. This time, however, the new loans are guaranteed by the World Bank and the central banks of the industrialized nations. Now that the risk of default is removed, the commercial banks agree to reduce the interest to the point anticipated at the beginning. The debtor governments resume payments.*
4. *The final play is — well, in this version of the game there appears to be no final play, because the plan is to keep the game going forever. To make that possible, certain things must happen that are very final, indeed. They include the conversion of the IMF into a world central bank as Keynes had planned, which then issues an international fiat money. Once that "Bank of Issue" is in place, the*

IMF can collect unlimited resources from the citizens of the world through the hidden tax called inflation.

There is a possibility that there is no country which still belongs to its citizens but all countries belong to IMF and World Bank!

It is very true that when a loanee fails to pay the debt, what he owns becomes an asset, surety or collateral. This one no one disagrees yet when we say the countries who have defaulted to pay their loans, their properties becomes the asset, surety or collateral of IMF and World Bank, there is shouts of conspiracy theory. But am unraveling you the plan of the financial system towards the forming of Trade Unions that will at last control the buying and selling and plunge the whole world into distressful moments.

Conflicts between Trade Confederacies and Labor Unions

The work of the people of God is to prepare for the events of the future, which will soon come upon them with blinding force. In the world gigantic monopolies will be formed. Men will bind themselves together in unions that will wrap them in the folds of the enemy. A few men will combine to grasp all the means to be obtained in certain lines of business. Trades unions will be formed, and those who refuse to join these unions will be marked men.--Letter 26, 1903.

Labor Unions a Source of Trouble for Adventists

The trades unions will be one of the agencies that will bring upon this earth a time of trouble such as has not been since the world began. . . . A few men will combine to grasp all the means to be obtained in certain lines of business. Trades unions will be formed, and those who refuse to join these unions will be marked men. . . . Because of these unions and confederacies, it will soon be very difficult for our institutions to carry on their work in the cities. My warning is: Keep out of the cities. Build no sanitariums in the cities.--2SM 142 (1903).

The time is fast coming when the controlling power of the labor unions will be very oppressive.--2SM 141 (1904).

These unions are one of the signs of the last days. Men are binding up in bundles ready to be burned. They may be church members, but while they belong to these unions, they cannot possibly keep the commandments of God; for to belong to these unions means to disregard the entire Decalogue. {CL 11.4}

The forming of these unions is one of Satan's last efforts. God calls upon His people to get out of the cities, isolating themselves from the world. The time will come when they will have to do this. God will care for those who love Him and keep His commandments.--Letter 26, 1903, pp. 2, 3. (To Brother and Sister J. A. Burden, Dec. 10, 1902.) Released September 1964.

Let it be repeated that governments have no money and so can't pay any debts they accrue. So here is the IMF to give your country of 30 million people a loan of 1 billion, what next? The parliamentarians discusses the projects to be done with half of that money while the rest is used for sky-boating. A bread in that country is increased by 2 shillings, oil by 5 shillings, sugar and etc by 10 shillings. The taxpayer is paying a

loan that he never knows its smell. The projects are not completed even. In five months, that debt is paid but the government continues collecting their increased product money for another five months. They complete the projects not with the IMF money but the taxpayers money. This is what is called in reality "Legal Fraud and Robbery without Violence". That is why God has to establish another government with a very different and opposite principle to the world governments.

The financial system inflations and the bible

“Whenever government sets out to manipulate the money supply, regardless of the intelligence or good intentions of those who attempt to direct the process, the result is inflation, economic chaos, and political upheaval. By contrast, whenever government is limited in its monetary power to only the maintenance of honest weights and measures of precious metals, the result is price stability, economic prosperity, and political tranquility. Therefore, for a nation to enjoy economic prosperity and political tranquility, the monetary power of its politicians must be limited solely to the maintenance of honest weights and measures of precious metals.” Edward G Griffins – The Creature from Jekyll Island

Proverbs 14:34

Righteousness exalteth a nation: but sin [is] a reproach to any people.

Leviticus 19:35-36

‘You shall do no wrong in judgment, in measurement of weight, or capacity. You shall have just balances, just weights, a just ephah, and a just hin; I am the Lord your God, who brought you out from the land of Egypt.

Ezekiel 45:10

“You shall have just balances, a just ephah and a just bath.

Proverbs 20:10

Differing weights and differing measures, both of them are abominable to the Lord.

Proverbs 11:1

A false balance is an abomination to the Lord, but a just weight is His delight.

Proverbs 16:11

A just balance and scales belong to the Lord; all the weights of the bag are His concern.

Proverbs 20:23

Differing weights are an abomination to the Lord, and a false scale is not good.

Hosea 12:6-7

Therefore, return to your God, observe kindness and justice, and wait for your God continually. A merchant, in whose hands are false balances, he loves to oppress.

Amos 8:4-8

Hear this, you who trample the needy, to do away with the humble of the land, saying, “When will the new moon be over, so that we may sell grain, and the

sabbath, that we may open the wheat market, to make the bushel smaller and the shekel bigger, and to cheat with dishonest scales, so as to buy the helpless for money and the needy for a pair of sandals, and that we may sell the refuse of the wheat?"

Conditions in the Cities

There is coming rapidly and surely an almost universal guilt upon the inhabitants of the cities because of the steady increase of determined wickedness. We are living in the midst of an "**epidemic of crime**" at which thoughtful, God-fearing men everywhere stand aghast. The corruption that prevails is beyond the power of the human pen to describe. Every day brings fresh revelations of political strife, bribery, and fraud; every day brings its heartsickening record of violence and lawlessness, of indifference to human suffering; of brutal, fiendish destruction of human life. Every day testifies to the increase of insanity, murder, and suicide. {9T 89.1}

Through the working of trusts and the results of labor unions and strikes, the conditions of life in the cities are constantly becoming more and more difficult. {9T 90.2}

The intense passion for money getting, the thirst for display, the luxury and extravagance--all are forces that, with the great mass of mankind, are turning the mind from life's true purpose. They are opening the door to a thousand evils. Many, absorbed in their interest in worldly treasures, become insensible to the claims of God and the needs of their fellow men. **They regard their wealth as a means of glorifying self. They add house to house and land to land; they fill their homes with luxury, while all about them are human beings in misery and crime, in disease and death.** {9T 90.3}

By every species of oppression and extortion, men are piling up colossal fortunes, while the cries of starving humanity are coming up before God. There are multitudes struggling with poverty, compelled to labor hard for small wages, unable to secure the barest necessities of life. Toil and deprivation, with no hope of better things, make their burden heavy. When pain and sickness are added, the burden is almost unbearable. Care-worn and oppressed, they know not where to turn for relief. {9T 90.4}

The Scriptures describe the condition of the world just before Christ's second coming. James the apostle pictures the greed and oppression that will prevail. He says: "Go to now, ye rich men. . . . Ye have heaped treasure together for the last days. Behold, the hire of the laborers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord of Sabaoth. Ye have lived in pleasure on the earth, and been wanton; ye have nourished your hearts, as in a day of slaughter. Ye have condemned and killed the just; and he doth not resist you." James 5:1-6. {9T 91.1}

This is a picture of what exists today. "Judgment is turned away backward, and justice standeth afar off: for truth is fallen in the street, and equity cannot enter. **Yea, truth faileth; and he that departeth from evil maketh himself a prey.**" Isaiah 59:14, 15. {9T 91.2}

Even the church, which should be the pillar and ground of the truth, is found encouraging a **selfish love of pleasure. When money is raised for religious purposes, to what means do many churches resort? To bazaars, suppers, fancy fairs, even to lotteries and like devices. Often the place set apart for God's worship is desecrated by feasting and drinking, buying, selling, and merrymaking.** Respect for the house of God and reverence for His worship are lessened in the minds of the youth. The barriers of self-restraint are weakened. Selfishness, appetite, the love of display, are appealed to, and they strengthen as they are indulged. {9T 91.3}

In the antediluvian world human agencies brought in all manner of devisings and ingenious practices to make of no effect the law of Jehovah. They cast aside His authority because it interfered with their schemes. As in the days before the Flood, so now the time is right upon us when the Lord must reveal His omnipotent power. In this time of prevailing iniquity we may know that the last great crisis is at hand. When defiance against God's law is almost universal, when His people are oppressed and afflicted by their fellow men, the Lord will interpose. {9T 92.1}

Satan is not asleep; he is wide awake to make of no effect the sure word of prophecy. With skill and deceptive power he is working to counterwork the expressed will of God, made plain in His word. For years Satan has been gaining control of human minds through subtle sophistries that he has devised to take the place of the truth. In this time of peril, rightdoers, in the fear of God, will glorify His name by repeating the words of David: "It is time for Thee, Lord, to work: for they have made void Thy law." Psalm 119:126. {9T 92.2}

The centralizing of wealth and power [the Federal Reserve System]; the vast combinations for the enriching of the few at the expense of the many; the combinations of the poorer classes for the defense of their interests and claims; the spirit of unrest, of riot and bloodshed; the world-wide dissemination of the same teachings that led to the French Revolution—all are tending to involve the whole world in a struggle similar to that which convulsed France. {Ed 228.2}

The development of this plutocracy was well described by Gouverneur Morris, the former delegate from New York who had helped to draft the Constitution into its final form. He had been an assistant to Robert Morris (not related) and was a champion of the concept of a natural aristocracy. So he knew his subject well when he warned:

The rich will strive to establish their dominion and enslave the rest. They always did. They always will.... They will have the same effect here as elsewhere, if we do not, by such a government, keep them within their proper spheres. We should remember that the people never act from reason alone. The rich will take advantage of their passions, and make these the instruments for oppressing them. The result of the contest will be a violent aristocracy, or a more violent despotism [Written on July 2, 1787, in a letter to James Madison. Quoted in "Prosperity Economics," by W. Cleon Skousen, Freeman Digest, February, 1985, p. 9.]

LUKE 21: ²⁶ Men's hearts failing them for fear, and for looking after those things which are coming on the earth: for the powers of heaven shall be shaken. ²⁷ And then shall they see the Son of man coming in a cloud with power and great glory.

28 And when these things begin to come to pass, then look up, and lift up your heads; for your redemption draweth nigh.

Solution

Avoiding Labor Conflicts - Withdraw to the Freedom of Rural Areas

The time is fast coming when the controlling power of the labor unions will be very oppressive. Again and again the Lord has instructed that our people are to take their families away from the cities, into the country, where they can raise their own provisions; for in the future the problem of buying and selling will be a very serious one. We should now begin to heed the instruction given us over and over again: Get out of the cities into rural districts, where the houses are not crowded closely together, and where you will be free from the interference of enemies.--Letter 5, 1904. {CL 9.5}

Stopping Halfway Hinders **God's Plan**—**The Lord assured them that they must dispossess** the land of those who were a snare to them, who would be thorns in their side. This was the word of **the Lord**, and His plan was that under His guardianship His people **should have** larger and still larger ... **Wherever they should build houses and cultivate the land, business firms should be established, that they would not have to borrow from their neighbors, but their neighbors from them.** Their possessions were to enlarge, and they were to become a great and powerful people. But they stopped halfway. They consulted their own convenience, and the very work God could have done for them by placing them where the knowledge of God should be made known and the abominable practices of the heathen banished from the land, was not done. {2BC 998.5}

With all their advantages and opportunities and privileges, the Jewish nation failed to carry out God's plans. They bore little fruit, and continually less, until the Lord employed the barren fig tree with His curse upon it, to represent the condition of the once chosen nation. The work we do must be done with the unworked portions of the Lord's vineyard in mind. But today it is in a few places only that means are expended and advantages provided. The Lord would have the means and advantages more equally distributed. He would have provision made for many places that are now unworked ([Manuscript 126, 1899](#)).

Land is the Greatest resource

In God's plan for Israel every family had a home on the **land**, with sufficient ground for tilling. Thus were provided [184] both the means and the incentive for a useful, industrious, and self-supporting life. And no devising of men has ever improved upon that plan. **To the world's departure from it is owing, to a large degree, 1. the poverty and 2. wretchedness that exist today.**(MH 183)

Proverbs 28:19 King James Version (KJV)

19 He that tilleth his **land** shall have plenty of bread: but he that followeth after vain persons shall have poverty enough.

*Christian Qualities Better Gained in Retired Locations There is not one family in a hundred who will be improved physically, mentally, or spiritually, by residing in the city. **Faith, hope, love, happiness, can far better be gained in retired places, where there are fields and **hills** and **trees**.** Take your children away from the sights and sounds of the city, away from the rattle and din of streetcars and*

teams, and their minds will become more healthy. It will be found easier to bring home to their hearts the truth of the Word of God.—Manuscript 76, 1905.{CL 13}

God's purpose in giving the third angel's message to the world is to prepare a people to stand true to Him during the investigative judgement. This is the purpose for which we **establish** and **maintain** our **1.publishing houses, 2.our schools, 3.our sanitariums, 4.hygienic restaurants, 5.treatment rooms, and 6.food factories.** This is our purpose in **carrying forward every line of work in the cause -Ms 154, 1902**

The class of education given at the **Madison School** is **such as will be accounted a treasure of great value by those who take up missionary work in foreign fields. If many more in other schools were receiving a similar training, we as a people would be a spectacle to the world to angels and to men. The message would to angels and to men. The message would be quickly carried to every country and souls now in darkness would be brought to the light {PH 119 2.2}**

Madison College Tennessee -Only self supporting college in America. Received no country, state or federal aid. Building grounds equipment costing \$ 520,000 represents profits of 27 campus industries operated by students {Ripley believe it or not Feb, 16 1939 }

I was told of an educational institution, **Madison College,** which had received contributions for its original investment amounting to 430 acres of land outside the City of Nashville. Thereafter the college was run in a unique way. The faculty earned its own living on the side while making teaching a full-time job. Mr. Bralliar and his wife lived on \$15 a month those first years, now they live with greater comfort on \$35 a month. **The students earn their living while making studying a full-time job. The buildings were put up with student labor, directed by the faculty. They built their own houses. No student receives a degree until he or she has acquired two skills in any line which seems to fit their capacity. The college built a hospital and operates it for its own profit, and it is in good standing with the medical profession and trains the college girls as nurses.**

Now they suddenly find themselves up against a new difficulty. A magazine wrote an article about their work and they are flooded with applications for entrance.

The hunger of young America for a chance to enter the field of life better equipped is apparent in these applications, for here is a chance for people who have no money to acquire a college degree.

Mr. Bralliar says they can probably use a hundred more students profitably in their industries, but they have no buildings in which to house them. They have the labor, but materials must be paid for in cash. \$14,000 would meet their needs. Mr. Bralliar, looking a little weary, told me how much the other educational institutions in Nashville had helped them when they built their library and how cooperative they always were in giving Madison College all the help they could, but now, in the next few months, he must raise \$14,000 if he is to meet the demands already made by young people throughout the country.

I have seen many schools of all grades in many countries but none more interesting than this. No Where else have I seen so much accomplished with so little money {Sandborn 1953 }

*Every institution established by **Seventh-day Adventists** is to be to the world what **Joseph was in Egypt and what Daniel and his fellows were in Babylon**. {6T220}*

A Spiritual Experience: Living within our Means

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}

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}

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}

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}

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

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}

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}

In the last great conflict of the controversy with Satan those who are loyal to God will see every earthly support cut off. Because they refuse to break His law in obedience to earthly powers, they will be forbidden to buy or sell. It will finally be decreed that they shall be put to death. See Revelation 13:11-17. But to the obedient is given the promise, "He shall dwell on high: his place of defense shall be the munitions of rocks: bread shall be given him; his waters shall be sure." Isaiah 33:16. By this promise the children of God will live. When the earth shall be wasted with famine, they shall be fed. "They shall not be ashamed in the evil time: and in the days of famine they shall be satisfied." Psalm 37:19. To that time of distress the prophet Habakkuk looked forward, and his words express the faith of the church: "Although the fig tree shall not blossom, neither shall fruit be in the vines; the labor of the olive shall fail, and the fields shall yield no meat; the flock shall be cut off from the fold, and there shall be no herd in the stalls: yet I will rejoice in the Lord, I will joy in the God of my salvation." Habakkuk 3:17, 18. {DA 121.3}

Blessings