

If your credit card is too great a temptation, then cut it up! (don't merely hide it somewhere, in case you need it!) Better to suffer some inconvenience and to postpone satisfaction than to invite financial ruin!

Remember the warning Wilkins Micawber gave young David Copperfield -- that if a man had twenty pounds a year for his income and spent nineteen pounds, nineteen shillings, and sixpence, he would be happy; but if he spent twenty pounds and sixpence, he would be miserable!

We are all tempted to get more and to have more than God is pleased to give us. Contentment is the willingness at each moment to settle for whatever God gives.

Being content with such things as we have is especially important to learn when we are in the prime of life, so that in our declining years, when the things we have become lesser and fewer, we will be able to remain content.

This then is my first suggestion: If you wish to have success, live within your means, and be content with God's provision.

My second suggestion is this:

2. If we wish to have success, we must learn to accept both favorable and adverse criticism with composure.

Dr. Allan A. MacRae, co-founder of Biblical Seminary, stated on one occasion that even negative criticism can be useful. Instead of taking offense at negative criticism and allowing it to fester and consume us, we can analyze it, sift it, see if there is some truth in it or if it suggests something else, and use that for our self-improvement. In this way we can control and make good use of negative criticism, instead of letting it control and perhaps destroy us.

Dr. MacRae is himself an example of composure. Years ago, following a "This is Your Life" program honoring him (for which I was privileged to