



Keeper'sBook™

Volume 4

Penny Wise

Helping You Be a Better Steward of the
Resources God Has Given You



He that is faithful in that which is least

is faithful also in much:

and he that is unjust in the least is unjust also in much.

Luke 16:10

Keeper'sBook™ series focuses on specific topics relevant to *Keepers at Home* readers. Our goal is to bring together talented writers who have passion for the subject and readers whose lives will be blessed by the information presented in each Keeper'sBook™.

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Editor: Marvin Wengerd
Design: Valerie Miller

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Penny Pinchers

S H E I L A J P E T R E

I have a confession to make about plastic jugs. I can't pitch them out. One of my favorite "grocery extras" is one-hundred-percent juice. We all enjoy it. But then there is the problem of the jug. It's a fine, strong, two-quart jug and could be so useful for so many things. I can't bring myself to get rid of it. The *Organization Keeper's Book*™ has a poem on the back about getting rid of leftovers. The author doesn't know if it's concern for world hunger, or ancestral thrift, but she "can't summon the nerve to dispose of these bits till their time has been served."

She's talking about leftovers. What about something which does not mold eventually? Which simply piles up on countertops, in cupboards, under tables, in small unused spaces in the garage, on top of freezers, in the attic...air enclosed in plastic, saved forever...some with lids, some without.

Which brings me to the lids: dozens of them, convening in the drawer by the silverware, getting in the way when I hunt for the pickle fork, popping out when I put away the measuring cups...

And I can't pitch them out. "I'll recycle them for you someday," my husband says, after battling sixteen empty jugs back into the pantry cupboard the morning he had gone on an innocent search for leftover chocolate. "I'll put them in the recyclable bin when I go to the dump this Saturday."

"You'll recycle them?" I cringe, knowing how useful they are, wishing I could recycle them myself, in any number of creative ways. But I bravely say, "That's fine with me!"

I'll look the other way when he does it, I think. Maybe I'll be in the basement sorting aluminum foil pans. ●

Pinching PENNIES

MRS ALLAN MARTIN



In February 2013, the Canadian government stopped manufacturing a one-cent coin. Apparently the cost of producing a penny was 1.6 cents. While I don't need a calculator to figure out that penny making wasn't profitable, it is a little sad. How can we Canadians pinch our pennies if we don't have any?

Just what is penny pinching anyhow? The definition in my *Webster's Dictionary* is not too flattering—"stingy." And the meaning of the word stingy? "Refusing or being extremely unwilling to give any more than a very small amount." (Hmmm... perhaps it is good that we can't be penny-pinchers!)

Actually, pinching pennies is an expression we use to describe the careful use of money. The motive of this Keeper'sBook™ is not stinginess, but rather to encourage each other to be wise stewards in our homes. A steward is a manager, acting for the owner's best interests as far as he is able. Our money and possessions all belong to God. He allows us stewardship over what He has entrusted to us. What an awesome responsibility He gives! Thus the reason for pinching our pennies or trying to live frugally is because we don't want to carelessly squander God's material gifts.

You can pinch pennies without actually having a coin in your hand. A penny saved is a penny earned. When you go shopping (especially if you have children along), take a jug of water along so you won't need to buy something to drink. I prefer not to shop on an empty stomach, as I'm more likely to throw extra food in the shopping cart when I'm

hungry. I like to follow a detailed, carefully planned shopping list for all the stops I plan to make while I'm in town. This saves time as well as money.

Another way I like to save money is by staying at home. Staying home not only saves on gas and vehicle expenses, but I'm much less likely to spend money at home. Not attending open houses or in-home parties also saves money.

Our motive for pinching pennies must never be for the sake of getting rich. The Bible tells us that the love of money is the root of all evil. A teenage friend was telling me about her indecision at the mall. "I really liked this coat, but it was so expensive! I could hardly decide if I want to part with that much money," she confided. "Then I remembered that money is the root of all evil anyway. I thought I might as well have the coat rather than the money." She had missed a part! It's not the money that is evil, but rather the love of it.

My mom has been a good example to me of wise stewardship. When I was growing up we lived frugally and tried to save or do without. However, when it came to giving, Mom was sure to be generous. As a young girl, I puzzled over this. Why scrimp and save only to give it away? Now I treasure her example. Let's be thrifty on ourselves but generous to others, "for God loveth a cheerful giver" (2 Cor. 9:7).

No, here in Canada we can't pinch actual pennies. But wait; perhaps we can pinch our nickels instead. Wouldn't that be more profitable anyhow? ●

Every good gift
and every perfect gift is from above,
and cometh down from the Father of lights,
with whom is no variableness,
neither shadow of turning.

JAMES 1:17



Stewardship, Sense, and Self-Discipline

CONNIE BRUBACHER

“Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; That they do good, that they be rich in good works, ready to distribute, willing to communicate; Laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life” (1 Timothy 6:17-19).

In the early years of our marriage, I had an experience which made a far-reaching impression on my spending and saving habits. We attended a household auction and bought a few boxes of assorted items. There were only a few items in each box which we really wanted. The remaining contents, to us, were garbage: flimsy Christmas tree ornaments, knickknacks, and odd glassware. As we were poking through our box lots, preparing to leave for home, the lady of the house walked up to us. Her white hair bobbed about her face in manicured waves and a matronly smile graced her face.

“If you don’t want everything in those boxes take the rest to the thrift shop. They can sell it again. I hate so much to see things go to waste.” Her eyes glistened with unshed tears as she spoke. “I was a child through the Depression. We ate bread without butter and porridge without cream or sugar. We were always hungry. Now it hurts me to see young people waste their goods. They don’t know what it’s like to be poor.”

I nodded. My conscience smote my thoughts. Did I know what it