

DOLLARS & SENSE

from Grandmommy



KATHY REID

ILLUSTRATIONS BY OWEN KINNE

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This books belongs to:

*Dedicated to Robert Eugene Randoph and
Zenith Chesney Randolph who, by their good
example, were my first instructors in the biblical
principles of money management; and to my
husband Ed, with whom my stewardship
understanding continues to unfold.*



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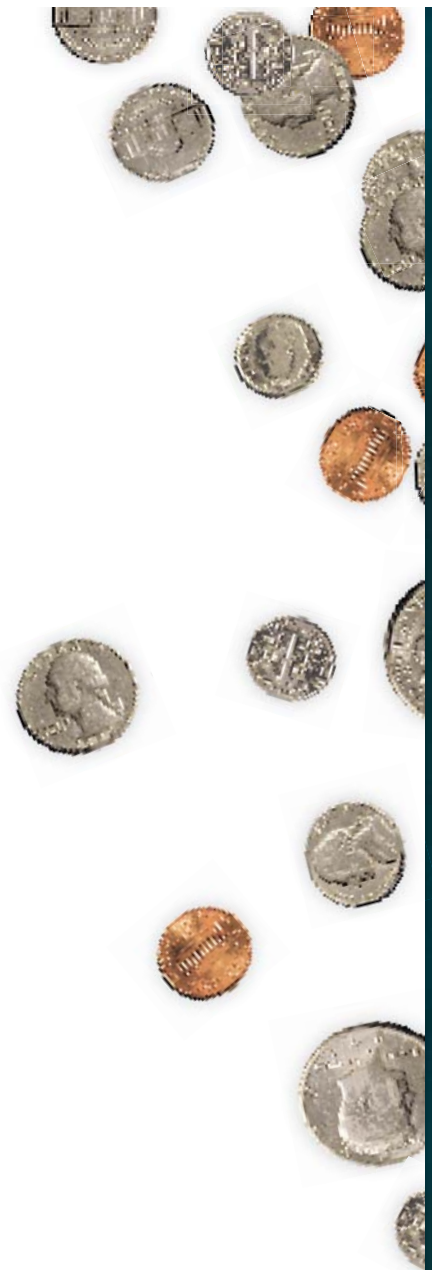
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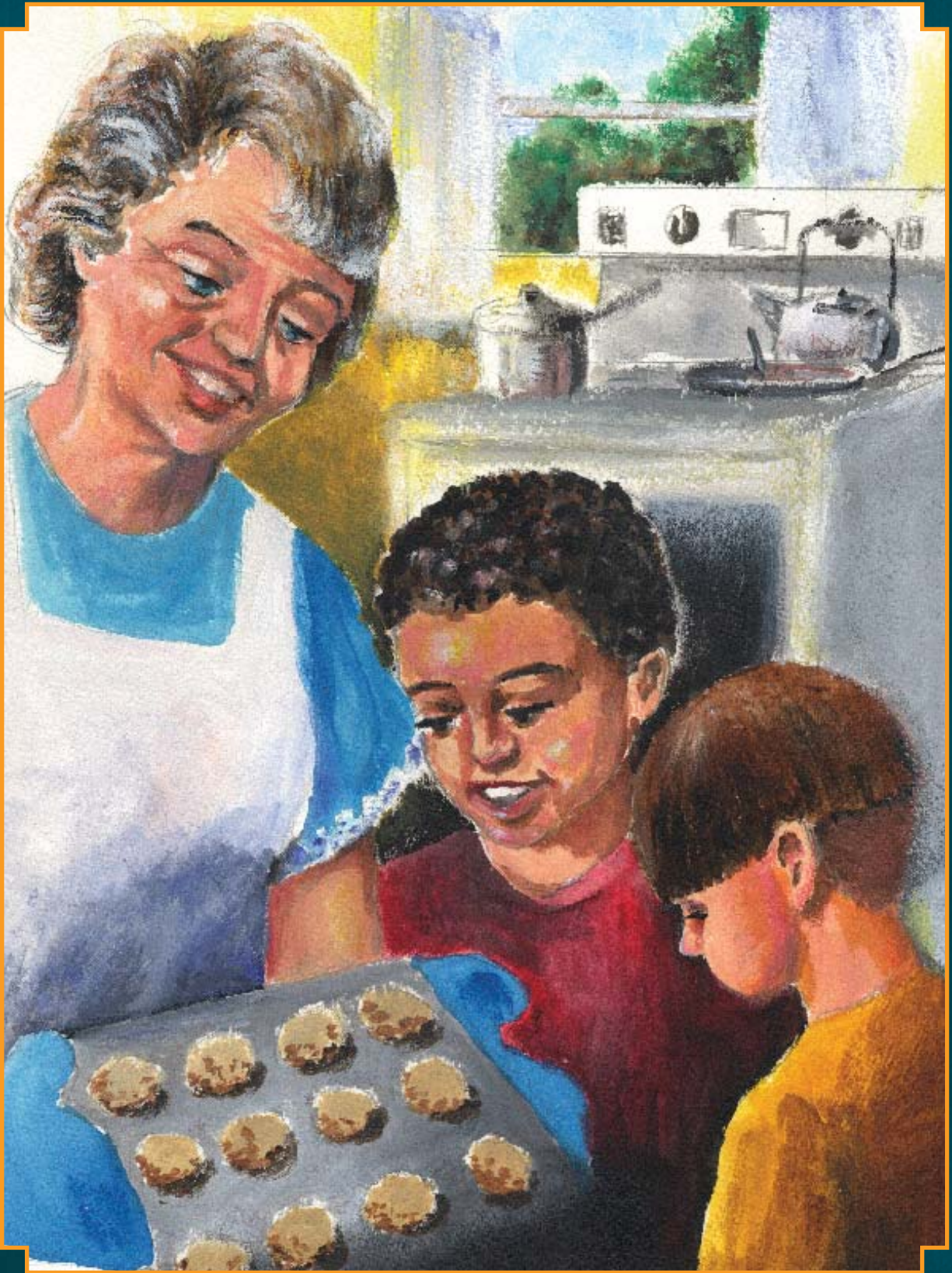
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CHAPTER 1

Gifts Full of Love

Jesus our best friend has given us the Bible

“D anny, hurry. Get your shoes and coat on,” Bobby shouted excitedly as he ran from the kitchen into their bedroom. “Mom is dropping us off at Grandmommy’s while she goes to town.”

Danny stopped playing with his truck. Quickly the boys put on their shoes and zipped up their coats. They always found something fun to do at Grandmommy’s house.

When they arrived, Grandmommy had a warm fire going in the fireplace, and the smells coming from the kitchen told the boys she had been busy baking.

“Boys, take off your coats, and since you’ve just had lunch, come have a cookie,” Grandmommy invited from the kitchen. “I’m just taking a batch out of the oven.” She poured two glasses of milk and put a couple of paper plates on the table.

“Hm-m-m-m, Grandmommy, you make the best Oatmeal Rocks,” complimented Danny. “I love you.”

“I love you, too,” Grandmommy replied. “That’s why I enjoy baking cookies for you. It’s love that makes these cookies taste so good!”

Cookies weren't the only things Grandmommy had been baking that morning. Cooling on a wire rack on the table sat two large brown loaves of bread. The boys knew from experience that Grandmommy's homemade bread was as good as her Oatmeal Rocks.

"The bread is for guests at church this week," Grandmommy explained. "You know how each week visitors are given a loaf as they leave. This is my week to take bread."

Bobby and Danny were acquainted with this custom. Sometimes they got to help their mom when she made bread to take to church.

Grandmommy continued, "You know, boys, that reminds me of a verse I read in the Bible." She went into the living room and picked up her Bible lying on the end table next to her favorite chair. "Here it is – Matthew 4:4. The words are written in red. Do you know what that means?" she asked.

Bobby's eyes sparkled. "Jesus said it," he answered.

"You're right, Bobby," Grandmommy smiled. "Jesus said, **'Man does not live on bread alone, but on every word that comes from the mouth of God'** (Matthew 4:4). That means it is as important to read the Bible as it is to eat."

"I sure like eating your cookies, Grandmommy. Can I have another one?" begged Danny.

"It must be the big scoop of love I put in them," chuckled Grandmommy, "you know, just like the Bible is full of God's love." She closed the Bible and laid it carefully by the lamp.

"I tell you what," Grandmommy suggested. "Later, when you go home you can take some cookies with you – my special gift to you. Then you can share them with your dad and mom at suppertime. How's that?"

"Yes!" the boys chorused as they ran into the living room to play with their cars by the warm fire.



ACTIVITY SHEET 1

What are pennies, nickels, dimes, quarters and half-dollars?

Man does not live on bread alone, but on every word that comes from the mouth of God. matthew 4:4

1. Who said this? _____
2. What does it mean? _____
3. Read II Timothy 3:16. How much of the Bible was given to us by God? _____
4. Read Psalm 119:105. To what does David the shepherd boy compare God's Word, the Bible? Why? _____

Pennies, Nickels, Dimes, Quarters, and Half-Dollars



Penny 1 Cent 1¢

When we count pennies, we count by ones.



NICKEL 5 CENTS 5¢

When we count nickels, we count by fives.



DIME 10 CENTS 10¢

When we count dimes, we count by tens.



QUARTER 25 CENTS 25¢

When we count quarters, we count by twenty-fives.



HALF-DOLLAR 50 CENTS 50¢

When we count half-dollars, we count by fifties.


Counting Coins

Directions: Count the coins. Write the amount on the line.

1.  = _____

4.  = _____

2.  = _____


5.  = _____

3.  = _____

6.  = _____

Challenge Problems (for older children)

1.  = _____

4.  = _____

2.  = _____

5.  = _____

3.  = _____

6.  = _____

Matching Coins

Directions: Match the coin to its value. Draw a line from the coin to its value.



50¢



25¢



10¢

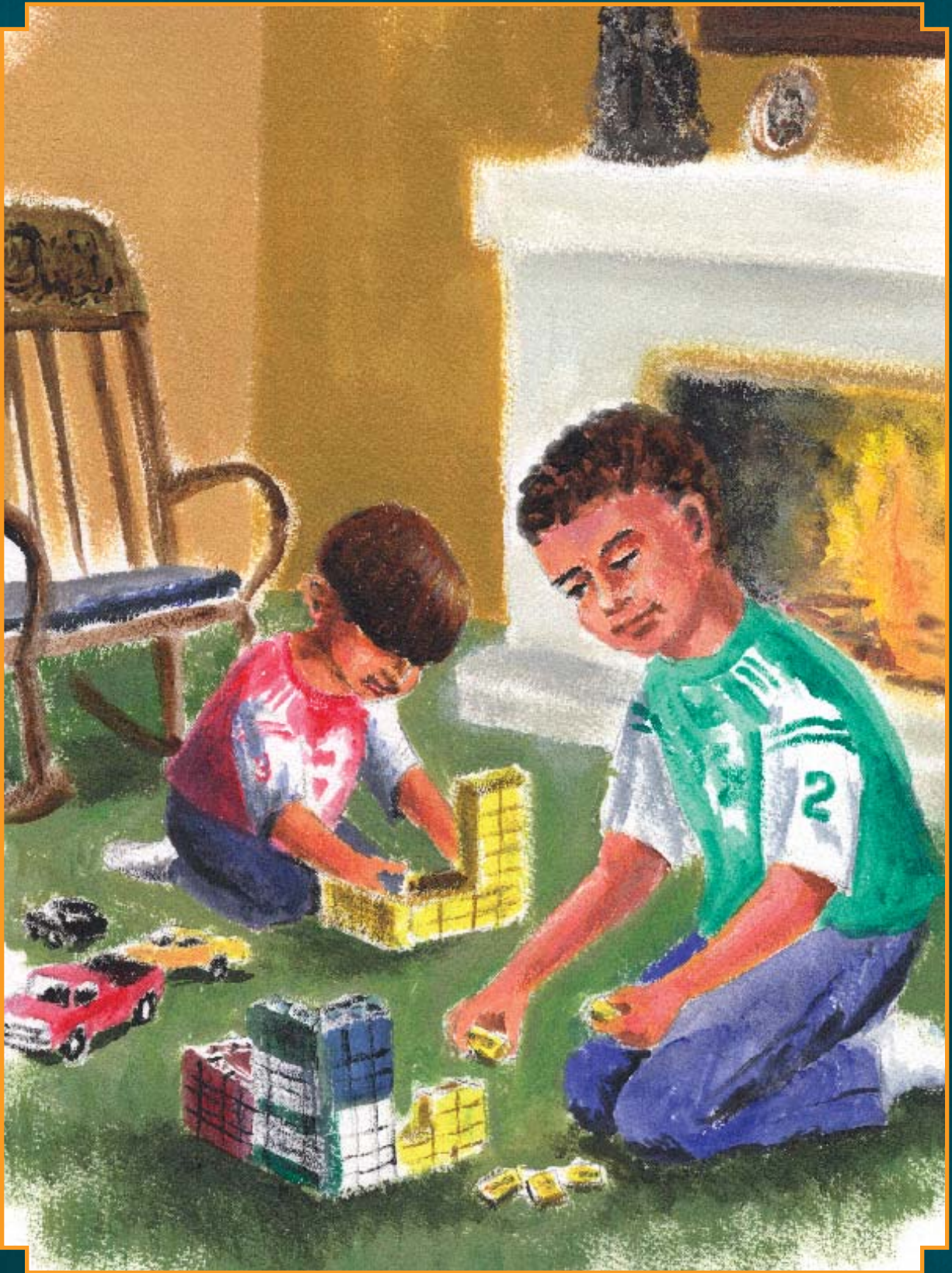


5¢



1¢

Page 9—1. Jesus 2. It is as important to know what the Bible
says as it is to eat. 3. All 4. A lamp, a light, because it shows us
the safe way. Page 10—1. 5¢ 2. 10¢ 3. 10¢ 4. 5¢ 5. 10¢ 6. 25¢
Challenge Problems: 1. 25¢ 2. 50¢ 3. 50¢ 4. 50¢ 5. 25¢ 6. 50¢
Page 11—1. 10¢ 2. 50¢ 3. 5¢ 4. 1¢ 5. 25¢



CHAPTER 2

It's mine... or is it?

Jesus owns everything

Bobby, Danny, and Grandmommy had just finished playing a game of Chinese Checkers when the telephone rang. As Grandmommy went to the kitchen to answer it, the boys pulled the toy box from its place in the corner of the living room. It was filled with Legos of all sizes, shapes, and colors. Soon blocks were scattered all over the living room floor, and the boys were busy making buildings for their cars and trucks.

“Danny, I need that yellow block to make my gas station,” Bobby demanded.

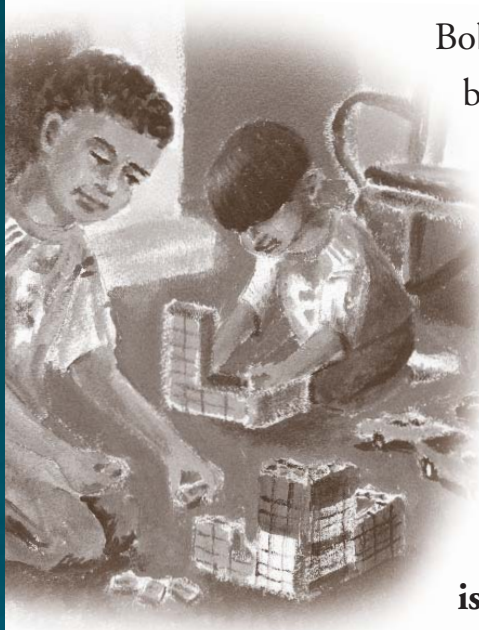
Danny continued to build, “But I may need it for my parking garage.”

Bobby shot back, “But I need it NOW!”

“No, it’s mine!” shouted Danny as he clutched the toy tightly in his hand.

Impatiently Bobby grabbed the yellow block. Danny fought back. “Mine! It’s mine! You can’t use it!”

Just then Grandmommy returned from the kitchen with a frown on her face. “Hey, boys, what’s all the fussing about? I could hardly hear on the telephone.”



Bobby immediately let go of Danny's arm and the prized block.

"Bobby took my Lego. It's mine!" yelled Danny, his face red with anger.

"Come, boys," Grandmommy calmly invited. "Let's talk about this. First, I want to read you a verse from my Bible."

Grandmommy took her Bible from its place on the end table by her favorite chair. "David the shepherd boy wrote this," she continued. "**The earth is the Lord's, and everything in it** (Psalm 24:1).

Danny, what does that mean?" Grandmommy queried.

"The whole world belongs to Jesus and everything in it?" asked Danny.

"Yes, that's what it sounds like," affirmed Grandmommy. "Another time, when he was king, in front of a large crowd of people, David prayed to God, **'Everything in heaven and earth is Yours'** (1 Chronicles 29:11). So, do you think the yellow Lego really is yours?"

Danny hung his head. "No, I guess not. Here, Bobby, you can use the block for your service station." He held out the yellow Lego.

Now it was Bobby's turn to apologize. "Danny, I'm sorry I grabbed the Lego away from you. I should have waited to see if you needed to use it for your parking garage. I can use these red and blue ones to finish my filling station."

"That's my boys," consoled Grandmommy. "Even though Jesus is the Creator and everything belongs to Him, because He loves us so much, He lets us use it. Isn't He a wonderful, generous Friend?" She hugged the boys sprawled out on the living room floor in front of the warm fire in the fireplace and smiled as they went back to their building.

ACTIVITY SHEET 2

What does Jesus own?

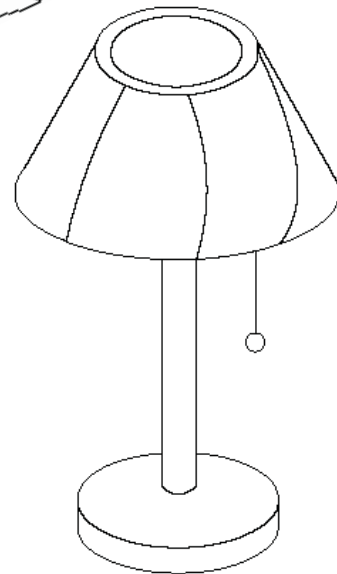
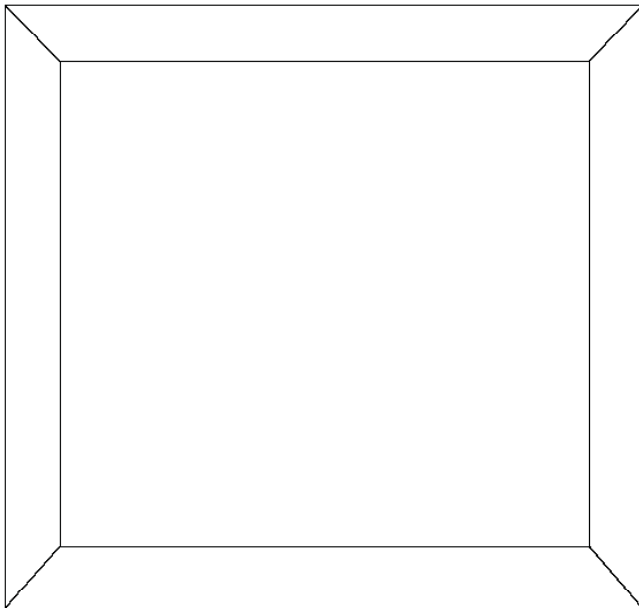
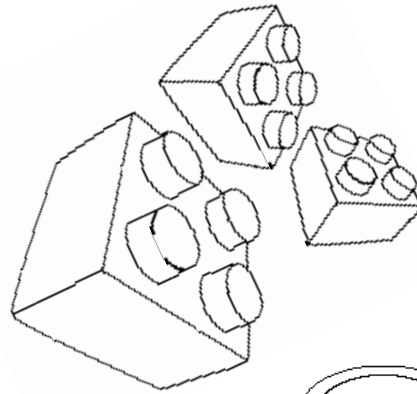
The earth is the Lord's, and everything in it. psalm 24:1

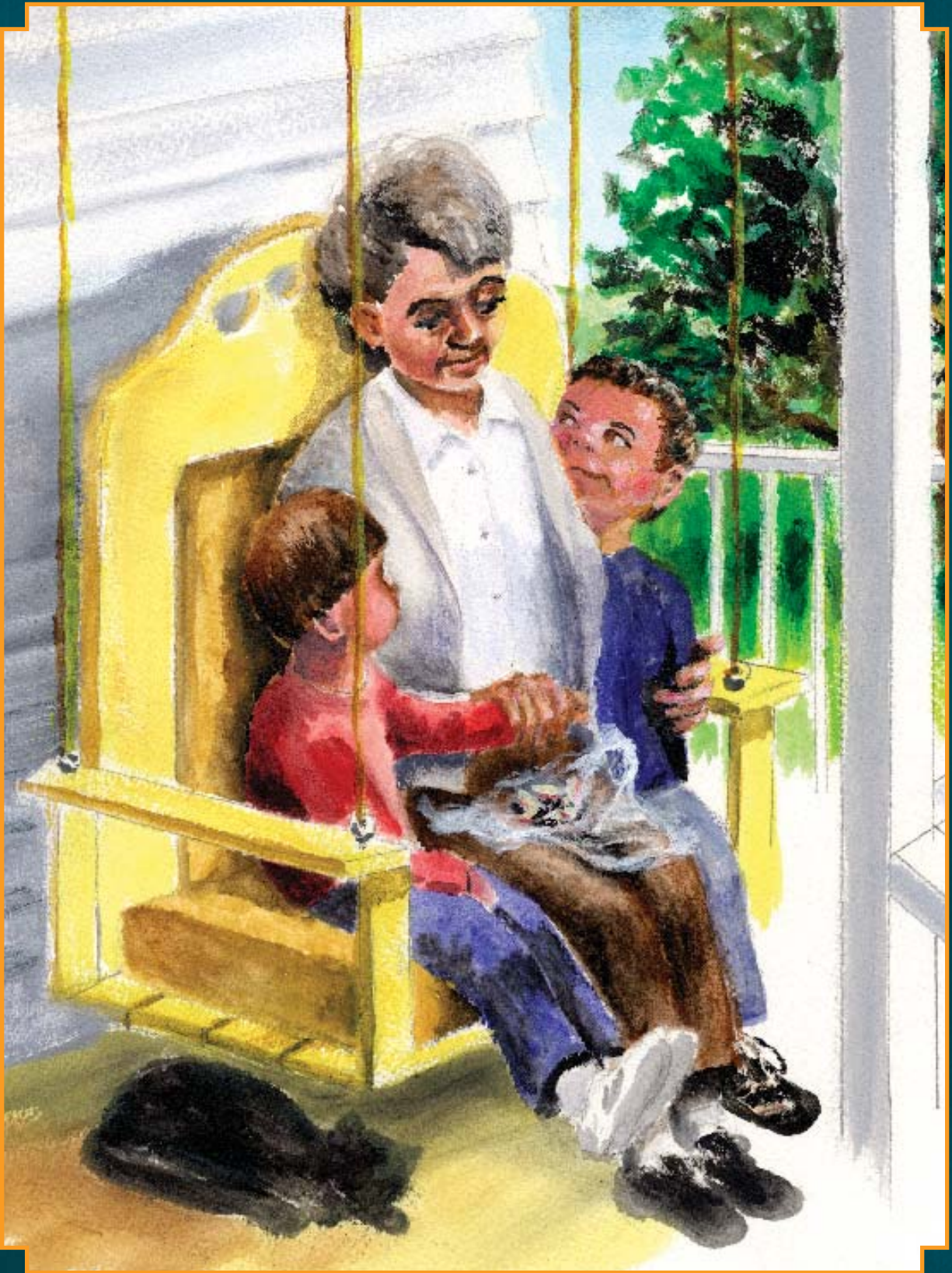
1. According to David the shepherd boy, who owns everything in the world? _____

2. Read I Chronicles 29:11, 12. Does your money belong to God? _____

Directions: Color some of the things in your room that God owns.

In the picture frame, draw a picture of yourself and color it.





CHAPTER 3

Faithful Stewards

Jesus asks us to be His helpers, managers, stewards

“Boys, today with your sweatshirts on it’s warm enough for you to play outside.” Grandmommy slipped on a sweater. “Are you ready to play me a game of croquet?”

Bobby and Danny ran out on the front porch where the set of balls and mallets sat. First they got out all the wire wickets, so they could lay out the course in the front yard. With Grandmommy’s help they soon had everything in place.

“I want the blue ball and mallet,” said Danny.

“I’ll take the black ones,” chose Bobby.

“I like yellow,” selected Grandmommy.

Soon the three of them were knocking balls through wickets and chasing them around the course. When the game was over, Grandmommy brought out a snack of apple slices and raisins. All three swung back and forth in the front porch swing.

“Boys, I need your help,” began Grandmommy. “In a couple of months, after Thanksgiving, I’m going up to Michigan to visit your Aunt Sharon and Uncle

Richard and your Nana and Papa. They have invited me to stay up there until after Christmas.”

“You’ll be gone a whole month,” calculated Bobby. The boys knew they would miss Grandmommy and visits down to her house.

“How can we help you, Grandmommy?” asked Danny.

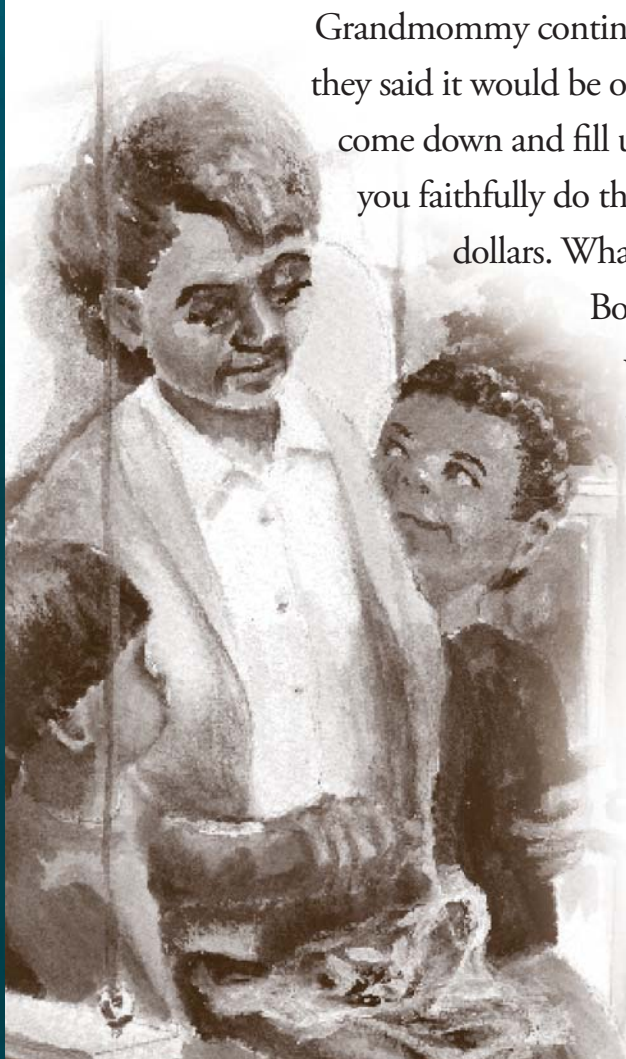
“I’m planning to leave Snowball here. He doesn’t travel away from the farm too well, and he has warm nests in the barn loft in the hay. There’s water in the pond. I just need someone to feed him.”

“We will,” chimed the boys. They loved Grandmommy’s big tomcat as much as they did their own cat, Winston. Many years ago, Granddaddy had given Snowball his name even though he had short, wiry solid black fur! But his lusty purrs could melt a non-cat-lover’s cold heart.

Grandmommy continued, “I’ve already talked to your folks, and they said it would be okay if you wanted to do it. You will need to come down and fill up his food container about every other day. If you faithfully do this, when I return I will give each of you five dollars. What do you say?”

Both boys nodded their heads up and down vigorously, their eyes wide in amazement. Wow, they were going to get paid to feed Snowball while Grandmommy was away! They would be able to pet him and make sure he was okay.

Grandmommy smiled, “I knew I could count on my boys to be good helpers. In the Bible it says, **“It is required in stewards that a man be found faithful”** (I Corinthians 4:2).^{*} I know you boys will do a very good job! You will be good, faithful managers.”



ACTIVITY SHEET 3

How can I be a good steward?

It is required in stewards that a man be found faithful.

I Corinthians 4:2, KJV

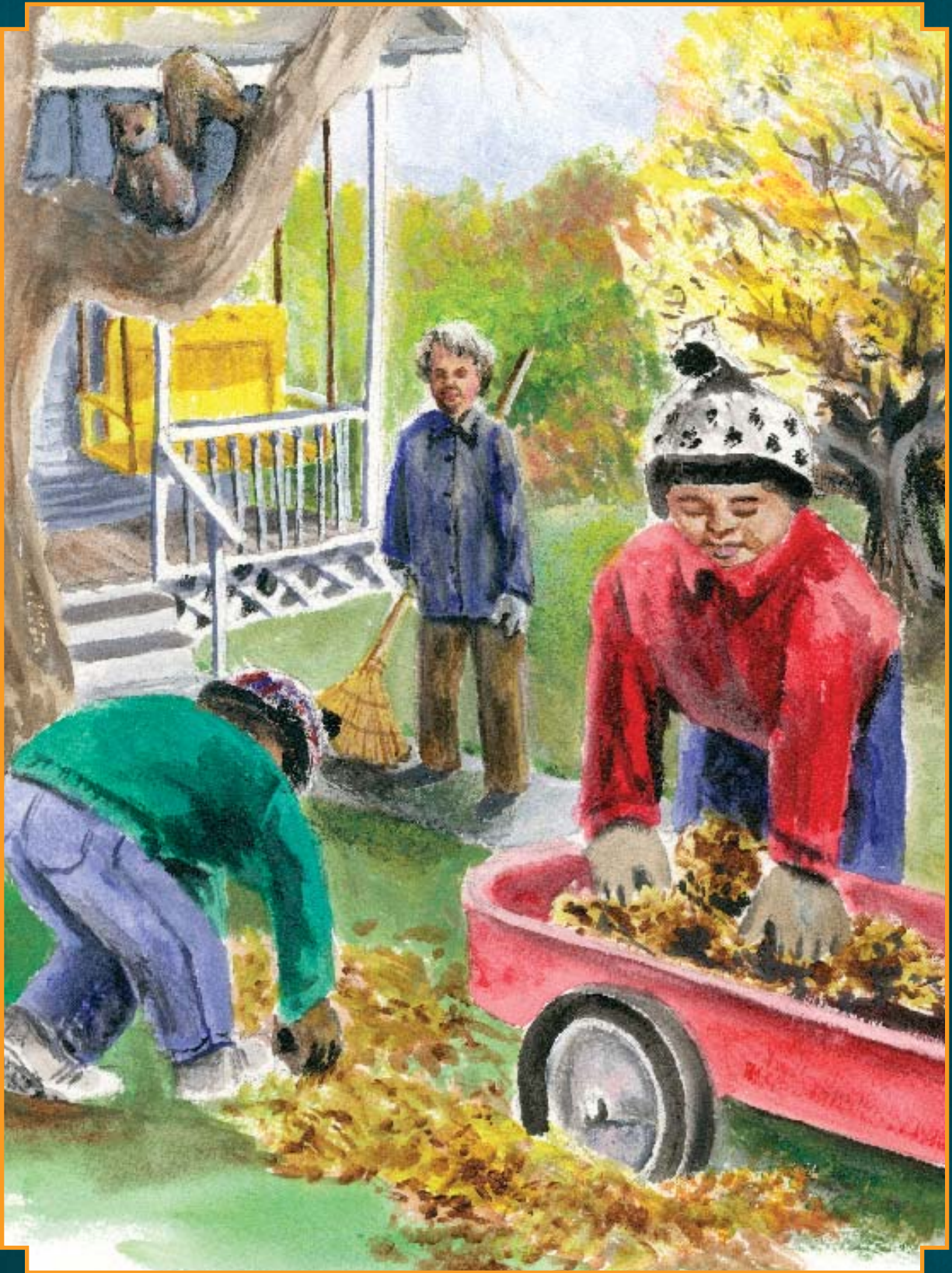
1. What is another name for a steward? _____

2. What does it mean to be a faithful steward? _____

Directions: Color the picture that shows children who are faithful stewards.



1. Manager, helper 2. A good helper, to take care of something for someone else, be responsible, be reliable.



CHAPTER 4

Cheerful workers

We can be cheerful workers and earn money

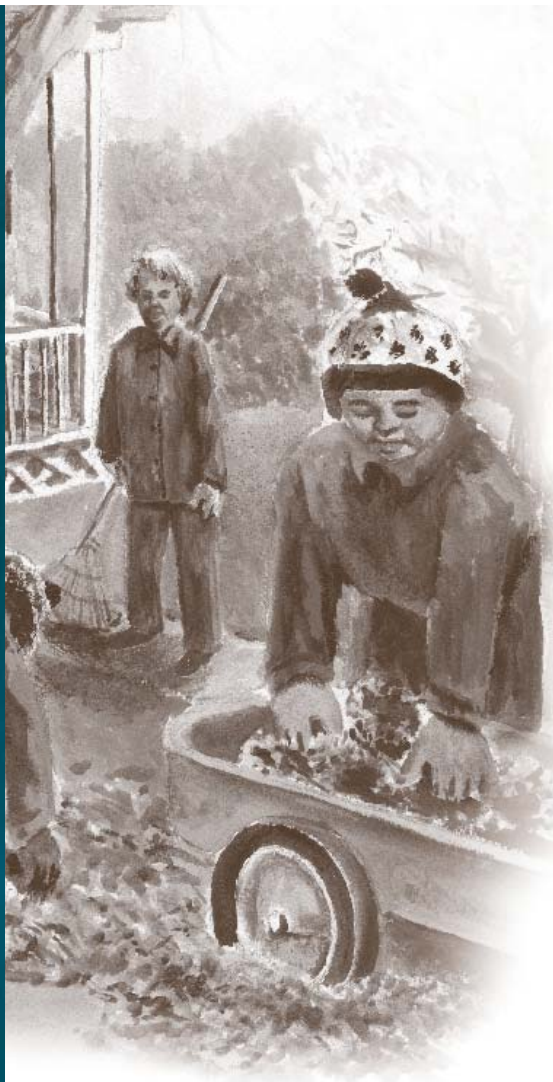
“Boys,” Dad called to Bobby and Danny. “Grandmommy just phoned. She wants you to bring your rakes with you when I drop you off at her place on my way to class. Can you get them from the garage, please, and put them in the car?”

Dad was going to school at the university, and Mom was at work, so the boys were going to spend the day at Grandmommy’s house.

It was a lovely fall day. The sky was bright blue. The air was cool and crisp. Gusts of wind sent leaves spiraling. Bobby and Danny loaded their rakes into the back of the car.

When the boys arrived at Grandmommy’s, they set their rakes by the back door. Snowball rubbed against them and purred loudly as they opened the door and went inside. Grandmommy had a warm fire going in the fireplace. She was sitting in her favorite chair.

“Good morning, boys. How are my boys today?” Grandmommy asked. The boys ran over to where she sat and were greeted with big hugs and lots of kisses.



“Did you bring your rakes?”

“We left them on the back porch,” replied Bobby. “What are we going to do with them?”

“Well,” began Grandmommy, “most of the leaves have fallen now, and I thought you boys could help me rake the yard today. Do you think you’re up to it?”

“Yes!” the boys exclaimed. They were always eager to be outside helping Grandmommy.

“Let me get my jacket,” Grandmommy said. “I’m glad you have your toboggans on. The mornings are getting cooler these days.”

Soon the three of them were busy making big piles of leaves all over the yard. A frisky squirrel chattered to them from a branch in

the oak tree.

When all the leaves were in neat piles, Bobby and Danny ran to the garage to get the red wagon. They filled it up with leaves, rolled it across the driveway to the woods, and then dumped the leaves. Sometimes they had to accidentally fall into the big soft pile of leaves.

Back and forth, up and down they went all over the yard. Soon all the piles of leaves were gone. The lawn looked so clean and green when they had finished.

Grandmommy looked pleased as the three of them swung in the front porch swing. “Boys, doesn’t the lawn look nice? Thank you for all your good work. Didn’t we have fun?” She placed kisses on each boy’s rosy cheeks. “Let’s go inside. I made your favorite, macaroni and cheese, for lunch.”

Suddenly the boys realized their tummies felt empty. “Yum! Macaroni and

cheese!” exclaimed Danny. Into the house they bounded.

After lunch the boys were playing with their toys by the fire.

Grandmommy was sitting in her favorite chair. “Boys, listen to what my Bible says, **‘Whatever you do, work at it with all your heart, as working for the Lord’** (Colossians 3:23). I think Jesus was very happy this morning that you cheerfully raked the leaves until the yard was completely done, and I have something for you.” With that, she held up dollar bills for each of the boys.

The boys’ eyes danced with surprise and joy. “Thank you, Grandmommy,” they said as they carefully tucked the bills into their jeans’ pockets for safekeeping until they got back home.

ACTIVITY SHEET 4

How can I be a cheerful worker?

Whatever you do, work at it with all your heart,
as working for the Lord. colossians 3:23

1. For whom do we work? _____

2. How should we work? _____

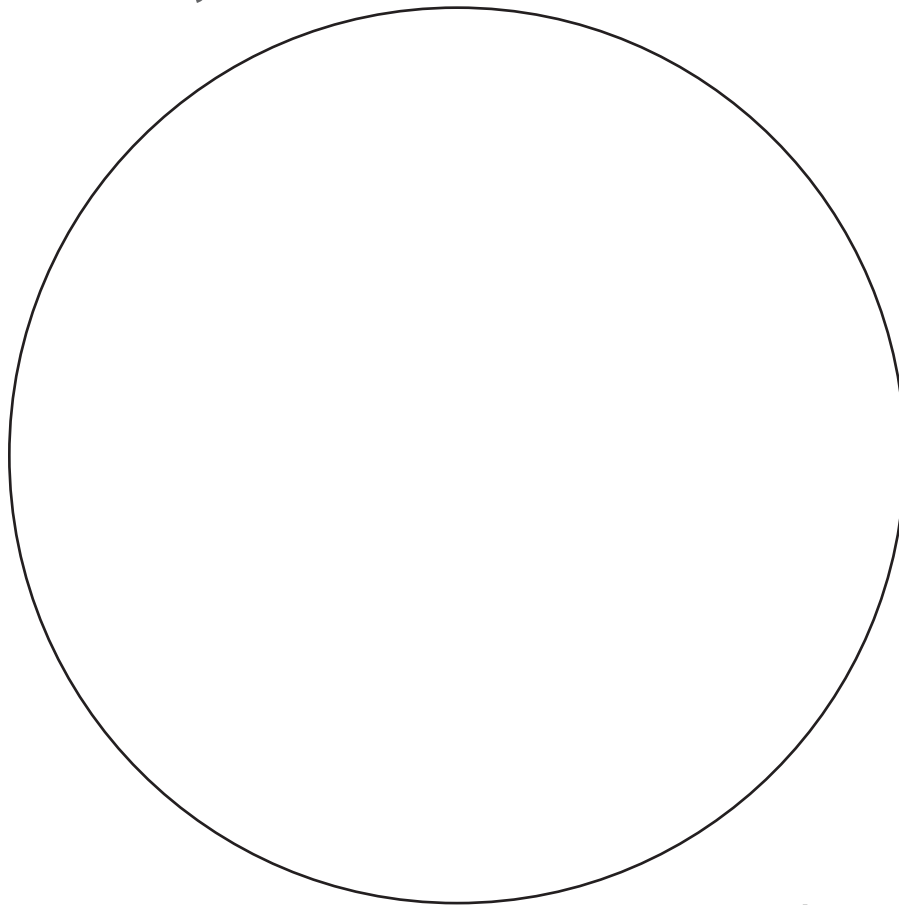
What work do you do cheerfully?

Directions: Trace your hands in the center of the circles.
Draw a line from your hand to chores you can do cheerfully at home.

Making bed

Taking out trash

Helping with laundry



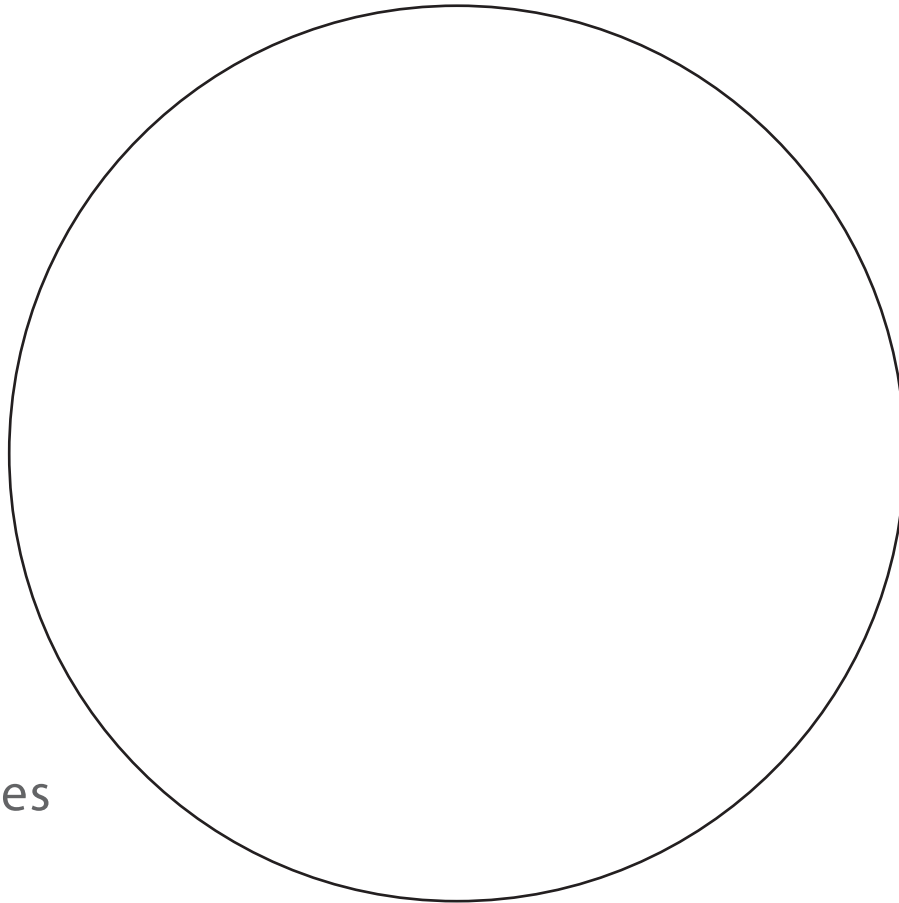
Picking up toys

Setting the table

Helping with dishes

Dusting furniture

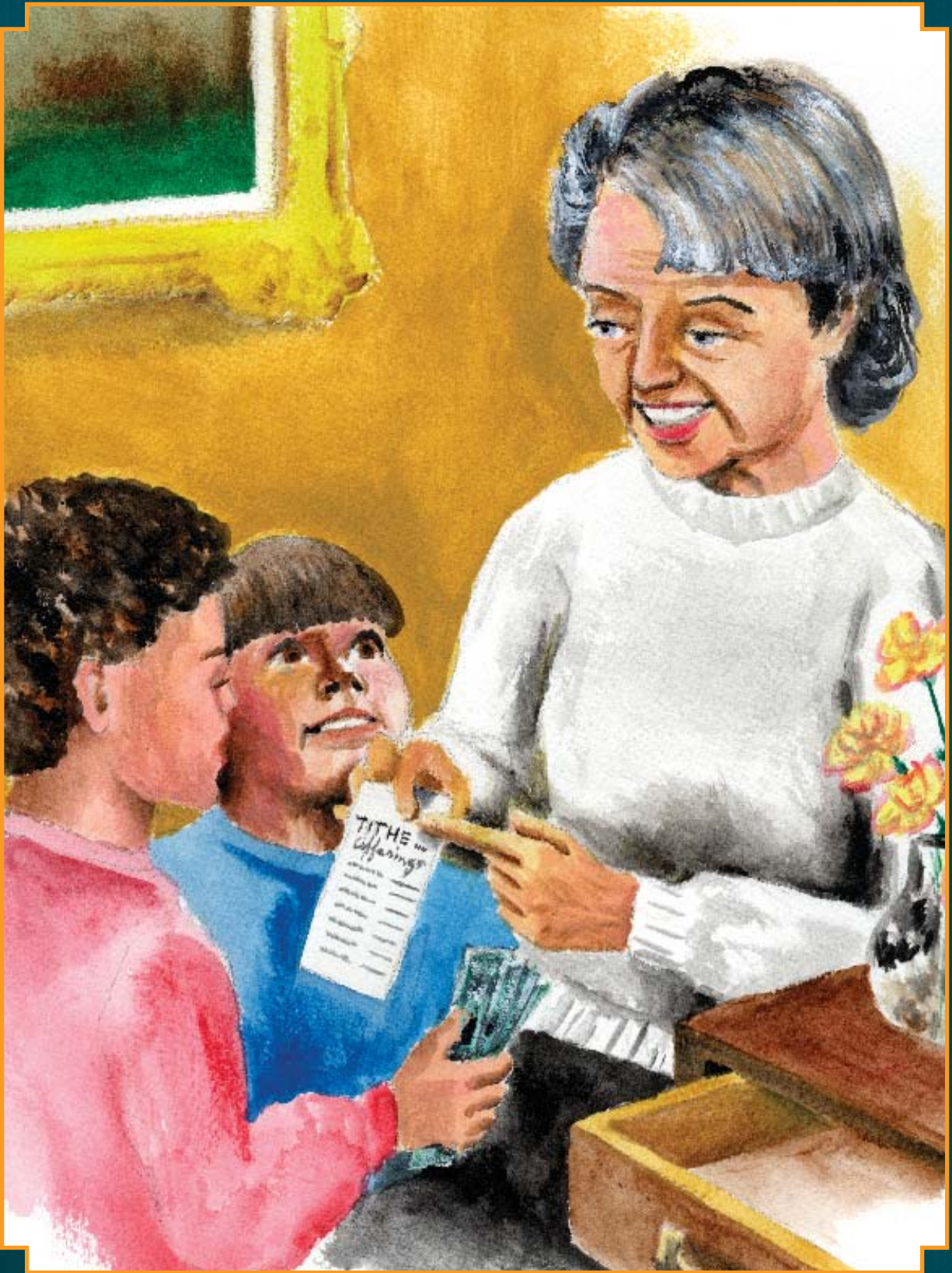
Watering plants



Raking leaves

Feeding pet

Washing car



CHAPTER 5

Growing up

Giving money

Bobby was excited! Today promised to be a busy, fun-filled day. Mom was off from work, and earlier this morning she had made him his favorite breakfast. Later this afternoon several of his friends were coming over to play. Mom had made a cake. It was his birthday! But first he and Danny were going to Grandmommy's while Mom ran a couple of errands.

Grandmommy was sitting in her favorite chair looking at picture albums when Bobby and Danny arrived. They threw their coats on the couch and ran to sit next to her. It was fun to see pictures of cousins, aunts, and uncles. Grandmommy had pictures of each of them when they were babies. They looked so different now.

"Who is this?" asked Danny.

"That's Granddaddy," answered Grandmommy. "You boys never got to know him. He died just before Bobby was born. It's too bad he never got to enjoy you boys. He would have been so proud of you." Grandmommy seemed a little sad.

“Danny, I was named after Granddaddy,” Bobby said. “His name was Robert.” He was glad he had this special connection to Granddaddy.

“That’s right, Bobby,” responded Grandmommy. “I remember when you were born. I had been so sad. I went to the hospital to see you. You looked so cute lying there in your little bassinette. Your fingers and toes were so tiny. You were sleeping so peacefully.” She reached over and gave him a special hug. She continued, “Then your dad and mom told me they had decided to name you after Granddaddy. That was so special! I wasn’t so sad anymore.”

“And to think that today you are seven years old!” she exclaimed. “What a big boy you are getting to be!”

She pointed to an envelope sitting on the mantle with all the family pictures. “There’s a special card for you.”

Bobby took it down to open it. Inside was a funny pop-out clown holding seven colorful balloons and a big sign that read, “HAPPY BIRTHDAY!” And there were ten new one-dollar bills.

Grandmommy suggested, “I thought you could pick out a special gift for yourself at the toy store.”

Bobby ran over to her and gave her a big hug. “Thank you, Grandmommy. I love you so much.”

“I love you, too,” she said. “Happy Birthday!”

She added, “Whenever I get money, I set some aside to give to Jesus. Since He owns everything, even my money, I want to thank Him for His goodness to me.

“I read in the Bible about thankful people who decided to give one-tenth or a tithe to Jesus because they loved Him.” She picked up her Bible. “Here’s one – Jacob,” and she read, “**Of all that You give me I will give You a tenth**” (Genesis 28:22).

Bobby sat quietly for a minute. “I love Jesus, too,” he volunteered, “and I want to thank Him for His love. Here is a dollar, a tenth, a tithe, for Jesus.”

“You can put it in here,” offered Grandmommy. She opened the drawer of the end table and pulled out an envelope. Bobby had seen envelopes like this one at church. His dad was a deacon, and he and Danny had helped put them in the racks on the back of the pews.

“Put your name here on the outside, and then put it in the offering plate at church,” she instructed.

Bobby was feeling quite grown up. He was glad he could tithe his very own money.



ACTIVITY SHEET 5

Tithe & Offerings

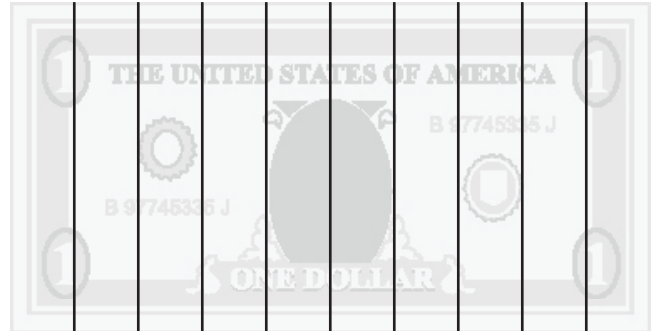
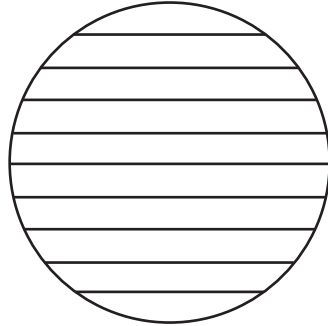
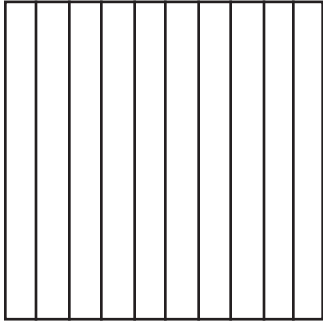
Of all that you give me, i will give you a tenth. Genesis 28:22

1. To whom was Jacob praying? _____
2. What is another word for tenth? _____
3. Read Numbers 18:21. To what special group of people did God give the tithe?

4. Read Malachi 3:8. How can we rob God? _____
5. Read Acts 20:35. What do you think this verse means? _____

Counting your tithe

Directions: Below are shapes divided into ten parts. Color 1/10 of each shape.



Below are ten coins. Color in the tithe.



How tithe is spent

Put a “T” in the blank by the picture that shows how the tithe is spent.

Put an “O” in the blank by the picture that shows how our offerings are spent.



1. _____



2. _____



3. _____



4. _____

Page 29—1. God 2. Tithe 3. Levites, preacher-priests 4.
By failing to give Him the tithe and our offerings 5. When
we love Jesus, we enjoy giving gifts more than getting gifts.
Page 31—1. T 2. O 3. O 4. T



CHAPTER 6

Another Birthday

Saving money

Today it was Danny's turn to be excited – another busy, fun-filled day. Mom had fixed his favorite breakfast. After lunch several of his friends were coming over to his house to play. Mom had baked a cake. Yes, it was Danny's birthday! Today he turned six.

Mom needed to run to the store, so Bobby and Danny were going to stay with Grandmommy for a little while.

The day was cold and gray. There were no leaves on the trees. The grass had turned brown. As they drove up the driveway, Bobby and Danny saw frisky Mr. Squirrel scurrying around in Grandmommy's front yard, darting into the bushes, then coming out again.

"Grandmommy, we're here," called the brothers as they burst into the house. The cold, outside air was swallowed up by the warm fire in the fireplace.

"I'm in here," Grandmommy answered from the kitchen. But no smells of freshly baked cookies or bread came from that room. Grandmommy was at the sink.

“What are you doing, Grandmommy?” asked Bobby.

“Oh, I’m washing up some peanut butter jars. Would you and Danny like to rinse and dry them?”

“I want to rinse,” volunteered Danny.

Bobby got a fresh dry cloth from the towel drawer. “What are you going to do with these jars?” he asked.

“Well, I have all these colorful stickers,” she replied, “and I thought you two might like to decorate banks to keep your money in.” Bobby and Danny had already discovered the stickers and were looking through them for their favorite designs and colors.

Grandmommy gave each of the boys a jar with a label that read “Tithe” on it. Underneath it was the word “(Tenth).”

“This is for money we want to return to Jesus,” said Bobby. He remembered how he had placed his tithe envelope in the offering plate at church.

Then Grandmommy gave them a second jar with a label that read “Offering” on it.

“What’s this jar for?” asked Danny.

Grandmommy explained, “This is for your mission offering that you give each week in your class at church. You also can use it to help people in need.”

Grandmommy gave them a third jar. Its label said “Savings.”

“I need one of these,” said Bobby. “I’m keeping some of my birthday money to buy an addition to my erector set.”

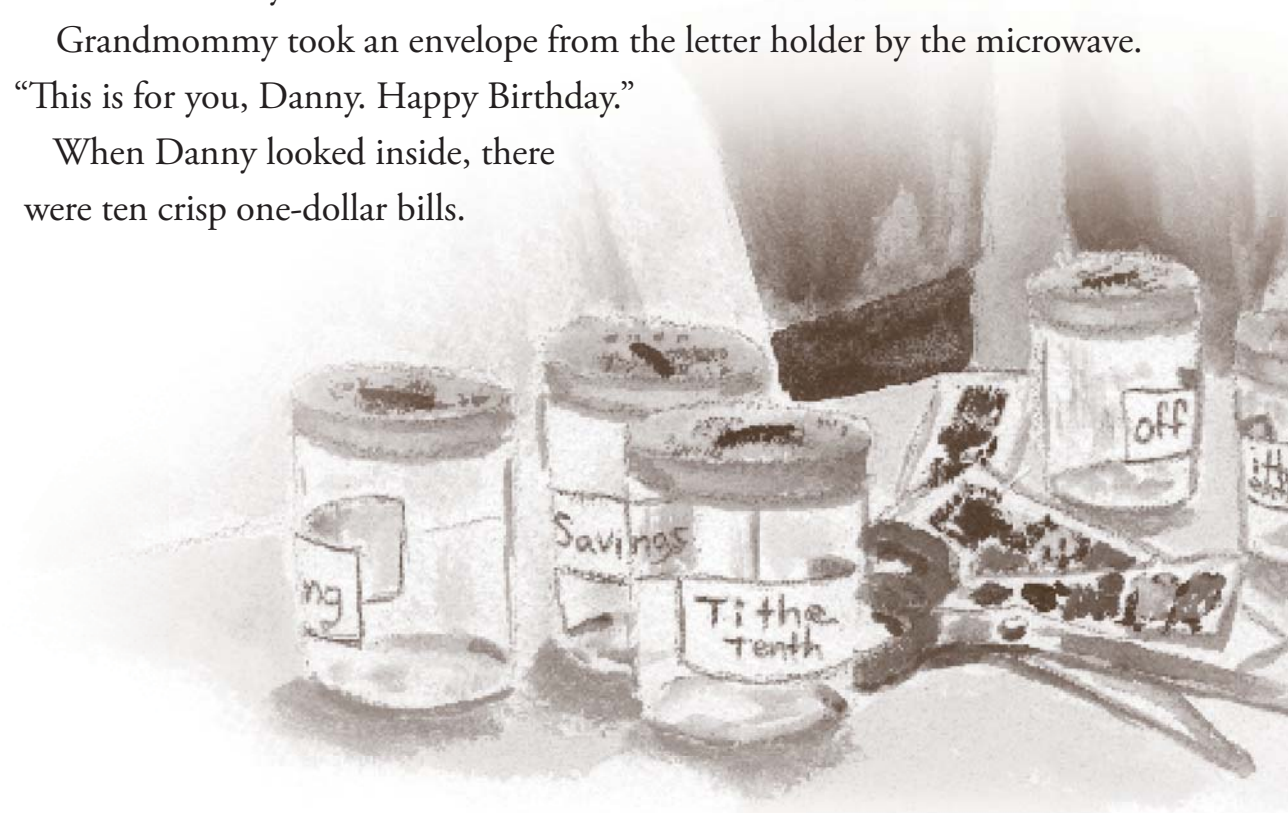
“You are a wise boy,” complimented



Grandmommy. “A wise man, King Solomon, wrote in the Bible, **‘Precious treasure remains in a wise man’s dwelling, but a foolish man devours it’** (Proverbs 21:20).^{*} We should be smart like Mr. Squirrel and save some nuts for later.” The boys remembered seeing him in the front yard as they drove in to Grandmommy’s.

Grandmommy took an envelope from the letter holder by the microwave. “This is for you, Danny. Happy Birthday.”

When Danny looked inside, there were ten crisp one-dollar bills.



ACTIVITY SHEET 6

Why should I save some of my money?

Precious treasure remains in a wise man's dwelling,
but a foolish man devours it. Proverbs 21:20, RSV

1. Who saves some of his treasure? _____

2. Who spends his treasure? _____

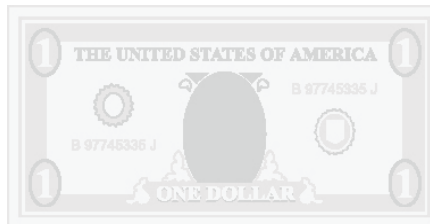
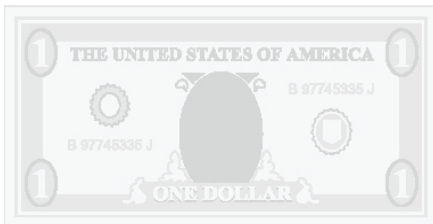
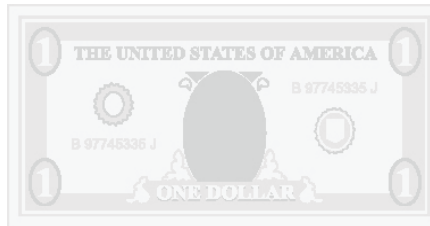
3. Read Proverbs 30:24, 25. How are ants smart? _____



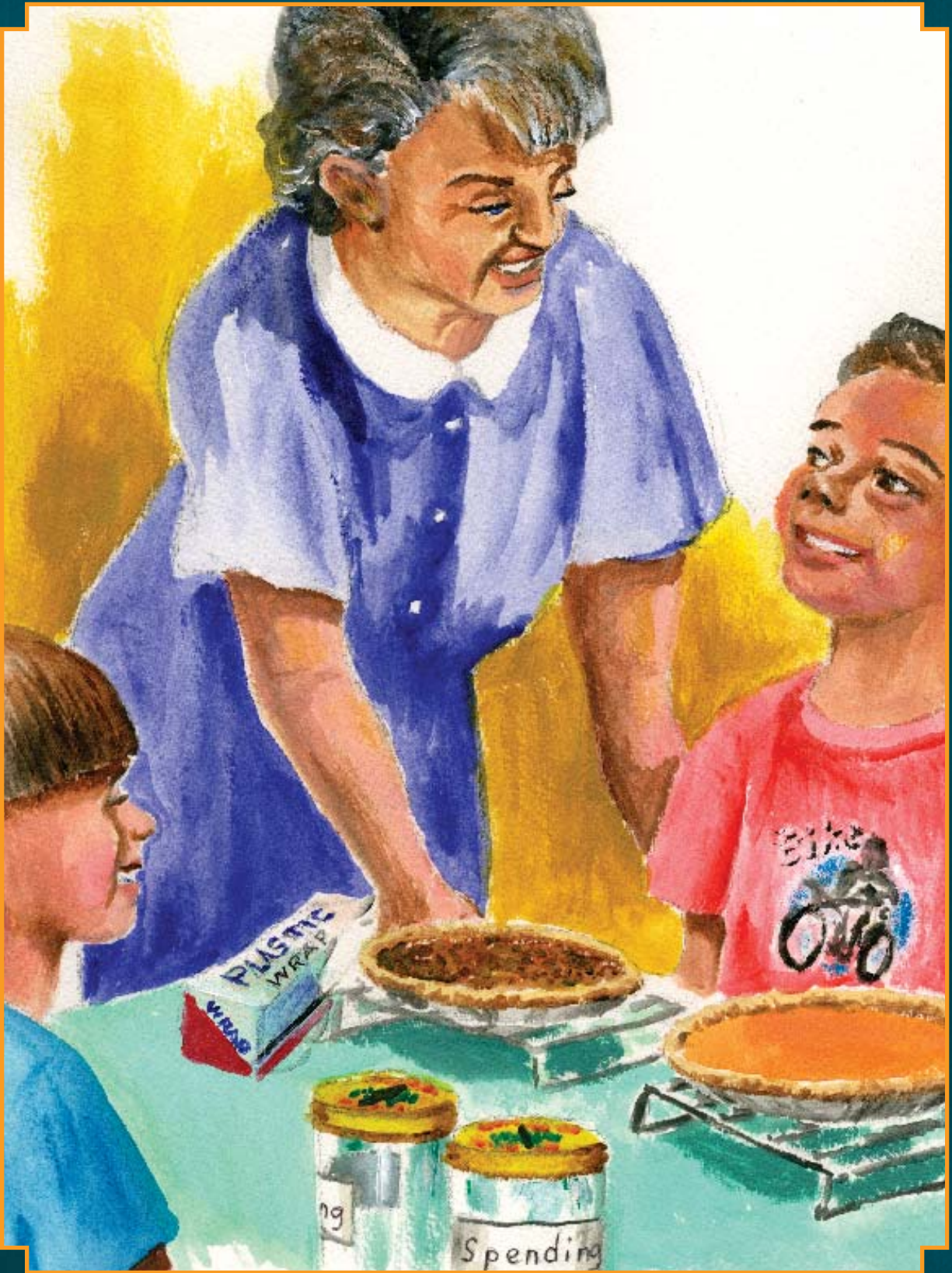
How to save some of your money

Directions: Below are ten one-dollar bills.

1. Color the title **red**.
2. Color your offering **green**.
3. Color your savings **blue**.
4. Color the remaining bills **yellow**.



Page 36—1. Wise man 2.
Foolish man 3. They save
for the future.



CHAPTER 7

Becoming Wise

Spending money

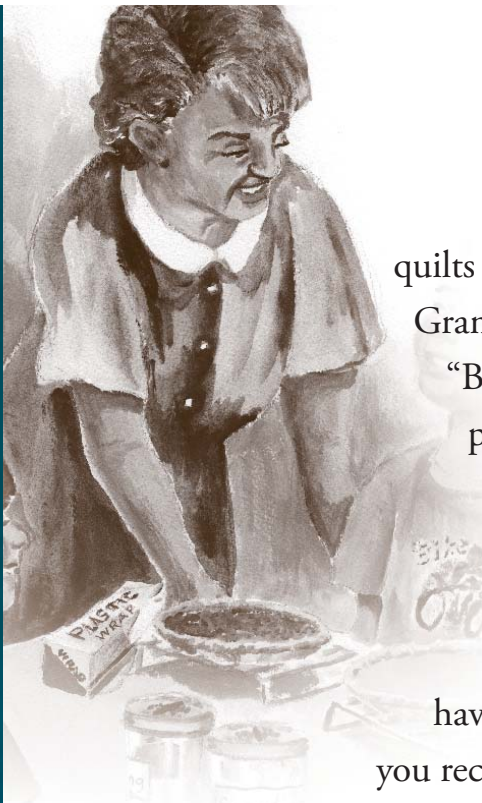
Bobby and Danny were on their way to Grandmommy's house. Mom had been called in to work, and Dad needed to study for upcoming exams. It was the week of Thanksgiving, and everyone was busy getting ready for the holiday.

"Anybody home?" Bobby and Danny called as they ran into the house, taking off their coats and throwing them on the couch.

"Up here, boys," Grandmommy answered from the upstairs bedrooms. Their noses told Bobby and Danny that Grandmommy had been baking again, and as they hurried through the kitchen, they saw pumpkin and pecan pies cooling on the table.

Grandmommy was putting fresh sheets on the beds. "Bobby, would you and Danny put pillowcases on these pillows, please?" she asked as she tucked in a colorful quilt's corner. Cousins, aunts, and uncles would be coming in a couple of days, so Grandmommy was getting the house all spruced up before their arrival.

Soon all the beds were made with crisp, clean sheets, and colorful cotton



quilts topped with snugly warm, woolen comforters.

Grandmommy and the boys went back downstairs.

“Boys,” Grandmommy said as she covered the pies with plastic wrap and put them in the refrigerator, “before

I leave this weekend to go up to Michigan to stay with Aunt Sharon and Uncle Richard through

Christmas, I want to help you make one more

bank. This will be your ‘Spending’ bank. Here I

have a couple of jars with a ‘Spending’ label. Each time you receive some money, you can divide it among your

‘Tithe,’ ‘Offering,’ ‘Savings,’ and ‘Spending’ banks. With Christmas coming up, you will need to counsel with your dad and mom about how you use your money.”

“What is counsel?” asked Danny.

“It’s advice, like when we ask Dad to help us choose a gift for Mom, and we ask Mom to help us choose a gift for Dad,” replied Bobby.

“Good,” Grandmommy agreed. “In fact, here in the Bible it says, **‘Keep your father’s commands and do not forsake your mother’s teaching... They will guide you’** (Proverbs 6:20-22). Later in the book of Proverbs, wise King Solomon wrote, **‘A wise man listens to advice’**” (Proverbs 12:15).

“I want to be wise,” commented Danny thoughtfully.

“God’s Word is a good place to find wise counsel,” said Grandmommy. “Jesus promises to **‘teach you in the way you should go; I will counsel you,’** He says (Psalm 32:8). He loves you even more than I do and wants you to be very happy. So if you look for His counsel by reading the Bible, talking to Him in prayer, and asking your parents for help, you will be very happy and wise.”

“I want to be wise like you, Grandmommy,” Bobby observed as he took his “Spending” bank into the living room and laid it with his jacket.

ACTIVITY SHEET 7

Who gives good counsel?

A wise man listens to advice. Proverbs 12:15

1. Who wrote the book of Proverbs? _____
2. What is seeking advice? _____
3. What is another word for advice? _____
4. Read Proverbs 6:20-22. Who can give us good advice? _____
5. Read Psalm 32:8. Who can we count on for the very best counsel? _____



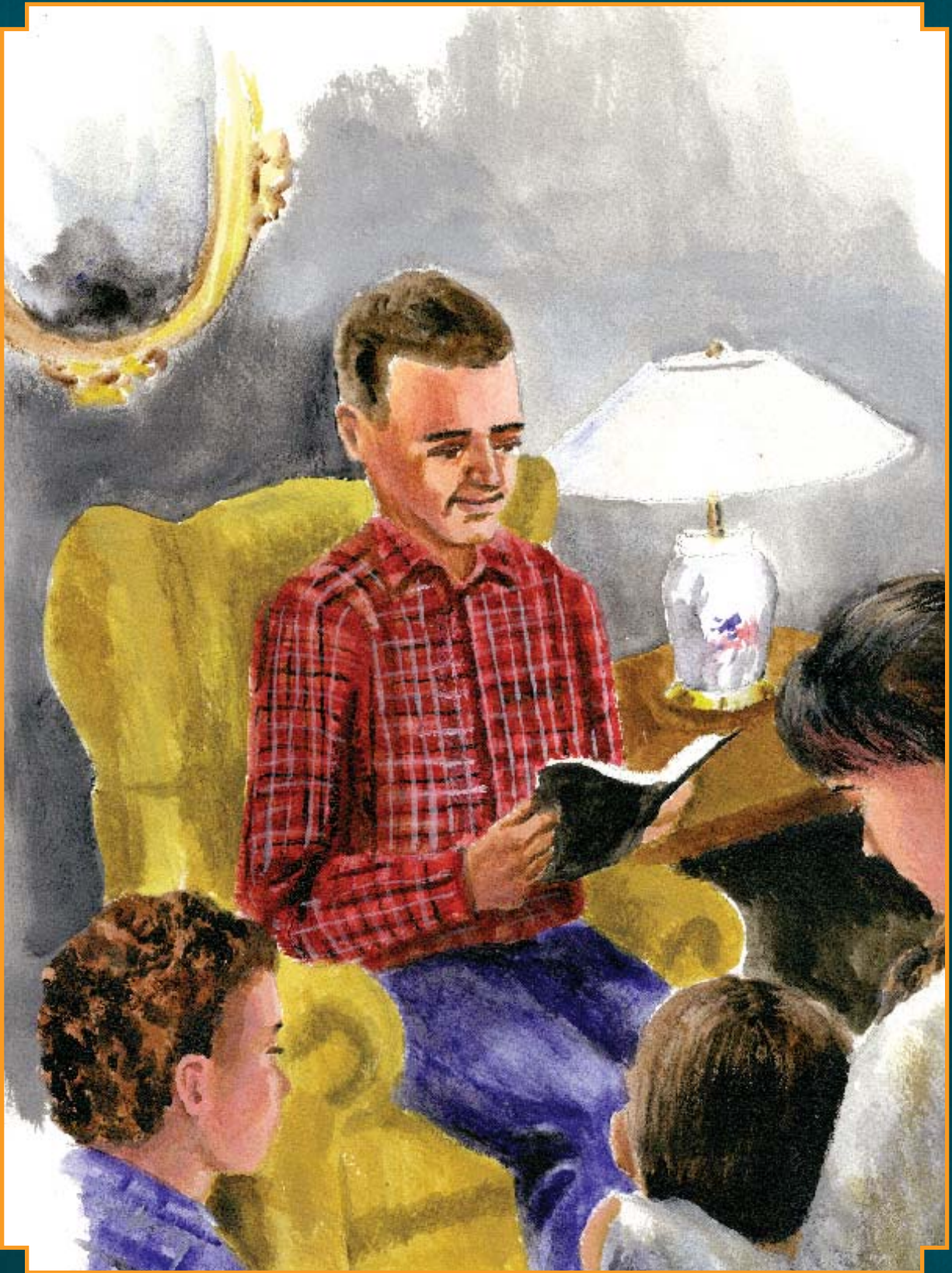
Finding good counsel

Directions: Color the pictures that are sources for good counsel.





Page 41—1. King Solomon, the wisest king in the Bible 2. Asking someone what he thinks I should do 3. Counsel 4. Parents 5. The Lord



CHAPTER 8

Christmas Shopping

Seek counsel, ask for advice

“D anny, here are two more blocks for the toy chest.” Bobby squirmed from under his bed. “I think that’s the last thing.” He handed the blocks to Danny.

The boys surveyed their room. Their beds were made. Their shoes were lined up in the closet. Their clothes were put away. The rug was straight. The books and computer games and videos were neatly stacked on the shelves. Now all their toys were in the toy chest.

“Mom, Dad, our room is ready for inspection,” the boys called.

Dad was on break from school. Mom was home today. They had promised the boys a trip to the mall after they had straightened up their room.

Dad and Mom came to the door. “Good job, fellas,” Mom praised as the two of them smiled at Dad and her.

“Now let’s go Christmas shopping,” added Dad.

“We need to get our money from our ‘Spending’ banks,” remembered Bobby. Both boys grabbed the jars from the shelf.



There were lots of shoppers at the mall. Colorful lights blinked everywhere. Happy music floated through the air. In the center of the mall there was a village covered with snow. Mechanical girls and boys skated on the frozen lake. There were so many things to see! But the boys wanted to get their gifts for Dad and Mom.

“Let’s meet here by the snow village in forty-five minutes,” suggested Mom.

First Bobby went with Dad to get a gift for Mom, while Danny went with Mom to get a gift for Dad.

Bobby bought warm, furry house slippers for Mom.

Her old ones had holes in them. To replace his broken one, Danny bought a new key ring for Dad, one that had the name of his school on it.

After they all met at the snow village, Danny went with Dad to pick out a gift for Mom, while Bobby went with Mom to pick out a gift for Dad. Danny found bubble bath that smelled good like Mom. Bobby found a tool that Dad wanted for his shop.

That evening during worship Dad read Philippians 4:11 from his Bible – **“I have learned to be content whatever the circumstances.”**

“Boys, what do you think that means?” he asked.

Bobby replied, “Does it mean we should be happy with what we have?”

“Yes,” answered Dad.

“I’m happy with the gifts I was able to buy for you and Mom at the mall today,” said Danny.

“I’m thankful I had money in my ‘Spending’ bank, so I could buy gifts for you and Mom,” said Bobby.

Now the boys could hardly wait ‘til Christmas morning to see the smiles on Mom and Dad’s faces when they opened their gifts!

ACTIVITY SHEET 8

What do I really need?

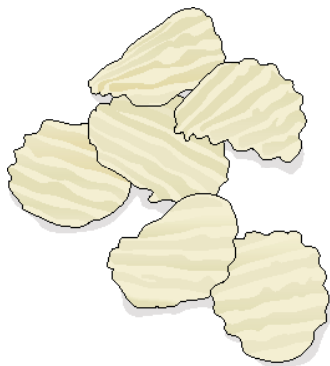
I have learned to be content whatever the circumstances.
Philippians 4:11

1. Read Philippians 4:11-13. What is contentment? _____
2. Did Paul ever have to go hungry? _____
3. Did he ever have more than enough to eat? _____
4. Who was his Source for contentment? _____

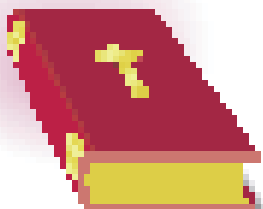


Do I need it or do I want it?

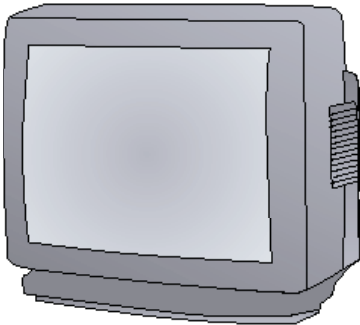
Directions: Below are pictures of items we can spend money on.
Put star stickers by the ones we should spend money on first. Tell why.

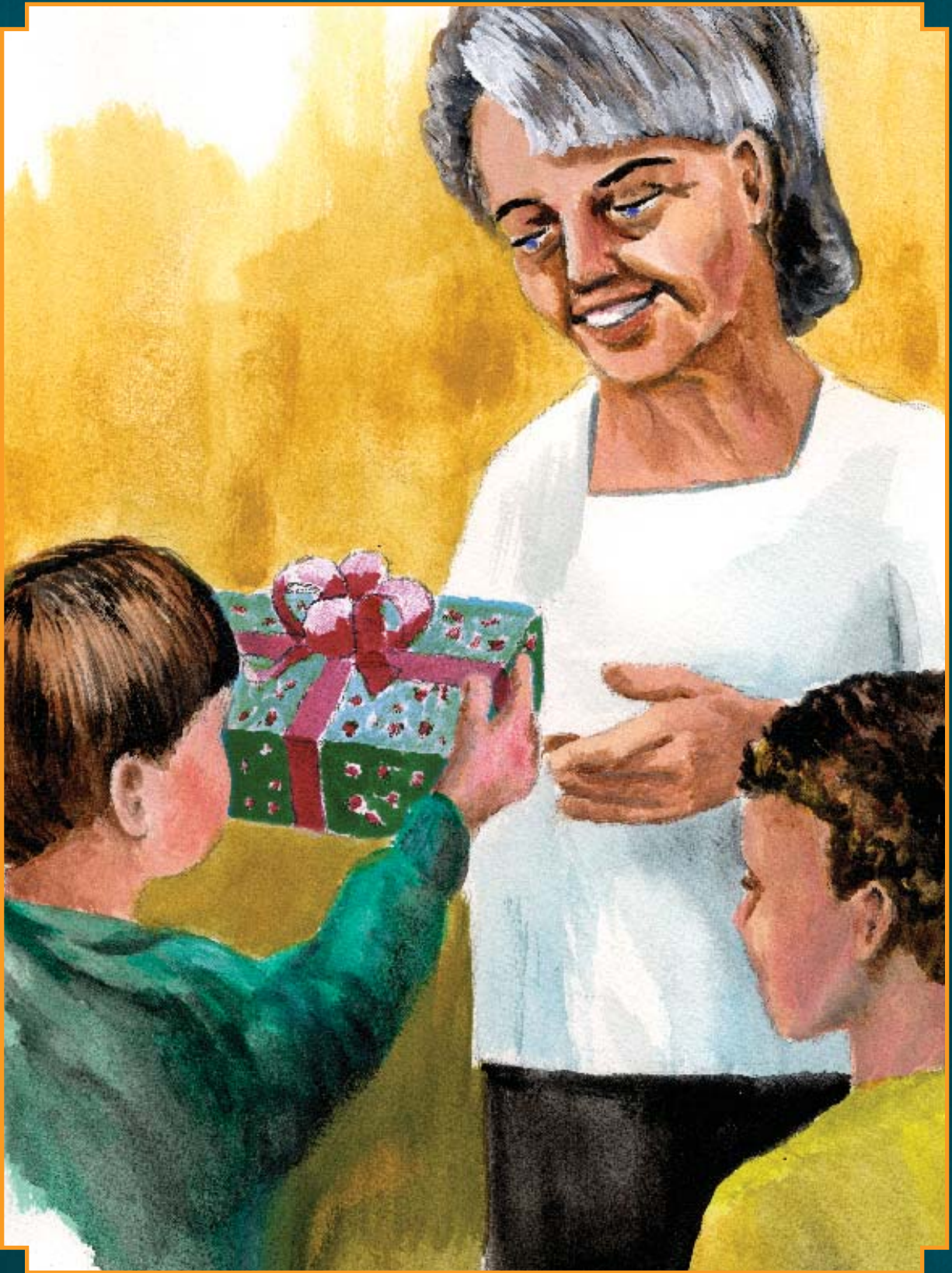












CHAPTER 9

WelcomeBack

Avoid Debt

Ring, ring! The telephone shattered the air in the living room. Bobby jumped up from the erector set where he and Danny were playing. They had received some additions to it as Christmas gifts.

“Hello,” Bobby answered politely.

“Good morning, Bobby. How’s my boy?” Grandmommy’s voice sounded excited.

“Grandmommy, you’re home!” Now it was Bobby’s turn to be excited.

“Yes, Aunt Sharon brought me back this weekend. I was wondering if you and Danny were coming down to see me today,” inquired Grandmommy.

“Let me ask Mom and Dad,” replied Bobby.

Soon Bobby and Danny were in the car headed to Grandmommy’s house. When they arrived, Snowball was on the back porch with rubs and loud purrs, and Grandmommy was at the door with big hugs and kisses.

“My, you boys have grown since I’ve been away,” observed Grandmommy.

Bobby and Danny stood straighter and taller.

“And Snowball looks like he was well fed while I was gone,” continued Grandmommy. “Come on inside by the warm fire.”

The boys had missed the warm fire and visits with Grandmommy when they had come down to check on Snowball. They were so glad she was home!

“Grandmommy, we used the money in our ‘Spending’ banks to buy Christmas presents for Mom and Dad. You should have seen their faces Christmas morning when they opened their gifts!” exclaimed Danny.

“I think you learned a secret found in the Bible,” said Grandmommy. She reached over and picked up her Bible. “Jesus says, **‘It is more blessed to give than to receive’** (Acts 20:35). I think you boys experienced that Christmas morning.”

“Yeah, when we went to the mall, I saw a harmonica I wanted,” added Bobby, “but I didn’t have enough money for it and the Christmas gifts. But when I saw Mom and Dad’s faces Christmas morning, I was so happy I had gotten their gifts.”

“Well, Bobby, I believe you learned another important Bible truth about money,” Grandmommy replied. She reached for her Bible again. “You could have borrowed the money from your parents to buy the harmonica and then promised to repay them later. But Romans 13:8 says, **‘Owe no one anything.’*** That way you stay out of debt.”

“I’ve heard Dad and Mom talk about being debt free,” volunteered Bobby. “They said something about being a slave.”

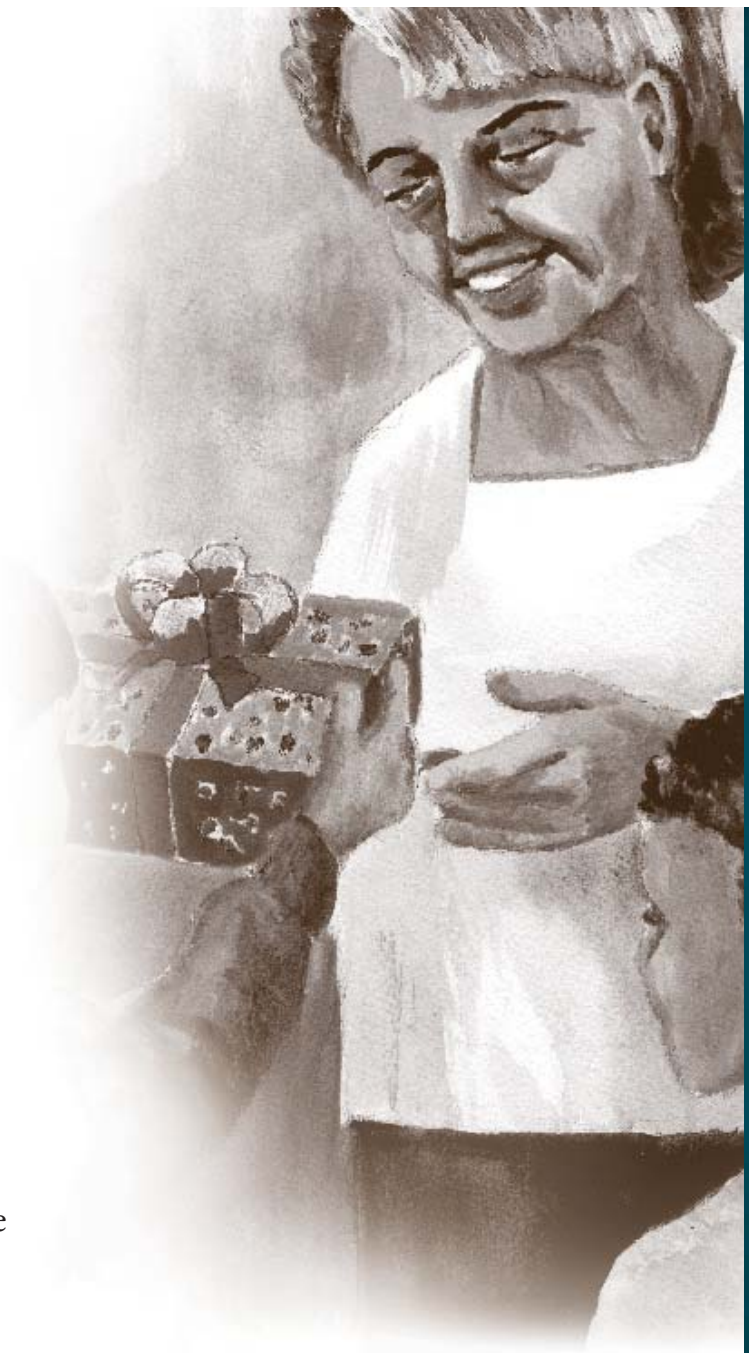


“Your parents are right, Bobby,” said Grandmommy. “That wise King Solomon said, ‘**The borrower is the slave of the lender**’ (Proverbs 22:7†). It is better to wait until you have enough money before you buy anything.”

“Speaking of money, I believe I promised you boys that I would pay you for looking after Snowball while I was away.” Grandmommy went to her bedroom. When she returned she had five crisp, new one-dollar bills for each boy. “Thank you, boys, for doing a good job,” praised Grandmommy. “I think you boys are growing up to be good stewards.”

“And we have a gift for you, Grandmommy.” Danny bashfully handed Grandmommy a present wrapped in Christmas paper.

“Oh, boys, you are so sweet.” A small tear rolled down Grandmommy’s cheek. Inside was a lovely fabric case for her Bible.



ACTIVITY SHEET 9

What is debt?

Owe no one anything. Romans 13:8, NKJV

1. What does this verse tell us about borrowing money? _____
2. What is debt? _____
3. Read Proverbs 22:7. Who would you rather be, a borrower or a lender? _____
4. What does wise King Solomon say someone who borrows is? _____



Staying out of debt

Directions: Read the sentences with your teacher. Circle the word that will help us stay out of debt.

Put a large black **X** over the other word.

1. The Bible tells us that we should save money.
borrow
2. We should save money for a new toy.
borrow
3. The Bible says the borrower is a slave to the borrower.
lender lender
4. It is better to be a borrower.
lender
5. We should try to save the money in our savings jar bank.
spend



CHAPTER 10

Finders Keepers

Be Honest

It was citrus fruit pick-up day. Last evening Bobby and Danny had gone with Dad to the school gym where he and some other men from the church had unloaded a big 18-wheeler load of oranges and grapefruits from Florida. Today Mom and Grandmommy were helping customers with their orders. Bobby and Danny helped keep boxes straight, but between orders they could play with their cars and trucks in the big gymnasium.

The wide gym floor was an ideal place to play with their remote-controlled cars they had received for Christmas. There was lots of room to make them speed forward, turn, back up, and go again. They were playing by some folded tables along the wall.

Suddenly Bobby's car seemed to be out-of-control! It darted behind a stack of tables. There was a narrow space between the tables and the wall. Bobby carefully crawled into the space to find his car.

When he came out, he was holding two cars. "Danny, look what I found!" shouted Bobby. He held up a shiny red racecar.

Danny ran over to examine the car more closely. Neither he nor Bobby had a car like this one. It would make a nice addition to their collection.

"Wow, isn't it a beauty?" admired Danny. "I wonder how it got behind the tables."

"I don't know, but 'finders keepers, losers weepers,'" recited Bobby. All morning he and Danny played with the car.

During lunch break, Bobby set the new racecar along side the other cars and trucks.

"Where did you get that shiny red racecar?" asked Mom.

"Bobby found it behind the tables over there," pointed Danny to the far side of the gym. "Finders keepers, losers weepers," repeated Danny.

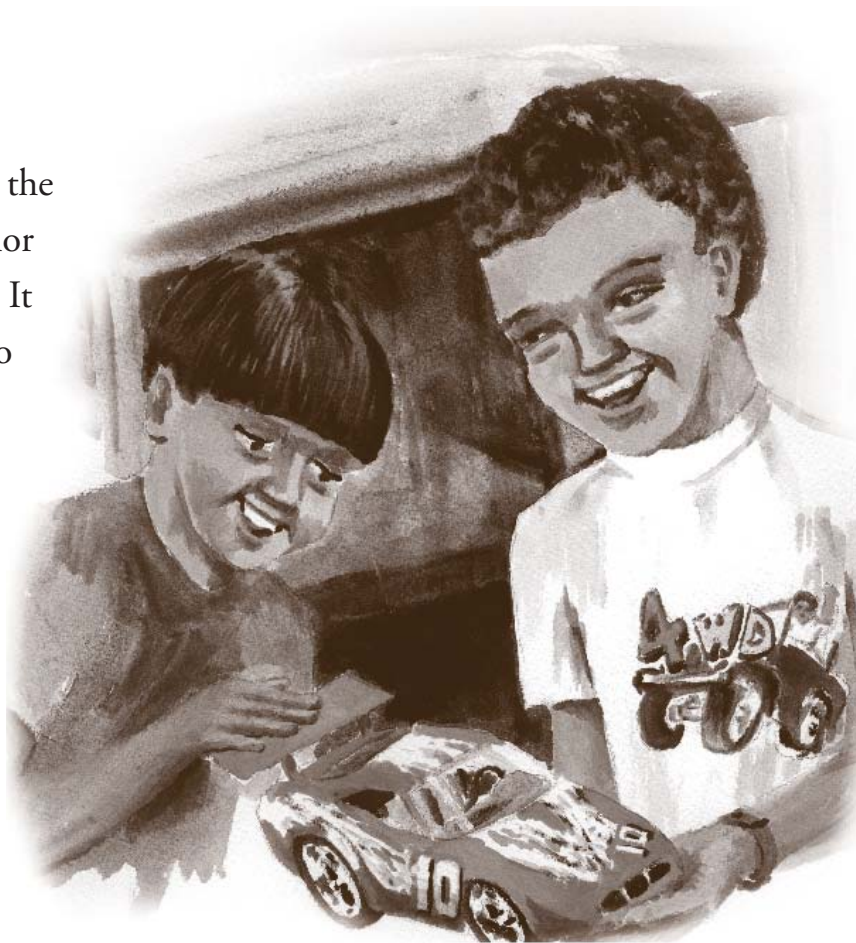
"It's a nice new car, and I think some little boy is sad he has lost it," said Mom. "What do you think?"

"I would feel sad if I lost my new remote-controlled car," replied Bobby. "At first I had wished Danny hadn't told you that I had found it," admitted Bobby. "I wanted to take it home with me."

"Now what do you think we should do?" asked Mom.

"Let's ask the school principal if anyone has asked about it," suggested Bobby.

Mom and the boys walked over to Mr. Cameron who was helping with the fruit. They told him about the car.



“Oh, thank you very much!” exclaimed Mr. Cameron. “Last week Zach Metzger was here playing with other children while their dads played basketball. When he got home, he missed his shiny red racecar. He called to ask me if anyone had found it. He is going to be very happy, Bobby and Danny, that you boys have turned it in.”

Bobby and Danny smiled. They were happy they had been able to help their friend Zach find his lost car.

That evening during worship Dad said, “Boys, Mom told me about the racecar today. I am very proud of you! And so is Jesus. Let me read to you what the Bible says about lying and keeping something that doesn’t belong to you.” He picked up his Bible and read Leviticus 19:11 – **‘Do not steal. Do not lie.’** I’m glad you were honest.”

“Being honest is better than saying ‘finders keepers, losers weepers,’” said Danny.

ACTIVITY SHEET 10

How can I be honest?

Do not steal. Do not lie. Leviticus 19:11.

1. What does this verse say about stealing? _____
2. Read Ephesians 4:25. What does this verse say about lying? _____
3. Read Exodus 20:15, 16. What do the eighth and ninth commandments say about honesty and telling the truth? _____



Who is being honest?

Directions: Below are pictures of girls and boys who are being honest.
Tell your teacher how they are being honest.



Page 60—1. We should not do it. 2. Do not do it. 3. We should be honest and truthful.



CHAPTER 11

Supreme Sacrifice

Jesus, our Savior

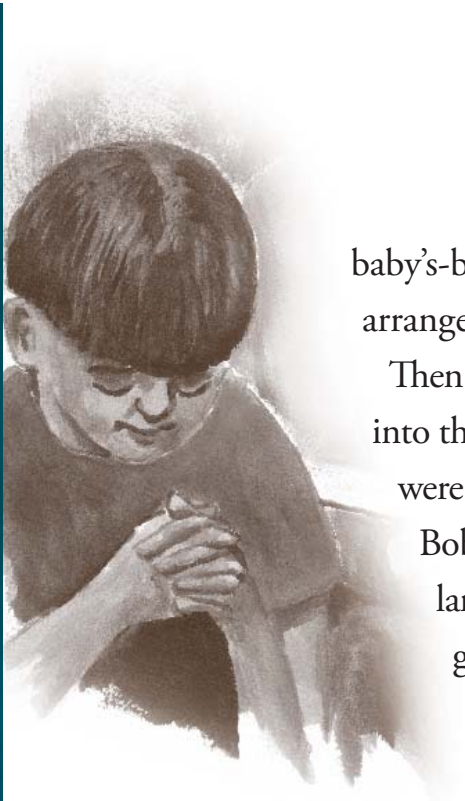
“Grandmommy, these are the sweetest smelling flowers!” exclaimed Danny as he pressed his nose into a large creamy white peony blossom. He ran over to a bush of red ones and then on to some pink ones to see if they were as fragrant as the white ones.

“Yes, peonies certainly do have a pleasant, sweet odor,” agreed Grandmommy.

Bobby and Danny were helping Grandmommy gather flowers. April showers had brought lots of May flowers to her yard.

“I like the smell of roses,” said Bobby, “but you have to watch out for the thorns!”

On her back porch, Grandmommy had several large baskets filled with water. All morning she and the boys had been cutting flowers. There were erect, showy irises with their sword-shaped leaves; large, rounded pink, blue, and white flower clusters of hydrangea and rhododendron; full, white snowballs; and springy sprigs of pink, red, and white spirea, weigela, and



baby's-breath. Now Grandmommy seemed to know how to arrange the flowers together to make beautiful bouquets.

Then Grandmommy and the boys loaded the flower baskets into the car. They took them to the cemetery. Several people were there putting flowers on the graves of loved ones.

Bobby and Danny helped Grandmommy by placing a large bouquet of snowball blossoms on Granddaddy's grave. They smiled when they remembered his name for Grandmommy's black cat.

Bobby and Danny noticed many graves, including Granddaddy's, had a small flag on them. "Why is this little flag here?" asked Danny.

Grandmommy explained, "Granddaddy was a soldier when he was a young man. He served his country in the military."

Bobby and Danny remembered seeing pictures of Granddaddy in a uniform in Grandmommy's photo albums.

"I am thankful he did not have to make the supreme sacrifice," said Grandmommy.

"What is the supreme sacrifice?" asked Bobby.

Grandmommy sadly sighed, "That's when a soldier is killed while serving in the military. He is willing to give his life for his country."

"Oh," said the boys thoughtfully.

When Grandmommy and the boys were back home, Grandmommy went to her favorite chair and reached for her Bible. "Boys," she said, "I want to tell you about Someone who made the supreme sacrifice."

The boys snuggled up next to Grandmommy. She read, **"For God so loved the world that He gave His one and only Son, that whoever believes in Him shall not perish but have eternal life"** (John 3:16).

“Father God wants to be our best Friend just like Jesus does,” Grandmommy explained. “He loves us very much. But sin keeps us from being best friends. Sins are naughty things we do like being dishonest or disobeying our parents.”

“The Bible says, ‘**The wages of sin is death**’ (Romans 6:23). Since everyone has sinned or done bad things – even Dad and Mom and me – we all deserve to die,” she continued sadly. “That’s what ‘perish’ means – we deserve to die.”

“But the good news is Jesus who has never done anything naughty was willing to die or make the supreme sacrifice for us, so we could live eternally with Him.” Grandmommy’s voice sounded happier now. “All we need to do is tell Father God we want to be His best friend. When we do that, He forgives or forgets our sins, and we can be best friends again.”

“I want to be best friends with Father God and Jesus,” said Danny.

“I want to thank Jesus for His supreme sacrifice, so my sins can be forgiven,” added Bobby.

“Let’s pray to Father God and Jesus right now,” suggested Grandmommy, “and tell Them we want to be very best friends eternally.”

The boys bowed their heads and closed their eyes and prayed with Grandmommy, “Dear Father God, thank You for giving Your Son, Jesus, to die for my sins. Thank You, Jesus, for making the supreme sacrifice, so my sins could be forgiven. We ask You to help us be good. We want to be best friends eternally. Thank You. Amen.”

Grandmommy gave each of the boys a big hug. “My, where has the morning gone? It’s time for lunch. Is anybody hungry for macaroni and cheese?” she asked with a twinkle in her eye.

“I am!” replied each boy as he ran toward the kitchen.

ACTIVITY SHEET 11

Who wants to be my best friend?

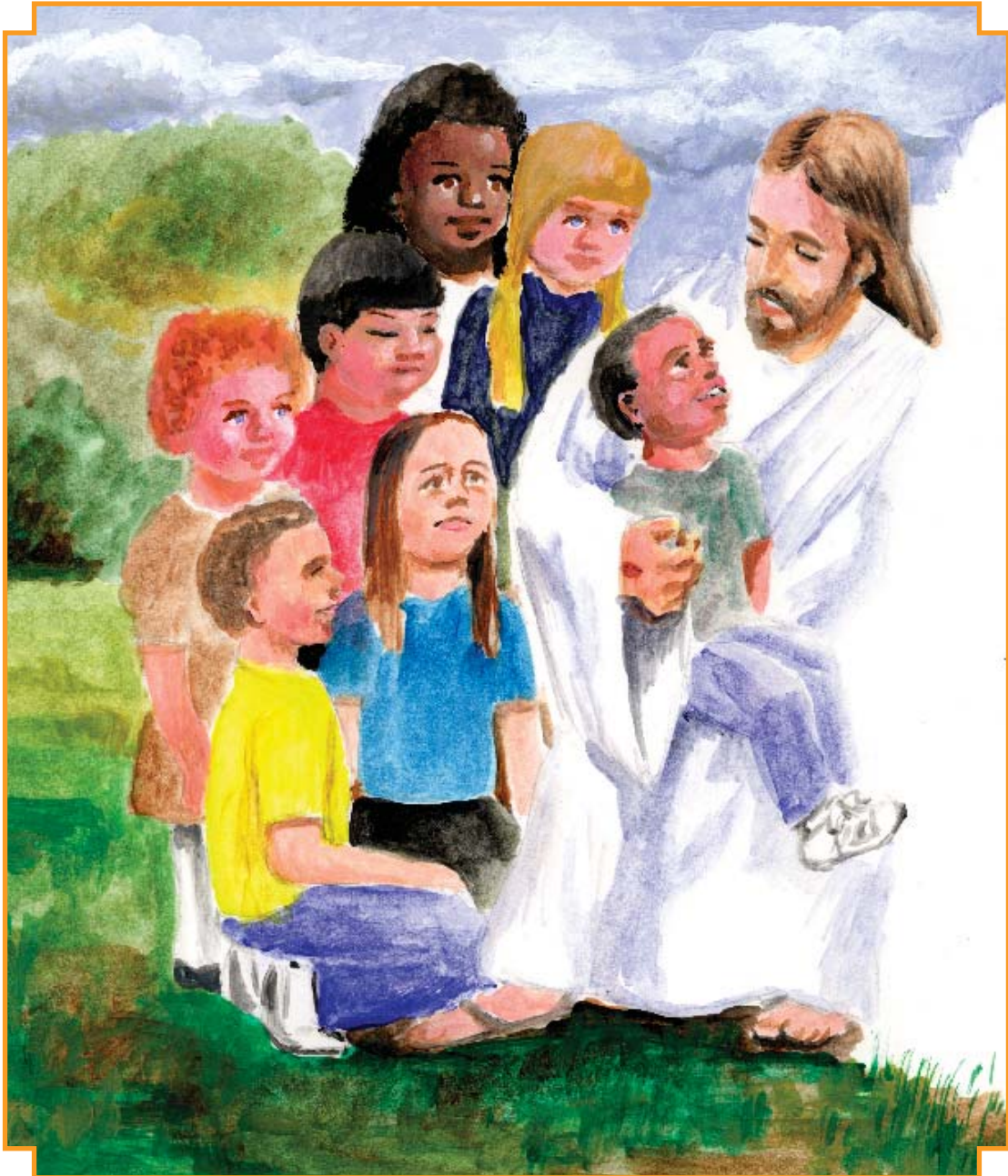
For God so loved the world that He gave His one and only Son,
that whoever believes in Him shall not perish but have
eternal life. John 3:16

1. What did God the Father give? _____
2. What did Jesus the Son give? _____
3. Why? _____
4. What can I give? _____
5. Do you want to pray to Father God and Jesus to tell Them you want to be very best friends and live with Them eternally? Yes or no. _____

If you answer yes, sign your name and date the picture.

1. His only Son 2. His life 3. So if we believe, we can live eternally with Them.
4. My will; I can choose to live for Jesus.

Directions: Below is a picture of a group of children with their Best Friend, Jesus.
Draw and color a picture of yourself in the picture with Jesus. He wants to be your Best Friend, too.



Name _____ Date _____