

Dollars & sense

from Grandmother



by **Kathy Reid**
Illustrated by April Silva

this book belongs to

Dedicated to Robert Eugene Randolph 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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CHAPTER 1

gifts full of love

JESUS, OUR BEST FRIEND, HAS GIVEN US THE BIBLE

“Carlos, hurry. Get your shoes and coat on!” Eduardo’s shout was as fast as his dash from the kitchen to their bedroom. “Mom’s dropping us off at Grandma’s while she goes to town!”

Carlos’s semi-trailer was about to conquer a blanket mountain, but with that news Carlos quickly parked it in a woolly valley. On went the shoes! Zip went their coats! Out they raced into the tingling fall air. Going to Grandma’s was always such a treat!

When they arrived, Grandma’s hearth flared all happy with a cozy fire. Her toy box invited some good hours of lego-building. Her kitchen smelled of cinnamon goodness—now THAT was a good sign for their bottomless stomachs!

“How are my favorite mighty mini-men?” she asked with her classic Grandma chuckle. “Are you ready for cookies? They’re fresh out of the oven!”

The boys were leaping grasshoppers as they entered the kitchen. She poured two glasses of milk and put a couple of plates on the table.

“Yummy! Grandma, you make the BEST Oatmeal Rocks!” Carlos’s eyes saucered at the size of the “rock” pile. “I love you!”

“I love you, too,” Grandma laughed. “I put banana in them this time since I know it’s your favorite. But really,” she whispered with a wise smile, “it’s the LOVE that makes these cookies taste so good!”

Cookies weren't the only things Grandma had baked that morning. Cooling on a wire rack sat two large, crusty loaves of bread. "Ahhh, this smell is purely Grandma's house," Eduardo sighed. Both boys knew from experience that Grandma's homemade bread was as good as her Oatmeal Rocks.

"This week, it's my turn to take bread for the visitors at church," Grandma said as she turned the crisp loaves right-side up. The boys grinned a knowing grin. They loved this custom. Sometimes they got to help their mom when it was her turn to bake the bread.

"You know, boys, this bread reminds me of a verse I read in the Bible the other morning."

Carlos and Eduardo loved how Grandma always wrapped thoughts of God around things that happened throughout the day. She saw God and His ways in everything, whether she was pulling weeds in her garden or spotting colored rainbows in her sun-catcher. They knew this thought would be really special because she was heading to the living room to get her Bible from her worship chair.

"Here it is," she said. "It's found in Matthew 4:4. In my Bible, these words are printed in red. What do you think that means?" she asked with a twinkle in her eye.

Eduardo's eyes sparkled back. "Jesus said them," he answered.

"You're right!" Grandma smiled. "Jesus, who was God-on-earth, said these words with His very own mouth, 'Man shall not live on bread alone, but on every word that comes from the mouth of God' [Matthew 4:4]. What do you think THAT means?"

There was a pause as the boys thought really hard.

"W-e-e-e-l-l-l-l, eating bread helps me to grow strong. So, I think this verse means that when I read Jesus's words in my Bible, they help me to grow too—on the inside!" Carlos spoke with the wonder of having just discovered something VERY important.

"I think it means that it's as important to read the Bible as it is to eat," added Eduardo as he leapt off the stool.

Grandma beamed at them both. "I love the way you use your brains to think big ideas! So, what are some things you know Jesus talked about that are important for us to 'eat'?"

Out came a tumble of ideas:

"Be kind to others" . . .

. . . "And love them" . . .

. . . "And say sorry when you hurt someone" . . .

. . . "And be fishers of people" . . .

. . . "And don't hoard things here on earth 'cause they'll just get old and rusty" . . .

. . . "Oh yes, He says a LOT of things about money, and how to use it well."

"So many words," said



Grandma, “and so many ways to grow.”

“Hm-m-m-m,” said Eduardo, as if he was thinking very deeply again. “Yes, I think that verse does mean that it’s as important to read the Bible as it is to eat.”

What a lovely, surprising worship moment it was right plunk in the middle of their day.

“Well, as for eating. . . I sure like eating your cookies, Grandma. P-l-e-a-s-e may I have another one?” Carlos’s wide, pleading eyes spoke as loudly as his voice.

“You really DO like that big scoop of love I put in them,” chuckled Grandma. “All those words from God are given straight from His love, too, because He knows what will make us happy and live a wise kind of life.” She reverently closed her Bible and laid it carefully on the kitchen counter.

“I’ll tell you what,” Grandma said with a smile. “Later, when you go home, take some rock cookies with you. I’ve made such a mountain of them! It can be this week’s special love gift from me to you all. Whenever you eat them, they can remind you to ‘eat’ Jesus’s words in the Bible, for they will help us to grow in the MOST IMPORTANT ways! How’s that?”

“Yes!” the boys chorused as they darted into the living room to dive into that toy box near the cozy, crackling fire. A Lego masterpiece was about to begin!

ACTIVITY SHEET 1

god’s word

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?

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

Matthew 4:4

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.



CHAPTER 2

it's mine... or is it?

JESUS OWNS EVERYTHING

“Yayyyy!”

Eduardo’s hand pumped the air as he moved his last blue piece safely home on the Checkers board. How fun it was playing with Grandma at her house every week!

In the middle of Eduardo’s happy victory cheer, the phone rang. Grandma went to answer it, and Carlos and Eduardo dragged the crammed toy box out from its place in the corner of the living room. A colorful fountain of Legos—all shapes, sizes, and colors—flowed onto the carpet. Soon they were busy making buildings for the little fleet of cars and trucks they kept parked at Grandma’s house.

“Carlos, I need that yellow block,” Eduardo said in a bossy tone.

Carlos continued to build. “But I might need it for my parking garage!”

Eduardo shot back, “No, you can’t! I need it NOW!”

“No, it’s MINE!” Carlos’s voice lifted like an angry wave, and he clutched the block tightly in his hand. Eduardo’s stronger, bigger arm swiped at the yellow block. Carlos jerked back. “MINE! It’s mine! You CAN’T USE IT!”

Just then Grandma darted in from the kitchen, phone still in her hand. “What’s all this stormy noise about? I could hardly hear Mrs. Ambrose on the phone!” She took it all in: the angry eyes, the ugly voices, the bitter words.

Eduardo immediately let go of Carlos’s arm, and Carlos did a little lurch in surprise.

"Carlos took my Lego! It's MINE!" Eduardo yelled with sharp words and an angry red face.

"Come, come," Grandma's voice, though sad, was like a calm puddle next to an angry ocean. "Let's talk about this."

She led them to her worship chair. Their stomp was fierce behind her.

There lay her Bible, like a folded promise.

"You know, I've always found that when life throws me a problem, there's always an answer resting in God's Word. When I find it, it's like putting on a new pair of golden glasses that help me see everything differently. Let me read you a verse I read just the other day."

Grandma gently opened her Bible. "David the shepherd boy wrote this," she said with light in her eyes. "'The earth is the Lord's, and everything in it' [Psalm 24:1]. Carlos, what does your thinking brain tell you that might mean?"

"The whole world belongs to Jesus and everything in it as well?" he said with a raised eyebrow.

"It sure sounds like it, doesn't it?" said Grandma. "Another time, when he was king, David prayed to God in front of a large crowd of people. 'Everything in heaven and earth is yours' [1 Chronicles 29:11]. So, do you think the yellow Lego is really yours, Carlos?"

Carlos hung his head. "No, I guess not."

"Does it say 'some things' are God's, or 'all the things in nature', or 'just the things He made in the Garden of Eden?'" pressed Grandma.

"No, it says 'everything,'" Carlos's voice drifted off to a whisper. His anger that had been thick and choking faded away.

"Here, Eduardo, you can use this block because it's not really mine, and I think God would love for me to share it." Carlos held out the yellow Lego block.

Eduardo seemed just as taken with God's gentle words as was his brother. "Carlos, I'm sorry I grabbed the Lego. I should've waited to see if you needed it for your parking garage. I can use these red and blue ones to finish my service station."

"Ahh, that's more like it," said Grandma, sighing relief. "It's sometimes good to let go of little things and take hold of BIGGER things—like GOD'S way of doing things. Isn't it amazing? Even though it ALL belongs to God as Creator, He gives it generously as a gift for us to look after. Isn't He a wonderful Friend?"

It was a slow, thoughtful wander that took the boys back to the living room. But it didn't take long for them to sprawl out again on the floor as God's peace became theirs. The parking lot and gas station grew to be a small, peaceful city.

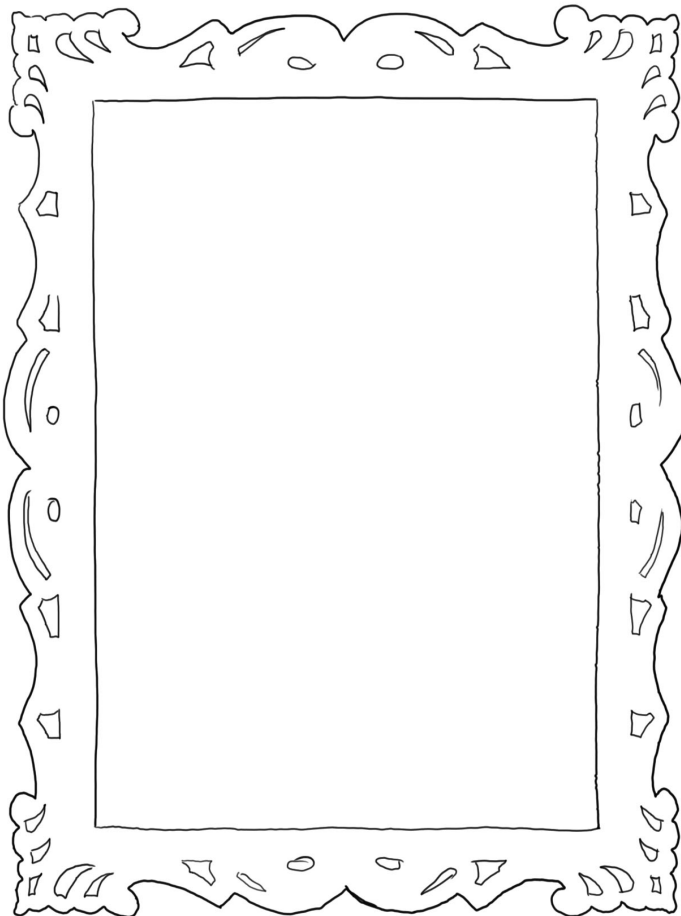


ACTIVITY SHEET 2

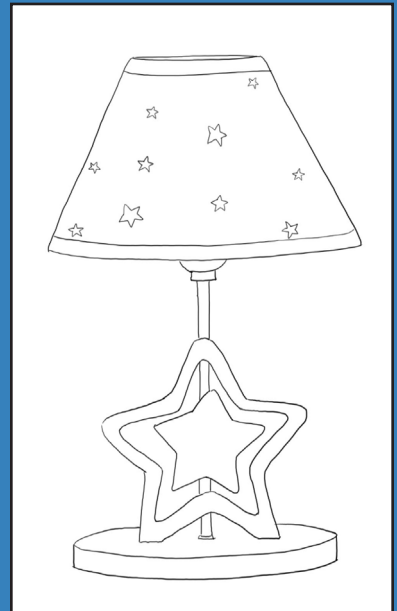
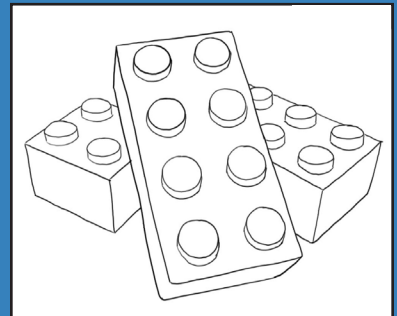
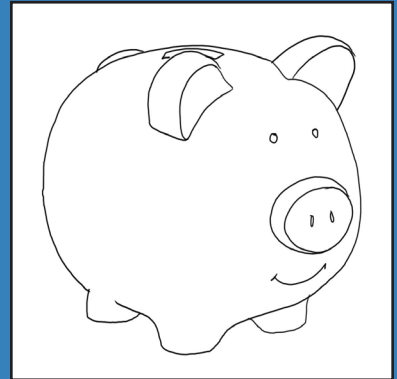
what does Jesus own?

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 frame, draw a picture of yourself and color it.



CHAPTER 3

cheerful workers

WE CAN BE CHEERFUL WORKERS AND EARN MONEY

“Boys,” Dad’s voice cut through the story they were listening to. “Grandma just phoned. She wants you to bring your rakes with you when I drop you off at her place. Can you get them from the garage and put them in the car please?”

Dad was heading to school at the university, and Mom was at work, so the boys were going to spend the day at Grandma’s house. They could hardly wait!

It was a stunning fall day. The morning light was strong and clear and golden against a china blue sky. Gusts of wind sent leaves spiraling and dancing. Eduardo and Carlos loaded their rakes into the back of the car. There was some adventure to be had!

When the boys arrived, they dashed to Grandma’s beckoning door while the wind turned their coats into billowing sails. They set their rakes aside. Amber rubbed against their legs and purred loudly as they opened the door and went inside. Many years ago, Grandpa had given Amber her name. What a snuggly cat she had turned out to be! Immediately they were wrapped in cozyness. Flames licked the wood in the fireplace; sparks were flying and sap hissing. There was Grandma sitting in her favorite chair, her knitting pooled in her lap.

“Good morning, boys. How are my mighty mini-men today?” The boys ran to her and were smothered with hugs and kisses.

“Did you bring your rakes?”

"We left them on the porch," replied Eduardo. "What's our adventure plan?"

"Well," began Grandma, "most of the leaves have fallen now, and I wondered if you boys would like to help me rake the yard. Do you think you're up to it?"

"Yes!" the boys exclaimed. They loved being outside helping Grandma.

Soon the three of them were busy swishing and whooshing and swooshing their rakes amid silly songs, chuckles at Amber's prancing, and the occasional toss of a leafy missile. An energetic squirrel chattered to them from a branch as if giggling at their playfulness. Their piles of color grew into small mountains all over the yard. It made the boys feel slightly tired, but they didn't give up. When all the leaves were in neat piles, Eduardo and Carlos ran to the garage to get the red wagon before the wind did its scattering work again. The leaves crunched and crackled in their hands as they filled the wagon with mottled color. Then they "drove" it across the driveway to the woods. Up went the wagon and out poured the leaves, laying to rest among the dampened trunks.

Back and forth, up and down, they zigzagged all over the yard. Every now and then they accidentally "fell" into the big cushioned piles. Soon all the piles of leaves were gone. The lawn was a green quilt draping the ground. Tidy. Orderly. Neat.

Grandma looked pleased as the three of them swung in the front porch swing. "Boys, doesn't the lawn look nice? Thanks for all your hard work. Didn't we have fun?" She placed kisses on each boy's rosy cheeks. "Let's go inside. I made mac and cheese for lunch."

"Ooooh! Our favorite!"

After lunch they thought they'd make a track for their fingerboards, and Grandma sat in her worship chair for a rest and a read. She loved to read her Bible any time during the day. Suddenly, she gave a little gasp as if she'd seen something in a new way.

"Boys," she said, "I just found something that I think you already know how to do! In my Bible in Colossians 3:23, it says, 'Whatever you do, work at it with all your heart, as working for the Lord.' Seeing you so happy and helpful this morning, determined not to give up till the job was done, it seems you had this verse in mind. How God must have been beaming as He saw you



working so hard and helping so generously. You didn't just help me this morning. You helped God Himself!"

She could tell by the look on their faces that Carlos and Eduardo felt proud; not in a selfish way, but in a way that showed they felt glad that they had brought extra joy to God's heart. And Grandma's.

ACTIVITY SHEET 3

how can i be a cheerful worker?

1. For whom do we work?
2. How should we work?

*Whatever you do,
work at it with
all your heart, as
working for the Lord.*

Colossians 3:23

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

Helping with laundry

Taking out the trash

Setting the table

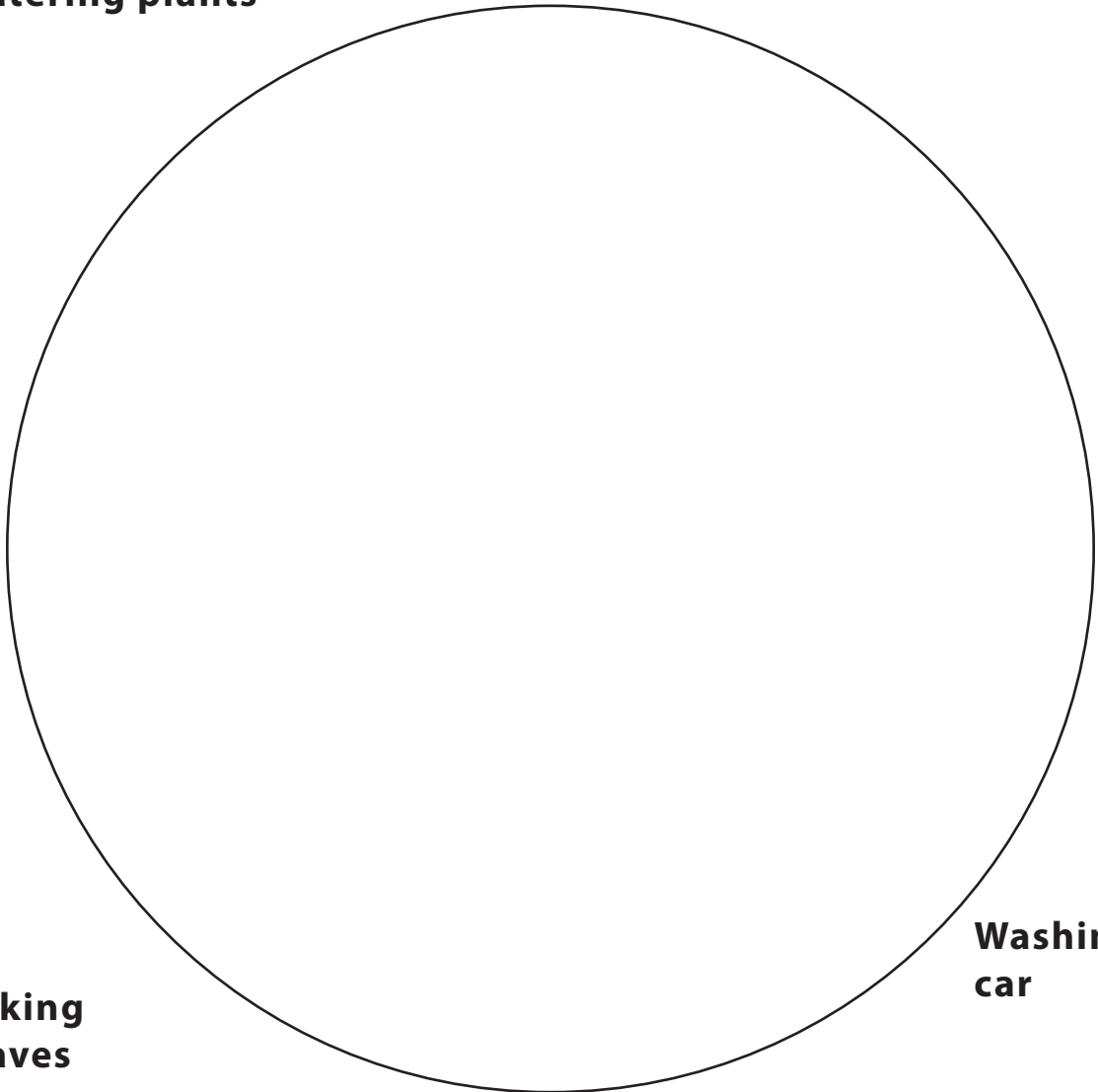
Picking up toys

Helping with dishes

Feeding pet

Dusting furniture

Watering plants



**Washing
car**

**Raking
leaves**



CHAPTER 4

faithful stewards

JESUS ASKS US TO BE HIS HELPERS, MANAGERS, STEWARDS

Grandma stood at the living room window with a smile that slowly blossomed. It was one of those days that seemed to shout, “Come out and play!” Last night’s rain had left a sparkle on the paths, the barn, and the potted Chrysanthemums. The morning mist had burned away, and now the sun’s rays sliced through the maple branches like a golden fan, turning the leaves from burnt red to a glowing ruby. “Fall is truly a parade,” Grandma whispered as she opened the window and almost tasted joy. “It’s as if summer’s color has spread to the trees. Ahhh, so much splendor from our God. So many gifts right from His side.” She sighed all happy.

“Hey, my mighty mini-men! Look at the dazzle of this day! We NEED to play outside!” Grandma turned as the boys bounded into the room. “Grab a sweater and let’s go. Are you up for a game of croquet?”

Eduardo and Carlos didn’t need a second invitation. They dashed to the back porch. There lay the balls and mallets—ready and willing. Scooping them up, they took them to a lawn all decorated with fall color. They carefully pressed the wire wickets into the soft ground. With Grandma’s help, they soon had everything in place.

“Thud.”

“Twack.”

“Thonk.”

The three of them created a little musical rhythm all their own, knocking balls through

wickets and chasing them around the course. One game turned into two. Then three. What fun it was! It was lunchtime when they finally flopped on the porch swing. Grandma brought out sandwiches, apple slices, and raisins. All three gently swung back and forth. They watched the skittish scampering of the squirrels and listened to the maples' musical sighs.

"I've been meaning to tell you, boys," said Grandma, munching on a raisin. "Your cousin Manny and his mom and dad have invited me to stay with them until after Christmas."

"Really?" they cried at once. Both boys felt like a rock had just landed in their stomachs.

"But that means you'll be gone a whole month and a half!" Eduardo's face showed shock, but he felt proud he'd just worked that out in his head. What a L-O-N-G time! They'd miss Grandma sooo much. The farm was such a great place to be.

"How can we help you, Grandma?" asked Carlos, trying to be big-hearted and happy for Manny.

"What a lovely offer! Well, now that you mention it, I'm planning to leave Amber here. She doesn't travel away from the farm too well. She loves her warm hay nests in the barn loft too much. I need someone to feed her."

"We will!" chorused the boys. They loved Grandma's cat as much as they did Winston, their own tabby.

Grandma continued, "I've already talked to your mom and dad, and they said it would be fine—if you would like to do it. You'll need to come down and fill up her food container every other day. There's water in the pond for her to drink, but she'll need some dinner in her tummy. I really appreciate your help. You know, my Bible has a great word for this job that you'll do for me. It's an important-sounding word. You will be my stewards!

Both boys' eyebrows shot up like little moon crests. "Stewards?" they asked in unison.

"Yes, stewards. A steward is a helper who takes care of something for someone. A good steward is very careful with whatever he or she is looking after."

"Hmmm, I guess I *am* a steward, then," said Carlos, puffing his chest out ever so slightly.

"OH!" cried Eduardo. "Isn't that what we do for God with His earth? We look after it carefully for Him!"

"Oh, Eduardo, you're such a great thinker," said Grandma in surprise. "That's exactly what we do if we're good stewards!" That set the boys to thinking about what that might look like with all the things they did every day.

As they set the porch swing to rock again, Grandma continued. "Because being my stewards involves more



than your regular family chores, when I return, I'll give each of you five dollars for being faithful. What do you think?"

Both boys nodded their heads vigorously, their eyes the size of dinner plates. Wow! They were going to get paid to feed Amber while Grandma was away! They would be able to pet Amber till she purred and snuggle with her and scoot around in the fall leaves with her prancing right beside them.

Grandma smiled, "I knew I could count on my mighty mini-men to be good helpers. In my Bible it says, 'It is required in stewards that one be found faithful' (1 Corinthians 4:2, NKJV). I know you boys will do a great job at being good, faithful stewards."

"We'll work on being stewards for you and God, Grandma!" said Carlos with a nod and a determined look in his eye.

ACTIVITY SHEET 4

how can i be a good steward?

1. What is another name for a steward?
2. What does it mean to be a faithful steward?

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

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

1 Corinthians 4:2, KJV



Title & Offering

NAME _____
Title _____
Prof. Des. _____
School/Inst. _____
Address _____
Mailing _____
Telephone _____

CHAPTER 5

growing up

GIVING MONEY

Eduardo's eyes blinked open Sunlight's gold was awake and touched everything in his room. Suddenly he bolted up, realizing what would happen today. It was his birthday! He breathed in delicious smells and heard muffled whispers coming from the kitchen. Mom was already creating special birthday breakfast burritos and scrambled eggs. "Yum!" he smiled to himself. She was taking the day off but had some errands to run that morning. That meant some fun time at Grandma's! Later this afternoon Nate and Hudson and Leo were coming over to play soccer. Mom had made his *favorite* cake: a rocket cake! It stood in the cool room, all tall and impressive. There was so much fun to be had!

Grandma was sitting in her favorite worship chair looking at old photo albums when Eduardo and Carlos arrived at her farm. They threw their coats on the couch and tumbled next to her, snuggling in close. Grandma's smile started in her eyes and spread all over her face. How proud she was of her family! There in her album was Jeremy and Costas as chubby bubbas, and Isabella and Nicolas. They were so young and skinny! Grandma had pictures of them all.

"Who's this?" asked Carlos, looking at a young handsome man on a bicycle.

"That's your grandpa when he was young," answered Grandma. "You boys never got to know him. He died just before Eduardo was born. It's too bad he never got to enjoy you

boys. He would have been so proud of you," Grandma's eyes got all misty and droopy.

"Carlos, I was named after Grandpa," Eduardo said with pride in his voice. "His name was Eduardo, too, but everyone called him Lalo." Eduardo was glad he had this special connection to Grandpa.

"That's right, Eduardo," Grandma wiped her eyes with a tissue. "I remember when you were born. I had been so sad and lonely without him. I went to the hospital to see you. You looked so cute lying there in your crib. Your tiny fingers and toes stretched and curled. You slept 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 your grandpa. That was so special! I wasn't quite so sad anymore."

"And to think that today you are seven years old!" she exclaimed. "What a big boy you are!"

She pointed to an envelope sitting on the mantle with all the family pictures. "There's a special something for you."

Eduardo 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 – FUN FOR YOU!" And there were twenty new one-dollar bills.

"I thought you'd like to pick out a special gift for yourself at The Lego Store."

Eduardo stretched wide and gave her a big hug. "Thanks so much, Grandma. Oh, you know that's my favorite! This is great! I love you so-o much. Will you come with me to see what I choose?"

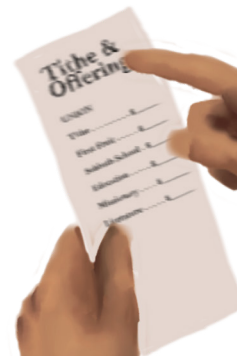
"I'd love to come! Happy Birthday, my even BIGGER mighty man!"

Grandma looked at Eduardo's dollars and arched her brow. "You know, 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 being so good 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. He said, 'Of all that you give me I will give you a tenth' [Genesis 28:22]."

"If this is something you'd like to do, too, you could put it in here." Grandma opened the drawer of the sofa table and pulled out an envelope. Eduardo had seen envelopes like this one at church. His dad was a deacon, and he and Carlos had helped put them in the racks on the back of the pews.

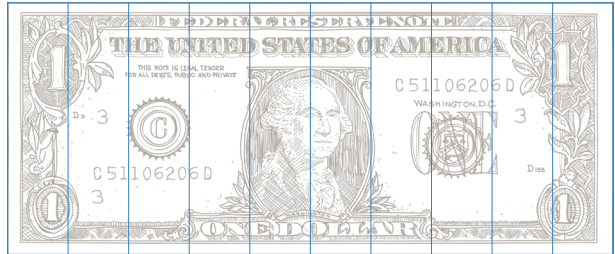
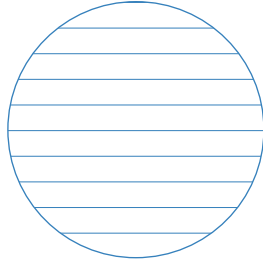
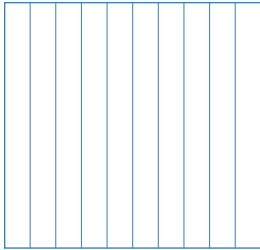
"You can put your name here on the outside, and then put the envelope in the offering plate at church."

Eduardo was feeling quite grown up. "Tithe? Hmmm.



counting your tithe

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

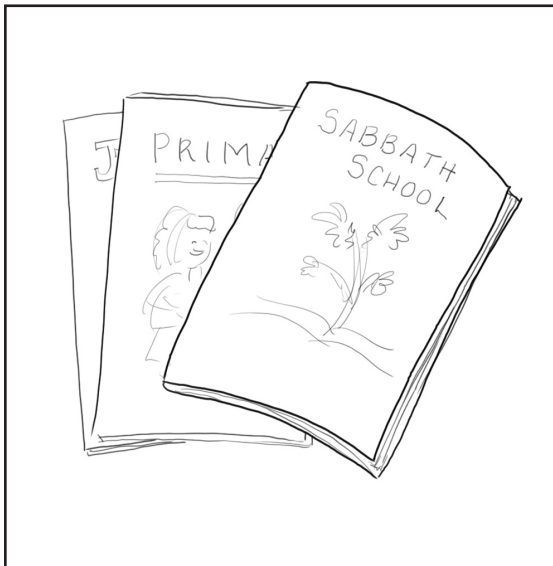
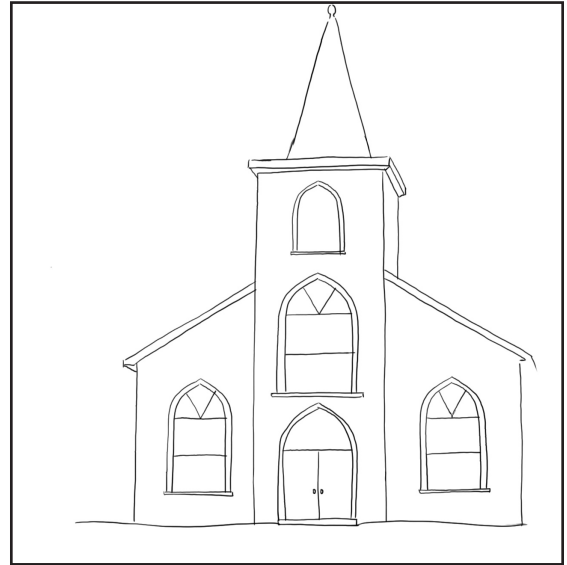
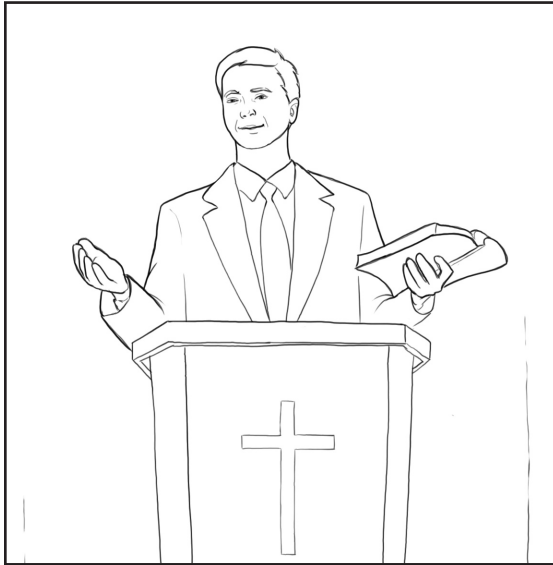


Below are ten coins. Color in the tithe.



how tithe is spent

Directions: Put a "T" in the blank by the picture that shows how tithe is spent. Put an "O" in the blank by the picture that shows how offerings are spent.





SAVE

TITHE

OFFERING

CHAPTER 6

another birthday

SAVING MONEY

Today it was Carlos's turn to be excited—it was his birthday! Who could believe that he'd have his special day just a week after Eduardo's?! Today he turned a big SIX.

Mom had created all the special treats once again. She'd fixed his favorite breakfast: tortilla a la francesa (scrambled egg omelet). Yum! Then they were going to head to Grandma's for a special time with her. After lunch Matthew, Alejandro, and Jeremy were going to go with him to play Putt Putt. Then they would head home for a bonfire and treasure hunt back at Grandma's farm—that's when they'd get to eat a yummy slice of the birthday cake Mom had made. The special cake was in the form of an airplane, complete with "Carlos Airlines" written on the side in bold yellow icing!

The day was chilly and gray. There were no leaves on the trees, but that didn't stop Carlos from being excited. His birthday made everything seem lighter—even the breeze breathed more zing! As they rode up the driveway, Eduardo and Carlos saw Mr. Squirrel scurrying around Grandma's front yard, darting in and out of the azalea bushes with cheeks plump like cotton ball puffs.

"Grandma, we're here!" called the brothers as they burst into the house. The cold outside air was suddenly swallowed up by the fire's warmth.

"I'm in here," Grandma answered from the kitchen.

Strange. No smells of freshly baked cookies or bread wafted from there today. Grandma was at the sink.

"Hi Grandma! Whatcha doing?" asked Carlos.

"Oh, hi to you, too. It's great to see my favorite mini-men! And you're getting SO BIG, Carlos! Happy birthday!" She reached down with her wet hands and swallowed him in a hug.

"And what am I doing? I'm washing up some peanut butter jars. Would you and Carlos like to rinse and dry them?"

"I'd like to rinse," volunteered Carlos. "Then I can pretend I'm taking them for a slide at the water park!"

Eduardo hooted a laugh as he got a fresh dish towel from the drawer. "I guess the birthday boy should get first choice. What are you going to do with these jars, Grandma?"

"Well, I have all these colorful stickers," she replied, "and I thought you two might like to decorate 'banks' to keep your money in." Eduardo and Carlos quickly finished the dishes so they could look through Grandma's collection for their favorite patterns and colors.

Grandma gave each of the boys a jar. "Let's put the label 'Tithe' on this first one because it's the most important." Underneath it, Grandma wrote "Tenth."

"This is for money we want to give back to Jesus," said Eduardo proudly. He remembered how he had placed his very first tithe envelope in the offering plate at church on Sabbath.

Then Grandma gave them a second jar and Carlos gave her a sticker with his favorite

color: blue. She wrote a label that read "Offering," which she then carefully stuck on the jar, making extra sure it was straight.

"What's this jar for?" asked Carlos.

"This is for the mission offering that you give each week in Sabbath School. You could also use it to help people in need."

Grandma gave them each a third jar. "This one is for 'Savings,'" she said. Carlos chose a bright green sticker for this one.

"I'm sure going to use this one!" said Eduardo. "I'm keeping some of my birthday money to buy an addition to my Lego set."

"You're a wise mini-man," said Grandma, looking proud. "Another 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, RSV).

"What does devour mean?" asked Carlos,



wrinkling his nose so it looked like a walnut.

"It means to eat up very quickly," said Grandma.

"So, Solomon meant that we should save some money rather than use it all up very quickly?" asked Eduardo.

"Exactly!" Grandma glanced out the window with a smile. "We should be smart like Mr. Squirrel and save something for later."

Grandma took an envelope from the letter holder by the microwave. "This is for you, Carlos. Happy Birthday, my precious boy!"

When Carlos looked inside, there were twenty crisp one-dollar bills—just like Eduardo got! "Ahhh – I know what to do with these," he said, eyes all gleaming. "And I know just where to put them!"

"Thanks, Grandma! You're the very best!" He was already counting out his dollars as Eduardo put the jars in a neat row, all ready for the birthday boy.



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. Color the tithe **red**. Color your offering **green**. Color your savings **blue**. Color the remaining bills **yellow**.





CHAPTER 7

becoming wise

SEEK COUNCIL, ASK FOR ADVICE

This time of year just tickled the boys' hearts. Autumn color was gone, but the fall shades of chrysanthemums and pumpkins still painted their world.

This weekend would be Thanksgiving. Eduardo and Carlos were on their way to Grandma's house to help her get ready. They knew what they'd find when they arrived: pumpkin pies cooling on the rack, leaf-shaped cookies filled with cranberries and carob, nutty cornbread, sweet-potato casserole, pecan tarts, and sweet apple cider, all giving off wonderful, mouthwatering smells. Oh, they couldn't wait!

"Anybody home?" they called as they dashed into the house, taking off their coats and hanging them on the porch hooks.

"Up here, boys," Grandma answered from the upstairs bedrooms. Their noses told them they'd been right: Grandma had certainly been on a baking spree! The feast was all there, just as they'd imagined it.

But Grandma was busy with another job. Fresh sheets flapped up into the air and floated down onto the upstairs beds with Grandma's expert hands. It wouldn't be long before cousins, aunts, and uncles would soon be bursting from every nook and cranny; children would carve play-filled pathways through each room.

There was so much to do to get ready!

"Would you boys like to put pillowcases on these pillows?" Grandma asked as she

tucked in a colorful quilt. The boys leapt to action, happy to help, lining them all up as if they were soldiers on parade.

Soon all the beds were made with crisp, clean sheets and topped with snugly warm comforters. With the job done, Grandma and the boys went back downstairs.

“My mini-men,” Grandma said as she covered the pies with plastic wrap and put them in the refrigerator, “after Thanksgiving, before I leave to go to Michigan to stay with Manny and his family till Christmas, I’d love to help you make one more ‘jar’ bank. This will be your ‘Spending’ bank. Here’s a jar with a label for each of you. Every time you get some money, you can divide it among your ‘Tithe,’ ‘Offering,’ ‘Spending,’ and ‘Savings’ jar banks. With Christmas coming, you’ll need some guidance from Dad and Mom about how you use your money.”

“What’s guidance?” asked Carlos.

“It’s advice—special help—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 Eduardo.

“Yes, Eduardo. That’s a great way to think about it. In fact, here in my Bible it says, “Keep your father’s command 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, “The wise listen to advice” (Proverbs 12:15).

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

“God’s Word is a good place to find wise guidance,” said Grandma. “Jesus promises to ‘teach you in the way you should go; I will counsel you,’ He says (Psalm 32:8). That’s another word for ‘advise.’ Jesus loves you even more than I do and wants you to be very, very happy. So, if you look for His guidance 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, Grandma,” Eduardo said, as he took his “Spending” bank into the living room and laid it with his jacket.



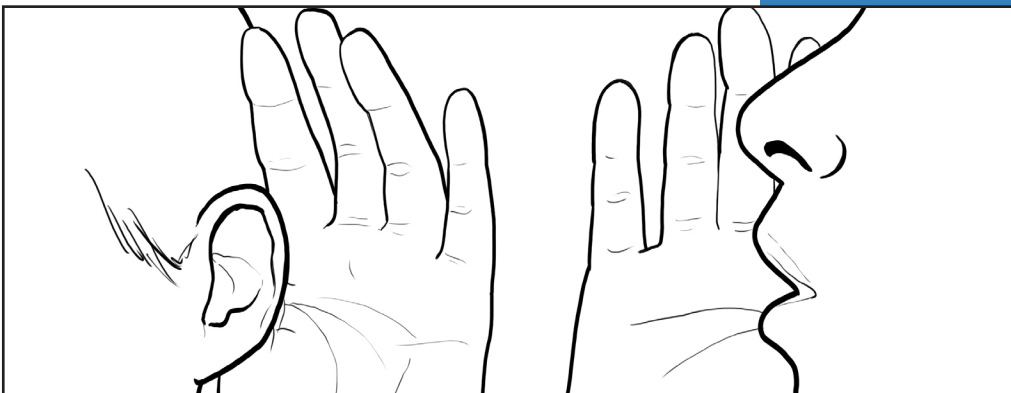
ACTIVITY SHEET 7

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?



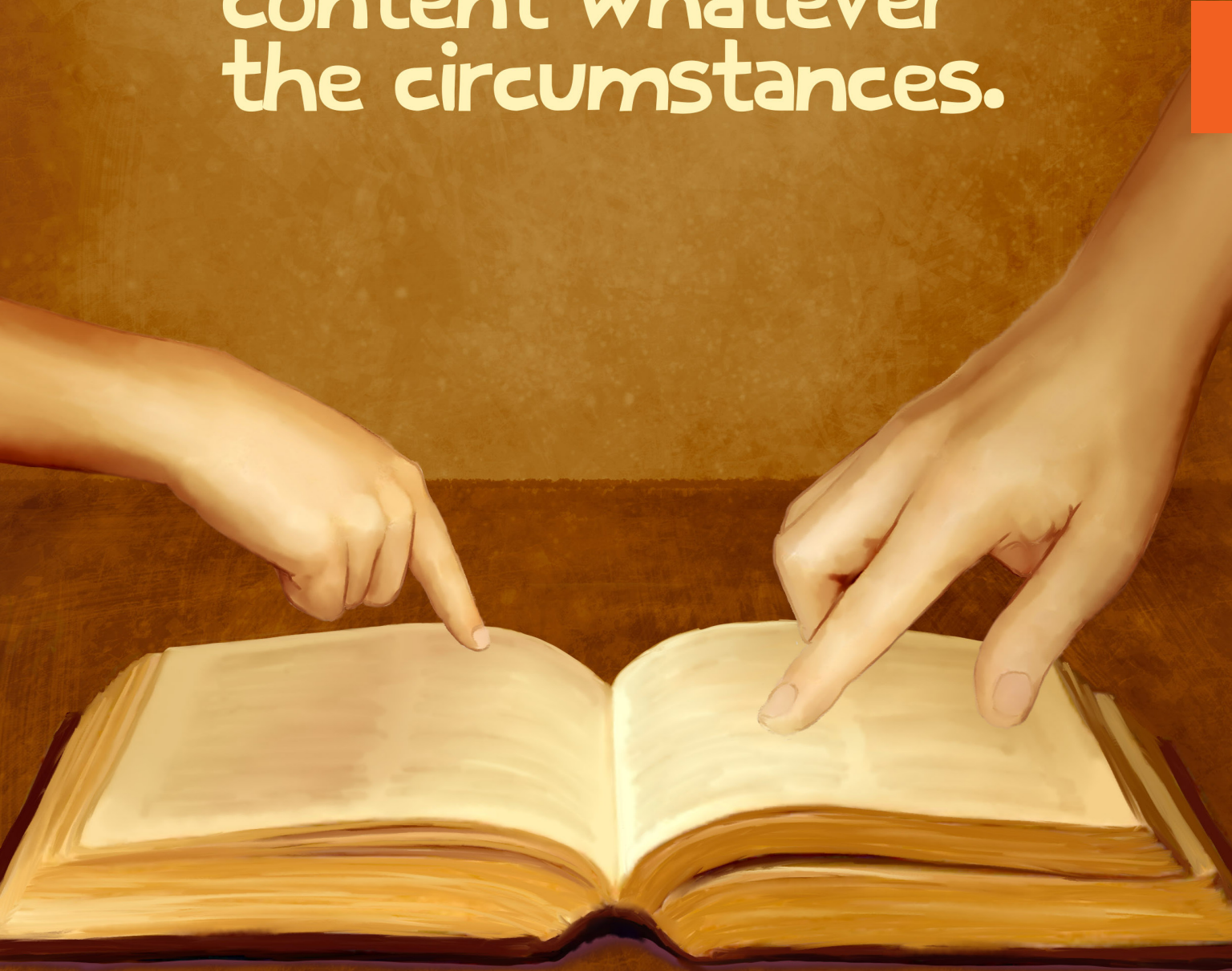
finding good counsel

Directions: Color the pictures that are sources for good counsel





I have learned to be
content whatever
the circumstances.



CHAPTER 8

christmas shopping

SPENDING MONEY

“Carlos, here are two more blocks for the toy chest.” Eduardo squirmed out from under his bed. “I think we’re done!”

The boys glanced around their room. Beds were made—without a wrinkle in sight! Shoes neatly lined the closet like Grandma’s wood pile. Clothes that had been scattered on the floor like forgotten wrapping paper had all vanished. The stripy rug lay clean like a big fluffy bullseye. Books stood tall and straight neatly on the shelves. Computer games were packed, and all toys were bedded down in the chest.

“Mom! Dad! Our room’s ready for inspection!” the boys called with grins as wide as dinner plates.

Dad was on break from school and Mom was home today. How fun to be together! They’d promised the boys a trip to the mall after they had straightened up their room.

“Great job, fellas,” said Mom with a beaming smile. “How careful you’ve been! You’ve noticed every single little thing!”

“Now let’s go Christmas shopping!” said Dad with a tussle of each boy’s head.

“Yay!” Carlos hooted, ready to bolt to the car.

“Hey, Carlos! We need to get our money from our ‘Spending’ banks,” called Eduardo, grabbing his jar from the shelf. Both boys grabbed the jars from the shelf.

Oh, shopping together was going to be grand, Eduardo thought to himself.

There were lots of people at the mall. Colorful lights winked and blinked everywhere. In the center of the mall sat a snow-covered village. Mechanical girls and boys skated on the frozen lake, and lights seem to flicker in every direction. There were so many things to see, smell, taste, and do! But the boys were on task! They wanted to get gifts for Mom and Dad. They weren't going to leave it to the last minute this year!

"Let's meet here by the snow village in an hour," said Mom as she fished through her bag for her list.

Eduardo went with Dad to get Mom's gift, while Carlos grabbed Mom's hand and went to find a gift for Dad. Here was the secret part of the adventure.

Eduardo bought warm, furry house slippers for Mom. Her old ones had holes in them. Carlos looked and looked for something just right for Dad. He finally bought him some fishing flies. "They're small," he mused, "but he'll LOVE to use them come Spring!"

How quickly the time flew! They met at the snow village for a cookie and hot chocolate and laughed as they licked their frothy chocolate moustaches. Even Mom had one! Then they swapped partners for their next shopping adventure. Carlos found delicious bubble bath that smelled just like his Mommy. Eduardo found a screwdriver that Dad wanted for his workshop.

That evening during worship, Dad read Philippians 4:11 from their family Bible: "I have learned to be content whatever the circumstances."

"What do you think that means?" he asked.

Eduardo smiled with big brother wisdom. "Does it mean to be happy with what we have, wherever we are or whatever we're doing?"

"Yes, exactly!" Dad looked amazed.

"Soooo, just BE HAPPY! Period!" Carlos squeaked in delight.

"That's it." Mom hugged him close.

"Hmmm," said Carlos with a look that showed he was thinking very hard, "I KNOW I was happy with the gifts I bought for you and Mom at the mall today. I was thinking about the looks on your faces when you open them Christmas morning." A funny giggle leaked out as Carlos did a big bounce on the lounge.

"I'm happy I had money in my 'Spending' bank so I could buy extra special gifts for you and Mom. Yes, I have a content feeling inside," said Eduardo.

Eduardo and Carlos found that by giving, they were MORE than content!



ACTIVITY SHEET 8

what do i really need?

*I have learned
to be content
whatever the
circumstances.*

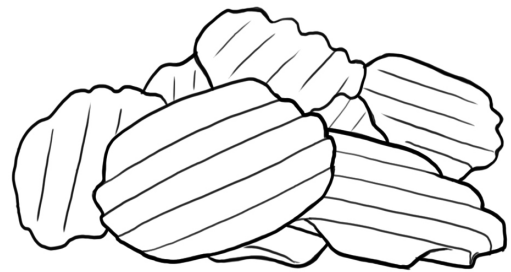
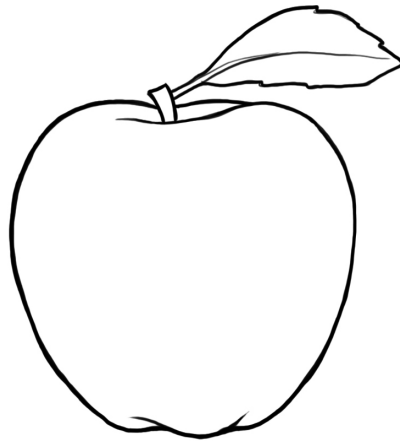
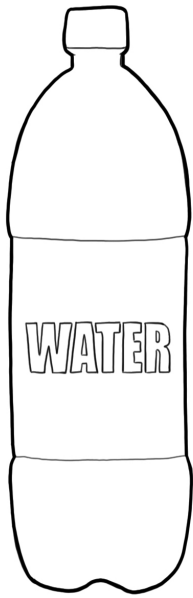
Philippians 4:11

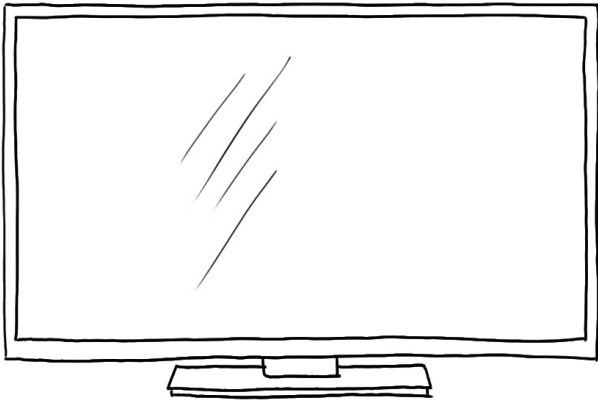
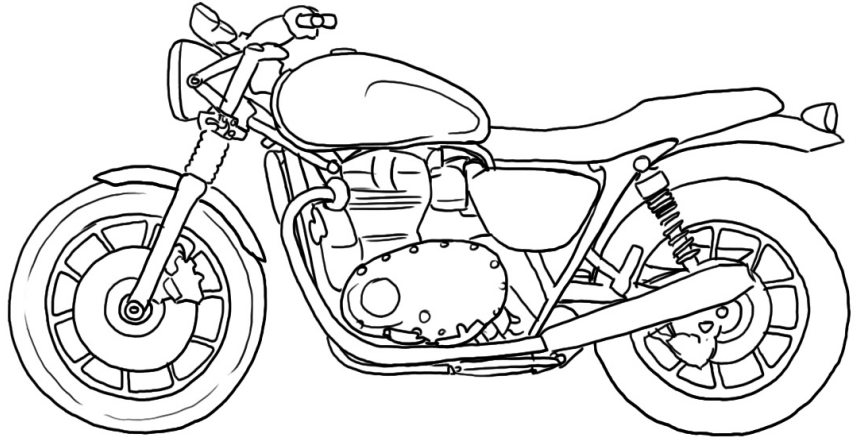
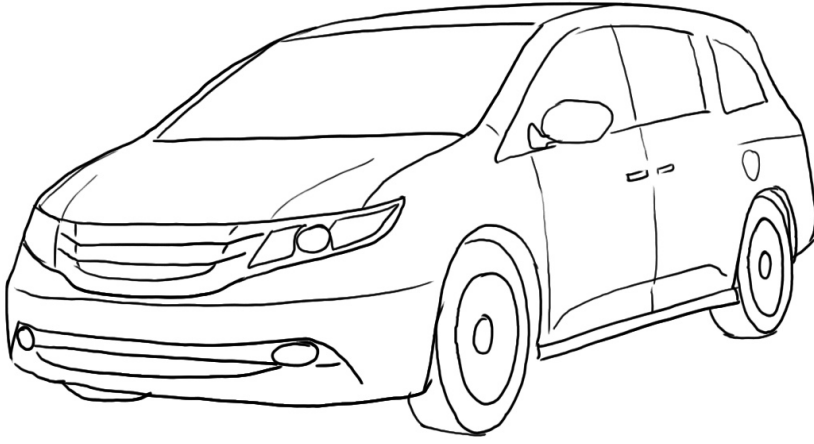
1. Read Philippians 4:11-13. What is contentment?
2. Did Paul ever have to go hungry?
3. Did he ever have more than enough to eat?
4. Who was his Source for contentment?



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

welcome back

DEBT-FREE GIVING

A little tinkly “Oh Happy Day” melody drifted through the living room. Eduardo immediately knew whose ringtone that one was! He leapt up from the Meccano crane he was working on and grabbed Mom’s phone.

“Hi Grandma!” He yelled with all the excitement of an energizer bunny.

“Hi back to you, Eduardo. How’s my big boy?” Grandma’s voice sounded excited, too.

“Grandma’s home?” Carlos called from knee-deep truck-building.

“Yes,” whispered Eduardo, his hand covering the phone.

“Aunt Isabella brought me back this weekend. I was wondering if you and Carlos wanted to come to the farm and see me today.”

“Oh, that would be awesome, Grandma! I’ll ask Mom.” Eduardo ran to find her.

Soon Eduardo and Carlos were in the car headed down the familiar road to the farm.

“It seems like she’s been away for A-G-E-S!” sighed Carlos. “I’ve missed her hugs.”

When they arrived, Amber was lounging in a puddle of sunlight on the back porch, purring and licking and looking generally contented. And there stood Grandma, with eyes crinkled from a beaming smile and arms wide open.

“Oh, my! You two have g-r-o-w-n since I’ve been away! I’m sure of it!” she said as she squeezed them hard. Eduardo and Carlos stepped back proudly, standing just a little straighter and taller.

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

The boys had missed the lounge room coziness when they’d come to check on Amber, the crackle of the open fire, and the hot cocoa and marshmallow visits with Grandma. The rooms had been too quiet. And cold. And empty. Now everything seemed all filled with love again!

“Grandma, we used the money in our ‘Spending’ banks to buy Christmas presents for Mom and Dad. You should have seen them when they opened their gifts!” exclaimed Eduardo. It was the first time they’d ever done that with their very own savings.

“Yeah, I gave Mom some soft slippers and she wore them ALL DAY LONG!” echoed Carlos with pride.

“Oh, I’m so glad you had a special Christmas,” sighed Grandma. “I think you learned a secret Jesus talked about.” She reached over, picked up her Bible, and turned to Acts. “It is more blessed to give than to receive” (Acts 20:35).

“Yeah, when we went to the mall, I saw a 3D Doodler pen I wanted,” said Eduardo, “but I didn’t have enough money for it and the Christmas gifts. But when I saw Mom and Dad’s faces on Christmas morning, I was so happy I’d bought their gifts for them.”

“Wow, Eduardo! I think you learned another important Bible money message.” Grandma leafed through her Bible again. “You could have borrowed the money from Mom and Dad to buy that 3D pen and then promised to pay them back later. But Paul says in Romans 13:8, ‘Owe no one anything’ [NKJV]. That way, you stay out of debt.”

“I’ve heard Dad and Mom talk about being debt free,” Eduardo said with a wise nod. “They said something about being a slave.”

“Yes, exactly. Wise King Solomon said, ‘The borrower is slave to the lender’ [Proverbs 22:7]. It’s so much better to wait until you have enough money before you buy things.”

“Speaking of money,” Grandma said as she stood and headed in the direction of her bedroom. “I remember I promised you both that I’d pay you for looking after Amber while I was away.” When she returned she had five crisp, new one-dollar bills for each of them. “Thank you, my mini-mighty-men, for doing such a great job, I think you’re growing to be wise, wise stewards.”

“Oh, we have a gift for YOU, Grandma.” Carlos suddenly remembered. He plunged a hand into his backpack. Then, with a bashful grin, he handed Grandma a present wrapped in purple and yellow.

“Oh, you guys. How thoughtful!” A small tear rolled down Grandma’s cheek. Inside was a colorful fabric case for her Bible.

“It’s perfect,” she said, holding it to her heart.

It IS blessed to give! The boys really knew it to be true.



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 **LENDER**.
BORROWER
LENDER
4. It is better to be a **BORROWER**.
LENDER
5. We should try to **SAVE** the money in our savings jar bank.
SPEND



finders keepers

BE HONEST

The air was still winter-crisp, and snow lay in blotchy patches on the ground. How great to think of the warmer Florida sun ripening oranges and mandarins, turning them tangy-sweet! Today was fruit pickup day. Ahh, the thought of some summery fruit in the middle of winter made the boys' mouths water.

Last night they'd gone with Dad to the school gym where he and some other men from the church had unloaded a hefty 18-wheeler-load full of fruit. They smelled SO delicious! Today, Mom and Grandma were helping customers with their orders. Eduardo and Carlos helped tag the boxes and keep them straight, but between orders they were allowed to play in the gym with the remote-controlled cars they'd gotten for Christmas. The wide, smooth gym floor was a great place to really set them flying, whizzing forward, spinning U-turns, blasting back, and zooming again!

Suddenly, Eduardo's car seemed to careen out of control. It shot behind a stack of tables and didn't return.

"Uh-oh."

There was a narrow passage between the tables and the wall, so Eduardo twisted himself like a pretzel and squeezed in to find his precious car.

When he came out, his hands were held high with not one, but *two* cars!

"Carlos, look what I found!" he shouted, holding a satiny red little Alpha Romeo.

Carlos ran over to look at the car more closely. Neither of them had seen anything like this! It would make a great addition to their collection.

"Wow, isn't it a beauty?" Carlos asked with admiration. "It looks like one of those Grand Prix cars. I wonder how it got behind the tables."

"I don't know, but 'finders keepers, losers weepers,'" said Eduardo with a triumphant chant. For the rest of the morning they played with the car. Wow, did it FLYYY!

During lunch, Eduardo set the little "Alpha" alongside their other cars.

"Where did you get the racecar?" asked Mom.

"Eduardo found it behind the tables over there." Carlos pointed to the far side of the gym. "Finders keepers, losers weepers," he echoed.

"Wow, it looks like such an impressive one," Mom replied. "It makes me think that someone must be really disappointed to have lost it. What do you think?"

"I guess I'd feel terrible if I lost my new remote-controlled car," replied Eduardo. "At first, I wished Carlos hadn't told you that I'd found it," admitted Eduardo, his head hanging low. "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 Eduardo.

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

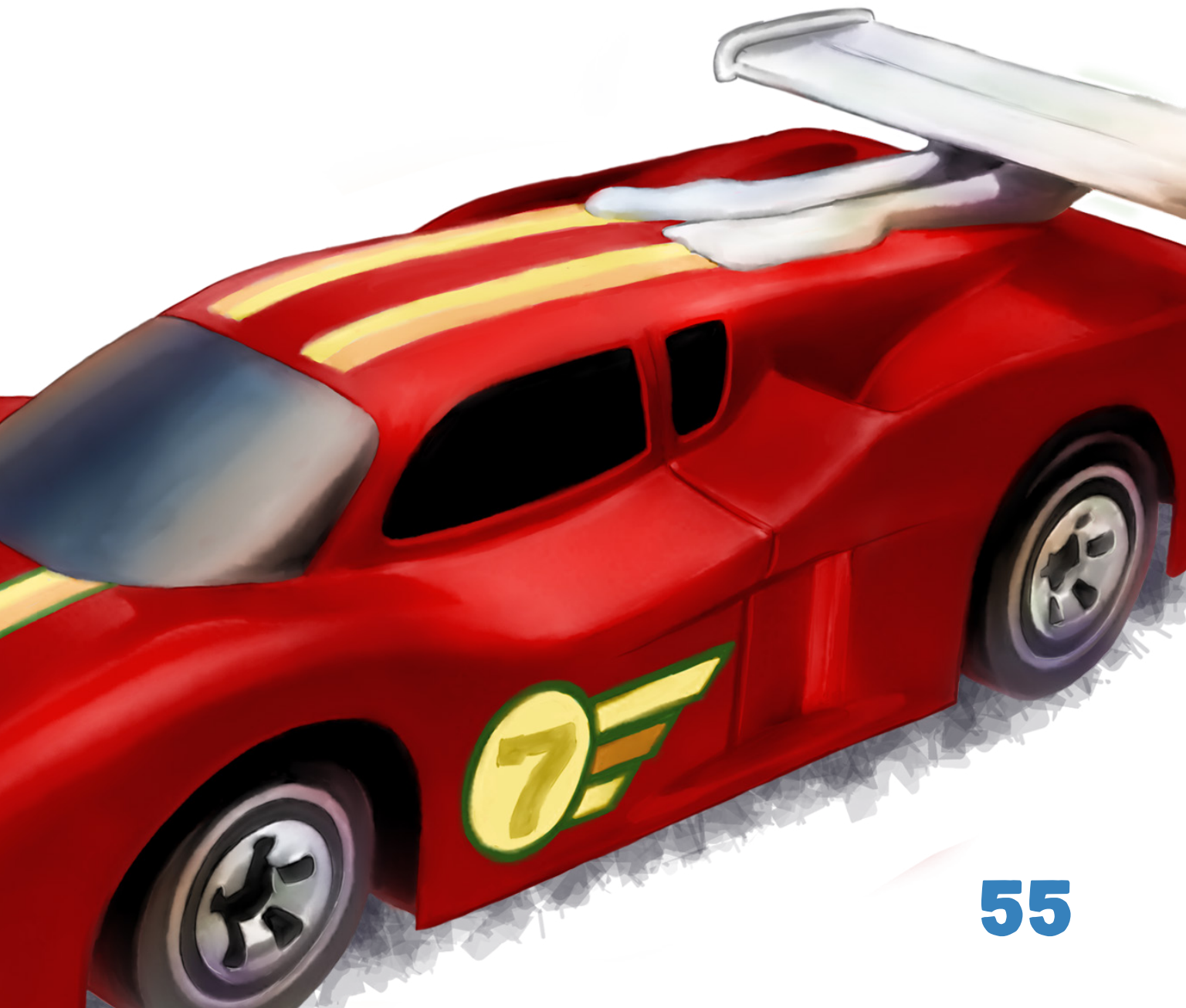
"Oh, thanks so much!" exclaimed Mr. Cameron. "Last week Zach Metzger was here playing with other children while their dads played basketball. When he got home, he missed this brand-new little beauty. He was so-o-o disappointed. He called to ask me if anyone had found it. He's going to be so, so happy that you boys have turned it in."



Eduardo and Carlos smiled. They were happy they'd been able to help their friend Zach find his lost car.

That evening during worship, Dad said, "Boys, Mom told me about the race car today. I'm so proud of you, and so is Jesus! You've really honored God's words in the Bible with what you did. In Leviticus it says, 'Do not steal. Do not lie' [Leviticus 19:11]. I'm just so glad you were honest."

"Being honest is better than saying 'finders keepers, losers weepers,'" said Carlos.



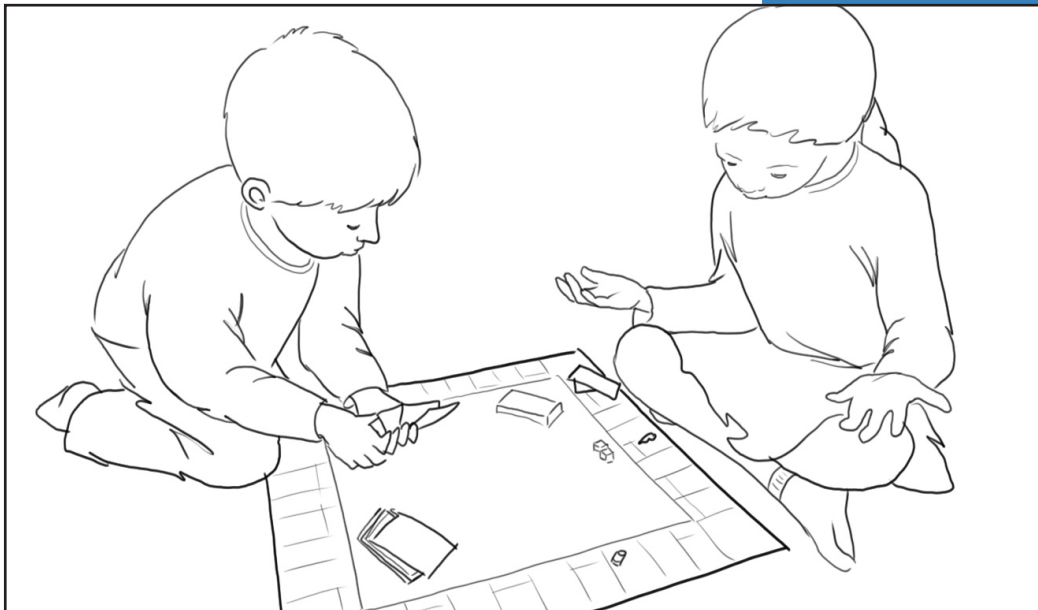
ACTIVITY SHEET 10

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





CHAPTER 11

supreme sacrifice

JESUS, OUR SAVIOR

Winter had seemed to hug them for far too long. Now, finally, with some early April showers, Grandma's garden had awakened with color. The parsley-green lawn was now framed with vivid bloom, delicious smells, and the sound of contented robins and sparrows. Everything seemed young and fresh and lush.

"Grandma, these are the best smelling flowers!" exclaimed Carlos as he pressed his face into a large creamy-white peony blossom. He ran over to a bush of red ones and then to some pink ones to see if they smelled as good.

"Oh yes, peonies are my favorite for their smell." Grandma bent down close to Carlos and breathed in the delight.

"I like the smell of roses," said Eduardo. "If only they didn't have thorns!"

On her back porch, while listening to an orchestra of birds, Grandma and the boys trimmed the flower stems so she could arrange them in baskets. There were leggy, showy Irises with their sword-shaped leaves; large, pale blue flowerheads of Hydrangea, Posies all by themselves; full, white snowballs; bright pink Rhododendron with their dainty stamens; and springy sprigs of puffy white Baby's Breath. What a joyful paint palette they made! Grandma seemed to know just how to put them in the baskets to make them look startling, with all the different colors nestled in close together.

When she finished, it was as if they were sitting in the middle of the garden of Eden.

Grandma and the boys loaded the baskets into the car. They took them to the cemetery, gathered the baskets, and offered them to people who were walking to graves to remember their loved ones. What surprised and grateful words they received! Eduardo and Carlos kept their favorite basket for Grandpa's grave. This basket overflowed with all his favorites. They smiled as they remembered how he had Eduardo's name. Grandma stood quietly and wiped her eyes. She had that far-away look on her face that told the boys she was remembering lots of special memories.

Eduardo and Carlos noticed that many graves, including Grandpa's, had a small flag on them. "Why is this little flag here?" asked Carlos.

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

Eduardo and Carlos remembered seeing pictures of Grandpa in a uniform in Grandma's photo albums.

"I am thankful he didn't have to make the supreme sacrifice," murmured Grandma with a long, loving look at his name on the gravestone.

"What's the supreme sacrifice?" asked Eduardo.

Grandma sighed sadly. "That's when a soldier is killed while serving his country. When he gives his life for his country, it's the biggest sacrifice of all."

"Oh," said the boys thoughtfully.

They were quiet as they wandered around the cemetery, looking at all the flags and thinking about those who did give the supreme sacrifice. How many sad families there were to remember the ones they had loved.

When Grandma and the boys were back at the farm, she went to her worship chair and reached for her Bible. "Boys," she said, "talking about the supreme sacrifice of our men has made me think again of the greatest 'supreme sacrifice' of all. You know what it is, but I want to share it again. We need to keep reminding ourselves of this amazing true event."

The boys snuggled in next to Grandma. She read slowly so they could really think carefully about the words, "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," Grandma explained. "He loves us very much. But sin keeps us from being best friends. Sin is anything that separates us from God."

"The Bible says, 'The wages of sin is death' [Romans 6:23]. Since everyone has sinned—even Dad and Mom and me—we all deserve to die," she continued sadly. "That's what 'perish' means: to die. But the good news is that Jesus, Who has never done anything naughty, was willing to die or make the 'supreme sacrifice' for us, so we could choose to live for-always-and-forever with Him." Grandma's voice sounded stronger and happier

now. "All we need to do is tell our amazing God that we want to be His best friend. When we do that, He forgives and forgets our sins, and we really can be best friends."

Grandma was quiet for a moment, as if she was taking it all in in a brand-new way. "You know," she continued, "the amazing thing about this story is that even if I, your Grandma, was the only person in the whole world who had ever sinned, Jesus would have gone through all of that—just for me. And the same goes for you."

"Wow! That's so hard to understand. I want to be best friends with Father God and Jesus," said Carlos.

"I want to thank Jesus for His supreme sacrifice, so my sins can be forgiven," added Eduardo.

"Let's pray to Father God and Jesus right now," suggested Grandma, "and tell Them we want to be very best friends forever. And ever. And ever. And ever."

"And ever," said Eduardo with a satisfied smile.

The boys closed their eyes and prayed with Grandma. "Dear God, thank You for giving Your Son, Jesus, to die for my sins. Thank You, King Jesus, for making the supreme sacrifice. I am sorry for everything I have done wrong. Please help me to make good choices, knowing You are always with me to help me. Thank you for being my Forever Friend. Amen."

Grandma gave each of the boys a big hug. "My, where has the morning gone? It's time for lunch. Anybody hungry for your favorite mac 'n cheese?" she asked with twinkling eyes.

"I am!" replied each boy as he ran toward the kitchen, each a precious child of King Jesus.

Knowing they belonged to Him would affect every choice they made. Yes. Every single one. They wanted to honor God in everything.



who wants to be my best friend?

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.

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

**if you
answered
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: Color the picture of the 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: _____

Dollars and Sense From Grandmother is an interactive storybook with activity sheets that introduce five to eight year olds to what the Bible says about money. It includes such topics as saving, spending, tithe, offerings, work, honesty, debt, contentment, seeking counsel, and sacrifice.

The book features the adventures of Eduardo and Carlos as they learn important lessons from Grandmother on these topics. These character-building stories and lessons are an ideal tool for parents, homeschoolers, Sabbath School, and church-school teachers.

The eleven lessons include full-color illustrations, Bible-based study guides, and practical activity sheets that are designed to engage children in the joys of faithful stewardship.

About the Author

Author Kathy Reid is a trained teacher and counselor in Larry Burkett's *Christian Financial Concepts* and is qualified as an instructor in *Crown Ministries' Small Group Bible Study*. She has traveled around the world with her husband, G. Edward Reid, former stewardship director of the North American Division of Seventh-day Adventists, as he has presented his popular *It's Your Money* seminar to thousands. As a lover of children and the mother of two, she has served on school boards and has been active in Vacation Bible Schools, children's Sabbath School, and evangelism programs. For more than forty years, she has served as her family's personal money manager.

Ages 5-8



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