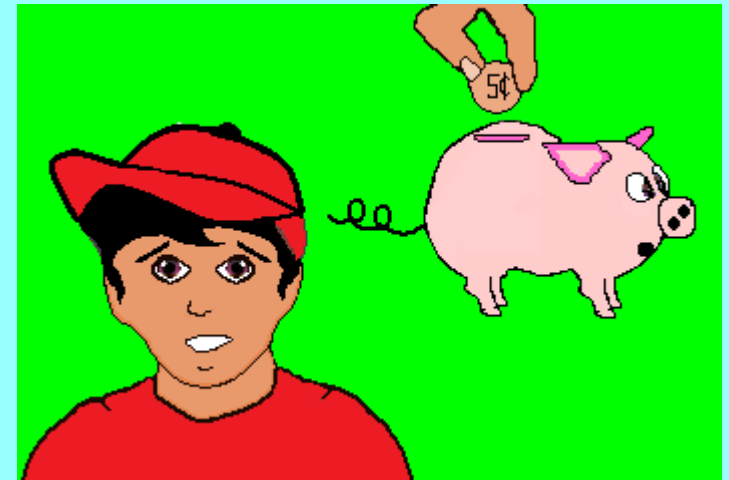


# Sammy Saver



col-lect prac-ti-cal ac-count  
pro-fit es-teemed dif-fer-ent

coun-sel viewed

par-ents

buy (bī) la-bel (lā-bl)

idea (ī-dē-ə) friends (frĕnz)

ar-e-a (ĕr-ē-ə) mi-nute (mī -nət)

actually (ăk-chü-ə-lē)

anxious (ank-shəs)

am-bi-tious (ăm-bĭ-shəs)

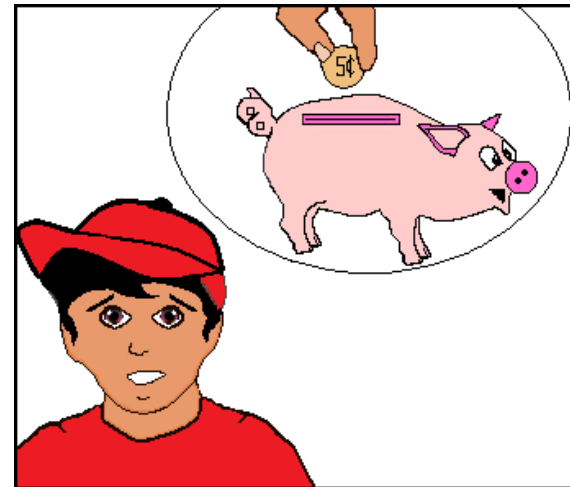
com-par-ing (cəm-pār-ĭng)

bus-i-ness (bĭs-nəs)

ben-e-fit (bĕn-ə-fĭt)

## Chapter One Sammy Saver

There once lived a small boy named **Sammy Saver**. Sammy Saver had clear-cut ideas about how to gain and handle his pennies.



Little Sammy Saver trusted in the wise saying of:

**A Penny Saved  
is a Penny Earned.**

At the first of each week, Sammy Saver collected one hundred pennies. He collected those pennies as payment for jobs he did. Sammy thought that most of the pennies he got each week should be **earned pennies**.

Sammy earned his pennies by searching for jobs to do all year long. In the summertime,

Sammy rose early in the morning, went outdoors, and grew his own vegetable garden.



When his vegetables were large and ripe enough to eat, Sammy sold them at a vegetable stand that he set up on his front lawn.

Anxious to do more jobs, Sammy often walked his neighbor's pet poodle. For the elderly, he mowed their lawns, raked their leaves, did their shopping, and cleaned out their garages. He joined with one other ambitious boy to wash cars.



During the wintertime, Sammy rose early in the morning and baked whole-grain bread with his mother.



While the bread was still warm, Sammy took the bread to some of the mothers in his neighborhood. If he had enough bread left over, he pedaled it to the business owners in the downtown area just a few blocks from his house.

Everyone who ate Sammy's bread was thrilled to have warm, home-baked bread, and each of them paid Sammy a very sensible price for each tasty loaf.

Wintertime was also a time when Sammy shoveled driveways and sidewalks. Twice a year, in the

spring and in the fall, Sammy earned money helping his dad clean out their basement, scrub all of their windows and screens, and clean and organize their garage.



Each person that Sammy worked for paid Sammy a set amount of pennies for each hour that he

worked. Sammy always knew two important facts:

1) **Where** his spending money came from  
and

2) **How many** hours it took to earn each of his pennies.

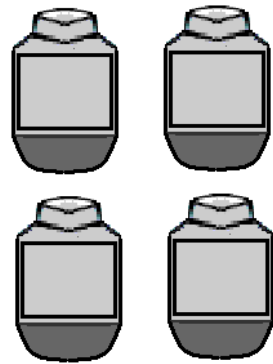
Sammy tried very hard to account for all of his costs. Sammy bought some of his own snacks, so he knew **how much** snacks cost. He bought some of his own clothes, so he knew **how much** clothes cost.

Not only did Sammy know how much his clothes and snacks cost, he also knew **how many** hours of work he had to put in to come up with enough pennies to pay those prices.

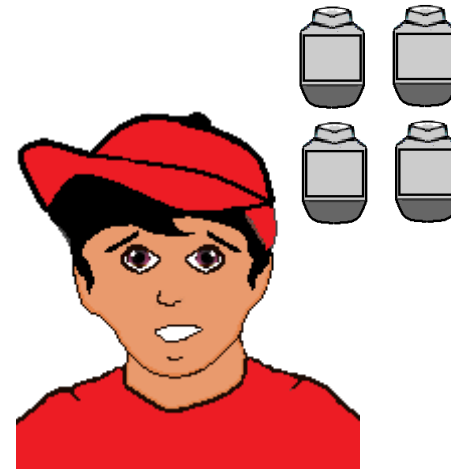
Once, Sammy wanted a pair of green and blue tennis shoes. He saved his money, little by little, and bought them. After he made his purchase, Sammy knew **how many** hours he worked to buy his shoes and **how much** money his shoes cost him.

Sammy worked hard for his money, so he took great care to handle his money in the correct way – a way that would benefit both himself and others.

Sammy saved his money in four different ways.



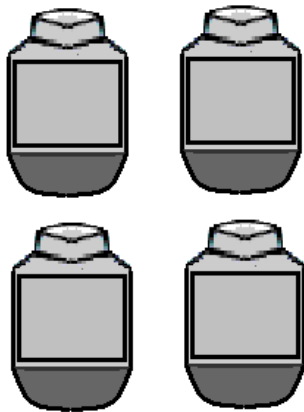
Read about those four neat ways in the next chapter.



## Chapter Two

### Sammy Saves in Four Neat Ways

Sammy Saver worked hard for his money, so he took great care to handle his money in a way that would benefit both himself and others. So Sammy saved his money in four different ways.



From every 100 pennies that Sammy earned, Sammy took 10 pennies and put them in a jar that he labeled “For God.”



This was the money that Sammy gave to his church to help others come to know Jesus.



Sammy took another 10 pennies and put them in a jar that he labeled “To Invest.”



These were the pennies that Sammy used to buy things that he could sell later for a profit.

Sammy took another 10 pennies and put them in a jar that he labeled “Gifts for the Poor.”



Sammy only spent these pennies to buy clothes or food for the poor. If he saw someone who had a very real need for something, Sammy would dip into this jar and buy them what they needed. He liked giving to single moms, widows, and older people living in nursing homes.

Sammy took the last 70 pennies and placed them in a jar labeled “For Me.”



Sammy spent these pennies for only one of two reasons:  
1) for his own needs or  
2) if there was something that he really, really wanted. His needs were clothes, food, and supplies for school. His “wants” were toys that he bought only after looking at different prices in stores and thinking hard about how much he would actually play with the toy.

Sammy did not think it wise to buy anything without thinking about it for a long time. If he saw something he liked, he never bought it that day. He went home first and prayed about the purchase and counseled with his parents about whether they thought he would truly like the toy. If he then felt it was a toy that could serve him well, he bought it at only the best price. In this way, Sammy Saver was a very wise



spender. The people in his neighborhood and around his town esteemed him and trusted him.

You know,  
Sammy Saver  
can really be  
trusted.



People viewed Sammy as a good worker who worked hard for his money, who never complained, who helped others in their times of need, and who saved his money

and bought only quality items at a good price. Sammy Saver grew to be known as the little boy who saved his pennies little by little.



However, there was another little boy named Spencer Spendit who held a different view about what to do with his pennies. However, that story is for another day.