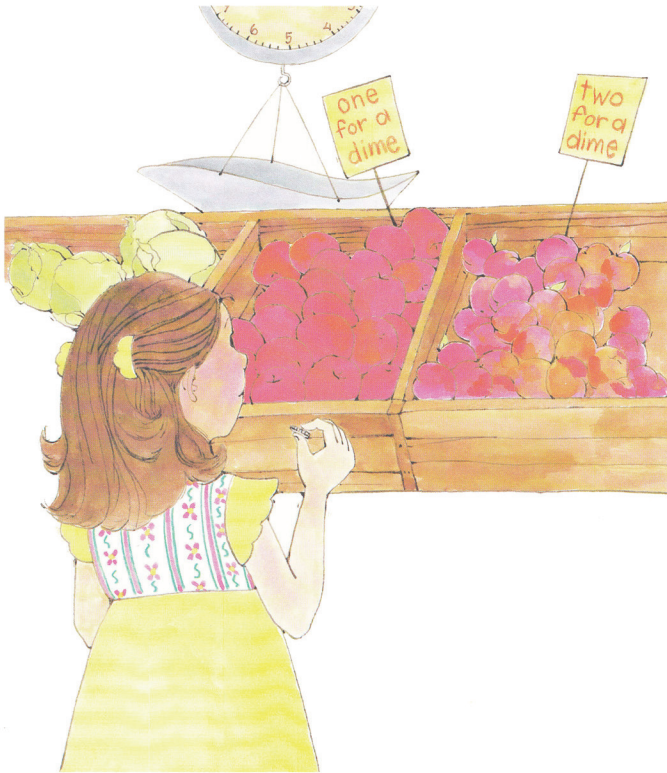




Thriftiness



Courtesy

Courtesy

**Respectful words and ways
with others.**

“Finally, all of you, live in harmony
with one another; be sympathetic,
love as brothers, be compassionate
and humble.”

1 Peter 3:8 NIV

Joyce’s friends all brought her nice gifts for her birthday party. Joyce made sure she sincerely thanked each person for her thoughtfulness.

Thriftiness

Wise use of what I have.

“So if you have not been trustworthy
in handling worldly wealth, who will
trust you with true riches?”

Luke 16:11 NIV

Sarah’s mother gave her some money to buy some fruit. Sarah noticed that she could get either one apple or two peaches for her money. She knew that it was a wiser use of her money to buy the peaches, so she picked out two nice ones and paid for them at the counter.