

# Thrifty

by Joanne Osmond

As the cub scouts from Pack 174 excitedly entered the room, they placed the bags they were carrying on the table by the door.

Dallin held his budget in his other hand. “It took me a whole month to finish this,” he explained, “and I almost forgot it!”

Isaac shared that he had his budget with him, but only because his mom reminded him to bring it.

Isaac and Dallin were both Webelos and had the same assignment to plan a budget for one month and track the money they earned and the money they spent. “A month is a long time to do this assignment and it was hard to remember to write down what I spent. Thank goodness, my mom reminded me and gave me the receipts so I would know exactly what I spent.” Isaac admitted.

Johnny showed the boys his Bear assignment. “Here is a list of everything I bought over the past two weeks.”

Harrison looked at Johnny’s list, “Your mom must not let you eat anything that tastes good. You didn’t buy any candy or chips. There isn’t any junk food on your list,” he observed.

Johnny agreed, “I like junk food, but I’m trying to eat healthy foods like granola bars and apples and eggs and carrots and cheese sticks and bananas and nuts and ...”

“We get the idea,” Isaac stopped him.

“Did the Wolves have an assignment?” Harrison asked.

Their den leader, Mrs. Ellingwood, smiled, “No, the Wolves will have an assignment when they leave today. In fact, you will all have assignments to do at home when you leave.”

Isaac commented, “I hope it isn’t as hard as the one the Webelos had to do last month. A month is a long time to follow a budget.”

Dallin looked at his friend, “I think my mom and dad follow a budget every month. They don’t complain about it, but Caleb and I do. They remind us that video games aren’t in the budget. Sometimes I get tired of hearing that, so I save my own money to buy things I want.”

Isaac suggested, “It must get easier to follow a budget when you do it all the time.”

Mrs. Ellingwood agreed, “It does get easier when it is a habit. It also becomes easier when you understand the value of budgeting money and know how you can live better on less.”

It was time to start the meeting. As the denner, Joe led the boys in a flag ceremony, open prayer, and in reciting the Boy Scout Law.

## **The Scout Law**

A Scout is **Trustworthy**.

A Scout is **Loyal**.

A Scout is **Helpful**.

A Scout is **Friendly**.

A Scout is **Courteous**.

A Scout is **Kind**.

A Scout is **Obedient**.

A Scout is **Cheerful**.

A Scout is **Thrifty**.

A Scout is **Brave**.

A Scout is **Clean**.

A Scout is **Reverent**.

After they finished, Mrs. Ellingwood explained, "Today we are going to learn more about what thrifty means. Does anyone have any ideas?"

Dallin suggested, "It means that a Scout pays for his own stuff and he helps others."

Isaac added, "If you are thrifty, you save for the future."

Mrs. Ellingwood nodded and asked, "Any others ideas?"

Max looked thoughtful, "I think it includes protecting our natural resources."

Johnny asked, "Does it also have something to do with spending our time so we get more things done?"

Mrs. Ellingwood shook her head in agreement. "Both of you are correct. Caleb, what do you think thrifty means?"

Caleb shrugged his shoulders.

"I know," Harrison offered. "It also means to take care of the things we own; like our bikes and iPods and Xbox and Wii and ..."

"We get the idea," Isaac interrupted.

"Harrison is correct," Mrs. Ellingwood nodded with a smile. "We are thrifty when we are wise about how we use our money, our time, and our natural resources. Good job everyone. Does anyone want to share what they learned over the past month that shows how they were thrifty?"

Max was quick to answer, "I sorted the trash so the cans, jars, plastic milk jugs, and papers could be recycled."

"Excellent," she said.

David explained, "I took a book with me when we went to the dentist's office so I could do my homework while I waited."

"Another excellent example," she replied.

Johnny was next to share what he did, “Every time I left a room, I turned off the lights. When I left the house, I made sure everything electrical was off, not just the lights.”

“I heard a commercial that said you should turn off the water when you brush your teeth.” Harrison suggested, “My mom agreed that I would save money if I did that. So this month, I made it a habit.”

“Caleb, you haven’t said much. Do you have any ideas?” Mrs. Ellingwood again encouraged him to participate.

When he didn’t answer, Dallin said, “I was thinking. If I take care of my clothes and shoes, they last longer. Then they are handed down to Caleb and he wears them. Isn’t that a way for both of us to be thrifty?”

“Very good example,” their den leader agreed.

Caleb didn’t look happy about that idea. At least he was wearing a new Cub Scout shirt with his Bobcat sewn on. He thought, “That might be the only award I get. I didn’t do anything right this month.”

Mr. Davis had been very quiet as Mrs. Ellingwood discussed being thrifty. It was his turn to explain another project for today’s meeting. “We are going to help the Boy Scouts make hygiene kits for the homeless shelter. At our last meeting, you each volunteered to bring items so we could make thirty kits. I see that you put your supplies on the table when you came into the room. Let’s see what we have. Boys, please set up an assembly line.”

The boys were excited to show their den what they brought to the meeting.

Max was first. He did extra chores then used the money to buy the plastic bags that would hold the supplies.

Dallin explained, “I washed my dad’s car so I could buy these combs to put in the kits.”

Isaac was next, “I was saving my birthday money to buy a video game, but I used some of the money to buy these packets of tissues instead.”

Harrison showed the boys a bag that held different kinds of soap. He described how he completed his assignment. “I went to our neighbors, who travel a lot, and asked if they would please donate any extra bars of soap they had collected.”

Joe laughed. “I had fun collecting pennies from our cars and loose change from the sofa. I found most of the change in the chair where my dad always sits,” he admitted. “Then I used the coins to buy hand towels.”

David and Johnny both talked to their dentists. Johnny had a big bag of toothbrushes and David had tubes of toothpaste.

Caleb looked at what the other boys brought. “I made a mistake,” he confessed. “I planned to use my allowance, but I bought candy earlier in the week. When I went shopping with Dallin to buy the combs, I didn’t have any money left. Dallin had to pay for both of us.” Caleb has tears in his eyes.

Mr. Davis said quietly, “We make choices in our lives that have consequences. You feel bad this time, but next time you will manage your money so you make the right choice. Today, you can still help with the project and join us when we assemble the kits.”

With the assembly line set up, the boys quickly made fifty hygiene kits, twenty more than they were asked to contribute to the project.

Each bag included two combs without a sharp handle, four sealed toothbrushes, one tube of toothpaste, two bars of soap, two 15x25 inch hand towels, and a package of tissues.

Mr. Davis was very pleased with how hard the boys worked.

Mrs. Ellingwood smiled at the boys, “We will finish our den meeting with a special project. You are going to make a bank that will help you manage your money.”

As Mrs. Ellingwood handed each boy four plastic snack boxes, Dallin asked, “What are these for? They have holes in the bottom so they will leak when we use them.”

“The bank you are making has four sections where you can save your money for tithing, future savings like college, saving to buy something like a video game, and a place to put the money you want to spend on lunch, snacks, etc.”

“Cool!” Dallin was quick to understand what they needed to do. He turned his containers upside down and used a marker to write *Tithe* on one and *Future* on the second. On the last two, he wrote *Save* and *Spend*.

The rest of the cub scouts followed Dallin’s example and decorated their boxes. The next step of the project was to rivet the boxes together, replace the lids, and turn them so the holes were on top. Some of the banks were square and some looked like caterpillars.

Caleb smiled. “Now, I can pay my tithing, save money, and know what I have left over to spend on candy and toys and games and pencils and paper and ...”

“We get the idea,” said Isaac.

As the boys were preparing to leave the den meeting, Mrs. Ellingwood gave the boys their assignments, “You will have fun doing this. You are to play a game with your family; like Monopoly Junior or another game, that uses play money. Make wise choices and be as thrifty as you can. Wolves, that is your only assignment.”

She turned to Johnny, “As a Bear, you need to finish Achievement 13 with your family. It includes playing the game, but there are other tasks you will also need to complete.”

She turned to Dallin and Isaac, “As Webelos, you will learn more about how your family spends money and what you can do to help them as you work on the Family Member Activity Badge.”

Isaac looked at his book then started to list all the things they had to do, “Dallin, we have to make a job chart and list how our family spends money and have four family meetings and inspect our house and make an energy-savings plan and clean our house and take care of our clothes...”

“We get the idea,” Caleb, Johnny, and Harrison said together.