One morning dear Techi was helping Grandpa to make his morning cup of coffee.

Thank you, Honey! Yes, you can help Grandpa by putting a napkin down for me to set my cup on!

That's so if I spill anything it won't go all over the place!

Grandpa, you put so many healthy things in your coffee!

Yes! It's my "coffee-peanut butter-milk-eggnog"!

Ooops! It's good we had the napkin there, because I spilled some of the coffee!

Here, I'll just...

I'll take it and dump it in the garbage!

Uh, oh!

I don't want to waste it! I'll put it right back into my cup!

You've probably been taught that if you spill something you should throw it away! But I don't! Not if I spill it on a nice clean table or surface!

No, Techi! It's not dirty!

Oh, hmmm?
I always try to save every little thing! I guess I'm kind of like that Jew in the joke about the Englishman, the Scotsman, and the Jew!

Oh, I say! There's a fly in my beer!

Och! There's one in mine too!

Vat is dis? A fly!

Sorry, folks! There are a lot of flies in here today!

Never mind! I'll blow it out!

I don't want to lose so much beer.

I'll flick mine out!

I don't want to lose any beer!

I'll wring mine out!

Gulp! Uck! Of course we should never do that! It's just a funny little story to show how Jewish the Jews are!

TWIST! SQUEEZE!

HA HA

HA HA

HA

HA

And that's how Jewish I am! And how saving I am!
Come! We'll eat our breakfast out on the porch!

Oh my! Look at that!

Somebody threw a stamp away! We ought to be collecting and saving stamps!

I want to teach you kids the value of saving things!

Let me tell you, stamps are worth something! You can make money on stamps! When I was a boy during the Depression I had a huge big book of 5000 stamps!

Where are you going with your stamp collection, David?

There's a rich boy in town who wants to buy it for 5 dollars ($5).

$5! That's a lot of money these days!

Yes, and with the $5 I'm going to buy the parts to build five radios! Then I'll sell them for $5 each, or $25 total, a profit of $20.

See, I didn't get where I am today by fiddling around doing nothing!

I've been working hard making money and saving money since I was young, learning the value of money by hard work and saving pennies!
My Grandfather was a millionaire, and he had a favourite motto!

Oh, Father! Please may I have this dress?

No, dear, we’re not going to buy it! You don’t really need it!

As I always say, "A penny saved is a penny earned!"

Really, Father! You can squeeze a dollar until the eagle screams!

Ha! You see, in those days a silver dollar had a picture of an eagle on it...

...and the joke was Grandfather would hold on to his money so tightly it would make the eagle scream! Ha!

The Lord is very generous, but He’s also a penny-pincher, and wants to make sure that every one of His pennies count!

If you spend the dimes and the little coins prayerfully and cautiously, then God will probably trust you with more!

So never get out of the habit of saving and pinching pennies!

There! 75 cents saved already!

Do you see that tissue over there?

Good boy! I’ll trust you with a big donation today!
Somebody just dropped this clean tissue and didn't use it, so I'm going to take it off the floor and shake all the dust off and keep on using it, because I don't believe in wasting things!

Shake! FLAP!

Yes, David! I believe in saving every little thing!

See! I can use it first to clean my glasses, then to wipe my fingers, then to blow my nose, and I don't throw it away until finally I use it for toilet paper.

I used to be almost like the old lady we knew who used to keep every paper bag and every string! Her cupboards were just packed!

That was dear old Sister Keene from Florida, and she never failed to send us $5 every month for ten years!

God bless her! We can always count on her! She's as faithful as can be!

And from now on each month I plan to save $5 for you to help you in your missionary work!

Thank you so much! God bless you!

God knows that if you are saving and hate to see anything wasted, then He can trust you with things that are really valuable!

But not if you just throw things away!
Right! I caught my boys several times just throwing things away, and said...

Aaron! Don't throw that away, Son! One day you may need that little block of wood!

And who threw away that piece of scrap metal?

Put them on the scrap pile so you can find them again next time you're looking for something just that shape and size!

Even now I have a tool drawer where I save odd bits of wire, nails and screws and bits and pieces of things, just in case one of these days I might need them!—And every now and then I do!

There! That might come in handy one day!

I probably would have made a good Ragman!

Well, when I was a boy there was a Ragman who used to come down our street every day! He'd found out that he could make a living off selling old rags and junk that people would give him! I could hear him yelling half a mile away!

What's a Ragman, Grandpa?

RAGS! ANY RAGS! CLOTHES! RAGMAN!

Mother, did you save anything for the Ragman?

Of course, dear! I knew you'd be disappointed if I didn't! It's in a cardboard box out in the back! Hjalmer can help you carry it out!
Really, David! This stuff is just junk!—Old rags, bottles, tin cans, scraps of metal! We should just throw them away!

No, the Ragman needs them, Hjalmur! He can make money from them!

The Ragman was a funny ol’ foreigner, a nice friendly old man, with a bangity-rattly old wagon that rattled down our cobblestone street, pulled by a flea-bitten old donkey!

It’s amazing! Look how much stuff he manages to pile on his little wagon!

Good morning, my dear little friend!

This is for you, Sir!

Thank you, David! You’re a good boy! You’re always faithful to save something for me! I’m very thankful to you!

Here! A little surprise for you!

Oh, boy! A hot tamale!* Thank you, Sir!

*(Say: ta-mah-lee)
Bye-bye, Mr. Ragman! I'll see you again soon!

Yes, I really loved that old Ragman, and wanted to help him! Even at that young age I had pity and compassion on the poor.

Jesus, please help dear Mr. Ragman! Please give him lots of things today!

Maybe one reason I cared was because we had been poor, and I knew that every little rag or thread or stamp or piece of paper was worth something!

As Fred Shultz used to say (the multi-millionaire whom I knew and who had made so much money by careful saving)—

Waste not! Want not!—Anything wilfully wasted will be wilfully wanted!

So, if you waste something, some day you're going to need it, and be sorry you wasted it!

So I hope you children are learning to save things, and not to waste them! That includes not wasting water, soap, electricity, food, toilet paper, writing paper and many other things. God will not bless waste!

Yes, Sir! And we can also start saving for the Ragman!
Amen! And next time you think of throwing something away, or even wasting time or money, remember the little four-year old boy that ran out with his box of junk for the Ragman!

Yes, Grandpa!

...& deed wasted, but everything you wasted and threw away, which you could have saved or given to somebody else who needed it!

Praise You Lord! Thank You Jesus! Hallelujah! Amen!

Listen thou, heed thou to every word of thy father and keep them as valuables, precious and priceless more than gold, that thou may know the ways of thy Father David, for they are the ways of the Lord!

Thank You Jesus! Praise the Lord! WHAT HAVE YOU SAVED FOR THE RAGMAN TODAY?