

Introduction – How to best use this Parent Preview at home:

It takes diligence to train our children in good character and praise them each day. However, the end results are worth every sacrifice. This letter has tips to help you at home as you reinforce the character training that your child is learning in our karate classes.

1. If you invest a few minutes a day and implement some of the ideas in this monthly letter at home you will help your child get SO MUCH MORE out of the time you spend at our school as well as establish patterns for successful behavior as adults.
2. If you do not have interest or time to read this entire newsletter. We encourage you to take a few seconds and just scan through the different topics.
3. Try it for a month! Print out this newsletter, and then each day pick something to discuss and practice with your children. We do it over dinner.

Here is an idea: We have five ‘I wills’, one scripture, and one definition. That is seven things total. What I try to do is take one of those seven things and discuss it, explain it, and catch my child doing it and applying it that day. Or, if they missed an opportunity to apply it I try to show them how they could have used it. So after one week, I will have reviewed all seven and I repeat it each week of the month.

I take very seriously the opportunity you give me by allowing me to partner with you to teach your child the things of God.

So, **I ask and encourage you to help me with your prayers.**

Please join us in prayer before and during **every** class your child attends for God to open his or her eyes, ears, and heart to understand and apply His truth that we will be sharing that day. **Also, please pray for us** that we would be good stewards of the time you have given us with your child and we would be faithful witnesses of our Lord and His word. **Every class, every time, please join with us in prayer.**

No Prayer – No Power. Much prayer – Much Power.

The Power of a Partnership and Consistency

I hope for the chance to expose your child to sound Biblical Character Training **over a long period of time.** And Lord willing, the longer the term of exposure to this curriculum the **BIGGER** the impact will be on your child and what he or she can achieve in life... **keeping in mind that life is all about the glory of God.**

And your child will be exposed to this character building curriculum everyday you visit our school!

Enjoy the Parent preview below:

THRIFTINESS vs. EXTRAVAGANCE Parent Preview

Definition:

- THRIFTINESS is allowing myself and others to spend only what is necessary.

Definition we will use in tiny tigers class:

- THRIFTINESS is saving more and spending less.

Other definitions:

- THRIFTINESS is multiplying my resources through wise investments so I have more to give back to God
- “God’s work done in God’s way will never lack God’s supply.” J. Hudson Taylor
- Thriftiness is the personal discipline of those who are striving for greatest rewards.
- Thriftiness is a way of life for those who enjoy the rewards of giving.
 - o “In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, ‘It is more blessed to give than to receive.’” (Acts 20:35)
- A dollar saved is more than a dollar earned, because of the appreciating value of what we earn.
- “A fool may make money, but it needs a wise man to spend it.” - Charles Spurgeon

Application for Home and Life Skills Development:

WHY TEACH THRIFTINESS? Learning thriftiness at a young age is good training for the times when children have greater resources to manage.

1. I will save more and spend less
2. I will make good use of what I already have.
3. I will look for the best value.
4. I will budget my money, time, and energy
5. I will not confuse what I need with what I want.

Scripture Memory for class:

“If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? (Luke 16:11 ESV).

- **Biblical Commentaries on THRIFTINESS at bottom of this letter**

Thrifty, Not Stingy

John Wesley said, “Make all you can, save all you can, give all you can.”

In contrast, stinginess “makes all it can,” “saves all it can,” and “keeps all it can.”

Thriftiness seeks to make every dollar count, while stinginess counts every dollar.

Thriftiness:

- Diligent labor to serve others
- Disciplined saving to meet needs
- Generous giving to add purpose to life

Stinginess:

- Diligent labor to gain wealth

- Disciplined saving to hoard money
- Miserly stockpiling for self interest

The Concept of THRIFTINESS

THRIFTINESS prompts people to think before they spend. It starts by asking two questions: “Do I really need this?” and “Is there a better way to buy it?”

The first question tries to distinguish between needs and wants. Everyone needs food, but what kinds of food are “needs” and what kinds are merely “wants”? People need sleep, but how much sleep is healthy and how much is slothful? People need clothes, but what styles are practical and what styles are wasteful?

The second task is to determine the best way to meet a need. Is this the best price? Is it the best value? Is now the right time? How much can I save in interest charges if I wait until I can pay cash?

In the end, thriftiness protects people from the traps of impulsive shopping and overspending. The secret is to think more, save more, wait longer, and spend less.

THRIFTINESS to Praise.

Thriftiness doesn’t mean being stingy. Real treasures are always worthy of liberal investment, especially when it comes to praising children.

Benefits of Praising Character instead of Belongings:

- Wealth and possessions and physical good looks and athletic abilities in sports can disappear overnight, but your child’s character lasts a lifetime.
- In the end, what makes your life significant or not— will not be ‘who’ you are, but ‘whose’ you are. If you are a Christian then you are a servant of Christ because he bought you by dying for you, and therefore he owns you.
 - o “Do you not know that your body is a temple of the Holy Spirit within you, whom you have from God? You are not your own, for you were bought with a price. So glorify God in your body.” (1 Corinthians 6:19-20)

It is not what you have, or who you are but ‘whose’ you are. Do you belong to Jesus Christ? If so then you are a child of God. Instead of trying to be accepted and win friends by boasting of their belongings, and being concerned about other people’s opinions, or how they dress or what kind of car their parents drive, Christian children can boast in Christ, they are part of God’s family.

- o “But far be it from me to boast except in the cross of our Lord Jesus Christ, by which the world has been crucified to me, and I to the world.” (Ga 6:14).

PRAISE CHILDREN FOR THE FOLLOWING:

- Eating all of their portion of food
- Saving leftovers for later
- Shutting doors behind them
- Turning off lights when not in use
- Not wasting water at the drink fountain
- Using scrap pieces of paper

Illustrations Used in KK4C Class

Along with teaching and expanding on the above definition, the 'I Wills', and scripture, **THRIFTINESS** will be illustrated using:

- **The Character Card of the Month – THRIFTINESS in nature with the KOALA.** Commonly mistaken as bears, koalas are actually marsupials, meaning that they carry their young in a pouch. Because their diet provides little nutrition, koalas must conserve their energy to get by on less.
- **Hero's of Character with MARY BETHUNE** – All she had was \$1.50 in her pocket, but Mary Bethune could make a little money go a long way. We will learn what Mary did with her money that eventually brought her to the Oval Office of the President of the United States.

Character Card Tips

Character is useless unless it is a part of everyday life. Use the character cards and join with us in teaching your child the 'I wills' by saying, "Here are ways you can practice **THRIFTINESS.**" Then read the "I wills" on the back of the card.

Then elaborate on each one from your own life sharing personal illustrations of when you did what was right or did something that was wrong. Be sure to emphasize that there were benefits to right choices and consequences to wrong choices.

Personal Evaluation – How THRIFTY are you?

1. Do you keep detailed records of your resources so you know how they are being spent?
2. Do you plan out your day so you can make the wisest use of every hour?
3. Do you save all you can so you have available funds to give?
4. Are you using your energies and resources primarily for yourself or for the needs of others?
5. When God judges your investments of time, energy, and money, will He see thriftiness or extravagance?

THRIFTINESS in the Home Includes:

- Budgeting the income and formulating family guidelines by which to evaluate each expenditure
- Avoiding the temptation of sales and excessive shopping
- A parent showing the children how to budget money and schedule priorities and goals
- Investing personal money and time wisely in order to prepare for future goals

Rewards of THRIFTINESS:

- **PROVISION** – By avoiding unnecessary expenditures, a family will have enough money to make essential major purchases that everyone can enjoy.
- **ACHIEVEMENT** –Prioritizing one's activities will enable a person to avoid spending time and energy on projects that are not important. As a result, one will accomplish the big things, and the little things will usually take care of themselves.

Biblical Commentaries on THRIFTINESS

The Parable of the Dishonest Manager

16 He also said to the disciples, “There was a rich man who had ^ja manager, and charges were brought to him that this man was wasting his possessions. ² And he called him and said to him, ‘What is this that I hear about you? Turn in the account of your ^kmanagement, for you can no longer be manager.’ ³ And the manager said to himself, ‘What shall I do, since my master is taking the management away from me? I am not strong enough to dig, and I am ashamed to beg. ⁴ I have decided what to do, so that when I am removed from management, people may receive me into their houses.’ ⁵ So, summoning his master’s debtors one by one, he said to the first, ‘How much do you owe my master?’ ⁶ He said, ‘A hundred measures^l of oil.’ He said to him, ‘Take your bill, and sit down quickly and write fifty.’ ⁷ Then he said to another, ‘And how much do you owe?’ He said, ‘A hundred measures² of wheat.’ He said to him, ‘Take your bill, and write eighty.’ ⁸ The master commended the dishonest manager for his ^lshrewdness. For ^mthe sons of this world³ are ^lmore shrewd in dealing with their own generation than ⁿthe sons of light. ⁹ And I tell you, ^omake friends for yourselves by means of ^punrighteous wealth,⁴ so that when it fails they may receive you into the eternal dwellings.

¹⁰ ^q“One who is ^rfaithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. ¹¹ If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? ¹² And if you have not been faithful in ^sthat which is another’s, who will give you that which is your own? ¹³ ^pNo servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.” ¹ **(Luke 16:1-12 ESV).**

The parable of the unjust steward (16:1-12)

This is a difficult passage. There are knots in it which perhaps will never be untied until the Lord comes again. We might reasonably expect that because the Bible was written through inspiration, it would have some things in it that are hard to understand. The fault is not in the book but in our own feeble understanding. If we learn nothing else from the passage before us, let us learn humility.

1. Do not draw lessons which are not taught

Let us beware, first, not to draw lessons from this passage which it was never meant to teach.

The manager whom our Lord describes is not a pattern of morality. He is called a “**dishonest manager**” (verse 8). **The Lord Jesus never meant to sanction dishonesty. The manager cheated his master and broke the eighth commandment.** His master commended him for acting shrewdly (verse 8), but there is no evidence that his master was pleased with his behavior. Above all, there is not a word to show that the man was praised by Christ. In short, in his treatment of his master the manager is a beacon **to be avoided and not a pattern to be followed.**

2. The wisdom of providing against a future evil

Let us observe, second, that one principal lesson in this parable is the wisdom of providing against a future evil.

^j ch. 12:42

^k See 1 Cor. 9:17

^l About 875 gallons

² Between 1,000 and 1,200 bushels

^l See Matt. 25:2

^m ch. 20:34; See ch. 10:6

³ Greek *age*

ⁿ John 12:36; 1 Thess. 5:5; [Eph. 5:8]

^o [ch. 12:33; Matt. 6:20; 19:21; 1 Tim. 6:10, 17-19]

^p ver. 11, 13; Matt. 6:24

⁴ Greek *mammon*, a Semitic word for money or possessions; also verse 11; rendered *money* in verse 13

^q Matt. 25:21, 23

^r ch. 19:17

^s [1 Chr. 29:14, 16]

^p [See ver. 9 above]

¹ *The Holy Bible : English standard version.* 2001 (Lk 16:1-13). Wheaton: Standard Bible Society.

The dishonest manager acted in a skillful way when he knew he had to leave. Dishonest as he was in reducing his master's bills, he succeeded in making friends among his master's debtors. Wicked as he was, he had an eye to the future. He plotted and planned, with the result that when he lost one home he gained another.

At this point, the parable is deeply instructive. **The diligence of worldly men over earthly matters should put to shame the coldness of professing Christians and their lack of concern over the things of eternity.** The enthusiasm of business people traveling across the seas in their work reproves the indolent believer who is so slack about heavenly treasures. Our Lord's words are solemn and worth weighing: **"the people of this world are more shrewd in dealing with their own kind than are the people of the light"** (verse 8).

3. The remarkable words our Lord says about little things

Let us notice, third, in this passage the remarkable words which our Lord uses about little things. He said, **"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much"** (verse 10).

Our Lord is teaching here the great importance of faithfulness in **"very little."** He warns us not to think that the dishonest manager's use of money is a trifling thing. **He says that little things are a true test of character and that unfaithfulness in little things is a symptom of a bad heart. He did not mean, of course, that honesty over money can justify our souls or remove sin. But he did mean that dishonesty about money is a sure sign that a heart is not right in God's sight. The person who is not honest over gold and silver in this world cannot be one who will have true riches in heaven. "If you have not been trustworthy with someone else's property, who will give you property of your own?"** (verse 12). Let us never forget for a moment that genuine faith will always be known by its fruits. We may be sure that where there is no honesty, there is no grace.

Notes on 16:1-12

1. Told his disciples. In interpreting this parable, we should carefully observe to whom it was addressed. It was not spoken to the teachers of the law and Pharisees, like the previous three parables, but to his **disciples**. They had heard a lesson for the proud and self-righteous; now they hear a lesson for themselves.

The rich man and the manager and the master's debtors do not appear to me to be allegorical people. I view them as actors in the story which our Lord is telling. I do not think that they were intended to represent any particular people.

8. "The people of this world." This means worldly people, the opposite of people of light, who are godly people. These latter are the people who follow the light and walk in the light (see John 12:36; Ephesians 5:8).

9. "Friends." "Use your money with an eye to the future, as the manager did his. Spend your money in such a way that your expenditure will be a friend to you, and not a witness against you in another world."

I leave this verse with two words of caution. First, we must not suppose that through using money we can purchase God's favor and pardon for our sins. Heaven is not to be bought. Second, we must not close our eyes against the teaching of this verse. The verse plainly teaches that a right use of our money in the world, from the right motives, will be for our benefit in the world to come. It will not justify us; it will not save us from God's judgment, any more than good deeds can do this. But it does provide evidence about grace which will befriend our souls. There is such a thing as laying up treasure in heaven (Matthew 6:20) and laying up treasure for ourselves as "a firm foundation for the coming age" (1 Timothy 6:19).

Character First! Education Series 4, Booklet 4, Oak Brook, IL;
International Association of Character Cities. (2000). Achieving True Success.
Institute of Basic Life Principles. (2001). The Power of True Success

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²Ryle, J. C. (1997). *Luke*. The Crossway classic commentaries (Lk 16:1). Wheaton, Ill.: Crossway Books.