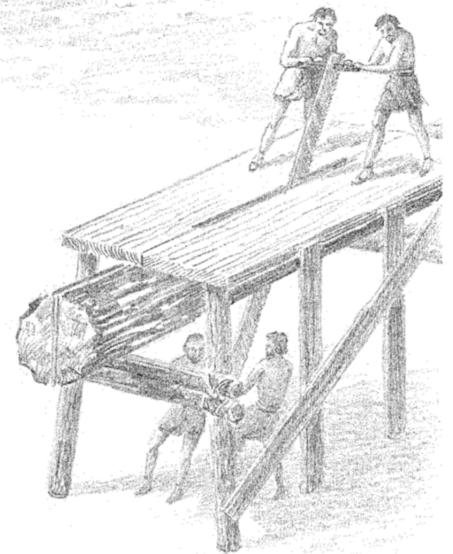


GOD'S BLESSING OF LEARNING HOW TO GET THE BEST BUY

LESSON 11

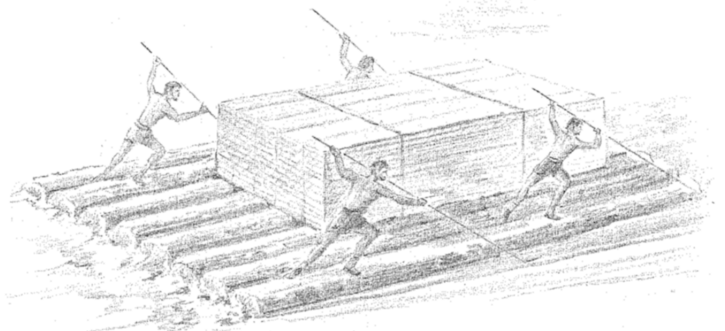
SOLOMON

A man who obtained great riches through wisdom



HE MADE A WISE OFFER

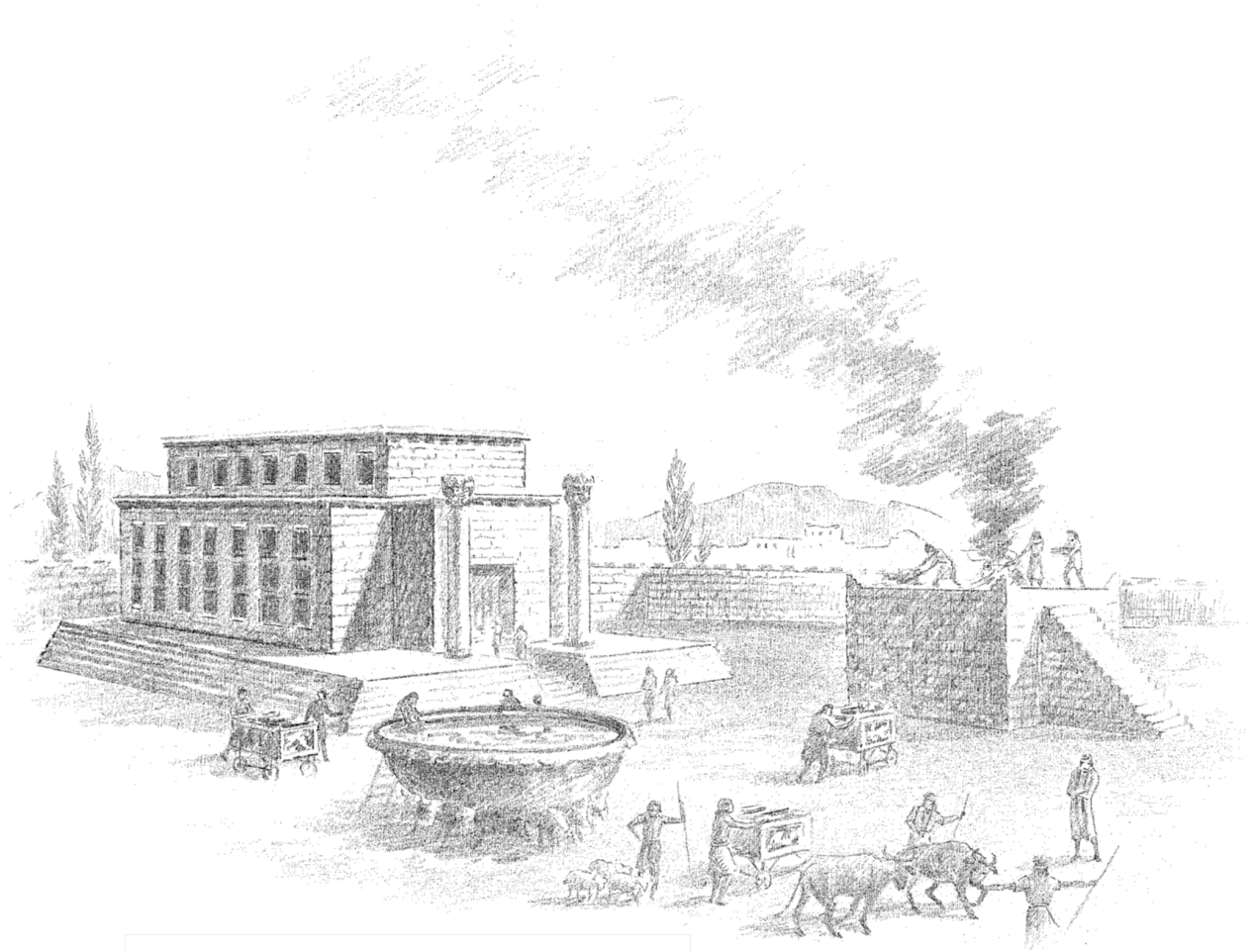
"And the house which I build is great: for great is our God above all gods... Send me now therefore a man cunning to work... also cedar trees... for I know that thy servants can skill to cut timber in Lebanon; and, behold, my servants shall be with thy servants... And, behold, I will give to thy servants..." (2 Chronicles 2:5, 7-8, 10).



GOD'S BLESSING OF LEARNING HOW TO GET THE BEST BUY

DO BUSINESS HONESTLY

"A false balance is abomination to the Lord: but a just weight is his delight" (Proverbs 11:1).



HIS CONTRACTOR WAS DRAWN TO GOD

"Then Hiram the King of Tyre answered in writing... Blessed be the Lord... who hath given to David the king a wise son..." (2 Chronicles 2:11-12).



CAN YOU DETECT THE BEST BUY?

PERSONAL EVALUATION

A / B

1. Car A is new and costs \$9,000. Car B is the same make and model, one year old, with 30,000 kilometers and costs \$6,000. Both cars are in excellent condition. Which car would you buy? ☐ ☐
2. Car A and B are the same make and model and year. Car A was driven 20,000 kilometers in Italy. Car B was driven 20,000 kilometers in Estonia. Which car would you buy? ☐ ☐
3. Power drill A is heavy duty metal and costs 2.000 hryvnias. Power drill B is plastic and costs 1.000 hryvnias. If you used a drill on an occasional basis, which drill would you buy? ☐ ☐
4. Houses A and B are identical in cost, construction, and condition. House A is within walking distance of a shopping center but three kilometers from a school. House B is within walking distance of a school and three kilometers from a shopping center. Which house would you buy? ☐ ☐
5. Water heaters A and B are of the same quality and made by the same company. A business sells water heater A with a ten-year guarantee. Heater B in a department store costs 500 hryvnias less, but only has a two-year guarantee. Which would you buy? ☐ ☐
6. Canned fish A and B are both the same quality and quantity. Can A is a name brand and costs 27 hryvnias. Can B is a house brand and costs 22 hryvnias. Which can would you buy? ☐ ☐
7. An electrical line needs to be put underground to connect two of your buildings. Company A will do the job for 5000 hryvnias. Company B will do the job for 3000 hryvnias if you dig the 0.5 meter wide, 30 meters long ditch. Which company would you hire? ☐ ☐
8. Washing machines A and B cost the same. Washing machine A has eight different cycles. Washing machine B has only the three basic cycles, but a larger capacity. Which washing machine would you buy? ☐ ☐
9. Wardrobe A is solid wood and costs 20,000 hryvnias. Wardrobe B is made of wood veneer and costs 10,000 hryvnias. Which wardrobe would you buy? ☐ ☐
10. Car battery A costs 3,600 hryvnias and has a five-year guarantee. Car battery B costs 3,000 hryvnias and has a one-year guarantee. Which battery would you buy? ☐ ☐
11. Man's suit A is made by a well-known manufacturer and costs 2500 hryvnias. The identical suit B, made by the same manufacturer, is sold in the clothing market with a different label for 2300 hryvnias. Which suit would you buy? ☐ ☐

TOTAL CORRECT

☐

EVALUATION SCORE:

11-10 correct =

9-5 correct =

4-0 correct =

15 BASIC STEPS TO GETTING THE BEST BUY

1. RELATE MONEY TO THE TIME REQUIRED TO EARN IT



The first step in getting the best buy is to learn the value of money. Value is understood by comparison, and time is an important basis of comparison.

If you and your family decide to eat out at a restaurant and the bill comes to 200 hryvnias, how long would it take you to earn the money if you made 20 hryvnias an hour?

The answer is not ten hours. You must figure in your direct costs in making the money, such as transportation **and** taxes. Your net hourly wage may only be 15 hryvnias per hour.

Thus, it would require over 13 working hours, or almost two day's wages, to pay for that meal, not counting transportation to the restaurant and tips.

2. COMPARE COST WITH OTHER THINGS THAT COULD BE BOUGHT



Consumer tunnel vision destroys the potential of good buys. Tunnel vision involves evaluating a product without any reference to what that same money could buy in other areas.

By comparing items with other items, we not only have a further basis of value; we also have signals to either make a purchase or to continue shopping.

Christ's parables of the treasure in the field and the pearl of great price illustrate this step in action. The buyers decided that the field and the pearl were of greater value than the things that they owned. Thus, they sold what they had and purchased the items of greater value. (See Matthew 13:44-46.)

If, for example, you are planning to buy a car for \$5,000, realize that you can buy a car of another make for \$4,000 and use the money

saved to update your heating system, saving more money on your heating bill. .

3. FIGURE SAVINGS BY PERCENTAGES



A wise and wealthy businessman explained why it was important to save two hryvnias on a package of rice.

"If one package costs ten hryvnias and another package of equal quality and quantity costs eight hryvnias, you should buy the eight-hryvnias package."

Those who listened to this counsel could not understand why a multi-millionaire would talk about saving two hryvnias, until he explained its significance.

"You are not just saving two hryvnias; you are saving twenty per cent. Just think of how much you could reduce your whole food bill if you reduced it by twenty per cent. Furthermore, you cannot get that great a return on interest from a bank.

This kind of thinking helps to show why this man is a multi-millionaire; and his counsel is confirmed by the teaching of Christ.

"He that is faithful in that which is least is faithful also in much..." (Luke 16:10).

A good buy is not paying more than is necessary for a product or a service.

4. PUT ALL EARNINGS DIRECTLY INTO THE BANK



Getting the best buy requires that you carefully guard and account for every hryvnia.

When your pay is not immediately deposited in the bank but instead is immediately used for personal expenditures,

unwise decisions are often made and record keeping is much more difficult.

The account into which you deposit your money should be interest bearing if possible.

5. CARRY AS LITTLE CASH AS NECESSARY



One day a young man complained to his employer that his 1000 hryvnia-a-week paycheck was not sufficient to meet his expenses.

His employer asked if he was buying a home. He said, "No." His rental payments

were very small. His employer asked if he owned his own car. He replied that he was still making payments on his car.

The employer then shocked him by asking, "You have been working here for ten years. What do you have to show for the 520,000 hryvnias that we have already paid you?"

At first the young man could not believe that he had actually made that much money. It was equally hard for him to realize that he had gone through that much money with nothing to show for it.

This young man had made it a practice to carry large amounts of money with him and to freely spend it on things that had little or no lasting value.

6. KNOW WHAT YOU WANT BEFORE SHOPPING



A wise buyer will make a list of the items he needs to buy before he goes shopping. There are several important purposes in doing this.

Displays in stores are often designed to promote impulse buying (note where the candy bars are!). Without a prearranged list, you are very likely to buy more than you need.

By listing what you need beforehand, you can check which stores have what you are looking for. This will save travel time, let you know the cost of the item, and indicate whether you need to do further shopping in order to get the best buy.

For regular purchases, the following kind of inventory list has many advantages:

No.	ITEMS	CHECK WHEN USED				UNIT COST
3	Tooth paste	✓				22
4	Bars bath soap	✓	✓	✓		6
2	Boxes laundry soap	✓				15
1	Liter of bleach	✓				9
2	Cans of black shoe polish					9

By listing all of the items on sheets such as the above, you have the basis for inventories, usages, cost analyses, and ready re-order forms.

7. FOCUS ON THE BUY, NOT YOUR BANK BALANCE



Extravagance begins by thinking about how much money you will have left in your bank account rather than thinking, "Am I getting the most value for each hryvnia spent?"

A wise buyer may have 50,000 hryvnias in savings. If he considers buying an item for 1000, he will not say to himself, "I will have 49,000 left in my account." Such thinking leads to slothfulness in investigating products, and it encourages others to take advantage of the slothful buyer.

Only after deciding that he is getting the best buy will a wise buyer look at his resulting bank balance.

8. LOOK AT THE PRICE BEFORE YOU LOOK AT THE PRODUCT



Always find out the full price before setting your heart on buying a product.

One of the greatest enemies to securing the best buy is becoming emotionally attached to an item before you can determine whether you can afford it.

The whole thrust of advertising is to influence people to want something so strongly that they will rationalize paying an exorbitant price or living beyond their means. This is the basis of credit buying.

When you see that the price of a certain washing machine is beyond your spending range, it is wise discipline not to look seriously at that washing machine. When you get a menu at a restaurant, it is wise training to begin with the price and read backward to the entree.

9. MAKE SURE YOU REALLY KNOW THE FULL PRICE

The price you actually pay is often much higher than the retail price of the product. For example, if you buy a car with a base price of \$7,900, you must also pay the following:

Initial cost	\$7,900
+ Tax for car over 5,000 hryvnias = loss of government subsidies	
+ Tax on foreign cars = pension fund tax of 3%-5%	
+ Freight/ travel hauling car	= 500 hrv
+ Dealer / sales assistant / friend's help	= 500 hrv
+ New license plates	= 620 hrv
+ Expert inspection on foreign car	= 55 hrv
+ Insurance for newer foreign make car = 950 hrv (older than 10 years used in village—400)	
+ Extra expense on renewals	= 300 hrv
+ Required maintenance package	= 60 hrv
+ Gas for one year (20,000 kilometers)	= 20,000 hrv

ACTUAL COST \$7,900
PLUS minimally 22,435 hryvnias

These prices vary from Province to Province – but the picture remains real.

Very often a major purchase involves more than the initial purchase price.

If you were barely able to justify the car at \$7,900, you would certainly have financial pressures with the final cost. In order not to experience long-term financial bondage the purchase of such a car can only be justified on two grounds: a) The car can produce revenue, or b) Your salary level is high enough to be able to carry ongoing maintenance, repairs and amortization.

Knowing the full price before you buy has an important spiritual application. Satan's program of temptation is based on letting you see only a part



of the cost of sin. If Adam and Eve would have comprehended the compounding cost of their sin, they would have had powerful motivation not to enter into it.

Advertisements which offer to sell on monthly payments are in reality saying, "If you think about the full price, you probably would not buy it, so we won't tell you the full price."

10.DETERMINE THE UNIT PRICE OF QUANTITY BUYING



It would seem obvious that a large economy size is less expensive per quantity than smaller containers of the same product. However, a wise buyer will investigate this. Some items actually may be more expensive per

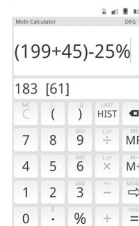
quantity in the large "economy size" than they are in the smaller size.

Some supermarkets show unit prices, but if not you can figure it out yourself. In order to figure the unit price, divide the cost by the number of grams. A 1500-gram box of detergent at 37.50 hryvnias is 2 ½ kopek per gram. If a 400-gram box is sold for 14 hryvnias, the unit price would be 3 ½ kopek per gram. In this case you would have more than 35% savings in buying the larger size.

A very successful purchasing agent repeatedly got outstanding buys by working with the unit price.

If he needed to buy a quantity of blankets, he would first contact the factory to see if he could purchase them direct. If not, he would ask a merchant how much of a discount he would get if he bought ten blankets. He would then ask if he could receive a greater discount if he bought fifty blankets or even better if he bought 100 blankets.

11.TOTAL YOUR PURCHASES BEFORE CHECKING OUT



You may think that you have acquired the best buys in shopping. However, if you are overcharged, then you lose the benefit of all of your work.

To avoid being overcharged, it is wise to calculate the costs of your purchases before you reach the checkout counter. This is a double check to the accuracy of the cashier or the waitress in a restaurant or the salesman who writes out your bill.

Most cell phones have a calculator app you can use to add up the grocery bill before paying.

By using your calculator to check the total cost of your groceries, and by shopping for sweets and less nutritious foods last, you gain the added benefit of keeping within your budget.

12. DO PRODUCT RESEARCH



A very helpful aid in getting the best buy is to look on the internet for consumer reports and reviews. These publications evaluate the strengths and weaknesses of products and point out features and limitations which must be understood

in making wise decisions.

The time to check is before you start shopping for a product. What you learn from this research will give you the basis for asking the right questions, letting the salesman know that you understand what you are buying, and obtaining the best price.

13. WRITE OUT QUESTIONS AND ANSWERS



When making a major purchase, it is important to write out the questions which determine the value, function, care, and special features of a product.

The source of your questions will come from your research on the internet, as well as information that you have gathered from other users you know personally.

These questions not only form the basis of your discussion with the salesman, but they allow you to write down his answers and then make sure that they are more than "sales puff."

Wherever possible, get documentation for the claims that are made. If such claims are not written out, you cannot prove that they were stated.

14. GET COUNSEL FROM OWNERS AND REPAIRMEN



Some of the wisest counsel that you can get before buying an appliance, car, machine, or home is from present and former owners, and especially from repairmen.

Most people get sufficient counsel on a major expenditure. The problem is that most of the counsel comes after a product has been purchased or a contract has been signed.

Those who have had experience with a product are usually more than willing to tell you about it.

The key to wise buying is getting the experiences of others as cheaply as you can. They paid a high price for it, and they usually enjoy sharing it without charge.

BASIC QUESTIONS BEFORE BUYING

- *Do I really need it?*
- *Am I buying more quality than I need?*
- *Does it do what it claims to do?*
- *Does the company stand behind it?*
- *Will it soon be outdated?*
- *Does my use justify its purchase?*
- *Is the upkeep economical?*
- *Would rental be cheaper?*
- *Can I avoid unnecessary middlemen?*
- *Will it unite or divide my family?*

15. CHECK WITH YOUR WIFE BEFORE BUYING

God designed the woman as a "help meet" to her husband. One of her valuable helps is an ability to sense when her husband is about to make an unwise purchase.

She may not be able to explain why a decision is wrong, but if she has a hesitation, her husband would be wise to do further investigation about the intended purchase.

Basic Questions Before Building

- *Do I really need a house? or, Do I really need a 3-story house?*
- *Am I building larger than I need?*
- *Will the new addition really help my family members the way I think?*
- *Does it warrant borrowing money for it?*
- *Is my salary or income stable and able to bear such a cost?*
- *Will it be ready and useful before my children are grown and leaving?*
- *Does my building justify the stress, family trauma, financial upheaval?*
- *Can we afford the additional utility costs?*

- *Would renting a larger house be cheaper?*
- *Can I avoid a long building process?*
- *Could the cost be minimized and speeded up with used materials and friends' help?*
- *Will all the extra cleaning and maintaining become too much for my wife?*
- *Will it unite or divide my family?*

KNOW WHEN AND HOW TO MAKE A JUST OFFER

Sometimes it is not possible or appropriate to make an offer lower than the listed price of an item. However, many times it is; in fact, the higher the cost of an item, the more appropriate it is for you to make your own offer.

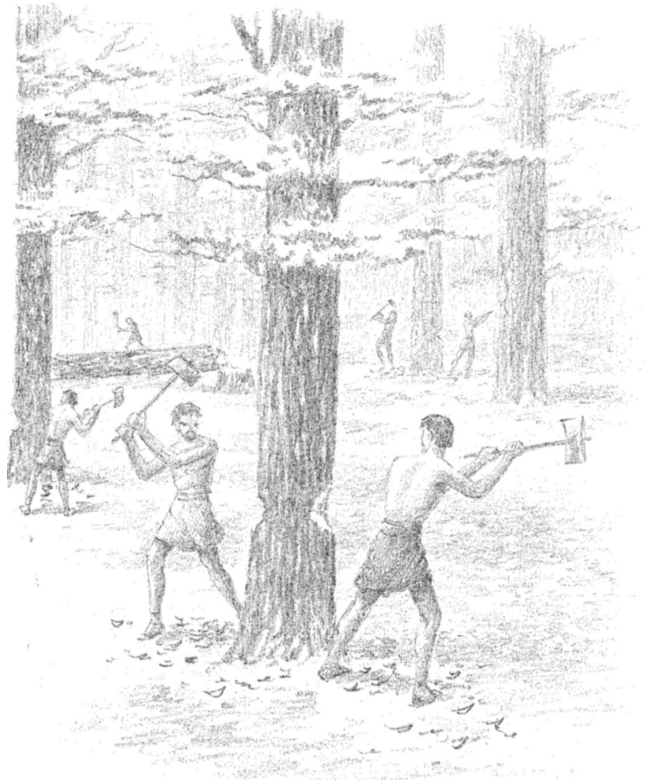
If you have done proper research, you should have a reasonable basis for making a just offer.

You may base your offer on the fact that a competitor is selling the identical item at a lower price, or that the product is damaged, or that you could reduce the seller's cost in providing the item or service.

Solomon illustrated the wisdom and benefits of making an offer for goods and services.

When he needed lumber to build the temple, he realized that he could reduce the cost by providing his laborers to work with King Hiram's skilled craftsmen.

When making an offer, it is vital that you do not downgrade the product or the seller. Instead, praise where you can and point out facts that clearly establish your offer. Solomon illustrated this in his offer. *"...My servants shall be with thy servants... for you know that there is not among us any that can skill to hew timber like unto the Sidonians" (1 Kings 5:6).*



A homeowner applied this principle of making an offer in replacing the eaves and gutters on his home. The lowest of three bids was 50,000 hryvnias. He believed that this was too much, so he did the research that he should have done at the start.

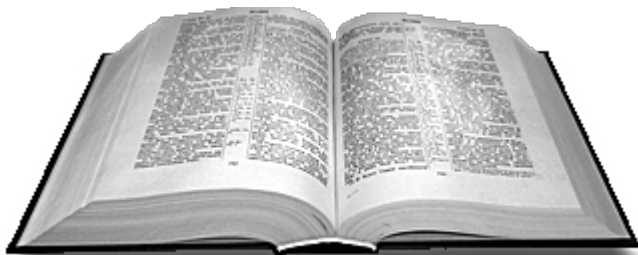
He checked the price of materials in a lumber yard and a gutter company. He determined how much paint it would require and how many hours of labor would be involved. The cost came to less than 25,000. Another company accepted his offer and did an excellent job for 28,750 hryvnias.



GET THE BEST BUY BY ASKING PRECISE QUESTIONS

What questions would you ask a company that offered to paint your apartment?

- ☐ 1. How long have you been in the painting business?
- ☐ 2. How experienced are your painters?
- ☐ 3. What other jobs have you done in this area?
- ☐ 4. Will you prepare the walls before painting?
- ☐ 5. What is the quality of the paint that you will use?
- ☐ 6. Can you guarantee that the paint is fresh?
- ☐ 7. Will you use drop cloths and remove any spilled paint?
- ☐ 8. Will you brush or roll the paint on?
- ☐ 9. Will you paint all of the trim?
- ☐ 10. How long will it take you to paint the apartment?
- ☐ 11. When can you guarantee that the job will be finished?
- ☐ 12. Will you give a signed guarantee for the job?
- ☐ 13. Can I pay when the job is completed to my satisfaction?



Personal Commitment to Get the Best Buy

As a steward of God's funds, I purpose to be faithful in getting the best buy. This means that I will do thorough research, get wise counsel, offer a just price, and be willing to walk away from purchases that do not meet the factors of a best buy.

Date _____

Signature _____

CAN YOU DETERMINE THE VALUE OF PURCHASES?

A great opportunity to have your children do this quiz and discuss the principles. Check the correct answer for each question.

1. After working all day, you stop at a café for pizza and a beverage. It costs 50 hryvnias. How many hours would it take you to pay for it if you earned 100 hryvnias a day on the job?

- ☐ A. 1 hour
- ☐ B. 2 hours
- ☐ C. 4 hours or more



2. If each of the following items costs 200 hryvnias, which would be the best buy?

- ☐ A. A large box of chocolates



- ☐ B. One gram of gold



- ☐ C. 400 50 kopek pieces



3. If you wanted to get the best buy on a used stove, which of the following steps would you take? (Number in order of importance.)

- ☐ A. Give an offer to the seller.
- ☐ B. Inspect the stove.
- ☐ C. Get counsel from others who own the same type of stove.
- ☐ D. Do research on that year and make of stove.



4. If you buy a smart phone at 1800 hryvnias for your child, what is the actual cost of the phone after three years?

- ☐ A. 1800 hryvnias
- ☐ B. 2500 hryvnias
- ☐ C. 4000 hryvnias



HOW DOES GOD ILLUSTRATE OUR RESPONSIBILITY TO SELLERS?

Match each responsibility with each Scriptural example.

☐ 1. Treat him as an equal, not a servant.

A. King Hiram and King Solomon

"...The cities which Solomon had given him... pleased him not" (1 Kings 9:12).

☐ 2. Know exactly what you want in quality, style, and price range before you talk to him.

B. Solomon and the Sidonians

"...There is not among us any that can skill to hew timber like unto the Sidonians" (1 Kings 5:6).

☐ 3. Get him excited about the importance of your project and his part in it.

C. Ahab and Naboth

"And Jezebel... said... I will give thee the vineyard..." (1 Kings 21:7).

☐ 4. Make sure that your seller is satisfied with your payment.

D. Boaz and the kinsman

"...If thou wilt redeem it, redeem it..." (Ruth 4:4).

☐ 5. Pay your bills promptly.

E. Solomon and the Queen of Sheba

"...Solomon told her all her questions..." (1 Kings 10:3).

☐ 6. Praise the quality of his work where you can, and recommend him to others.

F. Abraham and Ephron

"...And Abraham weighed to Ephron the silver..." (Genesis 23:16).

☐ 7. Do not use your influence or position to get what you want.

G. King David and King Hiram

"...For Hiram was ever a lover of David" (1 Kings 5:1).

☐ 8. Be aware of the pressures he faces from family, health, and business, and help him whenever possible.

H. King Solomon and King Hiram

"...When Hiram heard the words [proposal]... he rejoiced greatly..." (1 Kings 5:7).

CAN YOU IDENTIFY SCRIPTURAL EXAMPLES OF GETTING THE BEST BUY?

Match the basic principles of getting the best buy with the most precise Scriptural illustration.

PRINCIPLES OF BUYING	SCRIPTURAL ILLUSTRATIONS
<input type="checkbox"/> 1. Learn to appreciate the value of money.	A. Parable of the pearl <i>(See Matthew 13:45-46.)</i>
<input type="checkbox"/> 2. Do not display wealth. It encourages carelessness and invites others to take advantage of you.	B. Parable of the tower <i>(See Luke 14:28-30.)</i>
<input type="checkbox"/> 3. Pay on the basis of what an item is worth, not on how much money you will have remaining after the purchase.	C. Solomon and King Hiram <i>(See 1 Kings 5.)</i>
<input type="checkbox"/> 4. Find out the full price of an item before you set your emotions on it or begin to buy it.	D. Parable of the lost coin <i>(See Luke 15:8-10.)</i>
<input type="checkbox"/> 5. Accept the way God has made you. Self-rejection leads to wrong companions and unwise decisions.	E. Parable of the vineyard owner <i>(See Matthew 20:1-16.)</i>
<input type="checkbox"/> 6. Inspect an item before you buy it to make sure it is worth what you are going to pay for it.	F. Boaz redeeming the land <i>(See Ruth 4:1-17.)</i>
<input type="checkbox"/> 7. Learn how to make a wise and equitable offer.	G. Abraham buying Machpelah <i>(See Genesis 23:3-20.)</i>
<input type="checkbox"/> 8. Listen to the cautions of your wife regarding an important decision.	H. Jephthah's responses <i>(See Judges 11:1-40.)</i>
<input type="checkbox"/> 9. Get the seller personally excited about the project you are working on.	I. Ahasuerus and Esther <i>(See Esther 3-7.)</i>
<input type="checkbox"/> 10. Pay your bills promptly when the work is done or when the goods are delivered.	J. Hezekiah with the Babylonians <i>(See 2 Kings 20:12-19.)</i>