



• THRIFT •

In a game of word association, many, upon hearing the word “thrifty,” are likely to respond with such words as “cheap” and “cheapskate.” After all, “thrifty” and “cheap” are similar in meaning. Both words, for example, suggest a conservative approach to money: spending less—getting by with less—even when it is possible to spend more. A periodical whose purpose is to encourage debt-proof living (i.e., thrift) is entitled *The Cheapskate Monthly*.

Despite their similarity in meaning, however, the idiom of our culture makes a clear distinction between “thrifty” and “cheap.” The two words carry markedly different connotations. Though we may not be immediately able to pinpoint why, we

tend to think positively of a person who is described as being thrifty, while negative thoughts come to mind upon hearing about someone who is cheap. No one, for example, is likely to consider Dickens's Mr. Scrooge as being thrifty. On the other hand, Scrooge, prior to his transformation, is the ultimate cheapskate. To put it simply, thrift is good, especially when it is coupled with some greater purpose; but cheap is bad, especially when the focus is on self and not on others.

AN ANCIENT PARABLE

Understanding the differences between “thrifty” and “cheap,” subtle though they may be, will go a long way toward uncovering the full meaning and significance of thrift. Jesus' Parable of the Talents, as recorded in the New Testament Gospel of Matthew, helps to zero in on these differences.

The parable begins with a man who is going on a journey. He chooses three servants to look after his resources, or in other words, his talents (a talent being a unit of currency), while he is

gone. He entrusts the first servant with five talents. The second servant receives two, while the third gets only one.

As soon as their master leaves town, the first servant goes to work, putting the talents to good use. In fact, by the time the boss returns, the first servant has turned the five talents he was given into ten. The second servant was able to achieve similar success, despite less “start-up cash.” He was able to convert the two talents he was given into four. Their master, needless to say, is very pleased with the first two servants, because they exhibited one of the hallmarks of thrift—namely, being a true steward of the assets in one’s care.

He is not so pleased with servant number three, who was guided not by stewardship but by fear and lethargy. In fact, the third servant did nothing with the one talent he had been given beyond digging a hole in the ground and burying it for safe-keeping. The master punishes the third servant by taking the only talent he has and giving it the servant who had ten.



*Opportunity is missed by most people
because it is dressed in overalls
and looks like work.*

-THOMAS EDISON

Upon hearing this story for the first time, many people find the conclusion a bit jarring. By and large, the traditional teachings of the world's major religions, including Christianity, promote compassion and mercy for the poor. We are not accustomed to seeing the person who was given the least with which to work being judged so harshly in the end. The message of the Parable of the Talents, however, does not conflict with the biblical theme of God's concern for the poor and powerless. Its message focuses not on what we have been given—whether it is five talents, two, one, ten, or more. It focuses rather on what we *do* with what we have been given, whether the gift was a little or a lot.

As I previously indicated, there may be some similarities between “thrifty” and “cheap,” such as in the aphorism “waste not, want not.” However, this parable makes a clear distinction between the two concepts. The servant who received five talents and the one who received two were thrifty. We can

presume that they were industrious, hard working, and probably even creative in their handling of their master's resources. In contrast, the servant who received one talent was cheap. He had no ambition and was unwilling to take even a slight risk. He was, in all likelihood, lazy.

The Parable of the Talents points toward a meaning of “thrift” that goes far beyond a kind of inertia of simply spending less or doing less. Again, the third servant spent nothing and did nothing, yet he can in no way be considered thrifty. Let us explore some of the other qualities that distinguish thriftiness from merely being cheap.

THRIFT AND HUMAN INDUSTRY

Genuine thrift is rooted in the philosophical understanding that life is a gift to be explored and enjoyed. All we have to do is look around us each day to recognize that the people we work with and live among represent a variety of talents and abilities, as well as different levels of talent, ability, and resources. Some

may have unusual athletic ability. Others may have keen powers of intellect or they may be dancers or musicians. Some have unique communication skills, while others have the gift of patience, understanding, or empathy.

People who keep their gifts to themselves may be cheap, but they are not thrifty. Those who spend most of their time at home being entertained by mindless television, who have no desire to explore the world around them, who do not care to get to know people who may be different from them, who do nothing with their financial resources except what it takes to be comfortable, are very likely to be cheap. But they cannot be considered thrifty.

Thrifty people are those who are out in the world living life, not just enduring it. Thrifty people are stewards of their talents by learning a new language or exploring a better way of doing business. They are sending spaceships to Mars to learn more about the physical universe and they are exploring



I recommend you to holy simplicity.

—FRANCIS DE SALES

new dimensions of human spirituality. They are taking piano lessons, learning a new sport, going to the opera, finding creative ways to reach and teach inner-city children who come from broken or troubled homes, developing more effective medical technology. They are investing their financial resources responsibly in potentially profitable ventures. Sometimes this entails taking a risk that they will lose part of what they have. But they are not content to bury what they have in the ground.

Thrifty people do not shy away from a hard day's work. They recognize the relationship between sacrifice and reward. They do not expect to get something for nothing.

Instead of going into hiding, thrifty people are out there in the world exercising their gifts and using their resources—working, thinking, creating—making the most of what they have been given, following the example of the first two servants in the Parable of the Talents.

THRIFT AND HUMAN WISDOM

I can recall a television commercial from several years ago that featured an elderly man who was obviously very wealthy. He had to decide between the more expensive product and the less expensive one that, presumably, could do the same job. He chose the less expensive option, prompting a bystander to pose the question, “Why would a man like him care about which item costs less?” The wealthy man’s limousine driver responded, “My friend, how do you think a man like him got to be a man like him?”

Thrift, in a way that “cheap” does not, implies an element of human wisdom, of discernment. For example, if you choose a less expensive item that fits your need, then you will have more resources for some other need. We can presume that the first two servants in the Parable of the Talents did not throw their money at the first opportunity that came along. Otherwise, assuming human nature back then was what it is today, they

would likely have lost it. As we well know, there are plenty of ruthless advertisers and businesspersons around today who are willing, ready, and able to take full advantage of people who act before they think.

From time to time we hear of celebrities—whether athletes or musicians or actors—who once had all the financial resources they could ever need but lost everything through wasteful spending or bad investments. Thrifty people are discerning people. A thrifty person does not just consider the cheapest price, but the value—the reliability, the effectiveness—of the object he or she is purchasing or the entity in which he or she is investing. A battery that costs twice as much as another battery is worth the price if it lasts three times as long.

In considering how they will use their resources, thrifty people are committed to making careful, thoughtful decisions. This does not make them cheap; it makes them wise.



*Stop trying to impress people
with your clothes and impress them
with your life.*

-RICHARD FOSTER