

COMPARISON SHOPPING

There are three key ideas in this lesson. The first is making sure you are comparing apples to apples, the second is considering all of the factors involved in a purchase, and the third is not trusting your eyes. Let's consider several examples to illustrate these points.

Apples to Apples

Recently we had a water softener installed in our home. Periodically I need to buy salt for this unit. Martin's Appliance installed the water softener, and I can buy 50 pound (50#) bags for \$5.29 at their store. One day I was at Home Depot and saw what appeared to be the same yellow bag for \$4.79. My first thought was to buy the salt there and save 50¢ per bag, but upon closer examination, I noticed the bags weren't the same size. The Home Depot bag, which looked identical to the one at Martin's, was only 40 pounds (or 40#). When deciding between two similar products, I needed to compare apples to apples, or use a common unit of measure. I decided to find the price per pound. To do this, I divided the price by the number of pounds. When I worked it out, Martin's was $\$5.29 \div 50$, which is \$0.1058 or 10.58¢ per pound. Home Depot's 40# bag was \$0.1198 or 11.98¢ per pound. So Martin's was the better buy, even though it didn't initially appear to be so.

Something else I have learned is that multiple stores will each offer a low price guarantee. I shopped at two building supply stores that each claimed to offer the lowest prices. I was curious how they could each offer similar products and yet both declare they had the lowest price. I pinned down a salesman and asked him how this could be true. He taught me that even though there are Makita Drills in both stores, they don't have the same model of Makita drill. Or if they seem to be the same drill, they might not be from the same manufacturer. Once again, when doing comparison shopping, make sure you are comparing the same product or the same model. If the product comes in different sizes be careful to divide to discover the unit pricing, as in price per pound, per ounce, or per hundred.

Transportation Factor

How far you have to drive to make a purchase is a significant factor involving time and expense. The Internal Revenue Service has a standard mileage rate of 54.5¢ in 2018. If you use your car for work purposes, you can use this rate for a deduction on your income taxes. Other sources say the cost of operating a car is 60.8¢ per mile. We have a unit devoted to the cost of operating a car in a subsequent lesson. For the purposes of this unit, I am setting the cost of driving to 50¢ per mile.

In the first example about the salt I measured and found that Martin's is eight miles from our home, while the Home Depot is four miles away. If I buy 200 pounds of salt, which is the best place to make this purchase?

Martin Water

200 pounds is four 50# bags plus 16 miles (roundtrip).
 $(\$5.29 \times 4) + (16 \times \$0.50) = \$21.16 + \$8.00 = \$29.16$

Home Depot

200 pounds is five 40# bags plus 8 miles (roundtrip).
 $(\$4.79 \times 5) + (8 \times \$0.50) = \$23.95 + \$4.00 = \$27.95$

You are probably thinking about other factors, but the winner based on price is Home Depot. On the other hand, if you happen to be driving right past Martin Water on another errand, then they have the best price, because you are not making a separate trip.

Dollars to Dimes

My mom and dad were very thrifty when it came to items like groceries, and they were big fans of coupons. Our family would often travel across the state to be with my folks for holidays. On one occasion my dear wife was taken shopping to help them buy groceries for the weekend. They went to four or five stores to find one that honored their coupons, which amounted to only pennies per can. On another occasion they bought an item and then drove back and returned it because they found they had a coupon at home for a different brand. My question was, “What about the dollars you spent driving around to save the nickels and dimes?”

Buying Clubs

I enjoy shopping at Costco, which is a buying club like Sam’s and BJ’s. Their prices are often lower, but there is a fee to join these clubs. A quick search revealed that the fees for these three clubs are all around \$50.00 per year. The first question to ask yourself is whether shopping here will save money over the course of a year. In our situation, Costco is nine miles away and it takes me 16 minutes to drive there. Stauffers is our preferred supermarket and is 2.3 miles from home. If we drive, it takes us six minutes each way to get there. Stauffers is also near work, so we drive near it a few times each day. There is also a Target 2.6 miles and seven minutes away.

I think you can quickly see that considering the distance, the mileage expense, the extra time, and the annual fee, this buying club may not be the best place for us to shop unless we plan these trips well to make the trip profitable. Let me give one example which factors these different elements into our purchase. I am also assuming that we go to Costco twenty times a year.

Example 1

I like all-natural yogurt, cinnamon, and coconut oil. If I am about to make a fresh batch of my homemade granola, I need some of each of these items. Here is what I discovered on a recent scouting expedition to buy these items. RT stands for Round Trip.

	Yogurt	Cinnamon	Coconut Oil	RT Time	Mileage	Club Fee
Stauffers	32 oz \$3.99	6.5 oz \$4.99	23 oz \$10.99	12 min	4.6 mi	\$0
Target	32 oz \$4.99	4.1 oz \$2.19	54 oz \$19.99	14 min	5.2 mi	\$0
Costco	48 oz \$5.79	10.7 oz \$2.99	84 oz \$13.99	32 min	18.0 mi	\$55.00

I first break down the cost as price per ounce and then compute the mileage cost. I

divided the club fee by 20, the estimated number of times I drive to Costco annually.

	Yogurt	Cinnamon	Coconut Oil	RT Time	Mileage	Club Fee
Stauffers	12¢/oz	77¢/oz	48¢/oz	12 min	\$2.30	\$0
Target	16¢/oz	53¢/oz	37¢/oz	14 min	\$2.60	\$0
Costco	12¢/oz	28¢/oz	17¢/oz	32 min	\$9.00	\$2.75

The mileage is computed as round trip, so nine miles each way to Costco is 18 miles @ \$0.50 per mile which is \$9.00.

If I purchase one container of each item at each store, here is the composite cost plus my time.

Stauffers: $\$3.99 + \$4.99 + \$10.99 + \$2.30 = \$22.27$ with 12 minutes for travel time.

Target: $\$4.99 + \$2.19 + \$19.99 + \$2.60 = \$29.77$ with 14 minutes for travel time.

Costco: $\$5.79 + \$2.99 + \$13.99 + \$9.00 + \$2.75 = \34.52 with 32 minutes for travel time.

This is surprising on one level, considering how much lower the price per ounce was for cinnamon and oil at Costco. Because of the larger size containers, I also have almost a tub of coconut oil, several ounces of cinnamon, and a pound of yogurt left over if I purchased these times at Costco. When shopping I hope this helps you to see how different factors contribute to the overall expense of your shopping.

Discount Stores

A few weeks ago, John and I were in a different part of town, and saw a Grocery Outlet store, so we popped in for a few items we needed. I discovered wonderful buys for some other products I knew we could use and I ended up spending over fifty dollars. One item was a tub of very good yogurt for 97¢. The expiration date was in a few days away, but that didn't bother me, and I was thrilled to not have to pay \$3.99 for the same product. I went back a few days later to price out the nine items I had just priced at the other stores. As I found the price per ounce for each item I discovered that these prices were very good. There is no annual fee to shop there, and it is closer than Costco! We may be frequenting this store more in the future.

Larger Quantities

I have observed that buying clubs often package their products in larger quantities and in different sized boxes. And upon comparing the price per ounce I discovered the product packaged in those boxes costs more per ounce than it would in a regular supermarket. Be careful to not simply choose an item because it appears to be a good deal. Compare the price per ounce, or the price per item. Many years ago this required division, but now most stores offer unit pricing and they have already done the math for you. When there are different prices for different sizes, unit pricing will give you the price per ounce or price per 100 count. This makes it very easy to be accurate in your comparisons without having to calculate unit prices yourself. In our buying expedition notice that the price per ounce of yogurt was the same at the grocery store as at the buying club. One was a larger amount and may have appeared to be a better buy, but they were the same per ounce.

Example 2

What is the better buy for eggs?

Stauffer's eggs are \$1.55 per dozen while the buying club is \$7.99 for 60.

Stauffer's eggs are $\frac{\$1.55}{12} = \$0.1291\bar{6}$

Costco eggs are $\frac{\$7.99}{60} = \$0.1331\bar{6}$

Stauffers was slightly cheaper but they are close enough that the unit price doesn't matter.

As we know, it is a lot closer to Stauffers than Costco and there is the annual membership fee to consider. Another factor to think about is even if you do save on the price per ounce or price per item, if you purchase a large quantity of perishable items you may not be able to consume them before they begin to go bad. The experienced shoppers in your family will know this!

Don't Trust your Eyes

My first real job was at the Whitehall Dairy Mart. I had just turned 16 and my responsibilities included hand-packing ice cream, peeling potatoes for french fries, serving customers, and sweeping the floor at the end of the day. Once when I was waiting tables I had two customers order different sizes of soda pop. At that time a large drink cost 15¢ and the small one was 10¢, but the large glass looked much larger in comparison. The guy who had ordered the small took one look at his friend's large drink and asked me to take the small drink back and bring him a large one. I took it back and the cook smiled, picked up a large glass, poured the small into it, added an ice cube, and that was it. The drinks were virtually the same size, but the large glass, also used for milkshakes and ice cream sodas, had a fake glass bottom and gave the impression that the glass was much larger, even though it wasn't. If you are curious, you might ask how many ounces of liquid there are in each size so you can compare numbers and not be deceived by looks. When I get drinks in a restaurant I almost always ask for no ice. Ice is filler, and the drinks are usually cold anyway. I get a lot more drink for my dollar. Although I generally just ask for water with a slice of lemon.

Apple Juice to Apple Juice

One afternoon, when I was a high school teacher, I was shopping for frozen apple juice and noticed there were two cans of different sizes. The large can was 12 ounces for 84¢, and the small can was 8 ounces for 48¢. In most cases the larger can is the better buy, but I suspected this might not be the case, so I did the division to make sure. I found the price per ounce and was surprised to learn that the large can was $84 \div 12 = 7\text{¢}$ per ounce, and the small can was $48 \div 8 = 6\text{¢}$ per ounce and therefore the better buy. I looked around to share this exciting news and saw one of my students. I called to her and showed her my recent discovery and how math had helped me be a more efficient shopper! Beware of assuming that the larger can is the best buy.

No Apples To Apples, Or Sandy Apples

One of the strangest experiences I have had in comparing apples to apples was when I was buying sand for a sandbox. I borrowed a pickup truck and went to the local lumber yard where I knew the owners. They weighed the truck then sent me down to get a load of sand.

When I came I was weighed again with the load of sand. The difference between the weight of the empty truck and the full truck would be the weight of the sand, and I would pay by the pound.

It had just rained the night before and the sand was quite heavy. I mentioned this when I was checking out but was confidently assured that it didn't affect the amount of sand because you could add water without changing the volume of sand.

Do you see the flaw in their reasoning? I never was able to convince them of their error, and I finally dropped it. I recognize that you can have a five-gallon bucket of sand and still add a lot of water to the bucket and it is still the same amount of sand. But I wasn't paying by volume but by weight, and a five-gallon bucket of sand with water is much heavier than a bucket of sand without water. I paid for the sand AND the water.

Comparison Table (for Lesson 09 Worksheets)

	Sheetz	Stauffers	Target	CVS	Costco	Grocery Outlet
Miles from home	2.6	2.3	2.6	2.6	9	4.3
Eggs, Grade A large	12 for \$3.29	12 for \$1.55	12 for \$1.69	12 for \$2.49	60 for \$7.99	12 for \$1.49
Milk 2% Gallon	\$4.99	\$3.58	\$4.49	\$3.59	\$3.58	\$3.58
Cooked Round Pizza, with diameter	7" \$2.99	10" \$5.55	6" \$4.29		18" \$9.95	
Apples, price per pound		\$.99 per #	\$1.53 per #		\$2.00 per #	\$.99 per #
Honey Nut Cheerios	1.6 oz for \$1.79	15.4 oz for \$3.99	19.5 oz for \$3.99	19.5 oz for \$5.99	55 oz for \$6.79	55 oz for \$6.99
Almond Butter		12 oz. for \$9.79	19 oz for \$6.99	12 oz for \$7.49	27 oz for \$7.99	16 oz for \$4.99
Yogurt	5.3 oz for \$1.79	32 oz for \$3.99	32 oz for \$4.99	5.3 oz for \$1.79	48 oz for \$5.79	5.3 oz for \$.59
Coconut Oil		23 oz for \$10.99	54 oz. for \$19.99	14 oz for \$10.49	84 oz for \$13.99	54 oz. for \$9.99
Cinnamon		6.5 oz for \$4.99	4.1 oz for \$2.19	2.37 oz for \$1.99	10.7 oz for \$2.99	3.25 oz for \$.99

GLORIFYING GOD IN EVERY AREA OF LIFE

Working for the church and operating my own business has given me a unique perspective, for which I am grateful. I was unbalanced. I am becoming more balanced and as a result more scriptural. Work is good.

As a business owner, I have also learned that when you work well and offer a helpful product or service, you are contributing to the greater good of the larger community. Every business needs a lot of different folks to make it go. In that sense, we are part of a team. We have excellent people that help our company: from the printers, box manufacturers, and plastic injection molders on the production side; to the office staff, sales reps, and customer service folks on the marketing side; and to UPS, FedEx, and United States Postal Service on the shipping side. We have been blessed by the talent and dedication of the people around us. We are glad they are working well to the best of their abilities and not wishing they were doing something more “spiritual.” Their contributions have contributed to our success.

Occupations of the People of God

Abraham had a large herding operation. Today we might call him a rancher or cattleman. He employed hundreds of people and had thousands of animals. Boaz, who married Ruth, is described as a “wealthy and influential man in Bethlehem.” (Ruth 2:1, NLT). Moses was raised in the courts of Pharaoh, and then was a shepherd for forty years in the wilderness before God called him to be a prophet. Daniel was in politics, eventually rising to the equivalent office of a prime minister. Amos said, “I was no prophet, nor a prophet’s son, but I was a herdsman and a dresser of sycamore figs.” (Amos 7:14). Paul, Aquila, and Priscilla were tentmakers and Esther was a queen. The Bible is full of people who faithfully followed God yet had a variety of occupations. They were just as spiritual and committed as Ezra and Isaiah.

In Exodus 35:30–33, Moses spoke about a man who was anointed by the Holy Spirit to work with his hands. “See, the LORD has called by name Bezalel the son of Uri, son of Hur, of the tribe of Judah; and He has filled him with the Spirit of God, with skill, with intelligence, with knowledge, and with all craftsmanship, to devise artistic designs, to work in gold and silver and bronze, in cutting stones for setting, and in carving wood, for work in every skilled craft.”

In any occupation which God leads us to, it is not what we do, but whom we do it for! When we love and serve the King of Kings, whether we eat, write math books, seek to raise godly children, or teach God’s Word, we are laboring for the glory of God.

Citizens of Heaven

“Above all, you must live as citizens of heaven, conducting yourselves in a manner worthy of the Good News about Christ.” (Philippians 1:27, NLT)

This concept of glorifying God is a little vague and hard for me to grasp. I have trouble thinking about what it looks like to glorify God when I eat and drink. I like this verse in Philippians because it helps me to have a concrete goal. As a citizen of heaven, I want my behavior and lifestyle to make my friends and neighbors know that I love God first and foremost. I believe citizens of heaven are honest in how they conduct themselves in business. When we are heavenly-minded, we treat everyone with compassion and respect, and love our neighbors as well as our enemies. We pray for everyone and are careful about the use of our tongue. We attend church regularly. I think you get the picture. These characteristics describe heavenly citizens regardless of where we work or minister.

I am reminded of the words of Jesus in the Sermon on the Mount. “In the same way, let your light shine before others, so that they may see your good works and give glory to your Father who is in heaven.” (Matthew 5:16)

As a citizen of heaven and committed follower of Jesus, I want to conduct myself in word and deed to let my light shine and bring glory to God.

Prayer

Help us to have the mind of Christ as we view our labor and our ministry. Enable us to live and work unto the Lord as citizens of heaven. Help our conduct point people to Jesus and bring glory to God. Amen.

FELLOWSHIP

When I first heard the gospel at age 14 at a Christian camp, I returned home and attempted to follow Jesus by myself, but I did not do well. My faith was not strong enough to withstand temptations and seasons of discouragement. When I recommitted my life to Jesus several years later in college, God brought four other guys into my life who became my spiritual brothers and best friends. We helped each other in our walks with God and encouraged each other to grow in our faith. We are still good friends to this day.

As we have seen in previous studies, when we embrace God's Son to take away our sins and give us eternal life, we become adopted children of God and a part of His family. We are born again and become members of the body of Christ. We are now related to each other in Christ, and are part of His team, the church. I hope you each have close friends who love God with all their hearts. If not, ask God to lead you to other committed believers, so that you can pray for each other and seek first the kingdom together.

Godly Friends

This idea of following Jesus together is mentioned throughout the Bible. Here are few verses which I think of as I contemplate the concept of fellowship.

“Two people are better off than one, for they can help each other succeed. If one person falls, the other can reach out and help. But someone who falls alone is in real trouble. Likewise, two people lying close together can keep each other warm. But how can one be warm alone? A person standing alone can be attacked and defeated, but two can stand back-to-back and conquer. Three are even better, for a triple-braided cord is not easily broken.” (Ecclesiastes 4:9–12 NLT)

“As iron sharpens iron, so a friend sharpens a friend.” (Proverbs 27:17 NLT)

“Walk with the wise and become wise; associate with fools and get in trouble.” (Proverbs 13:20 NLT)

“Don't be fooled by those who say such things, for 'bad company corrupts good character.'” (1 Corinthians 15:33)

One Another

If you want to read several encouraging verses, do a search on your computer for all the passages that mention “one another.”

“Encourage one another and build one another up.” (1 Thessalonians 5:11)

“Keep loving one another earnestly, since love covers a multitude of sins. Show hospitality to one another without grumbling. As each has received a gift, use it to serve one another, as good stewards of God’s varied grace.” (1 Peter 4:8–10)

“Let us think of ways to motivate one another to acts of love and good works.” (Hebrews 10:24 NLT)

Two by Two

By nature, I am a loner, but I have a wonderful group of encouraging friends. As I said in the beginning of this study, I wouldn’t be where I am today without their support and encouragement.

Jesus sent out His disciples in pairs. “The Lord now chose seventy-two other disciples and sent them ahead in pairs to all the towns and places he planned to visit.” (Luke 10:1, NLT) In the Old Testament, men of God are seen working together, like Elijah and Elisha, and Moses and Joshua.

In the book of Acts, Paul takes many missionary journeys. Notice the two words which appear frequently in these adventures: “Paul and.” He was always with a companion.

“It seemed good to the apostles and the elders, with the whole church, to choose men from among them and send them to Antioch with Paul and Barnabas.” (Acts 15:22)

“Now Paul and his companions set sail from Paphos and came to Perga in Pamphylia.” (Acts 13:13)

“The brothers immediately sent Paul and Silas away by night to Berea, and when they arrived they went into the Jewish synagogue.” (Acts 17:10)

The Body of Christ

As members of His body, when we suffer, we have brothers and sisters to bear our burdens with us and encourage us when we are most needy. When we have reasons to rejoice, we also have a group of kindred spirits to share our joy. This is called a party :-)

“Speak the truth in love, growing in every way more and more like Christ, who is the head of His body, the church. He makes the whole body fit together perfectly. As each part does its own special work, it helps the other parts grow, so that the whole body is healthy and growing and full of love.” (Ephesians 4:15–16, NLT)

“We, though many, are one body in Christ, and individually members one of another.” (Romans 12:5)

“If one member suffers, all suffer together; if one member is honored, all rejoice together.” (1 Corinthians 12:26)

Power in His Presence

Where two or three agree, there is power in united prayer and God is present in a special way. I have probably been to over one thousand worship services, Bible studies, and prayer

meetings. When I have the right attitude, I have connected with the living God in every meeting. I like being with God's people, for God Himself is in our midst!

“If two of you agree here on earth concerning anything you ask, My Father in heaven will do it for you. For where two or three gather together as My followers, I am there among them.” (Matthew 18:19–20, NLT)

”Let us not neglect our meeting together, as some people do, but encourage one another, especially now that the day of His return is drawing near.” (Hebrews 10:25 NLT)

Perfect Harmony Modeled

The Father, the Spirit, and the Son are in complete unity. I hear the heart of God in this prayer by Jesus for us. God's desire is for His followers to experience the unity which the Father, the Son, and the Spirit share.

“I am praying not only for these disciples but also for all who will ever believe in Me through their message. I pray that they will all be one, just as You and I are one—as You are in Me, Father, and I am in You. And may they be in Us so that the world will believe You sent Me.” (John 17:20–21, NLT)

Prayer

Help us to find other believers to walk with us on our journey. Lead us to kindred spirits and people of like precious faith so we can grow together. Amen.

8.4

Lesson Practice Questions

1. A credit card is a loan which is being extended by the credit card company which they are hoping you will pay back. A debit card is you borrowing money against what you already have in the bank. A credit card has the risk of going into debt. A debit card has much less risk of this happening.
2. As you build your credit score, you may be able to have a home mortgage some day to purchase your first home.
3. A joint account is one where you are added to the account of someone who already has a credit card. A potential problem may arise if the other person's name on the card has a credit history which is not good as this could reflect negatively on you.
4. \$38,000.00
5. credit card balance
6. Non-Sufficient funds.
7. To reimburse the bank for the extra work and to deter you from doing this again.

Bible and Discussion Questions

8. Tithes belong to God and are already His. Contributions or offerings are a free choice which you make when you decide to give more than what is your responsibility.
9. Guilt is what you do and does not change who you are in Jesus. Shame is feeling like you, your person, and your identity are flawed.
10. The result of your interview.

8.5

Lesson Practice Questions

1. If you are enrolled as a student in a college or university you may receive an invitation to open a credit card account.
2. Usually at least \$30.00 maybe more.
3. 23%
4. \$1,000.00
5. credit cards, student loans, mortgages,

car loans, personal loans

6. Student loans and credit cards
7. I hope you learned something interesting and applicable!

Bible and Discussion Questions

8. A need is essential, food, shelter, clothing, and transportation. A want is something you would like to have but don't need for basic survival.
9. Mine is Romans 8:1, "there is no condemnation for those who belong to Christ Jesus." Yours may be different.
10. The result of your interview.

9.1

Lesson Practice Questions

1. Steve thought salt pellets for his water softener were cheaper at Home Depot until he found the cost per pound. Compare ounce to ounce or pound to pound to make an accurate comparison.
2. The IRS rate for 2019 tax purposes is 58¢ per mile while other sources say closer to 60¢ per mile.
3. The Grocery Outlet is 12¢ per egg.

	Stauffers	Target
24 eggs	\$3.10	\$3.38
Milk	\$3.58	\$4.49
Cheerios	\$14.30	\$11.00
Auto	\$2.30	\$2.60
Total	\$23.28	\$21.47

conclusion: Target is the cheaper option

	Grocery Outlet	Costco
24 eggs	\$2.98	\$3.19
Milk	\$3.58	\$3.58
Cheerios	\$6.99	\$6.79
Auto	\$4.30	\$9.00
Total	\$17.85	\$22.56

conclusion: the outlet is the cheaper option

6. The Grocery Outlet has the best price per ounce at 11¢.
7. Sheetz does not carry almond butter, coconut oil, cinnamon, or apples.

Bible and Discussion Questions

8. When it comes to any occupation which God leads us to, it is not what we do but who we do it

for! When we love and serve the King of Kings, whether we eat, write math books, or teach God's Word, we are laboring for the glory of God.

9. We pick each other up when we fall. We are stronger together. We sharpen one another and become wise as we walk with wise people.
10. I hope these edified you.

9.2

Lesson Practice Questions

- How long of a drive takes time and costs money per mile for your vehicle.
- The cost of driving to several stores was far more costly than the few pennies they saved on the items.
- Answers may vary, but it probably isn't Target.

4. Sheetz: $\frac{\$2.99}{38.465 \text{ in}^2} = \$0.08/\text{in}^2$

Stauffers: $\frac{\$5.55}{78.5 \text{ in}^2} = \$0.07/\text{in}^2$

Target: $\frac{\$4.29}{28.26 \text{ in}^2} = \$0.15/\text{in}^2$

Costco: $\frac{\$9.95}{254.34 \text{ in}^2} = \$0.04/\text{in}^2$

Costco has the lowest price per square inch

5. Sheetz, six pizzas, $6 \times \$2.99 + \$2.60 = \$20.54$ (for 230.79 sq in)
 Stauffers, three pizzas, $3 \times \$5.55 + \$2.30 = \$18.95$ (for 235.5 sq in) (closer by 18 minutes)
 Target, eight pizzas, $8 \times \$4.29 + \$2.60 = \$36.92$ (for 226.08 sq in)
 Costco, one pizza, $1 \times \$9.95 + \$9.00 = \$18.95$ (for 254.34 sq in, the most pizza)
 The family needs to decide between a shorter drive (Stauffers) or more pizza at the same price (Costco)
6. Sheetz, six pizzas, $6 \times \$2.99 + \$2.60 = \$20.54$
 $\$20.54 + 2 \times \$4.99 = \$30.52$, but no apples
 Stauffers, three pizzas, $3 \times \$5.55 + \$2.30 = \$18.95$
 $\$18.95 + 4 \times \$0.99 + 2 \times \$3.58 = \30.07 and closer
 Target, eight pizzas, $8 \times \$4.29 + \$2.60 = \$36.92$
 $\$36.92 + 4 \times \$1.53 + 2 \times \$4.49 = \52.02
 Costco, one pizza, $1 \times \$9.95 + \$9.00 = \$18.95$
 $\$18.95 + 4 \times \$2.00 + 2 \times \$3.58 = \34.11
 Stauffers is the option with the lowest total cost

7. Sheetz, six pizzas, $6 \times \$2.99 + \$2.60 = \$20.54$
 $\$20.54 + 2 \times \$4.99 + 4 \times \$1.50 = \36.52
 Stauffers, three pizzas, $3 \times \$5.55 + \$2.30 = \$18.95$
 $\$18.95 + \$0.99 + 2 \times \$3.58 = \30.07
 Target, eight pizzas, $8 \times \$4.29 + \$2.60 = \$36.92$
 $\$36.92 + 4 \times \$1.53 + 2 \times \$4.49 = \52.02
 Costco, one pizza, $1 \times \$9.95 + \$9.00 = \$18.95$
 $\$18.95 + 4 \times \$2.00 + 2 \times \$3.58 = \34.11
 Stauffers is tied with Costco in total cost, so I would go to Stauffers (buy local!)

Bible and Discussion Questions

- He thought being a full time pastor or missionary was more spiritual than being a math teacher.
- I like, "Encourage one another and build one another up." (1 Thessalonians 5:11)
You are free to pick your own.
- I'm sure these were helpful and deep.

9.3

Lesson Practice Questions

- Whether it is the size of the glass at the Dairy Mart, or the size of the can of apple juice, measure and use your math to find the price per ounce or a similar unit of measure.
- Larger quantities for cheaper prices.
- Costco at \$0.12 per ounce
- Grocery Outlet \$0.31 and Costco \$0.30
- Stauffers \$0.13, Target \$0.14,
Costco \$0.13, Grocery Outlet \$0.12.
- Stauffers \$2.30, Sheetz, CVS, and Target \$2.60,
Grocery Outlet \$4.30, Costco \$9.00.
- Since the different sizes make this hard to compare, compute by using the price per ounce without taking into consideration the size of the container.

	Stauffers	Target	Costco	Grocery Out
5 lbs Apples	\$4.95	\$7.65	\$10.00	\$4.95
12 oz cinnamon	\$9.24	\$6.36	\$3.36	\$3.60
Milk 2 gal.	\$7.16	\$8.98	\$7.16	\$7.16
Auto	\$2.30	\$2.60	\$9.00	\$4.30
Total	\$23.65	\$25.59	\$29.52	\$20.01

The Grocery Outlet is the best bargain and it does not have a membership fee.

Bible and Discussion Questions

8. Steve thinks honesty, church attendance, loving God, and loving our neighbors and enemies.
9. Paul and Barnabas, the other companions, and Silas.
10. Listen well.

9.4**Lesson Practice Questions**

1. The annual fee. The distance to the store.
2. Large quantities of perishable items may spoil before being used.
3. There are 16 ounces per pound.
- 4.

	Stauffers	Target	Costco	Groc. Out.	CVS
2.5 lbs coco. oil	\$19.20	\$14.80	\$6.80	\$7.60	\$30.00
48 oz yogurt	\$5.76	\$7.68	\$5.79	\$5.28	\$16.32
1 lb alm. butter	\$13.12	\$5.92	\$4.80	\$4.99	\$9.92
Auto	\$2.30	\$2.60	\$9.00	\$4.30	\$2.60
Total	\$40.38	\$31.00	\$26.39	\$22.17	\$58.84

The Grocery Outlet has the lowest total cost.

5. If the other stores are closed and there is no other option, or perhaps you are in the store for a prescription and just need one item. Convenience.
6. Costco is \$0.28 per ounce.
7. These stores have wonderful bargain prices, but check their expiration date to be careful. Answers will vary if they are near your home.

Bible and Discussion Questions

8. No occupation is more spiritual than another. All work is God's work when our hearts are committed to glorifying God.
9. When believers fellowship together, God is present in a special way. We are also encouraged by each other.
10. This should be interesting.

9.5**Lesson Practice Questions**

1. The size of the glass can be deceiving. In this case the larger glass had similar amount of fluid capacity.
2. From your experience.
3. Milk

4. The grocery store, Stauffers
5. Costco
6. According to your taste. Frozen yogurt and a hot dog?
7. This is your story.

Bible and Discussion Question

8. I hope you had more than one, but what is the biggest one?
9. Jesus asks the Father to make all followers of Jesus be one, just like the Trinity is one. The result of this unity will be that the world will know that God sent Jesus to the earth.
10. They might be old enough to have seen the rise of buying clubs.

10.1**Lesson Practice Questions**

1. The atmosphere, customer service, and the overall experience of shopping there.
2. He wants to keep small businesses afloat and profitable. He appreciates their expertise and knowledge. They are often closer and an alternative to the big chains.
3. He has a relationship with them. They know his lawn equipment and can fix it at their location. Over the years, the same people are still at the store. They have records of all his purchases and repairs.
4. He talks with people when he calls, a user-friendly website, fun and professional flight attendants, no hidden expenses and no cancellation fees.
5. $\$2,300.00 + (3 \times \$45.00) + (3 \times \$150.00) = \$2,885.00$
6. $\$75.00 \times 30 \times 3 = \$6,750.00$
7. Expertise and integrity.

Bible and Discussion Questions

8. God in the Garden of Eden.
9. Reflect :-)
10. Their insights are valuable.

Worksheet 9.1

PRACTICE QUESTIONS

1. What does Steve mean when he says to compare apples to apples? Please give an example.
2. What is the cost per mile of operating a car?

Use the comparison chart in your instructions for the next 5 questions.

For this buying expedition, I need two dozen eggs, a gallon of 2% milk, and 55 ounces of Honey Nut Cheerios. Since the different sizes make this hard to compare, compute by using the price per ounce without taking into consideration the size of the container.

3. Where is the best place to purchase eggs?
4. Which is the best place to buy these three products, Stauffers or Target?
5. Which is the best place to buy these three products, the Grocery Outlet or Costco?
6. Which store has the best price per ounce of yogurt?
7. Which items can't I purchase at the Sheetz Store?

Worksheet 9.2

PRACTICE QUESTIONS

1. What are some other factors which add to the price of an item when shopping for the best price?
2. What did Steve observe while watching his parents seek to save pennies with coupons?

Use the comparison chart in your instructions for the next five questions.

3. When you quickly compare the cost of pizza, who do you think has the best price?
4. Figure out the lowest price per square inch of pizza.
5. If you are driving to buy enough pizza to feed your family of six, and are adding the cost of transportation, which is the best place to get the pizza?
6. Your family discovered you are driving for pizza and asked you to get four pounds of apples and two gallons of milk as well. Does this affect your answer to #5?

7. If Sheetz carried apples at \$1.50 per pound, would this have impacted the answer to #6?

BIBLE AND DISCUSSION QUESTIONS

8. Why did Steve feel his view of work and ministry was unbiblical and unbalanced?
9. Which of the “one another” passages do you like the most? Why?
10. Ask your parents for their insights and thoughts on letting their light shine and being citizens of heaven.

Worksheet 9.3

PRACTICE QUESTIONS

1. Why does Steve caution you to not always trust your eyes? Give an example please.
2. What are some benefits of shopping at a buying club?

Use the comparison chart in your instructions for the next 5 questions.

3. Who has the best price per ounce for Honey Nut Cheerios?
4. What are the two stores who have the best price per ounce for Almond Butter?
5. Which stores have the lowest price for eggs?

On this shopping expedition you need the following items: five pounds of apples, twelve ounces of cinnamon, and two gallons of milk. Since the different sizes make this hard to compare, compute by using the price per ounce without taking into consideration the size of the container.

6. What is the transportation expense to each store?
7. Which store in #5 do you think is the best place to shop? Why?

Worksheet 9.4

PRACTICE QUESTIONS

1. What are some negative aspects of a buying club?

2. What do you have to be careful about when buying larger quantities of perishable foodstuffs?

Use the comparison chart in the instructions for the next five questions.

On this shopping expedition, you plan to visit four grocery stores and CVS, purchasing the following items: 2.5 pounds of coconut oil, 48 ounces of yogurt, and 1 pound of almond butter. Since the different sizes make this hard to compare, compute by using the price per ounce (rounded to cents) without taking into consideration the size of the container.

3. How many ounces are there in one pound?

4. Which store did you choose? Why?

5. Why would you buy groceries in a CVS Pharmacy?

6. Which store has the best buy for cinnamon?

7. What is a discount grocery store? Do you have any near your home?

BIBLE AND DISCUSSION QUESTIONS

8. Do you think it is more spiritual to be a pastor or a plumber? Why?

9. What are some other helpful and edifying benefits of being together with members of the family of God?

10. Where do your folks do most of their grocery shopping? Why do they shop there?

Worksheet 9.5

PRACTICE QUESTIONS

1. What important lesson did Steve learn at the Dairy Mart about not trusting his eyes?
2. Name one example where you have compared “apples to apples” when making a decision about the best buy.

Use the comparison chart in your instructions for the next five questions.

3. Which item(s) that CVS carried were comparable in price to the other stores?
4. Who had the highest price for almond butter?
5. Who has the lowest price for Honey Nut Cheerios?
6. Which items would you buy if you were driving by Costco one evening?
7. What is your favorite store to shop? Why?

