

CREATIVE USE OF FINANCES NOTHING LESS THAN ADMIRABLE

*"The average Canadian trudges off to work reciting with the seven dwarfs,
"I owe, I owe, it's off to work I go."*

"Men are from Mars and women are from Visa". This slightly twisted adage was glimpsed recently on a poster adorning a store wall. I grinned when I saw it, then thought, "they obviously don't know Stephanie." Allow me to explain.

A few weeks ago, we advertised a car for sale. A young lady named Stephanie responded and a deal was eventually struck. Since she lives a significant distance away, we agreed to meet half-way to deliver the vehicle. Shortly before our scheduled connection, my cell phone rang and Stephanie informed me she was having problems getting the money together -- an unexpected challenge had arisen.

As it was a holiday, her bank was not open and the ATM cards she possessed had a daily limit. She had three or four accounts and had withdrawn the limit on each. She had also accessed her account online and electronically transferred money to her boyfriend's account, then went with him to withdraw *his* daily maximum.

By the time we met up, hours had been invested in the search for funds. However, she was still \$710 shy of the agreed upon price. Her suggested solution was somewhat unorthodox -- go to Wal-Mart.

We entered the store and in a flash she had cornered a manager and explained her predicament. She asked if a purchase could be made on her debit card, then returned immediately for cash. Surprisingly, the manager agreed and we headed for the electronics department to "purchase" a television.

By this time, the absurdity of the situation had affected all involved and we laughed our way down the shelves, settling on a 42-inch with a price-tag close to \$710. I suspect a world record was set for the quickest product-return and sure enough, they counted the money into her hands which she promptly passed on to us.

The drive home provided time to ponder what had just occurred and I couldn't help thinking that the world would be a better place if everyone handled money like Stephanie.

First, the parameters for her car-search were established by the amount of funds in her bank account. She didn't spend money she didn't have. Obviously a level of saving had occurred and when she had a sufficient amount, she went looking for a vehicle -- a novel idea indeed!

The average Canadian trudges off to work reciting with the seven dwarfs, "I owe, I owe, it's off to work I go." Stephanie however, was more apt to sing with the hymn writer, "I've sinned, how I love to proclaim it..."

Secondly, she was a person who kept her word. She had agreed to pay a certain price and she fought hard to live accordingly. In this age of scams and frauds, an encounter with integrity becomes a beautiful experience.

Lastly, she creatively and courageously fought to pay her debt to the full. When the "normal" payment plan went awry, creative solutions were sought.

Generally, the carrying of debt is a choice we make; a self-imposed sentence. Sacrifices may be required to dig ourselves out of the debt-ditch, but it is possible if we will exercise Stephanie-like creativity. Get an extra job, sell something you don't need, make extra payments, cut up your credit cards and at all times pray for Heaven-sent solutions to our Earth-imposed financial challenges.

For an extra dose of inspiration you may also want to meander the aisles of that hallowed institution called Wal-Mart. It worked for Stephanie.