



The Financially Responsible Steward

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Who then is that faithful and wise steward, whom his lord shall make ruler over his household? Blessed is that servant! - Luke 12:42-43

MEDITATION SCRIPTURE

But the meek shall inherit the earth; and shall delight themselves in the abundance of peace. The wicked plotteth against the just, and gnasheth upon him with his teeth. The Lord shall laugh at him: for he seeth that his day is coming. - Psalms 37:11-13

SOMETHING TO THINK ABOUT

There is nothing wrong with [people] possessing riches.
The wrong comes from riches possessing [people]. - Billy Graham

WAYS TO SAVE ON YOUR GROCERY BILL

As you are well aware, prices for items in the grocery store are much higher these days. The good news is that all is not lost. There are just a few of the measures you can take to cut your grocery bill.

- 1) Shop intentionally - Have a list of items you need in hand so that you don't buy things that aren't needed. Grocery stores are literally set up to get you to spend more money. Hold yourself accountable to your shopping list to avoid unnecessary purchases.
- 2) Try generic/store brands - Generic and private label products (which use the name of the store) bear a close resemblance to brand name goods. In fact, sometimes the only difference lies in the name – and the cost.
- 3) Use cash back apps - These kinds of apps allow you to earn cash back for purchases you're already making. Some reward you for specific purchases, while others can be used for almost anything. Rakuten, Ibotta, Fetch Rewards, TopCashBack, Checkout 51, and Receipt Hog are among the tops apps to use.
- 4) Shop the sales - Be a bargain hunter and check the weekly sales ad at your favorite grocery stores - many of them are online. This may allow you deep discounts on the items you purchase often and if you have coupons, use them too. Check out coupon databases like RedPlum.com, SmartSource.com and Coupons.com for digitized printable coupons.
- 5) Buy produce in season - Buying produce out of season is much more expensive because of the greater cost and effort in production. Determine what produce is in season and buy accordingly. When produce is out of season, buy it frozen, canned, or dried. It usually costs less than fresh produce and has the same nutritional value.
- 6) Watch the register - Prices are constantly changing at the grocery store. Diligently watch the register to make sure you're getting the advertised price for each item because every dollar overpaid is less money to spend on other items you need.

GAS PUMP CARD FRAUD

Gas station fraud commonly occurs with the use of skimmers, small devices that thieves place on or above the card readers at gas pumps (and ATMs) to copy and steal your credit card information. They used to be found primarily in large metropolitan cities. But now the scam has spread into smaller cities and towns, and everyone should be on alert for these devices.

Usually when you hit the gas station, you're thinking about getting the best price for gas. But before you pump, you really ought to take a moment to inspect the pump. Look at the machines around you and compare the card reading slots and keypads. If they don't look the same, some might have skimmers. Inspect the lockable door on the pump (where the attendant loads paper for receipts) to make sure it's firmly closed. There shouldn't be any uneven gaps in the casing - that indicates tampering. Some gas stations place tamper-resistant seals over the door, though not all stations take this extra step. Still, it's something to look for. Ensure that nothing on the point-of-sale machine wiggles. Take a few seconds to verify everything is firmly attached.

You can stay safe when filling your tank by following a few basic tips. Avoid using a debit card, if possible. Should you be forced to use debit, run it as a credit card so you don't have to enter your personal identification number (PIN). Debit purchases take the money right out of your account, while credit purchases have a lag time for payment and often offer zero fraud liability. Set up credit card alerts to inform you of debit or credit card transactions of \$10 or more. Also, regularly check your account statements and report any suspicious transaction immediately. If you think your card has been skimmed, report it to the Federal Trade Commission (FTC) to protect others from being scammed and to help the FTC break up credit card skimming rings.

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