

# Chapter Eight

## Small Change

## **Small Change**

I heard Mazie's story several years ago and I have never forgotten it. She was a middle-aged mother of three children. Mazie and her family lived in a rural community out in the Midwest.

Mazie lamented the fact that there was no central place where all of the children in the community could come together after school and during the summer months and do all of the fun things kids do when they are not in school.

Mazie and a group of other concerned parents approached the town council about building a community swimming pool. The council thought it was a great idea.

But there was a catch.

The council said that Mazie and the other parents had to raise \$250,000 toward the construction of the pool.

Neither Mazie nor the other parents had that kind of money. The other parents gave up on the idea of the swimming pool. But Mazie stayed the course.

She decided one way she could raise money was by collecting aluminum cans that could be redeemed for approximately five cents per can.

Whenever her neighbors spotted Mazie collecting cans from the dumpsters behind restaurants or from the side of the road, they would laugh and say, "There goes crazy Mazie."

Guess what? Mazie kept collecting cans and eventually raised the money needed to build the swimming pool.

How long do you think it took her? One year? Ten years? Twenty years?

Actually, it took Mazie 27 years to raise the \$250,000. Of course, by then her children had grown up and moved away, but there were still other children in the town. And thanks to Mazie, they now have a place to play.

What's the moral to this story? Small change can make a big difference. You just have to stick to it long enough to experience the difference.

If you find the tug toward making big and drastic changes in your spending habits irresistible, here is a suggestion.

Think tiny. No; think itty bitty. Think of one small change you can make, something that is so doable that it borders on ridiculous. Here are a few examples:

- Drink water when eating out at restaurants
- Only shop for groceries with a list
- Turn off the air conditioner one day a week

Why not try the idea? Look at your monthly expenses; in the space provided for each category record one small change you can take every day that could – with time – make a big difference.

**Housing:** \_\_\_\_\_

Mortgage/Rent  
Taxes/Insurance

**Utilities:** \_\_\_\_\_

Electricity/Gas  
Water, Garbage Sewer  
Telephone  
Repairs/Maintenance

**Food:** \_\_\_\_\_

Food/Grocery  
Miscellaneous

**Automobile:** \_\_\_\_\_

Loan Payment  
Gasoline and oil  
Repairs  
Auto tags and license  
Insurance

**Children's Expenses:** \_\_\_\_\_

Child care  
School tuition  
School supplies  
Lunch money  
Clothing  
Allowance  
Medical

**Insurance:** \_\_\_\_\_

Health  
Life  
Other

**Miscellaneous:** \_\_\_\_\_

Hair care  
Cosmetics  
Entertainment  
Gifts  
Charity  
Pet care