

Amish thrift makes sense by saving cents, author insists

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GRAND RAPIDS, Mich. (RNS) —The old Lorilee Craker would have picked up a couple of \$16 children's shirts without a second thought, ordered a \$20 pizza without checking what's in the fridge, and sent out her bills a few days late.



Author Lorilee Craker looks through shirts at a yard sale in Grand Rapids, Mich., as part of her attempt to live out her new book, *Money Secrets of the Amish*. (RNS PHOTO/Emily Zoladz/The Grand Rapids Press)

The Amish-makeover Lorilee peruses garage sales and finds a lovely \$5 oil painting of pears to match her home decor, a \$5 birdcage she envisions spray-painted a metallic color and a \$2 Pier 1 Imports bowl originally priced at \$24.99. She then barter to pay a total of \$10 for all three items.

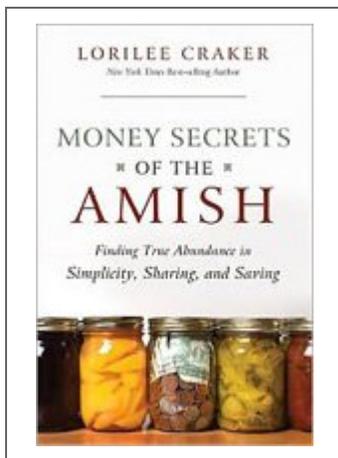
She makes pizza-chili with ingredients on hand and is sure to send her payments on time to avoid late fees—which she equates to money tossed into a creek.

While she's not ready to go off the electric grid or don a bonnet, Craker said, living like the Amish financially makes a lot of sense and saves a lot of cents.

Craker, 43, researched her new book, [*Money Secrets of the Amish*](#), by visiting communities of Amish folk in Lancaster, Pa. Soon, she was rethinking her modern-day clotheshorse, latte-loving, cash-frittering ways.

"I still love to buy things, but I'm much more careful with what I buy," she said. "I also think when I'm about to buy something, 'Is it worth it?'"

In her book, released recently by Thomas Nelson Publishers, Craker, of Grand Rapids, explores the Amish culture and its propensity to sock away cash while living simply but abundantly.



Craker, a mother of three, found her cash flow drying up during the economic downturn. Her husband Doyle's job as a computer programmer was secure, but her income, used for the family's "extras," had taken a big hit.

A National Public Radio program on Bill O'Brien, "Banker Bill," a Lancaster County banker whose clients are 95 percent Amish, told of how the Plain community had weathered the recession very well. He oversees \$100 million of their loans, and in 2008 his bank, Home-Towne Heritage Bank, had its best year ever.

Propelled by her Mennonite roots, Craker set out to interview the Amish and learn the secrets of their financial aptitude. One remarkable example is Amos, an Amish father of 14, who saved \$400,000 for a down payment for a farm.

She describes families where parents and children work hard, value what they have, and practice self-restraint and delayed gratification.

"Our culture seems to have the patience of a drooling 4-year-old. OK, so I have the patience of a drooling 4-year-old," she writes.

Since then, Craker regularly has flexed her thrift muscle, as she calls it, and always thinks twice before a purchase. As a result, she's given her savings a huge boost.

"My mindset is so much more thrifty," she said. "There is money now when I do want to buy a new item."

Craker now sees the value in consignment shopping and garage sales.

The former last-minute Christmas shopper already has presents bought for two of her family members. She stocks up on hardcover books, unique items and downright bargains at yard sales.

The book offers tips from Craker and her frugal friends on reusing household items for crafts and activities, shopping one's own closet, getting the best bang for your buck at the grocery store, de-spoiling the kids, bartering and enjoying the simple things in life, like family time spent around a board game.

Her thriftiness has rubbed off on her children Jonah, 13, Ezra, 10, and Phoebe, 6, who often tag along to garage sales.

"They love thrift shopping because I'm a lot more apt to buy them a goody at a thrift shop than at Target or something," she said.