

Personal Journal Entries

Examples of What I Write in my Journal

self growth

Personal Journal Entry Examples

Jared Schroeder

Personal Journal Entry Examples:

The Top Books of the Year Personal Journal Entry Examples The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous captivating novels enthralling the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the captivating narratives that have captivated audiences this year. The Must-Read: Colleen Hoovers "It Ends with Us" This heartfelt tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed. Personal Journal Entry Examples: Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Personal Journal Entry Examples: Delia Owens "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, entrancing readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a guiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and gripping novel that will keep you speculating until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

https://crm.avenza.com/book/book-search/HomePages/rosewill%20rsv%20r40user%20guide.pdf

Table of Contents Personal Journal Entry Examples

- 1. Understanding the eBook Personal Journal Entry Examples
 - The Rise of Digital Reading Personal Journal Entry Examples
 - Advantages of eBooks Over Traditional Books
- 2. Identifying Personal Journal Entry Examples
 - Exploring Different Genres
 - $\circ\,$ Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Personal Journal Entry Examples
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from Personal Journal Entry Examples
 - Personalized Recommendations
 - Personal Journal Entry Examples User Reviews and Ratings
 - Personal Journal Entry Examples and Bestseller Lists
- 5. Accessing Personal Journal Entry Examples Free and Paid eBooks
 - Personal Journal Entry Examples Public Domain eBooks
 - Personal Journal Entry Examples eBook Subscription Services
 - Personal Journal Entry Examples Budget-Friendly Options
- 6. Navigating Personal Journal Entry Examples eBook Formats
 - o ePub, PDF, MOBI, and More
 - Personal Journal Entry Examples Compatibility with Devices
 - Personal Journal Entry Examples Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Personal Journal Entry Examples
 - Highlighting and Note-Taking Personal Journal Entry Examples
 - Interactive Elements Personal Journal Entry Examples
- 8. Staying Engaged with Personal Journal Entry Examples

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Personal Journal Entry Examples
- 9. Balancing eBooks and Physical Books Personal Journal Entry Examples
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Journal Entry Examples
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Personal Journal Entry Examples
 - Setting Reading Goals Personal Journal Entry Examples
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Personal Journal Entry Examples
 - Fact-Checking eBook Content of Personal Journal Entry Examples
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - o Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

Personal Journal Entry Examples Introduction

In the digital age, access to information has become easier than ever before. The ability to download Personal Journal Entry Examples has revolutionized the way we consume written content. Whether you are a student looking for course material, an avid reader searching for your next favorite book, or a professional seeking research papers, the option to download Personal Journal Entry Examples has opened up a world of possibilities. Downloading Personal Journal Entry Examples provides numerous advantages over physical copies of books and documents. Firstly, it is incredibly convenient. Gone are the days of carrying around heavy textbooks or bulky folders filled with papers. With the click of a button, you can gain immediate

access to valuable resources on any device. This convenience allows for efficient studying, researching, and reading on the go. Moreover, the cost-effective nature of downloading Personal Journal Entry Examples has democratized knowledge. Traditional books and academic journals can be expensive, making it difficult for individuals with limited financial resources to access information. By offering free PDF downloads, publishers and authors are enabling a wider audience to benefit from their work. This inclusivity promotes equal opportunities for learning and personal growth. There are numerous websites and platforms where individuals can download Personal Journal Entry Examples. These websites range from academic databases offering research papers and journals to online libraries with an expansive collection of books from various genres. Many authors and publishers also upload their work to specific websites, granting readers access to their content without any charge. These platforms not only provide access to existing literature but also serve as an excellent platform for undiscovered authors to share their work with the world. However, it is essential to be cautious while downloading Personal Journal Entry Examples. Some websites may offer pirated or illegally obtained copies of copyrighted material. Engaging in such activities not only violates copyright laws but also undermines the efforts of authors, publishers, and researchers. To ensure ethical downloading, it is advisable to utilize reputable websites that prioritize the legal distribution of content. When downloading Personal Journal Entry Examples, users should also consider the potential security risks associated with online platforms. Malicious actors may exploit vulnerabilities in unprotected websites to distribute malware or steal personal information. To protect themselves, individuals should ensure their devices have reliable antivirus software installed and validate the legitimacy of the websites they are downloading from. In conclusion, the ability to download Personal Journal Entry Examples has transformed the way we access information. With the convenience, cost-effectiveness, and accessibility it offers, free PDF downloads have become a popular choice for students, researchers, and book lovers worldwide. However, it is crucial to engage in ethical downloading practices and prioritize personal security when utilizing online platforms. By doing so, individuals can make the most of the vast array of free PDF resources available and embark on a journey of continuous learning and intellectual growth.

FAQs About Personal Journal Entry Examples Books

How do I know which eBook platform is the best for me? Finding the best eBook platform depends on your reading preferences and device compatibility. Research different platforms, read user reviews, and explore their features before making a choice. Are free eBooks of good quality? Yes, many reputable platforms offer high-quality free eBooks, including classics and public domain works. However, make sure to verify the source to ensure the eBook credibility. Can I read eBooks without an eReader? Absolutely! Most eBook platforms offer webbased readers or mobile apps that allow you to read

eBooks on your computer, tablet, or smartphone. How do I avoid digital eye strain while reading eBooks? To prevent digital eye strain, take regular breaks, adjust the font size and background color, and ensure proper lighting while reading eBooks. What the advantage of interactive eBooks? Interactive eBooks incorporate multimedia elements, guizzes, and activities. enhancing the reader engagement and providing a more immersive learning experience. Personal Journal Entry Examples is one of the best book in our library for free trial. We provide copy of Personal Journal Entry Examples in digital format, so the resources that you find are reliable. There are also many Ebooks of related with Personal Journal Entry Examples. Where to download Personal Journal Entry Examples online for free? Are you looking for Personal Journal Entry Examples PDF? This is definitely going to save you time and cash in something you should think about. If you trying to find then search around for online. Without a doubt there are numerous these available and many of them have the freedom. However without doubt you receive whatever you purchase. An alternate way to get ideas is always to check another Personal Journal Entry Examples. This method for see exactly what may be included and adopt these ideas to your book. This site will almost certainly help you save time and effort, money and stress. If you are looking for free books then you really should consider finding to assist you try this. Several of Personal Journal Entry Examples are for sale to free while some are payable. If you arent sure if the books you would like to download works with for usage along with your computer, it is possible to download free trials. The free guides make it easy for someone to free access online library for download books to your device. You can get free download on free trial for lots of books categories. Our library is the biggest of these that have literally hundreds of thousands of different products categories represented. You will also see that there are specific sites catered to different product types or categories, brands or niches related with Personal Journal Entry Examples. So depending on what exactly you are searching, you will be able to choose e books to suit your own need. Need to access completely for Campbell Biology Seventh Edition book? Access Ebook without any digging. And by having access to our ebook online or by storing it on your computer, you have convenient answers with Personal Journal Entry Examples To get started finding Personal Journal Entry Examples, you are right to find our website which has a comprehensive collection of books online. Our library is the biggest of these that have literally hundreds of thousands of different products represented. You will also see that there are specific sites catered to different categories or niches related with Personal Journal Entry Examples So depending on what exactly you are searching, you will be able tochoose ebook to suit your own need. Thank you for reading Personal Journal Entry Examples. Maybe you have knowledge that, people have search numerous times for their favorite readings like this Personal Journal Entry Examples, but end up in harmful downloads. Rather than reading a good book with a cup of coffee in the afternoon, instead they juggled with some harmful bugs inside their laptop. Personal Journal Entry Examples is available in our book collection an online access to it is set as public so you can download it instantly. Our digital library spans in multiple locations, allowing you to get the most less latency time to download any of our books like this one. Merely said, Personal

Journal Entry Examples is universally compatible with any devices to read.

Find Personal Journal Entry Examples:

rosewill rsv r40user guide

royal oak manual wind

royal alexandria theatre seating guide

rotary lift spoa10 installation manual a10i

romer arm manual

rover v8 overhaul manual

rough around the edges meets refined meet your match book 2

royal pl2100 laminator manual

rotary air compressor repair manual

rork les fantocircmes

rowe ami jukebox manual r 82

rover 420 service and repair manual

roy chubby brown joke book

rowe r86 jukebox manual

royal enfield gear manual

Personal Journal Entry Examples:

art history and criticism 1 flvs florida virtual school - Mar 22 2022

web dig into and analyze significant works of art and architecture from prehistory through the 21st century to discover art history and criticism methodologies this course explores

flvs ap exam resources flvs florida virtual school - Jun 24 2022

web students outside of florida students need to find a testing location and pay exam fees directly to the test site contact aptesting flvs net for information regarding

ap art history exam past exam questions - Sep 08 2023

web ap art history the exam ap art history past exam questions ap art history exam past exam questions free response questions download free response questions

flvs ap art history exam answers uniport edu - Jan 20 2022

web sep 21 2023 flvs ap art history exam answers 2 7 downloaded from uniport edu ng on september 21 2023 by guest treatment of disorders this manual also presents an

flvs ah100 ap art history flvs course hero - Aug 07 2023

web solutions available flvs ah100 florida virtual school 126 views 4 03 docx 04 03 symbols of power the forbidden city is located in beijing china it was built and commissioned

ap art history gallery 1 flashcards quizlet - Sep 27 2022

web apse the space at the end of the nave that is opposite the building s main entrance this area is usually in the shape of a semicircle and often houses the altar choir the area

ap art history gallery 1 flashcards quizlet - Aug 27 2022

web study with quizlet and memorize flashcards containing terms like form content theme context line hatching and more **ap art history flvs course hero** - Mar 02 2023

web discover the best homework help resource for ap art history at flvs find ap art history study guides notes and practice tests for flvs ai homework help expert

ap art history exam ap central college board - Jul 26 2022

web the ap art history exam has consistent question types weighting and scoring guidelines every year so you and your students know what to expect on exam day section i

florida virtual school study materials studocu - Oct 29 2022

web ap studio art 2 d design ap studio art 3 d design ap studio art drawing ap u s government politics ap u s history ap u s history ap world history app

apah 101 ap art history flvs course hero - Nov 29 2022

web access study documents get answers to your study questions and connect with real tutors for apah 101 ap art history at florida virtual school

how hard is ap art history on flvs any tips ap test - May 24 2022

web may 31 2015 i can t speak for flvs but the level of difficulty of ap art history depends in large part on the individual student personally i found it to be one of the easier ap

ap art history exam flvs reddit - Apr 22 2022

web i noticed that most people who take ap art history on flvs don t take the exam has anyone ever done the exam after taking the course through flvs

flvs ap art history gallery 1 review flashcards quizlet - Jul 06 2023

web paleolithic europe 15000 13000 b c e rock painting overlapping scenes of animals implying a multitude of artists over a long period of time 600 paintings and 1500

ap art history r flvs reddit - May 04 2023

web 3 comments caravagiocolonoscopy 1 yr ago hi i took the class this previous year and i loved it i easily maintained an a in the course submitting on average 3 assignments a

flys art history and criticism segment 1 flashcards guizlet - Jun 05 2023

web flvs art history and criticism segment 1 4 8 4 reviews what site of paleolithic cave paintings caused scholars to re evaluate long held assumptions about prehistoric art

ap art history 101 ap art history flvs course hero - Apr 03 2023

web access study documents get answers to your study questions and connect with real tutors for ap art history 101 ap art history at flvs

ap art history r flvs reddit - Oct 09 2023

web how many assignments are there chartreusecowgirl 3 yr ago i just took my final exam a few days ago and my goal was to finish it by at least december lol i started in the

flvs ap art history exam answers copy uniport edu - Dec 19 2021

web jul 19 2023 guides you could enjoy now is flvs ap art history exam answers below world history elisabeth gaynor ellis 2001 06 gse algebra i abc 2021 01 27 the

flvs ap art history exam answers copy uniport edu - Feb 18 2022

web jun 29 2023 flvs ap art history exam answers 2 8 downloaded from uniport edu ng on june 29 2023 by guest write the history of the moving image as an art form the

ap art history flvs florida virtual school - Dec 31 2022

web high school courses ap art history back to catalog print course details pre requisites world history recommended description within ap art history students will explore

flexpoint - Nov 17 2021

web ap art history pre requisites due to the mature content this course is recommended for students in 10th 11th and 12th in conjunction with or who have successfully completed

flvs ap art history gallery 1 review flashcards quizlet - Feb 01 2023

web study with quizlet and memorize flashcards containing terms like apollo 11 stones great hall of the bulls camelid sacrum in the shape of a canine and more

11 thank you letter for participation in an event templates - Oct 03 2023

web template 1 dear first name thank you for your participation in our event it was great to have you there we would like to offer our sincere thanks for all of your help in making the event a success we hope you found it valuable and enjoyed the experience if you have any feedback or suggestions please do not hesitate to let us know sample letter to clients urging participation in competition - Dec 25 2022

web these could be welcome letters to welcome the clients to the organization introduction letters to introduce a product or service to the clients or thank you letters to appreciate clients for their continued support

sample thank you letter for event participants - Jul 20 2022

web thanks to all participants for taking part in the color week organized a type of organization and their purposes by us describe in your own words you all have been wonderful participants with so much potential and creativity it was so good to have you all at the event explain all about the arrangements

sample appreciation letter for participation in competition - Jan 26 2023

web you can follow this sample thank you email letter for attending an event or thank you letter for participation in the competition you can also follow this sample letter of appreciation for attending an event you need to modify this sample according to your needs date concern authority person name job designation company name guide to thank you letter for participation ink - Mar 28 2023

web it makes no difference what type of event it is or who the attendees were you must show appreciation by sending them a thank you note for participation this article is a guide to learning more about the importance of a thank you letter and how to write one

sample appreciation letter for participation in competition - Feb 24 2023

web you can follow this sample thank you email letter for attending an event or thank you letter for participation in the competition you can also follow this sample letter of appreciation for attending an event you need to modify this sample according to your needs date concern authority person name job designation company name

how do you write an email asking for participation tips and examples - Feb 12 2022

web jul 24 2023 in this section you need to introduce yourself identify the purpose of the email and explain why the recipient should participate be concise and make sure your language is engaging and motivating for example hi my name is john and i am the director of the upcoming environment conservation conference

sample letter of thank you for participation in event - Sep 21 2022

web sample letter of thank you for participation in event below briefly describe sample letter of thank you for participation in event you can follow these sample letter of thanks for participation and participants of the workshop survey research event training program annual dinner or any other ceremony from company or school

thank you for your participation email sample tips and - Nov 23 2022

web jul 13 2023 a thank you for your participation email sample is a message of appreciation sent to recipients who participated in a particular event program or survey this email shows gratitude and recognizes the efforts and contributions of the recipients

how to write a thank you email after a successful event - Apr 28 2023

web mar 10 2023 example of a thank you email after a successful event here is an example of a professional thank you email that you can use as a guide after your next successful event subject thank you for making the 23rd annual women s conference a success dear julie i am writing to thank you for attending the annual women s

200 thank you message for attending the event stating joy - May 30 2023

web jul 20 2023 1 thank you from the bottom of my heart for joining us at the event your presence made it truly special 2 sample letter of thank you for participation semioffice com - Jun 30 2023

web we are providing you a sample letter to thanks participants of the survey research event training program annual dinner conference seminar a workshop for attending training programs etc thank you letter to participants after

thank you letter for volunteering participation how to - Aug 01 2023

web a letter of thanks to people who voluntarily gave their time to support your program or event is known as a thank you letter for participation giving your appreciation and sincerity for lending you their time and effort from the bottom of their hearts

55 messages and quotes to say thank you for your participation - Mar 16 2022

web feb 3 2023 1 your participation in this event made me feel loved and blessed your presence made my event what it was i can t appreciate you enough for coming around to my event thank you 2 it s very rare to have people like you who enjoy adding flavor to another person s event without you the event will not be a possibility

guide to thank you letter for participation ink i - May 18 2022

web want to thank the parties for taking member in an event or competition a thank them letter used participation is a thoughtful gestural to convey your we re introducing a add revolutionary product

guide to thank you letter for participation ink consider - Apr 16 2022

web adenine thank you letter for participation is adenine thinking gesture to convey your want to thank the participants for taking separate in an event or competition a express you letter for participation your a careful sign go convey your tools the faster way to explore what ink has to proffer

sample appreciation letter for participation in competition - Aug 21 2022

web subject letter of thanks for participation dear sir i on behalf of company name thank you for sparing your precious time

for the purpose of company on date dd mm yy at venue your kind participation gave us a great opportunity to share our endeavors and efforts with you describe in your own words

how to write a perfect post event thank you email eventbrite - Oct 23 2022

web feb 21 2023 check out some of our favourite subject lines for thank you emails thank you for being a part of event name event name was a success thanks to you your presence was appreciated at event name thank you for making event name a memorable experience we couldn t have done it without you event name wrap up

thank you for participating letter 4 templates writolay - Sep 02 2023

web sep 18 2023 thank you letter for participation in an event hello john we want to take a moment of your to thank you for your active participation of you in our seminar on climate change and the crisis that follows it

thank you letter for participation letterspro com - Jun 18 2022

web thank you letter for participation guidelines express thanks for their participation explain how their involvement helps express thanks again and offer to update them on the progress sample letter senders name address line state zip code letter date recipients name address line state zip code

the art of value investing how the world s best invest - Apr 11 2023

web jan 1 2013 based on interviews with the world's most successful value investors the art of value investing by john heins and whitney tilson offers a comprehensive set of answers to the questions every equity money manager should have thought through clearly before holding himself or herself out as a worthy steward of other people's money

the art of value investing - Dec 07 2022

web our vim masterclass is most suited for business owners who want to learn to create a second income through stocks the warren buffett way

what is value investing forbes advisor - Jan 28 2022

web apr 4 2022 value investing is a strategy where investors aim to buy stocks bonds real estate or other assets for less than they are worth investors who pursue value investing learn to uncover the

the art of value investing how the world's best investors beat - Jun 01 2022

web apr 12 2013 the art of value investing how the world's best investors beat the market wiley finance book 531 1st edition kindle edition by john heins author whitney tilson author format kindle edition 4 2 104 ratings see all formats and editions

the art of value investing investor education - Feb 09 2023

web the art of value investing by john heins and whitney tilson article highlights insights from renown value investors on investing in turnarounds selling and avoiding overconfi dence turnarounds require new corporate management and it can be

prudent to wait for tangible signs of improvement

the art of value youtube - Mar 30 2022

web the art of value theartofvalue 940 subscribers 175 videos hi everyone jj here with the art of value welcome this show is all about sharing knowledge and experience in stock market

the art of value investing how the world s best investors beat - Jun 13 2023

web based on interviews with the worlds most successful value investors the art of value investing offers a comprehensive set of answers to the questions every equity money manager should have thought through clearly before holding himself or herself out as a worthy steward of other peoples money what market inefficiencies will i try to exploit

the art of value investing learn to invest - Sep 04 2022

web jul 12 2023 the three pillars of value investing the holy trinity of financial success to master the art of value investing you need to focus on three key principles margin of safety this is the difference between a stock s intrinsic value what it s really worth and its current market price the larger the margin of safety the lower the risk

the art of value investing medium - Aug 03 2022

web aug 15 2021 value investing like anything outside of academia is a combination of both science and art the psychological part of value investing would not be effective without objective research

the art of value investing complete course udemy - Aug 15 2023

web have a good understanding on how to find good stocks how to invest into those companies be able to determine the intrinsic real value of a company apply key value investing strategies before investing in the stock market make better investment choices with your money with the right investment mindset

the art of value investing how the world's best investors beat the - Apr 30 2022

web the art of value investing is a thoughtfully organized compilation of some of the best investment insights i have ever read read this book with care it will be one of the highest return investments you will ever make based on interviews with the world s most successful value investors the art of value investing offers a comprehensive set

the art of value investing how the world s best investors beat - Mar 10 2023

web sep 12 2017 the art of value investing is a collection of quotations from prominent value investors it was originally published by value investor media inc which was co founded by the authors both of whom have published widely and have extensive contact with hundreds of funds and managers

the art of value investing essential strategies for market - Feb 26 2022

web how the best value investors maintain mental and emotional discipline how value investing superstars learn from their mistakes and the key lessons they ve learned portfolio management techniques including guidance on diversification risk

management position sizing and more but the art of value investing does much more than impart

the art of value investing wiley online books - May 12 2023

web jan 2 2012 the art of value investing how the world's best investors beat the market editor's john heins whitney tilson first published 2 january 2012 print isbn 9780470479773 online isbn 9781119205685 doi 10 1002 9781119205685 copyright 2013 by value investor media inc

the art of value investing john heins whitney tilson talks - Dec 27 2021

web john heins and whitney tilson co founders of the value investor insight newsletter have done a thorough job of explaining how to look for stocks that are

value investing and behavioral finance the art of value investing - $Jul\ 02\ 2022$

web jul 15 2017 value investing is a stock methodology practised by many successful investors value investing works provided you believe that the stock market is not efficient there are risks to value investing psychological aspects of the human mind affects stock markets behaviour greed and fear should serve to guide us and not rule us why i wrote the art of value investing how the world s best investors beat - Nov 06 2022

web all sensible investing is value investing part one field of play circle of competence deficient market hypothesis fertile ground generating ideas part two building the case cutting through the noise getting to yes part three active management the art of value investing aaii investor education - Jan 08 2023

web in this article we are excerpting sections of our book the art of value investing john wiley sons 2013 which assembles primarily from first person interviews the opinions of the best investors in the business on a wide range of investing topics the art of value investing how the world s best investors beat - Jul 14 2023

web apr 19 2013 based on extensive interviews with market beating money managers superstar hedge fund managers and mutual fund heroes and featuring many real world examples the art of value investing expertly describes the philosophies behind today s most successful value investing strategies

the art of value investing how the world's best investors beat - Oct 05 2022

web based on interviews with the world's most successful value investors the art of value investing offers a comprehensive set of answers to the questions every equity money manager should have thought through clearly before holding himself or herself out as a worthy steward of other people's money