THE EXTRA COIN

A Lydia & Fip Storybook

Fip points to Jesus



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Adapted from the Lydia & Fip episode of the same name

Memory verse: Matthew 6:21 (KJV)

All Scripture is from the King James Bible (KJV).

Grace Team Academy

Fip points to Jesus



It was market day, and the three sisters were on the lane by the stalls: Ariel, the older sister, carried a sack of flour; Lydia’s apron was heavy with red apples, and Fip the Pocket Fox rode in the big front pocket of her jacket; and little Phoebe, the baby sister, held Lydia’s hand the whole way — never alone.

How the apples got into that apron is quite a story. Because before the apples, there was a coin — one extra coin, exactly the price of a honey cake — and it was not Lydia’s.



At Mrs. Doyle’s flour stall, the queue pressed and the market roared. Mrs. Doyle tipped the flour into Lydia’s apron sack and counted the change quickly into her palm — coin, coin, coin, coin — already calling to the next customer.

LYDIA: “Flour for Mrs. Hart, please — the big sack. Mother said exact money, and mind the change.”

MRS. DOYLE: “Exact money, exact flour! Mind the crowd, love — who’s next?”



A step away from the stall, Lydia stopped to count, as Mother had taught her. Once — then again, more slowly. The fourth coin caught the light.

LYDIA: “One… two… three… Fip, that’s one coin too many.”

FIP: “Count it once more, out loud. Coins are slipperier than fish.”

LYDIA: “One, two, three — and this one makes four. Exactly the price of a honey cake.”



Two stalls down, the honey cakes stood in a golden row, honey shining on top, the smell almost visible in the warm air. Lydia drifted toward them without deciding to, the extra coin hidden in her closed fist.

LYDIA: “I have smelled those cakes every market day since spring — warm, with the honey shining.”

FIP: “And Mrs. Hart is home sick, waiting on that flour.”



Above the flour stall, silent as a shadow arriving, Hoot Scoot the owl settled on the awning pole and tilted his great round head. Compliment first — smooth as warm honey.

HOOT SCOOT: “Well. A careful girl, and careful counting too. Clever Lydia.”

LYDIA: “Hoot Scoot. I might have known you’d be over the loudest stall.”

HOOT SCOOT: “Mrs. Doyle is rich, child, and careless rich. She drops more in the straw and never bends for it.”



The owl leaned down and dressed the lie in Lydia’s own morning prayer.

HOOT SCOOT: “Call it a gift. Didn’t you pray for a treat this morning? Here is heaven’s answer, warm and sweet.”

LYDIA: “I did pray. I did. Maybe it is an answer.”



At the honey-cake counter, with the seller turned away, Lydia’s fist rose halfway to pay — and stopped. The words came out half-finished.

LYDIA: “One honey cake, please — no. Wait. My hand is shaking, Fip.”

FIP: “Then tell me what your hand already knows. Whose coin is warm in your fist?”

LYDIA: “Hers. Mrs. Doyle’s. It was never mine to spend.”



A quiet step back from the counter, Lydia’s back to the cakes, the coin open on her palm at last. Fip lifted his chin and spoke the Word plainly. Above, the owl’s smile thinned.

FIP: “It is written: ‘Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee.’ (Hebrews 13:5)”

LYDIA: “Content with what I have: the right flour money — and no cake.”



The owl shrugged one soft wing at the whole rich, careless market.

HOOT SCOOT: “Content is a word the rich keep for other people’s children. One cake. Who is harmed?”

LYDIA: “I would know. Every single bite would know.”



Close in her pocket, Fip answered the owl’s arithmetic with the Lord’s own way of counting.

FIP: “Jesus taught the other way of counting: ‘Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.’ (Luke 6:38)”

LYDIA: “Give, and it shall be given. Not take, and call it given.”



Lydia closed her apron over the flour sack and squared her shoulders. She turned her back on the honey cakes and stepped into the thick crowd toward the flour stall.

LYDIA: “I’m taking it back, through the whole loud crowd. Come on, pocket.”

FIP: “Right beside you. Head up.”



At the flour stall, Mrs. Doyle was mid-shout to the queue when Lydia reached the counter and held out the coin on an open palm. The queue hushed a little.

LYDIA: “Mrs. Doyle, wait — you gave me one coin too many. Here. It was in my change.”

MRS. DOYLE: “Too many? Let me see… So I did. In all this noise, nobody would have known.”

LYDIA: “I would have known. And I nearly spent it. That is the truth too.”



Behind the counter stood a basket of bruised apples — too speckled to sell, sweet-smelling in the sun. Mrs. Doyle began filling Lydia’s apron with them, nodding like a woman paying a debt she was glad of.

MRS. DOYLE: “Then take these, honest girl — bruised apples, free and freely given.”

LYDIA: “Apples? For me? But I only gave back what was yours.”

MRS. DOYLE: “And that, love, is exactly why.”



In the lane home, in late light, Lydia passed the honey-cake stall one last time — no cake — her apron heavy with apples, and smiled in spite of herself.

LYDIA: “No cake. But my apron is heavy and my heart is light.”

FIP: “The best trades look strange at the stall.”



At Mrs. Hart’s cottage door, the sick neighbour opened it wrapped in her shawl, pale, leaning on the frame. Lydia held out the flour first — the errand done right — and then, shyly, the apples too.

MRS. HART: “Flour! And apples too? What a feast for a sick woman.”

LYDIA: “The flour was yours all along. The apples were a surprise.”



On the last stretch of lane in golden light, one apple eaten down to the core in her hand, Fip asked his last question of the day, gently, like a teacher closing a book he loved.

FIP: “And where is your heart sitting tonight?”

LYDIA: “Here. It walked back with me.”



Fip lifted his chin for the memory verse — Jesus' own words — and Lydia repeated them, word for word, standing tall.

FIP: "Jesus said it first, and said it best: 'For where your treasure is, there will your heart be also.' (Matthew 6:21)"

LYDIA: "For where your treasure is, there will your heart be also."



At the cottage gate at dusk, the flour sack stood delivered on Mrs. Hart’s step, Lydia’s apple-full apron bumped gently as she walked home, and the owl’s awning perch far behind was empty. Fip popped up proudly in her pocket and waved one tiny paw at the children watching.

FIP: “Fip the Pocket Fox — your pocket companion in Christ!”

Fip points to Jesus.



A coin that is not yours is not a gift

The extra coin would have bought the honey cake Lydia had dreamed of since spring. She carried it back through the whole loud crowd instead — and the honour she returned came home as joy.

“For where your treasure is, there will your heart be also.”
— Matthew 6:21 (KJV)

Lydia & Fip storybooks bring each Lydia & Fip episode to the page: Fip, Lydia, Ariel, and baby Phoebe — and the Word that answers every temptation.

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Fip points to Jesus