



BACK HOME

By Michelle S. Rodgers

Berks Extension
Home Economist

BY MICHELLE S. RODGERS
Extension Home Economist
Don't Lose It!

Our one-year-old has made an important discovery in the last few weeks. It began as an amusing antic and has turned into a sometimes embarrassing situation. And it all happened over one little activity that her mother initiated as a good hand eye coordination opportunity.

Several weeks ago, Elise learned the word m-o-n-e-y. Now that isn't too unusual as it closely resembles the word mummy that she has been saying for some time. However, it is the accent on the long "e" glint in her eye that indicates mischief. It all started when I offered Elise a small box full of coins. She was to try to drop them into the slot in her piggy bank.

What started as an every-so-often event has turned into a daily request. Not only does she beg us for "mon-ey" but now she goes up to women's purses and points to them announcing her interest in the money inside! And of course, this

seems so cute that she is often rewarded with a few pennies or nickles. Thus the cycle, repeats itself.

Preschoolers like playing with coins without understanding their importance. When we start giving our young children money, they will begin to pick up our attitude toward money in the ways we consciously or unconsciously show and tell them about it.

Children learn by doing, and research shows that they learn most about money management by having money to spend and save. The actual amount is not as important as having occasions to use it. As parents we are the source of our child's earliest spending money, and we are in the best position to start teaching money management.

If we want our children to learn money management, we must provide some money for him or her to manage just as we provide printed material so that children can learn to read.

One early concept to teach is that you cannot buy everything that is wanted. As you shop, share

with your children honestly about why you don't spend money for certain things. Distinguish between not having the money and saving for something you believe more important.

Money management for preschoolers might begin with a few coins to spend on a shopping trip. You will need to provide suggestions of ways they can spend it such as on an ice cream cone or an item at the check out. Most importantly, if your child selects an item that costs more than he has, indicate that is the case. Then offer suggestions of what your child can buy. It is important not to give in

and add more money. This will undermine the meaning of an allowance -- a fixed amount to spend during a given time. Understanding an allowance is difficult for some adults, so be patient and consistent as you apply this money management skill. You also may suggest that a child can save this amount and you will add to it the next trip and they will be able to make the larger purchase. This provides the concept of saving.

In any event, leave the spending choice to your child. Choosing between items is an important concept to teach children that people don't have enough money to buy

everything they want and must make choices.

Parents beware... your money management skills are showing in the convenience store, at the restaurant, at home and at the bank. I've become much more conscious of my spending habits because there is generally this little voice around gleefully announcing the appearance of money. Hopefully, it's just a passing phase. However, so far, our little toddler is doing better at putting money in the bank than her parents. Maybe I should try some hand-eye coordination activities!

Berks County Farm-City Banquet

LEESPORT (Berks) — The fifth annual Berks County Farm-City Banquet will be held on November 10 at Stokesay Castle.

Starting at 6 p.m. a social hour will be held with French-fried mushrooms, milk punch and poultry products available for tasting. Contests of poultry tasting, Christmas tree, duck and turkey identification will be conducted. Prizes will be given to the top two agriculture and city winners in each contest.

Dinner will be at 7 p.m. and will include tossed salad with mushrooms, duck and turkey, baked stuffed potato, buttered vegetables medley, ice cream and milk, coffee or tea.

The program will feature the farmer-business exchange through slides. This year Sandy Graffius of Graffius Burial Vault Co. exchanged with Dr. Lenora Sammons, veterinarian; Ray Kohler, Reading Eagle-Times exchanged with Clint Barfell, Jurgielewicz Duck Farm; and Mayor Warren

Haggerty, City of Reading exchanged with Thomas S. DeLong, a Christmas tree farmer.

Also, an individual and a company will receive the Berks County Public Relations in Agriculture awards.

Each person attending will receive a special edition hand-painted duck or turkey. The cost is

\$12 per person. A Pomona Grange Farm-City quilt will be raffled off during the banquet. For tickets and reservations, contact Clyde Myers, Berks County Cooperative Extension, Berks County Agricultural Center, P.O. Box 520, Leesport, PA 19533. Phone: 215-378-1327. Deadline for reservations: November 1.

Join a 4-H Dairy Club

WEST CHESTER (Chester) — 4-H dairy cattle clubs or 4-H dairy goat clubs are an exciting way for young people between the ages of 8-19 to learn about animals and how to responsibly care and feed dairy animals.

Additionally, each club has varied activities throughout the year that are both fun and educational. Dairy cattle clubs are centered in Oxford/Cochranville area, the Downingtown/West Chester area, the Elverson/Morgantown area,

the Spring City/Bucktown area, and the West Grove/Avondale area. Dairy Goat clubs are located in the New London area, and the Spring City area. Membership to any club is open to any Chester County young person. Clubs are organizing now for the next season, so now is a great time to join.

For more information on the 4-H dairy program, or any other 4-H program, please call the Chester County Extension Office at 696-3500.

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