

## From Piggy Banks To Checking Accounts

NEWARK, DE. — "The sooner kids are involved in financial management, the better," says Maria Pippidis, University of Delaware Cooperative Extension home economist. "Even young children understand very early the concept of trading a coin for something. By the time they're teens, kids should be well on their way to learning how to handle finances."

Pippidis says when teens start earning money regularly — whether through part-time jobs, baby-sitting or paper routes — they need to start managing their money, too. If they don't already have savings and checking accounts, now is a good time to open them.

Parents can help their children make good financial decisions by helping them set priorities. Advertising and peer pressure bombard kids, notes Pippidis. Parents can act as intermediaries to help filter through the information.

"It's important for kids to learn

that money is a means to an end," says the agent. "It is a tool that can be used to accomplish other things in life. If your child wants to buy a CD because enjoying music is an important part of who he or she is, that's a good goal. If the child wants a CD because everyone else has it, maybe you need to discuss it further."

Pippidis says communicating about money is important to help children understand money concepts and develop financial self-esteem.

"Communicating about money gives benefits beyond finances," she adds. "Parents who communicate with their children about money will build an overall better relationship that helps them bond and develop respect for each other."

When a child decides on a purchase goal, parents can help by suggesting that the child save a percentage of each sum of money that is earned. Using a tangible method such as putting the

amount of money saved in a box or envelope will reinforce the concept. Another way to keep savings tangible is to post a progress chart on the refrigerator. List the child's goal, dates when income was made, and what amount was put aside.

"Whether your child plans a long- or short-term goal, encourage comparison shopping by reading consumer reports or going to various stores to compare items," Pippidis says.

Parents can encourage good

financial record keeping by having children file pay stubs, balance checking accounts and save receipts and warranties from major purchases.

"The most important thing parents can do is provide their children the opportunity to experience financial management activities and skills," says the agent. "The more experiences and practice the kids have with finances, the better they will be at making good decisions and choices."

"Share as much of your personal finances as possible with children including fuel, electricity and mortgage costs. Let them help write the checks for household bills occasionally. And remember to share your long-term goals with them."

"Money issues are a reality," Pippidis says. "Let's deal with them and help children learn the skills they need to become good financial managers so they can reach their goals."

## Beef Checkoff Promotes New Burger

HARRISBURG (Dauphin Co.) — The introduction of Wendy's Big Bacon Classic Cheeseburger is big news! Developed to please hearty appetites, the burger is the first new beef item that Wendy's will permanently add to its menu since the late 1980s. Through checkoff dollar investments, cattle producers throughout the nation are helping to assure that the product is a big success.

The sandwich — a quarter pound ground beef patty topped with cheese and three full strips of bacon and served with the works

on a Kaiser bun — was first introduced during the month of August with an intensive media blitz. Television commercials, featuring Wendy's founder, Dave Thomas, as well as radio spots, print advertisements, free-standing inserts and a variety of other promotional tools, were designed to evoke interest in the Big Bacon Classic, which is expected to move millions of incremental pounds of ground beef during the next twelve months.

"Checkoff dollars invested by cattle producers will be used to sustain awareness of the Big

Bacon Classic and to encourage frequent ordering," explains Kelley Shearer, Pennsylvania Beef Council Foodservice coordinator. "In-store point-of-sale materials will remind consumers to ask for the Big Bacon Classic, which is sure to be a new favorite among beef lovers." As a symbol of the beef industry's participation in this effort, the red beef checkmark is featured in all television ads and print materials.

"This partnership presents an excellent opportunity to increase beef sales at Wendy's and to enhance beef's positive image," adds Shearer. "The beef industry enjoys great benefit when a chain the size of Wendy's adds a permanent new beef item to its menu. Promotional efforts are aimed at generating awareness and establishing a 'crave appeal' based on the great taste of beef served fresh and hot off the grill."

## Mexican Pickers

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ing English and the everyday difficulties of school."

Matos says county schools need more bilingual teachers. The migrant workers are no longer as transitory as they once were. "Parents dream about going back to Mexico," she says, "but the reality is different."

Mushroom-picker Martin Sabala now faces that reality. He longs to be back in Mexico with his wife and year-old son, whom he last saw four months ago. Instead, he says, he will soon start the legal procedure to bring them to the United States. Then he'll be able to work year-round.

The job of tracking the chang-

ing work status of Sabala and other pickers at Modern Mushroom Farms falls to Marcelo Ortiz.

Ortiz left Puerto Rico in the 1950s with thousands of other laborers in search of better employment. His bilingualism helped him work his way from picker to general foreman. Now Ortiz, 54, sees the 135 men he supervises cope with the same difficulties he once thought he would never overcome.

Problems with housing, discrimination, and living a long distance from home may continue, but most of the workers will remain on the mushroom farms, he says, "because they need it."



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