

TAKING TIME

by Rebecca Escott



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For Lehigh County

Encouraging Responsible Money Handling

As teens head back to school and off to college, now's a great time to talk with them about improving the ways they manage money. Spending money for books, food, gasoline, football tickets and other living expenses can quickly eat up summer savings. Parents can help prepare their children for this and set some ground rules about the support they will provide.

This is especially important if you have a teen who is considering buying a car or if your child has been hounding you saying the spending allowance you provide for each semester is "just not enough to live on." I learned my best lesson about money management one semester when a professor required all her students to keep a running tally of the everyday expenses they incurred. I learned more from that experience than from many other technical budgeting and investment lessons.

I challenge you to do a similar exercise. I also recommend that you reward any teen who agrees to do the same thing for at least one month. What might they learn? "I didn't realize how much I spend on a date!" "Wow! I spend a lot of

money eating out." "The prices for my books this semester are much higher than last year." "It's cheaper to do my laundry at a laundromat than in the dorms." "Jennifer borrows money from me every week and doesn't repay it."

"Effective money management is a disciplined behavior. It is a difficult concept to master, and one that is easier when learned early in life," according to the experts at the College for Financial Planning. Author Dorothy Rich explains that self-discipline goes hand in hand with being responsible. If parents find themselves doing things like turning in kids' library books, feeding their pets, watering their plants, finishing their homework, it's time to stop. According to Rich, a parent's "urge is to protect, perhaps even to overprotect. At times we become responsible for our children, often to protect them from unpleasant consequences."

But for a teen, experiencing real consequences is critical. The College for Financial Planning suggests that teens need to learn a core group of lessons about responsible money management. They include:

- determining the differences between needs and wants. (Needs



are necessary for survival. Wants make our survival more comfortable.)

- writing clear, realistic goals.
- developing the habit of regularly saving.

- recognizing that getting into debt is much easier than getting out of debt.

Rich explains that children become responsible through an "accumulation of experiences." So start now. PRIOR to making an expensive purchase or before your teen spends a chunk of hard-earned money, talk out how much time and money the routine maintenance will cost. Discuss what you will do (if anything) and what your teen will be responsible for. Also outline the consequences of breaking that responsibility (just in case anyone wants to change his or her mind). Write down these decisions and post them.

These lessons don't come easily. Rich reminds all of us that, "All the lectures in the world will do no good if children see that it's just 'talk.' It's hard, if not impossible, to hold children to certain rules when parents brag about breaking laws. It's hard also when parents seem too good to be true. Have we never been tempted to do anything wrong? It can help when we tell about a temptation and how we handled it."

As the school year begins, provide your teens with opportunities to develop responsible money management skills.

York Society 26

York County Group 26 met at Beshore's pavilion for the groups annual picnic. Athena Beshore was hostess and Martha Yost was in charge of the program.

Sixteen members were present. Leah and Jessie Beshore provided entertainment for the group.

The groups By-Laws were read. Group 26 will entertain Group 25 at Dover Family Restaurant in October.

Tickets were handed out to the members for the raffle prizes to be chanced off at the November County convention.

Help Your Child Get Ready For School

COLLEGE PARK, Md. — The approach of a new school year can be an exciting, unnerving, even an intimidating experience for children — especially those who are entering kindergarten or first grade. Although many children have already been cared for outside their home in day-care centers, play groups and nursery schools, entering a "real" school is still a major event in their lives.

"Preschools and day-care centers generally are geared to give children at least some of the individualized, personal care they receive at home," says Dr. Billie Frazier, a human development specialist with the Cooperative Extension Service-University of Maryland at College Park. "Kindergarten, on the other hand, is part of an institution designed to help children meet the requirements of society."

Although a happy preschool experience may promise a comfortable transition into grade school, it isn't a guarantee. To help children move smoothly from home or a day-care center to school, Dr. Frazier offers the following advice:

- Don't make school a topic of daily conversation during the last weeks of summer, but be willing to honestly answer your child's

questions.

- Treat going to school as part of the normal course of events, something that is expected. Explain to your child that everyone has a job; your job is going to work every day, his or her job is going to school.

- Don't allow older children to frighten or tease younger children with tales of how awful school is.

- If you work, try to make special arrangements that allow you to be home the first day or two when your child returns from school. If this isn't possible, find other ways to give a little extra attention, such as calling your child at home after school or making plans to do something together when you get home.

- Make sure your child understands any transportation plans and arrangements for before- and/or after-school care if you work.

- Let your child know what you will be doing while he or she is at school. Mentioning concrete tasks, such as laundry, vacuuming, writing a report or going to a meeting, can be very reassuring to children.

- Plan ahead for any changes to daily schedules, adjusting meals and bedtimes as necessary; implement the new schedule before school starts to give you and your child time to get used to it.

- Make arrangements to visit your child's teacher and classroom with your child before school starts so that he or she will know where to go.

- Plan to attend meetings and social events for teachers and parents. Get involved in your child's education.

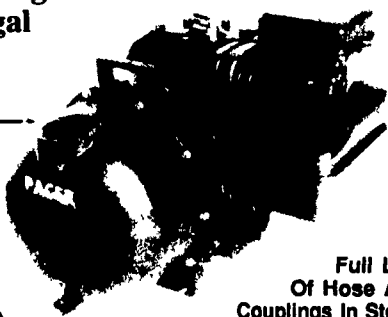
Despite the best planning and reassurances, there is always the chance that your child may balk when it's time to go to school. "That's when you have to grit your teeth, control your protective instincts and push," says Frazier. "Usually, the hardest part is the actual moment of separation. Most children recover quite quickly after that."

By being supportive, interested and patient, she adds, parents can help children overcome their initial fear or uneasiness within a few days. As youngsters become comfortable in their new surroundings, develop trust in their teachers, make friends and discover that some fun and interesting things happen in school, they'll look forward to going to school and forget they were ever afraid.



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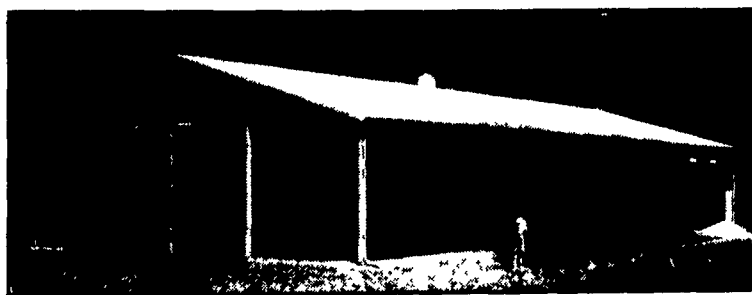
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