

How lucky can one person get? My flood of good fortune arrived via the regular daily mail delivery, stuck between three bills. a cattle sale flyer, two magazines and assorted, paper-wasting, trash-can-feeder junk. But these weren't "junk" pieces of mail. No indeed.

Both my sources of wonderful luck were on official certificates, with fancy edging, done up in the style of a graduation degree. One was a "certificate of notification," the other a "certificate of guarantee." Impressive, huh?

The fanciest one stated in official-looking print that yours truly is the "registered holder of this Certification of Notification," which was coming by first-class mail no less. And — drum roll: please — as part of a national promotion, I was receiving a "SPEC-TACULAR 7 DAY/6 NIGHT DREAM VACATION" to Florida and the Bahamas.

Hot diggety. Who couldn't use a "spectacular 7 day/6 night dream vacation?" Plus, if I called within 72 hours, a bonus "mini-vacation, including 3 exciting days and 2 nights in Magical Orlando." How could I pass this up?

The call went through, amazingly, on my second try to the tollfree phone number. What the

heck, it was lunch time anyway; hearing the rest of the story on this "spectacular vacation" might be entertaining. Across the table, The Farmer fixed a "What in the world are you doing now?" look on me.

"Consumer research," I explained.

The perky voice at the other end went through a line of questions after pulling up my number on the computer, confirming my address. Was I married? Was my husband there?

"No," I lied, irritated to even be asked such an irrelevant question. "How'd you get my name?" She produced a vague response about random demographic selection related to purchasing power of holders of a couple of well-known, nationwide, credit-card companies.

This line went on for about six or eight minutes, with a pitch about the glorious Pompano Beach resort and all the enjoyable diversions offered by the cruise to the Bahamas, blah, blah, blah, etc., etc.

Finally, the hook on the dangling, baited fishline: "You can claim this spectacular vacation with the small promotional fee of only \$199 per person . . .'

I hung up. Before she could ask for a credit card number.

Now, on to the "Certificate of

# Study Shows More Kids Rely On Shaky Welfare System

UNIVERSITY PARK, (Centre Co.) — A Penn State study shows that rural and urban children are relying more heavily on a welfare system that's doing little to relieve poverty.

"The ameliorative effects of public assistance are not as great as. people think," says Leif Jensen, an assistant professor of rural sociology. "Nonetheless, more so than urban poor children, those in rural areas may be going without benefits they need and deserve, especially if we consider children as the innocent victims of poverty.

"The welfare-policy debate

Guarantee," stating "One of the following awards is yours!" "AB-SOLUTELY GUARANTEED .. for your participation in our National Promotion."

These awards included: A Jeep Wrangler or \$10,000 in cash, \$3,000 U.S. savings bond, a "World Class Vacation Adventure!," an entertainment system or \$1,000 in cash.

Though I tried several times more consumer research — the toll-free number was always busy.

"If busy, keep calling," it stated right at the bottom of my Certificate of Guarantee. Since they gave me only 48 hours, someone else has surely claimed my Jeep Wrangler by now. Too bad.

But, this good luck must be hereditary. Just yesterday, our son related how he had been offered a free gift from a fishing magazine.

And all he had to do was send in three bucks . . .

assistance has always been more effective in relieving child poverty in urban than rural America."

Jensen and David Eggebeen, an associate professor of human development, analyzed U.S. Census data from 1970, 1980 and 1990. Their study was published in the journal Rural Sociology.

The researchers focused on poor families with children and found that the percentage of family income from parent's earnings declined continuously since 1969. At the same time, the percentage of family income from public assistance rose, even though the inflation-adjusted dollars received from public assistance declined.

This pattern of rising reliance on welfare and declining reliance on parental earnings was seen among both two-parent and femaleheaded families. The trends were sharpest in rural areas, although poor rural families continued to rely more on earnings and less on public assistance compared to poor urban families.

The researchers say that rural poor children were less likely by about 15 percent in each decade to receive public assistance than their urban counterparts.

Jensen and Eggebeen say that in 1990, 21.1 percent of rural children lived below the poverty line. compared to 18.2 percent of urban children.

"An implication is that welfare is not as effective in rural Ameri-

needs to recognize that public ca," Jensen says. "Rural children are a group at higher risk of poverty, yet their parents are underutilizing one of the main programs to help them."

The study also indicates that public assistance offers only modest ability to improve the status of poor children, with rural youngsters at a disadvantage.

In 1969, for instance, 14.9 percent of rural children with prewelfare income below half the poverty line were brought out of 'deep poverty" when public assistance was factored in, Jensen says. In contrast, the corresponding effect for urban children was 33.2 percent.

The researchers say that their findings about the effects of public assistance suggest the need for strategies that improve employment opportunities for lowincome families.

"Policies to increase job opportunities must include efforts to make work pay a living wage," Jensen says. "Regardless of whether the minimum wage is raised, it should at least be pegged to the rate of inflation to keep pace with the cost of living."

The study suggests that employment initiatives would have more immediate and beneficial effects on rural poor children, Jensen says. Poor rural parents have a stronger attachment to the labor force compared to urban parents, and there is evidence they are more likely to shun public assistance, he says.

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