

# Teach Kids The Financial Facts Of Life

We try to teach our kids to be street-smart, musical, athletic, and even computer literate. But teaching them the value of money can be more difficult than getting them to clean their rooms.

Given that adult Americans are saving too little of their paychecks and declaring bankruptcy in record numbers, it's essential that the next generation of consumers be better prepared to face their financial future.

You know the importance of teaching kids "the three Rs" — reading, "riting and "rithmetic. But experts who specialize in money matters for children generally agree on the need to teach them "the three Ss:"

• Saving. Putting some of their money aside so it's there to protect them in the future.

• Spending wisely. Living within their means and being educated consumers.

• Sharing. Being generous and charitable.

To help parents, guardians, and even grandparents raise financially responsible people, FDIC Consumer News offers the following suggestions:

• Give an allowance. If used as a teaching tool and not a giveaway, an allowance can be one of the best ways to teach kids, even as young as five or six, about money, taking pride in their management skills, and becoming more charitable. There are many different ways to structure an allowance and, of course, each family has to decide what's right for them (in terms of how much allowance to give, what kinds of

things the child should start paying for, and so on).

• Help your child start a savings or investment account. The old piggy bank still can be a fun way to introduce little ones to the concepts of saving and managing money. But at around age eight, your child may want to open a small savings account and begin learning what banking's all about, from filling out deposit slips to reviewing statements.

• Encourage the right kinds of "child labor." Jobs can teach kids to be responsible and to enjoy earning and saving money. One way is to pay a child for extra work around the house — the kind you might hire someone else to do. This could mean cleaning the garage or baby sitting a sibling on a Saturday

night. Author and family finance expert Neale S. Godfrey encourages parents to maintain a list of nonurgent jobs a child can do. "Then when your offspring asks you for a second pair of designer sneakers or money to go ice skating with friends," she said "refer to the list." Godfrey says this "overtime pay" helps everyone — it's extra income for the child and a time-saver for busy moms and dads.

• Play "show and tell" while you manage your own money. If you expect your kids to become responsible with their money, and yours, you have to practice what you preach. Serve as a good example of what it means to save, spend wisely, and share with others. You'll make more of

an impression on your children if they can see and hear what you're doing to manage your money.

• Make learning about money fun and interesting. We've already mentioned a few ways to stimulate a child's interests in saving, spending wisely, and sharing money with others.

Final thoughts. One of the best things we can do for our children is to prepare them for life "on their own." Whether your kids are tots or teens, instill in them a sense of responsibility when it comes to managing money, working hard, and being charitable. The time you devote to teaching the financial facts of life could be one of the most rewarding investments you ever make.

# Historic Gardens Showcase Native Plants

COLLEGEVILLE (Montgomery Co.) — "Natural Landscapes and Habitats" will conduct a walk at the Historic Bartram's Garden, starting 5 p.m. on Tues-

day, August 15.

Quaker botanist John Bartram was famous for discovering and collecting native plants in colonial America. The Franklinia tree,

which he discovered and propagated, is now extinct in the wild.

At Historic Bartram's Garden, a garden expert will lead the Co-operative Extension tour group through a native plant exhibit, a wildflower meadow on reclaimed land (a former dump) and along the once-walled river, now restored

to a wetlands as it may have looked in John Bartram's era. The Franklinia tree should be in bloom at the time of the tour.

Unlike all other walks in the "Natural Landscapes & Habitats" series, this is not a free walk. Cost will be \$5.

More information on Bartram's Garden is available online

at [www.libertynet.org/bartrams](http://www.libertynet.org/bartrams).

To receive a walk schedule and registration form, send a self-addressed stamped envelope to Recycling Education Program, Natural Landscapes & Habitat Walks, 1015 Bridge Road, Suite H, Collegeville, PA 19426, or call the Recycling Education Program at (610) 489-4315.

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1. Place nine Lipton Cup-Size Flo-Thru Tea Bags or three Lipton Family-Size Flo-Thru Tea Bags in a clean gallon jar. (Decaffeinated, green or herbal tea should not be used. Caffeine is a natural preservative and because there aren't any additional preservatives added, this is one form of protection against bacterial growth.)

2. Fill jar with cold water.

3. Cap the jar loosely and place it in hot sunshine for three-four hours. Do not exceed four hours.

4. After removing the tea bags, refrigerate your Sun Tea within five hours of when the brewing process started.

5. Discard the Sun Tea after 24 hours from the time brewing began. Thoroughly wash the gallon jar with hot soapy water, and rinse before each use.

Spoilage bacteria will grow if not properly refrigerated.

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