

# Teaching children the value of money

**By KAREN THOMAS**  
Penn State Home Economist

It doesn't take long for a child to learn what money can do. It gets things that a family needs and wants. Money gets bubble gum, ice cream, a toy . . . for a young child.

As a parent, your attitude toward money reflects what you consciously or unconsciously show and tell your child. Your values are part of your daily behavior. How you treat things of value in your home, the way you talk about money and how money is spent and saved will affect the way that your children use money.

Children should learn about money for several reasons:

+ it influences how they live and feel about life as well as being related to economic stability and security.

+ most children will spend ¾ to one million dollars in their lifetimes.

+ it affects future relationships; money troubles are often cited as a major cause of divorce by lawyers.

Parents play an important role in teaching children about money. They serve as role models, provide guidance and experience, help develop a realistic understanding of money, and help children learn how to make satisfying choices based on goals.

A good introduction to financial planning is to have your child guess how much you pay for rent-mortgage, electricity, food, phone, etc. Then show the actual figures. Gear money talk to your child's age.

Don't forget to teach your child about cash. The use of credit cards to buy all kinds of items and the drive to the automatic teller — at any hour of the day or night to pick up money — may give a distorted view of spending and earning to a child.

Remember that realistic expectations of children's behavior requires some knowledge of the ways children learn and develop. Some research shows that children learn the most about money management by having money to spend and save. The amount is not as important as having the occasions to spend it!

Learning about money — how to get it and how to spend it — is invaluable. One way for a child to be able to do this is to receive an allowance. An allowance is a child's share of the family income to be used as the child chooses on certain defined set expenditures. Children learn to plan expen-

tures, learn to allocate funds, learn to save money, and gain experience in handling money by having an allowance.

Most children will not want to be ready for an allowance until five-eight years old. Some preschoolers may be ready by five if older children are in the household. An allowance should be large enough to cover some basic needs plus extra to allow for saving and spending, yet small enough to require choices.

Recommend to your children to set up a plan for spending their allowance especially when children become teenagers and are responsible for most of their personal expenses. Children need to learn money goes farther when planned. Money is limited and families' finances have to stretch to cover everyone.

Once an allowance is in place, here are some suggestions for making it a good learning experience.

1. Avoid prying into how an allowance is spent. It is the child's money.

2. Be businesslike in your financial arrangement. Allowances are given on time, without any strings attached.

3. Children do not spend like adults. Their needs are not the same as adults so do not expect children to act as adults.

4. Be patient. Accept the fact that youngsters will make mistakes in spending money.

5. Give children a weekly allowance, preteens and teenagers, enough money for a month. Always give an allowance on a regular basis. Don't postpone the kid's payday until you can get to the bank or automatic teller. Treat allowance days as if it were your employee's payday.

6. Don't be a patsy and give more money to the child if the allowance is spent before the next time to give an allowance. Try loaning money with interest!

7. Be there to help and guide learning, not to dictate.

If you feel that you want to pay for work, set some guidelines before the work begins.

1. Agree upon a standard of work.

2. Distribute jobs fairly among all family members.

3. Give workers the opportunity to refuse the job.

Whatever the means your family uses to provide a child, teen or young adult with spending money, the facts remain that they need money long before they are skilled or legally old enough to earn it.



### Canadian air mail?

Allisia Zim, 8, holds the helium balloon with a message attached that she found May 27 on her way home from Lehman Elementary School with her mother. The pink balloon was apparently launched by one Jay Hoover, 8, of Ontario, Canada, and the attached message contained his address so the finder could let Jay know how far his balloon travelled. Allisia plans to write to Jay and is hoping she has found a pen pal.

### Lancaster bus trip open to public

A bus trip, co-sponsored by the Associates of the Pennsylvania Anthracite Heritage Museum and Iron Furnaces and the Associates of the Eckley Miners' Village Museum, will be held on June 25. The bus will depart at 8:30 a.m. for the Pennsylvania Farm Museum at Landis Valley. The Pennsylvania Farm Museum is an outdoor museum that depicts Pennsylvania's rural heritage. Located near Lancaster, the museum consists of 22 exhibit buildings and a vast collection of objects relating to farm life. The group will proceed to the Mount Hope Estate and Winery in Cornwall. The tour will include a formal wine tasting. The next stop on the itinerary will be dinner at Gambriini's Restaurant in New Tripoli. Price of the trip is \$40, \$35 for associated members and includes all admission fees and dinner. Reservations can be made by sending a check, with a self-addressed, stamped envelope, to Eckley Miners' Village Museum, R.D. 2, Box 236, Weatherly, PA 18255. Please be sure to indicate your choice of entree and your phone number. Reservations must be made no later than June 4. For further information, please contact Gloria Lloyd, Volunteer Coordinator, (717) 636-2070.

# Good garden soil is like a good friend

This release has been prepared by J.T. Gershey, a Master Gardener program participant with Penn State Cooperative Extension Luzerne County:

Mr. Gershey says "Good Garden soil is like a good friend...treat it with respect, help it in times of need and you can depend upon it to provide you with a long productive friendship."

Know your soil; determine if it is gritty, slightly sticky or very sticky. A method to approximate the texture of your soil is to hand compress moist soil: sandy soil feels gritty and easily falls apart while a clay soil feels smooth, slippery and will hold its compressed state (tightly sticks together in a clump).

A silt soil is somewhere in between these two extremes. These three mineral particles (sand, silt and clay) make up most garden soils and the percentage of each in the soil determines if your soil is rich in sand, silt or clay.

Approximately equal parts of sand, silt and clay is defined as a "loamy" soil.

As the composition changes you can have a sandy loam, silt loam, or a clay loam - all of which are good garden soils.

Loamy soil without organic matter is insufficient to promote good development.

Organic matter is essential for a healthy and productive soil. It improves all soil structures: it binds sand granules together to boost water and nutrient holding capacity; it makes silt and clay particles more workable by reducing its packing density. Soil organisms thrive on this type material!

As this material is "broken-down" (decays) a rich, dark humus results. When this occurs, nutrients become available to your plants; nitrogen, phosphorus and a host of trace elements are the end product of this decay. Therefore, you should work into your soil (till or spade) plant residues, animal manures or green manure cover crops.

Note that the following characteristics of the three minerals apply: sand drains well, but won't hold sufficient water for plant roots; clay or silt hold moisture well, but won't allow excess moisture to drain. Again organic matter is the answer to correct these deficiencies and must always be thought of as the main remedy for soil improvement.

Several comments on pH is also essential to understanding your soil. pH is a measure of acidity or alkalinity.

In chemistry pH is a short hand designation for a specific type of positive ion in a solution.

The scale for pH ranges from 0-14 with "0" being highly acidic, "7" neutral and "14" being highly alkaline.

Most plants prefer a slightly acidic soil - between 6.0 to 6.9. At a lower and higher pH than this range, essential elements are "tied-up" in the soil and are unavailable in proper amounts to plants.

Once your pH is in the proper range, fertilizers become more effective, trace elements are more available and strains of bacteria are able to grow and become more active.

Soil pH can be tested easily with test kits or indicator solutions.

The pH can be raised by adding lime or lowered by adding iron sulfate or aluminum sulfate.

It is interesting to note the pH of some common materials (pH is shown in parenthesis): household ammonia (11.5), sea water (8.5-10.0), baking soda (8.2), pure water (7.0), tomatoes (4.5), oranges (3.5) and lemon (2.8).

Fertilizers should be planned to provide a balance supply of nitrogen (N), phosphorus (P), potassium (K) and trace elements.

Organic matter supplies all of the above and, in general, except for the trace elements, supplemental additions of N, P & K must be provided.

It is advisable to obtain an analysis of your soil (soil test are obtainable through your county extension service) to determine what amount of fertilizer are needed.

Follow the application rates indicated by the soil analysis or you may use the following as a general rule for fertilization. Use a well-balance fertilizer at planting time. Sprinkle a 10 quart pail of 5-10-10 or 10-10-10 evenly over 1,000 square feet of garden surface. Do this one to two days before planting and mix it into the top 3 inches or so of soil.

This technique should provide sufficient fertilizer to get your plants on to a good start.

Some crops such as corn, cucumbers, squash and tomatoes will benefit from several light side dressings spaced several weeks apart after the have become well established.

The important thing to remember prior to planting is that there is no substitute for a well balanced (loamy) and organically rich soil.

### Tuzinski speaks to Kiwanis

Janet Tuzinski, Administrator of Regulatory Affairs at Commonwealth Telephone Company, Dallas, was the principal speaker at a recent Dallas Kiwanis Club meeting. Jani began her career with Commonwealth as a Customer Service Representative in 1972. She is currently involved with the administration of the complex regulations governing public utilities, particularly the telecommunications industry. Her topic covered the strides being made to provide even more advanced and improved methods of communication to the people served not only by Commonwealth Telephone but the entire telephone industry as a whole. She also gave an explanation of why the consumers telephone bill contains the amount of pages it does. Approximately 25 individuals were in attendance including several potential new members.

The date of June 15 has been set for the Kiwanis Annual Pitch Tournament with invitations soon to be mailed.

### HELP WANTED

**AMBITIOUS** self-motivated person to work from home as Area Supervisor. No investment, free training. 607-756-7291 collect. 20-2-P

**GET PAID** for reading books! \$100.00 per title. Write: PASE - D1518, 161 S. Lincolnway, N. Aurora, IL 60542. 20-4-P

**TRAVEL COMPANION** age 40 to 60, wanted for divorced white male, 57 yrs. old, who does not drive. Must have drivers license & be willing to transport. Call 639-2718. 19-4-P

### NOW IS THE TIME!

Sharp Ambitious People Needed, Management position. Home-based job. NO INVESTMENT. FREE Supplies. Kit Training. Weekly Checks. Aver. \$8 per hr. plus. Earn Hawaii Trip-HIRING NOW! Call Patty (717) 676-9383. 21-1-P

**WANTED:** Person to work as Chaplain with migrant farm workers August 15 - October 15, primarily in Sweet Valley. Variable hours. Knowledge of Spanish helpful. Mileage included. For information contact the Wyoming Valley Council of Churches (825-8453), 35 S. Franklin St., Wilkes-Barre, PA 18701. 21-1-P

### HELP WANTED

**HEALTH CARE PROFESSIONALS.** Interested in supplementing your present income? Golden Care Home Health is presently seeking Physical Therapist, Occupational Therapist, Speech Therapist, Nurses Aides & RN's for Back Mountain Area. Hours are flexible. Exceptional wages. Call 654-2883. 18-4-P

### FOR RENT

**UNFURNISHED** apartment: Modern 1 br., 2nd fl., w-w carpet, balcony, large closets, elec. range, refrig., W & D hookups, heat and all utilities included, garage, adults only. No pets. \$250 per month. Sec. deposit. Call 333-4891 6 to 10 p.m. 21-1-P

### REAL ESTATE

**WANTED:** Farm house. Professional couple looking to buy farm house with outbuildings & acreage. Call collect 1-655-8906. 14-9-P

### AUTO

**1986 BUICK SKYHAWK** T-type, grey, 4 cyl, 5 spd., air, AM-FM Cassette luggage rack, road lights, aluminum wheels, 21,000 mi. Extended warranty, exc. cond. Asking \$7500. 675-6222 anytime 829-3777 before 5 p.m. 20-3-P

### ADOPTION

**HAPPILY MARRIED** COUPLE desires to adopt white newborn. Expenses paid. Confidential. Call collect 516-289-7866. 10-12-P

**PROFESSIONAL COUPLE** with 2 ½ yr. old adopted daughter wishes to provide loving home for white infant. Medical expenses paid. We're very easy to talk to. Please call collect anytime. 201-455-0497. 19-3-P

### MUSICAL

**USED FLUTE.** Best offer. 675-3713. 38-111-P

### MOBILE HOME

**FOR RENT 14'** wide mobile home. 2 bdrms. No pets. References and security. Call 333-4944. 13-111-P

**FOR SALE 12x64** two bedroom, 8x16 screen porch w-storage shed. Insulated skirting. Set up in park. \$7100 neg. 639-5770 or 829-7471. 18-4-P

### GARAGE SALE

**GARAGE SALE,** Saturday, June 4, 10-4 p.m., 61 Harris Hill Rd., Trucksville. NO EARLY BIRDS! 21-1-P

**YARD & PORCH SALE,** furniture, antiques, stereo, lawn furniture, lamps, books, dishes odds & ends. Rain or shine, June 4 & 5, 9-4 p.m., 54 Monroe Ave., Dallas. 21-1-P

### FREE

**FREE Horse manure.** Upper Demunds Rd., Dallas. Call after 4 p.m. or on weekends. 675-4182. 37-111-P

### WANTED TO RENT

**WANTED TO RENT 34** year old, single female, clean & quiet wants to rent small efficiency apt. near College Misericordia. Call 454-4907. 19-3-P

### WORK WANTED

**HANDYMAN** Anything from replacing a few steps to remodeling your kitchen. Call Phil or Helen at 639-2581. 17-12-P

**CARPENTER-HANDYMAN** quality work, reasonable rates. Free estimates. Call Jon: days 693-3852, evenings 639-5544. 19-4-P

### FIREWOOD

**FIREWOOD FOR SALE** All hard wood. Cut your own. Pickup truck load. Reasonable. 675-0745. 18-4-P

### SERVICES

**TYPING.** Need typing for business, academic, legal or personal, call Susan at 675-0372 after 5 p.m. 50-111-P

**AFFORDABLE DECKS** Call now for estimates 696-2270 anytime or 693-0748, 693-1664 after 5 p.m. 20-4-P

### ANIMALS

**7 BEAUTIFUL PUPS** Retriever-Callie mix, 6 wks. old. Asking \$20-\$25 ea. Call 829-0081 after 12. 20-4-P

### AUTOPARTS

**ALL SEASON FIRESTONE** P205x75R15, new \$20. 824-4986. 19-4-P

**MICHILIN TIRES 4-P175x70R,** \$80 for all. Call 825-9509. 19-4-P

**PAIR 875x16.5 light** truck tires \$65 pair; pair 750x16 light truck tires \$60 pair. Hand push lawnmower \$20. 825-9509. 20-4-P

**4 15" MONTE CARLO** Ford turbine rally mag wheels will fit 73-77 full sized GM car. Cost new \$100 will sell all for \$90. Good cond. 779-4329. 20-4-P

**PAIR OF GOODYEAR** 185-70R-13 all season car tires, new cond. \$40 both. 822-7814. 20-4-P

**PAIR OF FIRESTONE** 9.00-20 truck tires w-tubes, both for \$175. new 822-7814. 20-4-P

**SET 4 MICHELIN 175-**70R-13 all season car tires, new cond. \$75. 822-7814. 20-4-P

**PAIR 185-70R-14 all** season \$40 both. 822-7814. 20-4-P

**PAIR H-70-15 raised** white letter car tires, \$40 both. new cond. 822-7814. 20-4-P

**SET 4 MICHELIN 185-**70R-13, all season car tires, new cond. \$90 for all. 822-7814. 20-4-P

### FOR SALE

**FURNITURE** livingroom sectional, 3 pcs, a buy at \$75. 822-2328, 9-5 p.m. 18-4-P

**GRASS TRIMMER** Black & Decker, \$5; deep sea pole & reel, \$25; Pool cover 20 ft. \$15. 675-0514. 18-4-P

**LEADED GLASS PANEL** 53"x12" \$8; black exterior window shutters, vinyl, 14 ½"x80" \$15 pair. Call 824-4986. 19-4-P

**RUG 9x12** Wilton wool blend, background cream & brown scroll design w-mauve & blue. Good cond. \$60; chicken nests 9 & 12 hole \$10 & up; round domed metal chick hover, good cond. \$5. Call 477-5414. 19-4-P

**MOWER** Lawn Boy 18" side discharge & bag, self propelled, used 1 season \$200. Call 675-1728. 20-2-P

Something you want to sell quickly and at low cost? Call the Dallas Post 675-5211. 44-111-P

### MOTORCYCLES

**1981 YAMAHA 650,"**Special 2", \$750, or best offer. 333-4372 after 4 p.m. 21-1-P

### INSTRUCTION

#### Music Lessons

Experienced professional music instruction. Lesson on guitar, bass, mandolin, violin, banjo, piano & organ. Beginners to advanced. Call 675-1796 or 693-0119. 10-16-P

### PERSONAL

**MAJOR CREDIT CARDS!** Regardless of credit history. Also, new credit card. No one refused! For information call...1-315-733-6062 Ext. M1513. 17-5-P

**MASTERCARD** No one refused. Regardless of credit history. Also ERASE bad credit. Do it yourself. Call 1-619-565-1522 Ext. C3057PA 24 hrs. 20-3-P

**MASTERCARD.** Get your Card Today! New Credit Card. No one refused. Credit Repair. Call 1-518-459-3734 Ext. C6112. 20-3-P

### WANTED

**WANTED** Front bench seat for American Motors Concord or Spirit 1978 through 1981. Good cond. Call 675-6337 after 5 p.m. 19-4-P

### LEGAL NOTICE

The West Side Area Vocational-Technical School solicits bids from responsible vendors until Monday, June 27, 1988, at 3:00 P.M. in the Office of the Director of said school, 75 Evans St., Pringle, Kingston, Pa. 18704-1899 for the following:

Utility Tractor; Multi-peril insurance;

Rebuilding of 2 Bridgeport Milling Machines;

Electronic and Electrical Shop Equipment;

Specifications for the foregoing items may be secured upon application to the Business Manager. Bids will be opened at a meeting of the Joint Operating Committee on June 27, 1988, commencing at 6:00 P.M. in the library of the school.

Bernard M. Novicki Secretary 21-3-P

### LEGAL NOTICE

**NOTICE IS HEREBY GIVEN** that Articles of Incorporation have been filed with and approved by the Department of State, Commonwealth Pennsylvania, Harrisburg, Pennsylvania, on April 26, 1988, for the purpose of obtaining a Certificate of Incorporation pursuant to the provisions of the Business Corporation Law, approved May 5, 1933, as amended, for the incorporation of BARTSEN MEDIA, INC. The purposes of the corporation are to engage in and to do any lawful act concerning any or all lawful business for which corporations may be incorporated under the Pennsylvania Business Corporation Law.

**CARL N. FRANK, ESQUIRE**  
1021 United Penn Bank Building  
Wilkes-Barre, PA 18701-21-1-P

### LEGAL NOTICE

**NOTICE IS HEREBY GIVEN** that Letters Testamentary have been granted in the Estate of Laura DeHaut, late of the Municipality of Kingston, Luzerne County, Pennsylvania, who died on February 23, 1988. All persons indebted to said Estate are requested to make payment and those having claims or demands to present the same without delay to Katherine Burkert, c/o John E. Morris, III, Esquire, Morris & Shucosky, P.O. Box 1457, 65 W. South St., Wilkes-Barre, Pennsylvania, 18701. 20-3-P

## WANT YOUR PHOTO?

Any photos that appear in The Dallas Post and were taken by a Dallas Post photographer are available for sale. The cost is \$5.00 for a 5x7 and \$10.00 for an 8x10 print. Color photos are \$6.00 for a 5x7 and \$12.00 for an 8x10 print. Color photos are available only when a color print is used in the paper.

It's easy to order a photo. Complete the coupon below, and send or bring it to The Dallas Post, P.O. Box 366, Dallas, Pa. 18612.

For more information call 675-5211

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