



Pat Bordman

Teaching your kids 'Penny Power'

Instead of a pocketful of miracles, many children today have a pocketful of change. Whether from gifts, money earned while working around the house or as an allowance, once they have the money, who decides how it is to be spent and what it goes for?

Children face a surprising number of potential purchases including: school supplies, hobby supplies, sports equipment, toys and games, records and tapes, cosmetics and jewelry, movies, presents for family and friends, school lunches, snacks, comics, books and clothes.

What expenses are children expected to use their money for? Will the child have free reign over that money? Just what are the expectations and responsibilities regarding it?

The "do as you please" method allows children to handle money completely on their own. The theory is that they should learn from experience, learn the hard way. If the child makes bad choices in the selection and purchase of goods, better yet, this method says, for the child will not repeat these mistakes when handling larger sums of money as an adult.

The "do as I please" method works in just the opposite way. The parent makes all the decisions. All funds are allocated in advance by parental decree to specific expenses with nothing left over for spontaneous, special or private purchases.

UNFORTUNATELY, neither system works. In one system he learns independence but not responsibility. In the other he learns about the power of money, but not how to manage it.

The only realistic solution is to acknowledge that money handling should be taught just like other skills such as

table manners or bike riding. It cannot be left to the child alone or dictated by the adult. It is a joint effort guided by the experienced adult.

First, determine together what the child's limitations and capabilities are. Obviously most 6-year-olds can't balance a checkbook, so the amount of money in their control should be limited. Decide together which expenses the child is willing and able to handle and how much money it takes to cover these expenses. Always allow some cushion so that the child is able to make some independent choices.

Set up agreed-upon rules such as how much money can be carried around at one time and what the child cannot spend money on.

Spending money is easy, but doing it wisely is not. Your experience can be a valuable example; share it. Reveal the process you go through in making purchases. Do you talk to friends and neighbors, check prices at several stores, read books and magazines? Communicate your money values to your child.

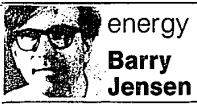
THERE IS an excellent magazine available to children with advice and information young consumers need to use their money wisely. "Penny Power," published by Consumer Reports, uses students as an advisory committee. Recent issues have dealt with purchasing bicycles and pizza, and allowances.

Pocket money is too valuable to leave to chance. The magazine would go a long way toward showing your child you care how money is spent.

"Penny Power" is available by writing to "Penny Power Magazine," P.O. Box 1908, Marion, Ohio 43306. The cost is \$7.50 for six bi-monthly issues.

Patricia Bordman, a freelance writer and photographer, has a master's degree in early childhood education. She has taught elementary school and conducted workshops and lectures.

Mrs. Bordman welcomes suggestions and comments. Please write her c/o the Observer & Eccentric Newspaper, 36251 Schoolcraft Rd., Livonia 48150.
PATRICIA BORDMAN



energy
Barry Jensen

Saving hot water conserves energy

One reader questions whether it is possible to keep your utility bills consistent by improving insulation, conserving energy, etc.

If you already have a "tight" house, if you ride the bus or share a car pool, if you have shut off one or more rooms from heat (or cooling), you probably can't.

But if your house needs insulation, if you keep the inside temperature at 72° year around, if you drive 40 miles round trip to work — by yourself, you have a decent shot at keeping your utility bills constant.

Because there are so many ways to conserve energy, including solar and other alternative ways to heat (and cool), just compiling a list of the ways to save could be a hobby. For information, try the Energy Hotline 1-800-292-4704. Or try Michigan State, Michigan or your local county extension agent.

The toll-free Solar Heating line, 1-800-523-2529, is a helpful number. Plymouth has been sponsoring a energy conservation program. Try Plymouth city administrator John Behman at 453-1234 for information.

Energy fairs and expositions are starting to be held around the state. Cobo Hall has hosted an exhibition the past two years. These are fine opportunities to pick up information and see the wares of many dealers.

At last year's Cobo show, one enterprising firm was demonstrating carpet sweepers as energy-saving devices. And, of course, they are. Detroit Edison, Consumers Power or Michigan Consolidated will be happy to send you self-help pamphlets, if you don't already have enough information.

This column will print helpful information as often as we can across it.

Heating water accounts for 20 percent of all the energy we use in our homes. You waste hot water at your own financial peril.

Repair leaky faucets promptly. One drop of heated water a second can

waste as much as 60 gallons of hot water in a week.

Do as much household cleaning as possible with cold water.

Insulate your hot water storage tank and piping. Energy-efficient water heaters may cost a little more initially, but reduced operating costs over a period of time can more than make up for the higher outlay.

Buy a water heater with thick insulation on the shell. While the initial cost may be more than one without this conservation feature, the savings in energy costs over the years will more than repay you.

Add insulation around the water heater you have if it's inadequately insulated, but be sure not to block off needed air vents. That would create a safety hazard, especially with oil and gas water heaters. When in doubt, get professional help. When properly done, you should save \$15 a year in energy costs. If the heater is warmer than a nearby piece of metal, it needs to be insulated.

Check the temperature on your water heater. Most water heaters are set for 140° F. or higher, but you may not need water that hot unless you have a dishwasher without its own heater. A setting of 120° can provide adequate hot water for most families.

If you reduce the temperature from 140° (medium) to 120° (low), you could save more than 18 percent of the energy you use at the higher setting. Even reducing the setting 10° will save you more than 6 percent in water heating energy.

Don't let sediment build up in the bottom of your hot water heater. It lowers the heater's efficiency and wastes energy. About once a month, flush the sediment out by drawing a bucket of water from the tank through the water heater drain faucet.

This material comes from Tips for Energy Savers, published by the Federal Energy Administration. For a copy, write for Energy Savers, Energy Conservation Now, Pueblo, Colo. 81009

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