

MONEY IS IMPORTANT TO CHILDREN

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To teach a child to use money wisely and kindly is a major problem for parents. What Dr. Thom has to say about this is very appropriate right now, when Better Parenthood Week is being observed from October 23 to October 29. His advice is also sensible and practical.
— The Editor

SOMEWHERE between the years of six and seven, a child who lives in what we may call an average home becomes interested in money. He realizes that it can contribute to his happiness. This is the moment to begin training your child how to handle money wisely, and at the same time how to use it for distributing happiness and helping out the other fellow. There are four fundamental things children need to learn: what the value of money is and how it is acquired; the art of spending; the satisfaction of giving; the wisdom of saving.

First experiences with money are not always helpful. Children who do not have to run errands, for a loaf of bread or a bottle of milk, are apt not to appreciate money. Often they think of it as something to be tucked away in a bank — for that is what happens to any money they get.

Other children, on the other hand, get the impression very early that money is absolutely essential to happiness. They build up acquaintances and try to cement friendships by buying candy or ice cream or marbles to hand out. And they are apt to think that acquiring nickels and dimes is life's most important job.

It is not just rich children who get this idea. For example, six-year-old Pat of my acquaintance lives in a tenement district and spends most of his time on the streets. His family and older friends hand out many nickels and dimes, and he is not above begging, besides. Offer him pennies and he would say: "They ain't no good; you can't buy nawthing any good with



Ruth Alexander Nichols

Spending-money teaches her to balance desires with available cash

cents." What will Pat demand by the time he is twelve? And what means will he use to get it? His parents have already encouraged him unwittingly in the direction of crime.

Bribing a child is also bad. Tommy has been paid for doing his chores, going to bed early, keeping clean, and almost everything else. So at nine he demands money in return for every

contribution he makes to family life. He never shares his money with his brother or sister, never uses a nickel of it in the collection plate at Sunday school. Tommy's training has twisted and distorted his mind so that money is the biggest measure of happiness he knows.

Very different, but equally disastrous, is the effect on a child of living in a niggardly family. There are families where economizing seems to be the chief topic of conversation. Which stores give the best bargains? What's the cheapest way to get through a vacation? How can we afford to have those friends come to dinner? I've known the eternal thought of trying to get by with spending less to make a child very sick. At ten Mary became so nervous and anxious that she refused to wear new clothes, cut down on her food, worried for fear her father would lose his job — and finally had to be taken away from home for a long time and have psychiatric care.

But it is possible to give a child a right attitude toward money. On an errand to the store, a child sees a cart or a doll she wants. She asks the price and soon learns painlessly that she cannot have everything she happens to want. This is a good opportunity for a wise parent to help that child plan to save for the toy, and at the

same time to learn a first lesson in postponing less important things for more important ones.

Some such occasion is a good time to consider the question of an allowance. The actual amount of the allowance is usually determined by the custom of the community where you live. Pennies for candy, nickels for crackers and milk, collection money for Sunday school are important to children. And when you begin giving them a regular sum each week, they get their first experience in trying to balance their innumerable desires with their available cash. At first they squander their allowance. Let them. It is harmless. They will soon find out that they can't buy elastic bands for their pea-shooters if they've spent all their allowance for candy.

At this point children should also be encouraged to save some of what they get as an allowance, or earn, or are given as presents. They should have banks as soon as they have allowances. It is surprising how quickly children acquire a real satisfaction in their bank accounts.

The important aspect of the whole money problem with children is for their parents to have a well-thought-out plan and to stick to it. Don't leave to chance your child's attitude toward money.

WHEN THEY DRANK PUMPKINS

PUMPKINS mean Halloween or pie to us, but they meant much more in colonial days, when they were used to a far greater extent in cookery than they are today. Of course there was pumpkin pie and there was also a "pumpkin bread" that was made of mashed pumpkin, corn and rye meal. Housewives frequently made a "pumpkin sauce" for certain dishes, and "pumpkin beer" was a beverage that owed much of its popularity to its low cost of making.

CIDER, another Halloween specialty, was the commonest of all beverages during the days of our country's infancy. It was exceedingly cheap, costing only about three shillings a barrel,

and was served at practically all meals. Children were frequently served a dish of cider and broken-up bread for breakfast or supper. It was considered healthful for tots and was also an important ingredient in many homemade medicines.

Cider was made in great quantities. In 1721 one community of forty families produced 3,000 barrels.

However, in the early nineteenth century the new temperance reform gained great momentum and cider lost its rating as the standard household beverage. The fanaticism of some of the reformers led to the entire destruction of many beautiful and flourishing apple orchards.

— A. R. ARMSTRONG



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