

LAURA ON LIFE

Understanding The Value Of Money

How do you teach a kid the value of a dollar? The answer is, of course, that you must make him work for that dollar.

This work should be worth a dollar as well. Telling a child that you'll pay him for staying out of your hair for an hour is called bribery and does not teach the value of money, only the value of driving his mother nuts. It also demonstrates how desperate you are for a vacation. Your spouse should be made aware of this departure from sanity so that he/she can prepare for an impending show-down.

My kids have regular chores that they have to do without payment,

because that is life in the real world. When they do something other than their regularly scheduled chores, they get paid for it.

I needed some yard work done the other day and I offered the assignment up for pay. All three of them jumped at the chance to earn money, although my nine-year old, who has not yet learned the value of money, accepted the task simply because he did not want his siblings to receive anything he didn't get.

Later that day, after the work was done and I had paid them, the phone rang. I needed some scrap paper to write down an address. My nine-year old ran to get some. He came back

with one of his dollar bills and slapped it on the table. I think he was a little disappointed that I wasn't thrilled that he found some scrap paper.

After the call was completed, I sat down and had a talk with him.

"Do you remember that nice bike you got for Christmas last year?" I began.

"The one I sold to the neighbors for \$10?" he asked.

"You sold it to the neighbors?... for \$10?" I sputtered.

"Yeah... about that..."

"You said you lost it!"

"I sort of lied."

I tried to compose myself and think about what the important lesson here should be. This child had a way of sidetracking me. Was it wrong that he sold his brand new bike? Was it that he sold it for only \$10? Or was it that he



Laura Snyder

lied? Is it bad form to punish a kid for a transgression that happened last year?

Pulling my hair out was becoming a habit for me. By the time this boy turned 18, I would most likely be bald.

"Okay. Okay. The point I was trying to make is that if you don't value money or the things that it can buy, you will never have anything nice."

He looked at me with that blank stare that

says, I wonder if there are any Double Stuf Oreos left in the cookie jar.

"Look," I said, "if you didn't sell your bike, you would still be able to ride it."

"But I wouldn't have the \$10," he said logically.

"True, but you can't buy a new bike with only \$10."

"I didn't want the bike as much as I wanted the \$10."

"What did you buy with the \$10?"

He thought about it. "I... don't remember."

"That's exactly what I mean," I said, thinking he finally understood.

"You're right! I should have sold it for \$20."

Nope, he didn't understand.

"No! I'm saying you should have kept the bike, and worked to earn the \$10 for whatever it was you wanted

to buy. Maybe even save some of it for a rainy day rather than using it for scrap paper."

"So, I can use money to make an umbrella?"

It was like talking to a brick. I tried another tack.

"How many dollar bills would it take to make an umbrella?" This is a question that doesn't come up very often under normal circumstances, but it was all I had.

"A hundred, maybe?"

"And how much does an umbrella cost to buy?"

"I don't know... twenty dollars?"

"So why would you take a hundred dollars to make an umbrella when you could buy one for twenty?"

I saw something click. Then a calculating look came into his eyes.

"So, you're saying if I sold a bike for a \$100, I could buy a scooter for \$80 and an umbrella with the other \$20."

I looked at him hard. I knew that look. "Don't even think about selling my bike!"

Laura Snyder is a nationally syndicated columnist, author & speaker. You can reach Laura at lsnyder@lauraonlife.com Or visit her website www.lauraonlife.com for more info.

7-ACRES WITH 4-BEDROOM HOME

CHARACTER & CHARM GALORE, ADDITION IN 1995 WITH WALKOUT BASEMENT, 42 X 60 QUANSET SHED JUST OUTSIDE YANKTON CITY LIMITS

We will offer our acreage for sale at public auction located at 44432 South Jim River Road Yankton, SD. Or from east edge of Marks Machinery (East Hwy. 50) go north on East Side Drive approx. 3/4-mile turn East on Alumax Rd. for 3/4-mile turn north on Willowdale Rd. go 3/4 mile turn East on South Jim River Road 1/4 mile north side of the road, or from the WNAX towers the property is located directly south on:

WEDNESDAY JUNE 8TH

4:00 P.M. SALE TIME

- 4-Bedroom 2-story home with 2819 sq ft above grade, plus 800 sq ft finished walk-out basement with large patio and hot tub. Attached 24 X 28 garage.
- Excellent hardwood floors throughout main floor, super floor plan, living room w/French Doors, Large Master Suite with walk-out Maintenance free deck, Main floor utility room.
- New Shingles & Vinyl siding installed in 2010, B-Y Rural Water, nice landscaping and mature trees.
- 42 X 60 Quanset, other livestock/storage buildings
- Room sizes, additional information and pictures available at www.wiemanauktion.com

LEGAL: Smith Tract 1 in the SW 1/4 of Section 2, 93-55 Yankton County, SD. (Subject to Survey)

TO VIEW THE PROPERTY: Contact Louis Smith 605-665-7214 or Wayne Smith 605-661-2018. Buyers packet can be obtained by calling the auctioneers at 800-251-3111 or visit www.wiemanauktion.com.

TERMS: Cash sale with 15% (non-refundable) down payment the day of sale with the balance on or before July 8, 2011. Trustees Deed to be granted cost of Title Insurance split 50-50. Taxes prorated to closing date. Sold subject to owners approval, and all easements, restrictions and reservations of record. No buyer financing concessions will be allowed. Have your financing in order and come prepared to buy!!

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Wieman Land & Auction Co. Inc.
Marion, SD 800-251-3111

Yankton County Title
Closing Agent

312 Acres of Clay County Land

AT AUCTION

Tuesday, June 7th • 9:30 a.m.

LOCATED: From Wakonda, SD: 2 miles South, 1 1/2 miles West OR from Volin, SD: 1 mile East, 2 miles North, 1 mile East. **Sale Site:** Corner of 304th Street and 453rd Avenue
LEGAL: The SW1/4 and the NW1/4, Sec 5-94-53, Clay County, South Dakota . 312.37 taxable acres. Taxes are \$4,353.76.

Clay County FSA Office shows 208.7 acres tillable with balance into pasture. The water supply to the pasture is a creek that runs 12 months of the year. Corn base is 64.3 acres with a direct yield of 76bu and soybean base of 120.1 acres with a direct yield of 25bu. Predominant soil types on the tillable land is EgB and EAA with a productivity rating of 80% to 84%. This is a very diversified farm that has more acres that could be farmed.

TERMS: 10% non refundable down payment due day of auction with balance due at closing on July 7, 2011. Clay County Abstract & Title Co is the closing agent. Title insurance and closing costs will be split 50/50 between buyer & seller. Seller will pay the 2010 taxes due in 2011. Property is being sold subject to the 2011 lease. Buyer to receive credit of \$5,150 at closing with balance of cash rent, \$12,150 from the renter, Ron Rederick, this fall. Full possession of the land will be March 1, 2012. Auctioneers are acting as agents for the seller. For brochure and maps, please contact Girard Auction & Land Brokers, Inc at 605-267-2421.

HARLOWE & LYNNE HATLE, Owners

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