

From Baby Shoes ...

A baby is born. He or she is beautiful—an incomparable bundle of joy! The feeling of love is forever redefined as you hold your newborn in your arms.

You know without a doubt that you are looking into the eyes of someone who is very, very special. Someone who has great potential ... who will be smart, talented, and creative ... basically a chip off the ole' block, right?

You have dreams for your child's future. Dreams that your child will grow up to be a happy, confident, and contributing member of society. You picture in your mind the fun of being a part of your child's first moments—the first word, the first step, the first birthday party, the first holiday—then kindergarten and elementary school, followed by graduations, weddings, baptisms, and of course, grandchildren.

Life comes full circle. Just as you have dreams for your children, your children will grow up to have dreams of their own.

Let's begin with the story of how one child moves through the normal ages and stages of growing up. Let's see what kinds of opportunities exist to teach our kids about responsibility. It's a brief story, in five short chapters, but it may surprise you. Parental discretion is advised.

The Story of Jack

The baby is named Jack. His proud parents bring him home to his new, carefully prepared baby room. They want to be the best Mommy and Daddy their son could ever have.

Jack's days as an infant zoom by quickly. Mom and Dad use every opportunity they can to help him grow up healthy and happy. Before they know it, he starts to walk and talk. It seems like only yesterday they celebrated his one-year birthday.

Chapter One

Jack is a toddler now. He naturally begins to test Mom and Dad. Things are starting to shift a little as he asserts his desire to be independent and develop a mind of his own. He can be a tyrant and an angel many times in a single day.

One day, just after Dad and Jack have lunch together, Dad remembers he needs to go to the grocery store on his way home.

Everything is going smoothly until Dad gets to the cereal aisle. Jack wants to snack on the cereal Dad has just put in the cart. Of course, Dad knows that Jack isn't really hungry, since they just finished lunch.

So at first Dad tells him "no" and explains why: "Things do not belong to us until we pay for them." But Jack throws such a fit—kicking, yelling, and screaming—that Dad is totally embarrassed. After trying to calm him down, Dad finally can't take it anymore and gives in. He opens the cereal box, hands it to Jack, and lets him munch just for the peace of mind.

Dad tells himself: "The cashier will be okay with this ... she looks like she has kids too. She knows we're not stealing; he's too little to understand. He'll learn to wait when he gets older."

Notice how this is an opportunity to give Jack an early lesson in delayed gratification.

But...I waannt it..."

Some may argue that not letting a toddler eat cereal when he is being fussy at the grocery store is a little over the top. But notice that Dad could have still taught the lesson of "waiting for what we want"—delayed gratification—by paying for the cereal in the express line and then letting Jack munch on it while continuing with his shopping.

Chapter Two

Jack is school-age. Mom needs to pick out a birthday present for Jack's best friend. Before they leave the house, Mom tells Jack that they are going to the toy store *only* to buy a present for the birthday party next weekend. He agrees to this "concession" with a reluctant nod.

Mom and Jack pick out the gift together and head for the cashier. Jack asks her if he can go "over there," pointing to a nearby aisle, while Mom waits in line. He wants to look at the most recent addition to a popular series of collectibles. (Mom has bought him every item in this series since the prized inaugural piece.)

It's time to leave. As Mom calls him over, she knows exactly what's coming as Jack walks toward her, toy in hand. "Will you buy this for me ... ?" he asks, followed by lots of "because" reasons.

Mom looks into his pleading eyes as she reminds him that they agreed *only* to buy a birthday present: "Why are you asking me to buy you one more thing when you knew that ... ?"

Jack continues to plead, cajole, and manipulate Mom by promising to pay her back when they get home. With the time ticking by, Mom finally caves and buys him the next piece to his prized collection.

Mom notices she is feeling annoyed as they head toward the car. She spent more time *and* money than she wanted to. She knows she should not be doing this, but tells herself, "Oh well ... he's still a kid. And he offered to pay me back. Jack gets lots of pleasure from playing with his toys. He'll have plenty of time to work and pay for things he wants later in life. Besides, it's easier to give in than listen to his constant begging."

Notice how this is an opportunity to give Jack an early lesson in the difference between needs and wants,

plus a lesson in delayed gratification.

Chapter Three

Jack is a tweenager. Mom takes him on a back-to-school shopping trip for clothes. He has outgrown, stained, or torn almost everything he wore this summer.

On their way into the mall, Mom tells Jack that her spending limit is \$200. Jack argues that it's "not enough." Mom explains that her plan is to help him buy a variety of interchangeable tops and bottoms to give him at least a week's worth of outfits for school.

Mom sees that Jack has another plan as they begin shopping. He wants to buy the coolest and trendiest "designer" clothes (and thus the most expensive) on the market. He gripes that \$200 is "nothing" and that he should get "at least twice that amount," because that's what all his friends get from their parents.

Mom is getting more and more exhausted as they move through the store. They

can't agree on any clothing they both like. Everything Mom likes, Jack shoots down as "ugly" or "uncool." Everything Jack likes is out of Mom's budget. Things are getting very unpleasant, so Mom tells him that she will only spend \$50 more, and "That's *it!*"

Still feeling like it's not enough, Jack grumbles and complains, but gives in to some of Mom's "stupid" choices in the interest of "getting this over with."

Mom silently thinks to herself: "Ingrate! Where did he learn to be so ungrateful? Here I am giving him a generous clothing allowance and it's still not enough! Wait until he has to start working and earning his own money. Then maybe he'll appreciate me more."

Notice how this is an opportunity to give Jack an early lesson in gratitude versus entitlement,

plus a lesson in the difference between needs and wants,
plus a lesson in delayed gratification.

Chapter Four

Jack, now a teenager, wants a car when he gets his driver's license this summer. He has been surfing the Internet lately to check out all the latest models. His first choice is a brand new BMW, but if not that, at least a four-wheel-drive pickup truck, which he reminds his parents "are really hot right now."

Based on his extensive research, he says to Dad one night: "Would you like to know what kind of car I want you to buy for me?" Dad knew a question like this was coming someday, but isn't sure how to answer it. Part of him wants to buy Jack a car, but another part thinks: "Don't do it."

Dad and Mom go back and forth in their minds about whether they should pay for all of it, some of it, or none of it. They decide it would be good for Jack to get a job so he can earn some money for his own car. When his parents share their decision, Jack complains bitterly that he'll never have enough time to save "that much money," let alone earn it.

"Get real ... with homework, afterschool sports, and time with friends? Why can't you just buy it for me?" he asks persuasively. "Besides, it will take me forever, because I'll only make a pittance. Plus, everyone else ..." The argument gets more heated and ends (as it usually does) with the tagline: "You don't understand. You just don't want me to drive."

Mom and Dad feel terrible, but they stick to their guns—he's got to learn sometime.

Jack Goes to Work

To their surprise, Jack gets a weekend job! He tells his parents that he can't wait to get his own car, so he won't have to rely on them to take him to school and work. Mom and Dad say to themselves, "Yes! This is working!"

Jack loves the new freedom and independence that come with having some money of his own. Even though Jack talks about saving some of his earnings, his parents notice him spending it frivolously on junk food, excessive CDs, movies, and other luxuries when he's out and about with his friends.

Jack is arguing with Mom and Dad almost every day now that they should buy him a car. They get tired of the hassles. They start to think: "Maybe it's just easier to buy

the car. Plus, Jack will be safer driving than riding with those irresponsible friends of his.”

They figure: “Well at least he’s a good kid. If we get him a car, maybe he’ll settle down, quit his complaining, and spend some of that time raising his grades. And maybe if we tell him what a sacrifice (or privilege) this is, he’ll see the light.”

Notice how this is an opportunity to give Jack a lesson in personal money management skills (earning, saving, and spending wisely),

plus a lesson in gratitude versus entitlement,
plus a lesson in the difference between needs and wants,
plus a lesson in delayed gratification.

(But, he has developed and refined some great manipulation skills that he can use on his parents later.)

Chapter Five

Jack, now a young adult, moves out. He gets an apartment with some of his high school buddies in order to share living costs. He is delighted because he’s finally out from under his “clueless” parents and their “constant harassment.”

In the first few weeks of apartment living, things go okay. After a while, however, Jack’s roommates start to notice that he is sloppy and inconsiderate. So they cover for Jack, just “to cut him some slack.” They aren’t sure if he even notices that they pick up after him, since they never get as much as a word of thanks.

His roommates also notice that Jack eats up their groceries without replacing them, forgets to empty the trash, and abandons his dirty plates in the kitchen sink. One roommate decides to put Jack’s dirty dishes on his bed—thinking he might get the hint, but Jack ends up putting them on the floor, which attracts ants.

When Jack is out with friends and short on cash, his friends loan him the money. What are friends for, after all? But Jack never seems to pay his friends back—not even a goodwill gesture of “sodas for the house” or some other favor. It seems like Jack always has enough for his own entertainment and snacks, but when it comes to splitting the washing machine repair bill, he’s flat broke.

It doesn’t take long for his roommates to realize that Jack isn’t holding up his end of the new living arrangement, in terms of housework or money.

Home Sweet Home?

Getting some heat from his roommates, Jack begins to drop by his parents’ house for a few more meals (and to drop off his laundry bag). He doesn’t say too much when his folks ask him how it’s going, but Mom can tell things aren’t going very well at all with his new found “freedom.”

A few weeks later, Jack asks Mom if he can move back home.

Mom thinks: “What am I going to do? I can’t say no.” His parents eventually learn that Jack’s roommates kicked him out for not “pulling his own weight.”

Just when Jack’s parents thought their official job as parents was over, they’re now pondering privately if his problems have anything to do with not requiring him to help out at home. They didn’t make Jack do many chores around the house because he was always busy playing with friends, doing his homework, and participating in

extracurricular activities—all of which were important, of course.

Besides, Mom and Dad learned long ago that it was often just easier to do the housework themselves. They figured Jack wasn't capable when he was little, and when he got older it wasn't worth the hassle of trying to get him to cooperate.

Notice how this is an opportunity to give Jack a lesson that life will always have its chores,

plus a lesson in personal money management skills (earning, saving, and spending wisely)

plus a lesson in gratitude versus entitlement,

plus a lesson in the difference between needs and wants,

plus a lesson in delayed gratification.

Chapter Six and Beyond

How do you think chapter six might turn out for Jack? What about chapter seven, eight, and so on? We know that Jack isn't your kid, but we bet you know someone like him. As we look back on his life so far, we see those intrinsic opportunities to teach life's lessons. The names, faces, and details of each story are different. Yet the patterns created by the problems of personal and fiscal irresponsibility are the same.

Not My Kid

You may be thinking: let kids be kids ... they have a lifetime to learn. True, but at whose expense? Yours? Your son's or daughter's? Your own parents'? Why wait until our children are *forced* to learn about personal responsibility and money the hard way? Why miss those opportunities when the lessons are easier to learn on a daily basis, and when the price tags for mistakes are so much more affordable?

Jack's story illustrates both the good news and the bad news. The good news is that you don't have to be a perfect parent to raise a great kid.

And, these lessons do not need to be taught in any special order.

And, opportunities to teach them are found in everyday interactions.

The bad news is that if we miss those teaching opportunities, the unlearned lessons accumulate into a combination of bad habits and bad attitudes with undesirable consequences for both parent and child.

Jack's story demonstrates the compound effects of many underutilized opportunities. What we *haven't* taught our children about personal and fiscal responsibility sneaks up on us until—quite literally—the results end up staring us in the face. Is that our intention when we bring home *our* beautiful baby? Absolutely not. But perhaps it is easier to see how and why Jack ends up back home when we take a satellite view or look at it from a long-range perspective.

And what's your guess about Jack's behavior once he returns home? Will he be a delightful, contributing member of the family, happily returning home to help out where needed and appreciating what's provided for him? Or will he continue to experience money problems? We all know the answer.

What's the moral of this story? *You want the buck to start with you but not end with you.* The purpose of this book is to help turn around these kinds of problems before

it's too late.

See en.wikipedia.org/wiki/movies.com for a school of hard knocks story, literally, in the award-winning movie "MillionDollarBaby"