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Fantasy...

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They Need an Allowance . . .

By Margaret McDonough

"I asked my mother for fifty cents
To see the elephant jump the fence."

W E CAN remember singing this little ditty when we were children. And it wasn't only that we had to ask for that fifty cents, but

 allowances encourage savings

we had to beg for every nickel or dime or penny. Allowance was a word associated with wealth in our childish minds.

And any child in the block who could boast of an allowance, be it only a few pennies, a week, was a superior being.

But allowances for children are more commonly given in recent years. Parents are beginning to realize that knowledge of how to handle money should be learned early. A man who has had an allowance and managed it himself from the age of 3 or 4 years is likely to be a responsible individual, entirely capable of handling his money affairs efficiently.

Experience in the nursery school at Iowa State College has proved that there are certain fundamental rules to be observed when a child is given an allowance. Specialists in child care and training have made some of the following recommendations:

In the beginning the allowance should be small, gradually growing as the child grows, and his experience in handling his own money increases. But at no time should the allowance be sufficient to enable him to fulfill every desire. It is better if he has to wait a little and save for some of the bigger things he wants.

It is a good idea to assign the child some small task and pay him for it. Thus he may get some idea of the relation between work and money. Money earned carries with it a feeling of power and

 self-confidence. A child enjoys this feeling quite as much as any grown-up. But do not make the mistake of paying him for every task. Each child should have something to do so that he may feel that he is really helping the household. Odd jobs outside the home may augment his little allowance.

The allowance should be given at a regular time so that the child may plan ahead. It is a big disappointment in the child's world to be told that there wasn't enough money to go around this week. A promise of double allowance next week will not do. The disappointment of the moment clouds the horizon so that Johnny loses faith. One small boy expressed the feeling of most children when he said, "I want it right now! I can't wait!"

There should be some supervision of the child's allowance so that he may learn to manage wisely. He should learn to look ahead. Half the pleasure of buying a gift for some member of the family or for some little playmate is in paying for it with his very own money. And it is better to give the child something definite to save up for than just to tell him to save "for a rainy day." Rainy days hold no terrors for children.

Responsibility and judgment, traits of character which every fond parent desires to see in his child, are developed considerably by such a thing as managing a weekly allowance. Mistakes will be made, naturally, but it is better to make them while the amount at stake is small. Keeping account of money received and spent may be the solution of this problem and can be made a game for the child if he

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Fantasy . . .

By Dorothy Burnett

WALK down the avenues some time in the pouring rain, when the millions of people you usually have to share it with have scurried off to shelter, and you are left alone to enjoy it.

It should be a warm, dry rain, the kind that the people of California and Portland and Seattle claim that their rains are.

The pavement will be polished like mirrors and you can imagine yourself in a hansom cab, the horses' feet going click-clack as they did in the days of old New York.

You are beauty shopping; that is why you can not take a cab or bus, because one of the rules of beauty shopping is not to spoil the spell. The game of beauty shopping is this:

You take a day, with me it is any day, when you have no money in your pocket

 when you have no money in your pocket and none at home in an old stock

 and none in the bank, and you go into a shop that is filled with beautiful things and you wander about looking at the old furniture or the embroideries or the linens. It may take a few minutes, but before you have gone far, you see just the thing you have been looking for, though you hadn't realized it, hanging from the wall or thrown over a bench.

One day it is an Indian embroidered bed-spread. You look at the embroidery a long time, you revel in its colors and

its design, you feel its fabric, and then a saleswoman comes up to you and asks her about the price and the age of the bed-spread, and whether it will wash and whether perhaps they have some table squares in the same type of embroidery.

You are really very interested and the clerk is polite to you because she realizes that you love beautiful things. And then, quite suddenly you say, "Thank you," and go out, and if there's a gentle, warm rain outside, you walk home in it pretending that it is a dry rain like the rains in California and Portland and Seattle.

The fun of the game of beauty shopping is that it doesn't end when you reach your own door. You go into your room and you imagine that the lovely piece of Indian embroidery is covering your bed. Then you look up at your curtains and realize that they would never harmonize with such a bed-spread, so you say, "Next time I must shop for new draperies." So there is an incentive for beauty shopping on another day. The surprising part about the game is that it isn't spoiled by a particle by the fact that you never can afford the Indian embroidery or the bronze statuettes you keep going back to, or the draperies that are just right.