

# Kids' Corner

Dear Kids,

Did you know that you can make yourself and your parents happy by helping around the house? Here are some chores that you can do:

Sweeping



Folding clothes



Taking out trash



Babysitting



## References:

<sup>1</sup> Dave Ramsey & Rachel Cruze, *Smart Money Smart Kids*, Lampo Press, 2014, p. 18.

<sup>2</sup> Dave Ramsey & Rachel Cruze, *Smart Money Smart Kids*, Lampo Press, 2014, p. 19.

**Distributed by:** Illinois Conference Stewardship Ministries **Director:** Paul Saint-Villiers

**Produced by:** Pacific Union Conference Stewardship Department **Director:** Gordon Botting

**Design/Assistant Editor:** Maricel Felarca

# The Stewpot

A potpourri of practical ideas to help you become a better steward.

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## WORK ETHICS FOR KIDS

By Gordon Botting, DrPH, CHES, CFC

Last fall I read one of the best books on money management for



## KID\$ & MONEY

children and teenagers, *Smart Money Smart Kids*. The authors, Dave Ramsey, a financial talk show host, and his daughter, Rachel Cruze, cover a wide variety of subjects from spending to giving, budgeting, and debt. It includes more than just practical financial support but also talk about the importance of contentment, the value of

generosity, and the merits of instilling gratitude into children's lives and lifestyles. Each chapter is well-written and full of illustrations from their interaction over finances during the growing up years of Dave Ramsey's three children. As a father and a grandfather I was impressed by the chapter entitled, "Work—It's Not a Four-Letter Word."

children, Dave Ramsey puts this concept of work in perspective: "Teaching children to work is not child abuse. We teach them to work not for our benefit, but because it gives them both dignity in a job well done *today* and the tool and character to win *in the future* as adults."<sup>1</sup>

## Elementary Children

In a society that condones indulgence and entitlement with limited to no discipline for

You can begin instilling the principle and dignity of honest

Stewardship is a total lifestyle. It involves our health, time, talents, environment, relationships, spirituality, and *finances*.

**“Choose a job you love and you will never have to work a day in your life” —Confucius**

work in children between the ages of seven to twelve. For children under seven find small jobs around the home such as weeding the flowerbed, helping wash and vacuum the family vehicle, cleaning their room, or making their bathroom shine.



Giving a reasonable tip will encourage them to ask for more tasks, which is your work ethic goal.

When I was young my mother owned a country store and a gas station. She would have me pump petroleum on busy holiday weekends and gave me one penny for each gallon sold. Not only did I love amassing a small fortune, but I also enjoyed meeting and serving our patrons. When our children were in this age group we began to seriously

develop their work ethics. They worked twice a week for our local newspaper delivering free ads to neighboring households. Over a number of years both children earned wages from doing this and from which we had them **save** some, **share** some, and **spend** some.

### **Academy Years**

These are the years when you can upgrade their chores in the home to sorting, folding, and putting away the laundry, cleaning the outside windows of your home, and assisting in mowing the lawn or other yard work, etc. As they get into the junior or senior years of high school they can begin to seek outside employment such as



babysitting, cleaning office facilities, or working at a fast food café or snack shop.

In my last two years of high school I worked during the summer at a cardboard manufacturing company. My own children served as camp counselors and team leaders at a summer camp and on a river boat that our church owned. If your children have entrepreneurial gifts help them develop a minor business or become super salespersons.

Parents who fail to teach their children how to work and do not instill in them good work ethics are neglecting a fundamental responsibility. It is your obligation to teach them how to appreciate honest work and the value of a paycheck. It is not other people's duty to instruct them on this essential lifestyle tool—it is yours and yours alone as parents. Remember, if you neglect this part of childhood training, they are missing out on an important aspect of at least one-third of what an average

adult does each day. Begin to impart today *how* and *why* work really matters.

### **Bottom Line**

The said chapter sums up the significance and worth of work. “Why is this good? It is good because you want your daughter to marry Mr. Right, not Mr. Lazy. We noticed quickly that our daughters (and our son) didn't pursue relationships with people who didn't know how to work. This is great news, because someday you may have grandkids, and you want both of their parents to be productive so your grandkids get to eat.”<sup>2</sup>

**“We work to become, not to acquire.” —Elbert Hubbard**

