

12-19-14 Naughty or Nice

“Who’s been naughty or nice?” It’s a universal question asked by parents and posed in folk tales the world over, intended to teach children to be good. The lesson involves motivating behavior by either a reward for being good or a punishment, even if it is only the absence of reward, for being bad. I understand the concept but it is not the best way to teach children. The method has staying power because of its simplicity and because fear of undesirable consequences is so visceral for children, hitting them right in their little gut, causing nightmares and lifelong influences.

Of course, when the naughty or nice story is told with a wink and sense of humor and balanced by a life rich with love, support and the “nice” behaviors modeled for them and the inherent rewards witnessed and explained, that is a whole other matter. Those children grow up to be mature adults understanding right from wrong as decisions and behaviors completely independent of external rewards or punishments.

As a health agent, I mostly meet adults but I also sometimes meet the children inhabiting adult bodies. These people are given the opportunity to act maturely and “do the right thing” but the fines and tickets are in place, just in case someone needs some motivation.

During a recession and at this time of year, it is especially evident that the world needs more people to be raised with a balanced world view, generous hearts and strong minds capable of recognizing the difference between folly and wisdom. Public health officials see the wisdom of attempting to prevent health problems compared to responding to them. Prevention is more effective and always less expensive than responding to existing health threats.

While hoping and striving to prevent, we will always have to respond. Some of my latest visits, as I call them, have been to homes where people have had their water shut off for nonpayment, their yards are full of trash, an extra apartment squeezed is into the cellar and people using unsafe methods for heating, such as propane space heaters. I know that how and why these people ended up in these predicaments varies. The reasons do include poor attitudes and poor planning but not always. I usually see people who have become poor and are truly struggling. They are not “naughty” but their behaviors can be problematic.

Some people are “nice” without any expectation of a reward. Two women at the town hall decided to act charitably several years ago and invited others to join by organizing gift giving for a foster home. The foster home did not ask for flat screen televisions or Wii. They asked for clothes, boots, cards, table top games and small stocking stuffers. They supplied a first name and shoe and clothing sizes. As the gifts collected and piled up, it was rewarding to know that someone less fortunate was on the receiving end and equally rewarding for those on the giving end. Even people who did not participate smiled as they walked by the room.

In an attempt to raise children who can take of themselves, understand the importance of managing money and appreciate what we truly need in life, I want to tell you about an idea I once heard while listening to the radio. They were interviewing Danny Kofke who wrote the book, *How to Survive (and perhaps thrive) on A Teacher’s Salary*. There, he describes all sorts of ways to be thrifty but the most memorable take-away for me was the three jar method of managing money he and his wife gave to their three children. The children are given money for chores that are checked off on a chart. At the end of the week, when it is payday, they put the earned money into three labeled jars: Give Way, Savings and Spending. The children soon learn that the give-away jar comes in handy for those unforeseen times when charitable needs present

themselves and it might otherwise have been impossible to help. The Savings jar comes in handy when their Spending jar does not have quite enough for something special.

Even though I heard the idea described on a radio show, it made an immediate and unforgettable visual impression on me. Visual and tangible works well with children, too. They see the money grow and shrink as the jars fill and empty. Visuals are not precise, though, and we sometimes fool ourselves as to what we can actually afford. If, when out shopping, the Kofke children ask to use their spending money, the parents tell them that the spending jars need to be checked first. If there is enough, they can always go back and get it.

The three jar method has been catching on and you can find all sorts of ideas for making them with an online search. On one such site, Dan Kofke posted the following comment regarding his first daughter, Ava: "I hope the lessons we are teaching Ava now will carry on into her future. If she handles her money this way – gives away 10% first, saves 25% and spends the rest – I feel she will be wealthy in many ways."

Our whole country could benefit from what little Ava is learning.

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