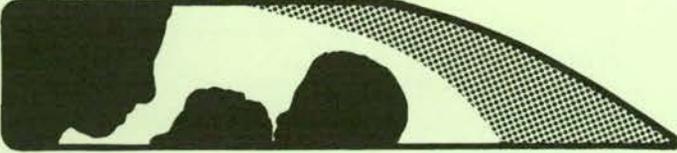


young families

No. 47

November-December 1980



Children and Pets

Families should exercise as much judgment in the adoption of a pet as they do in the selection of a new car. With preschoolers in the house, the pet will have to survive a lot of wear and tear; it will probably run up almost as much mileage as an auto. More important, the pet will be a living part of the family.

In the first place, parents of young children have to honestly decide whether their child is ready for a pet. The child's readiness depends on his/her own maturation. In some cases, it is better to postpone taking an animal into your home. Holidays and birthdays are popular times of the year for giving pets to children.

Fish, canaries, parakeets, hamsters, small dogs, and cats are good city pets. With their graceful movements and brilliant colors, fish are pleasing to both adults and children. Cats soon teach their owners to handle them with respect. Usually, a dog is considered the ideal pet for a growing child, but a full grown dog may be too overwhelming an introduction to canine companionship for a young child. Many advise a puppy for a preschooler and let the two grow up together.

A child of four or five is ready to begin occasional care of a pet. At six or seven, he/she is ready for regular feeding chores.

Children and their dogs and cats are not always the ideal combination they are pictured to be. Not because they are incompatible, but simply because they have not been taught how to act with each other.

Many problems stem from the fact that pets are often bought strictly as toys to amuse the children. Examine your motives for getting an animal. Maybe you're the one wanting the pet for your amusement. A stuffed wind-up toy may be more suitable for the very young child. A dog or cat is a living creature who deserves to be treated with respect.

Small children like to pull and squeeze, even maul their pets. But when teeth or claw marks are found on the child, it's the animal that's usually blamed. Children need to be told and reminded that the pet is a playmate, not a plaything.

Responsibility is implicit in the ownership of any pet. You should consult reliable books, your local veterinarian, pet shop, or humane society for information on specific care, feeding, and training.

Whatever the age of your children, you can't expect them to take on all the responsibility of walking, feeding, and coping with the many little details that come with pet ownership. Children should be encouraged to participate in their

pet's care, but if you expect your child to do all the chores, you're bound to be disappointed. And if you have to nag your child to care for his/her pet, no one's going to be happy. Caring for pets will usually be the parent's responsibility, regardless of the eager promises and noble intentions.

In spite of all this, the responsibility and pleasure of caring for a pet offers many benefits to children. Pets help children learn about the processes of life: growth, feeding, sex, elimination, birth, death. These can all be less mysterious, more marvelous when observed by the child in another form of life.

Children can also learn the discipline of care by having a pet. This needs to be considered a pleasure and well worth the occasional inconveniences it may cause you as parents.



Winter Nature Walks

Observing the wonders of the natural world can be fun and provide a special time together for parent and child. Children, especially young children, need "hands on" experiences with their natural environment, instead of spending too much time in only "symbolic" contact.

Even in the winter, nature outings are possible. Parks, your own backyard, and neighborhood can provide the setting. Here are some constructive ideas to help you and your child out the door:

- **Quiet Listening** — Choose a "sitting down" place in the park or yard. Sit completely quiet for 60 seconds — no moving or talking. Then talk about what nature sounds you heard. Did you hear the wind? Were there bird calls or animal sounds?
- **Spying Colors** — Some colors are easy to see; others seem to hide from our eyes. From a high spot, stop and look at the colors in the distance. How many different shades of brown or white do you see? Are tree trunks all the same color?
- **Looking at Twigs and Branches** — Look for opposites and alternates. On trees and shrubs, "opposites" have twigs leaving the stem in pairs on opposite sides of the stem or branch; "alternates" have twigs at different levels.
- **Studying Snowflakes** — Take a snow walk. Catch a snowflake on your tongue to see how it tastes. Talk about where snowflakes come from and, if the air were warmer, snowflakes would be raindrops.

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Before you go for the walk, put a sheet of dark paper in the refrigerator. On your return, take the sheet outside and catch snowflakes. Look at the various and delicate shapes. Are any two snowflakes alike?

- **Seeing Snow Tracks** — Look for tracks in the snow. Notice how the footprints of a squirrel form a little box, and the marks of individual toes show. If you find tracks of long prints with its hindfeet and one front foot ahead of the other, it's probably a rabbit. Look at the patterns made by bird tracks.

Be An Active Money Manager

Are you an active or a reactive money manager? If you are reactive, others have more control over your money than you do. In times of inflation and rapid changes in the economy, the reactive money managers are at a disadvantage.

How do you get to be the active money manager? It takes initiative on your part. You must decide you're in charge.

Begin by reviewing your pay check receipt. What are the deductions from your check? Some of these you made decisions about at some earlier time. Are these correct for your current situation? If you received a large refund or owed a large final payment last year on state or federal taxes, review the amount withheld. If you under pay taxes, you can be assessed a penalty. Indirectly, you pay a penalty for overpayment as well because you receive no interest on the refund.

If you buy group insurance where you work, is your coverage current? Has your family size changed? Have needs or risks changed?

Next, review your deductions for automatic savings plans. This is a good way to save if the funds are directed into plans with good returns. Review these deductions to determine if they need to be changed to give a better return.

For some deductions, such as Social Security, you have no control over the amount, but be certain the amount being deducted is correct for you. If you are employed at more than one job, you may need to prevent double deductions.

Then, take another look at your weekly or monthly expenses. With rapid price changes, you may wish to budget in a different way. Prices which have increased rapidly for most families recently are fuel, gasoline, home maintenance and repairs, household services, property insurance, interest, automobile repairs, and medical costs.

There is a tendency to shift expenditures so all the bills get paid, without thinking about what is being given up to do so. Flexible cost items such as savings, food, clothing, and entertainment are adjusted downward to accommodate increases in more fixed costs in many households. In times of price changes the active money manager needs to review all expenditures when making shifts.

The active money manager has a plan for emergencies. The plan may be to use savings which are readily available, a line of credit, insurance, or a combination of these. The goal is to have satisfactory financial alternatives if the worst — an accident, illness, or a job layoff — happens.

An active money manager eliminates financial emergencies by anticipating expenses which are bound to be needed some time. Refrigerators, automobiles, clothes washers, roofs, and tires all have an average life span. Will yours have a long or short life? Many people plan for major repairs, maintenance, and replacements. They treat these as anticipated expenses.

An active money manager sets a limit on the amount of credit which can be easily managed. He or she knows how much of that limit is available to use. If several family members use credit, be sure there is a system for keeping the total credit used within the set limits.

How big an emergency fund should you have? Most financial advisers suggest that families keep from two to six months income easily available for an emergency fund, but Dottie Goss, extension family resource management specialist at the University of Minnesota, says a number of factors can affect how much is needed in such a fund.

The security of a family's income is important. Having more than one earner spreads the risk of income loss from illness or layoff. Similarly, good general health is an asset, and a family with insurance to cover medical care, property loss, illness or disability has less need for a large emergency fund.

She recommends weighing what is at risk in a family to determine an appropriate amount for an emergency reserve. In general, the larger the family and the more possessions, the more that is at risk. A family with an established line of credit can also reduce the amount needed in reserve.

Where should one keep an emergency fund? Consider how quickly you may need to get at the money. You may need it within two or three days, so seek a place where the returns will be satisfactory whether or not you withdraw funds. Accounts with a stiff penalty for early withdrawal are not a wise choice for emergency funds.

In This Issue

This newsletter is published for young families in the Twin Cities area by the Agricultural Extension Service of your University of Minnesota. I would appreciate your suggestions for its content. Call me at 872-9441.



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