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Growing a Girl: A Success Story

By Lee Borrowman

Those with young daughters know that we face unique challenges raising a girl in today's society. We want them to be strong and confident, kind and gentle, comfortable with their appearance and free from body-image issues. As with our sons, we hope they will have lots of friends, do well in school, find extracurricular activities that they enjoy, and happily accompany us on family vacations well into their teens. As unlikely as it seems, this does in fact happen here in Lamorinda, on a regular basis. With the possible exception of the family vacation.



Alicia Salmeron

Photo by Lee Borrowman

A case in point: Alicia Salmeron, the incoming Student Body President of Campolindo. A bold young woman, she is best characterized by her leadership and determination to make the world a better place, enjoyment of close friendships and a strong dislike of materialism. Unable to choose one or two activities on which to concentrate, Salmeron is one of the busiest teenagers in Lamorinda.

Salmeron was the Junior Class President last year, as well as President of the Interact Club, a Rotary-sponsored community-service group. She spends over 200 hours a year as a volunteer. A strong athlete, Salmeron participates in soccer, cross-country and track, and travels around California refereeing competitive Class 1 youth soccer tournaments, including the U11 Girls State Cup Final. She has received multiple awards both for her volunteerism and as a referee.

Campolindo Principal Carol Kitchens is looking forward to working with Salmeron this year and describes her as, "A well rounded, positive, energetic and caring individual. She works hard as a student and athlete and is the kind of leader that is committed to

the school and the students she represents. She sees the big picture and works tirelessly to include all students in the activities at Campolindo. She is a strong and open communicator who will continue to bridge the connection between the administration, teachers and students."

After attending the Rotary's Camp Royal Leadership Award Conference and UC Berkeley's Nor-Cal Experience earlier this summer, Salmeron is currently continuing her community service work in a village in Honduras through Amigos de Las Americas. As she prepared to leave home, she was less fearful for her own safety than she was concerned that "something might happen to someone in my family while I'm there, and I won't know about it."

What drives this dynamo to take on so much? "I just really enjoy all of it," she says. "I want to help people; I love volunteer work, and being involved." Her biggest

problem? "Time; there's never enough. And I'm not good at saying 'No.' I need to make more time for my family."

Ana Perez, Salmeron's mother, says, "She's doing what she needs to do, and is learning from the world around her, not just from books and teachers." Perez is proud of her eldest daughter, and continues, "She's very open, and has a strong desire to learn and to do new and different things." Perez also says nobody's perfect, "Her room is a mess! And she is too hard on herself, especially when she makes a mistake. She does not always recognize all of her good qualities."

Salmeron says if she were to name her hero, it would be her mom. "She helps me to realize that the things I freak out about are not such a big deal. She's a strong leader herself, and very supportive." Her plans for the future include college and the Peace Corp. In the meantime, Salmeron does go on the occasional family vacation.

Lynn's Top Five

Raising Kids to be Smart with Money

This month's column is all about the kids! It's summer, and I bet your kids are very interested in spending money on themselves! Let's talk about a few great tips for using this golden opportunity to raise money smart kids.

IT'S NEVER TOO EARLY TO START ALLOWANCES - When is it time to begin an allowance program for your kids? The minute they start asking you to buy them things! How much should you give? Well, to start, ask your friends what they are doing for their kids. It really helps when your kid's friends have the same thing going on in their homes. Second, figure out something that you'd like to have your child be able to buy for him/her self

that's a bit extra but doesn't cost all that much, like a small toy. Then, figure out how much it would take to save up for it in a few weeks --- not so long that they lose interest, but long enough that the anticipation of saving and waiting makes the reward of the purchase oh so sweet!

Another popular idea is to give them \$1/week for every year of age they are. Allowances should be consistently given weekly, typically Friday evening or Saturday morning.

THE MATCHING GAME - Very few of us are going to give our youngster's enough allowance every week to save up quickly for let's say a bike. So one terrific way we can help teach our kids to save is by matching them dollar for dollar (or more) for the money they put away to "save up" for something special to them. And, we can teach them long-term savings by this approach: Give them more than you otherwise would for spending, but let them keep only one third to spend. Have them put another third of the allowance into a jar labeled "MY COLLEGE EDUCATION FUND" and the other third into a jar labeled "PRESENTS FOR FAMILY" to use during for birthdays and holidays. This is a great visual learning tool.

TEACH YOUR KIDS TO BE SMART SHOPPERS - Instant gratification is the theme these days! So as soon as your child has saved up what is needed to make that awesome purchase, instead of immediately running out and buying it, teach them how to comparison shop for the best price! What fun to find the object of your desire on sale! Whether you show them by calling different stores, looking for ads, looking for coupons or visiting different stores, the message is the

same.
PAY FOR EXTRA CHORES DONE - My mom kept a list on the refrigerator of chores she'd really appreciate having done for her, with a price next to it of what she'd pay one of us if we did a good job. Stuff like sweeping out the garage, washing the car, helping restack the towels in the cupboard. In retrospect she probably needed very little real help with these things, but it was so great for me and my brother to be able to earn some extra allowance for those special moments when

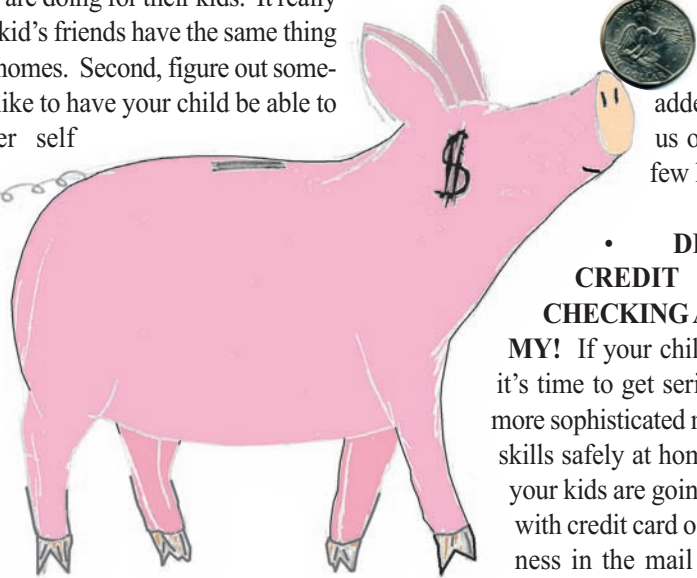
we needed a few extra bucks. And it probably had the added bonus of getting us out of her hair for a few hours, too!

DEBIT CARDS, CREDIT CARDS AND CHECKING ACCOUNTS - OH MY! If your children are teenagers, it's time to get serious about learning more sophisticated money management skills safely at home. You know how your kids are going to get bombarded with credit card offers and other silliness in the mail much sooner than you can believe --- it's truly appalling!

So, now's the time, no later than early high school years, to teach them how to use a debit card, then a credit card. By senior year they should have a checking account so they can pay their own credit card bill (using the allowance approach and part-time job income) or other bills as appropriate. Let them learn really good money management and budgeting skills under your expert eye and guidance before they launch out into the world.

Summertime is the perfect time to talk to your kids about money and set up a working allowance and savings program. They are less stressed about school pressures, and you have more time with them to talk about and design a good approach, work out the kinks, be a safety net, and be there to teach them how shop wisely. Really enjoy this special time together! It's a great way to spend quality time with your children no matter what age, and you'll all reap the rewards for years to come.

Lynn Ballou is a Certified Financial Planner™ (CFP®) and co-owner of Ballou Plum Financial Advisors, LLC, a Registered Investment Advisory (RIA) firm in Lafayette. She is a nationally recognized financial planner frequently appearing as a guest speaker, and interviewed for publications such as the Wall Street Journal, USA Today and Money Magazine. She previously owned a tax preparation firm for 15 years and also has taught taxation and financial planning as an adjunct faculty member for the College for Financial Planning. She lives with her family and pets in Orinda. Lynn is also a Registered Principal and Branch Manager with Linsco/Private Ledger (LPL). As such, she is required by securities regulations to add the following information to this column: The opinions voiced in this material are for general information only and not intended to provide specific advice or recommendation for any individual. Securities offered through Linsco/Private Ledger, member NASD/SIPC.



Graphic by Amanda Griggs, JM student

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