



Beth Davis
For The Post-Crescent

Bring kids in on how finances matter

One of your children doesn't understand the importance of saving, another gets upset when their sibling gets more allowance and the other doesn't agree with you that they need a summer job. Sound familiar?

Money is one of the biggest reasons families and couples fight; however, planning finances doesn't always have to end in slammed doors or hurt feelings.

When children learn how to be financially responsible at a young age, they are more likely to grow up being less dependent on others for funds, including banking institutions and even credit cards. Children can learn a great deal if you, as parents, share how your own finances are budgeted.

There are many ways to improve financial communication with your family that will help teach valuable life lessons. A great way to substantially increase communication is to have family meetings regarding the family's finances. During these meetings, it is important to remember everyone has their own opinions, feelings and agendas. Not only will your children know you are there to support them, but they will also understand the logic behind your budgeting decisions.

There are some simple ways to improve communication within your family:

■ **Open communication:** Many schools are teaching financial health so parents should use these discussions as an opportunity to teach their children about their own family finances. Housing, vehicle, food and utilities are good places to start to show them just what it costs for the basic necessities of life.

■ **Budget:** Learning how to budget everyone's money will help the children learn what is important to them, how they want to spend their money and how to save and be less financially dependent on the family resources as they grow up.

One tool to teach successful budgeting is the "envelope method." Assign envelopes into different categories such as savings, charitable-religious, spending, etc. As the child received money, they along with their parents should decide how the money is split up. Children will see right away that when the spending envelope is gone, it's gone.

■ **Allowance:** Children have different needs depending upon their ages and it's important that parents give a consistent message as to why the child is receiving the money. Many families attribute allowance to chores; however, regardless of how the money is given to the child, a discussion of how it is to be spent and saved should follow. Many good books are available for parents seeking guidance on what age and how much money a child should get as well as the philosophy behind giving an allowance.

Talking about finances can get uncomfortable at times but if you are a good listener and open about your own thoughts or worries, a great deal of stress can be avoided. Chances are if you have these concerns, your family members probably have some of the same concerns as well.

It is never too late to start talking more openly about money or helping your children plan a budget. Even as adults, we know a little guidance is better than nothing when it comes to financial planning.

Beth Davis is vice president of wealth management for Citizens Bank in Appleton. She can be reached at pcbusiness@postcrescent.com.

Home accessories shop joins downtown mix

By Jill Zimaneck
For The Post-Crescent

What: Grandbabies have a way of bringing grandparents around a lot more, but Sara Mahn's newborn daughter, Addison, has gone a step further. Addison helped bring both her mother and Milwaukee resident, Laura Vartanian, together to create their new Appleton store Downtown Designs LLC.

Vartanian was thinking of opening a store in Milwaukee when Mahn suggested she open one here in Appleton instead. In her teens, Mahn worked in a boutique store in Missouri and told her mother then she wanted to one day open a store just like it. Together, the ladies are making that dream a reality.

"The opportunity presented itself when I was pregnant and we literally went from idea to location to merchandise in 120 days. It has to be a world record or something," Mahn said. "But I wanted to find something where I could be with my daughter more often.



Photo courtesy of Downtown Designs
LAURA VARTANIAN (left), with Sara Mahn, holding her daughter, Addison, recently opened Downtown Designs in Appleton.

We want people to come in here and feel like we're family, and it's kind of cool having my mom, myself and my daughter here together."

Downtown Designs, which opened Aug. 15, sells special housewares, home decor, accessories and gift items, such as plates, clocks, picture frames, candles, furniture, etc.

"There's something here

for everyone. We have lots of affordable items. I think our cheapest item is \$1.50 and goes up to \$2,000 for art work and some furniture pieces. I think something that is unique about our store is for sale except the cash register. You don't have to go to three different stores to get a vase, flowers and accessories. We have all

three. But if you just want to buy the vase, that's OK. If you want the flowers, too, that's OK too," Mahn says, adding they have a part-time associate with an interior design degree to help customers with their purchases.

One third of their merchandise comes from international Fair Trade organizations where a portion of profits are filtered back to humanitarian efforts to keep women out of brothels, children out of the work force, helping AIDS victims and helping poor farmers among other things.

"Each item has a unique story behind it. Most of our Fair Trade items come with a story. So when you purchase one of these items, it goes to a good cause and you're getting background on it," Mahn says.

The business also sells artwork from Wisconsin artists outside of the Valley.

"We have one lady from Waterford who patented these solar lights with stained glass on the outside that looks like a flower. One woman does paintings. We have a wood worker. We're

always looking for artists," Mahn says.

What's next: Mahn says she and her mother hope to eventually have 50 percent of their items be Fair Trade.

"We are working on getting more textiles. And it's our goal to educate people in the community about Fair Trade items," she says.

A Web site for the business is under construction and expected to be up in September to begin online sales. Within the next couple of years, they hope to open another location.

"We had talked about opening a location in Milwaukee, but now my mother is thinking of moving here, so that won't be necessary, but someday we'd like to have another location," Mahn says.

Contact information: Hours are 10 a.m. to 5 p.m. Tuesday through Friday, 8 a.m. to 5 p.m. Saturday and noon to 5 p.m. Sunday. Downtown Designs LLC, 119 E. College Ave., Suite One, Appleton; 920-380-0358; fax 920-380-0374; downtowndesignsllc@yahoo.com.

Humana encourages getting on company bike

The Associated Press

Some companies provide car service. Humana Inc. does bike share.

The health care provider started a free bike-sharing program for its employees at its Louisville, Ky., headquarters about a year and a half ago. Now it's providing

1,000 bikes each to the Democratic and Republican national conventions.

In Louisville, Humana has more than 2,500 employees registered for the bike program. They can check out a bike — or more than one — from kiosks around the city with a com-

pany-issued swipe card, and use it for commuting, personal errands or fun. The bikes come with built-in navigation systems and can track how many miles have been ridden.

"We encourage people to do things that are healthy and fun," said Dr. Jack

Lord, head of innovations at Humana.

At the political conventions in Denver and Minneapolis, only people who registered for the program ahead of time can borrow a bike. When the conventions are over, Lord said, Humana will donate some of the

bikes to the cities.

Humana is also promoting its bike-sharing program — high-tech bikes, kiosks and a Web component to track mileage — to its insurance clients, such as companies with campus-like headquarters and school systems, as a wellness benefit.

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