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Money

In last Sunday's *Times-Dispatch* I read an article about teaching children the value of money. Among the suggestions were some about allowances. An allowance should be regular, adjusted in amount to the age of the child, and not have too many restrictions attached. A primary-school-aged child should probably be able to handle something like five dollars. This amount seemed impossibly large in my view, and I have tried to adjust for inflation. The writer continued that the amount should preferably be given in one-dollar bills to help the child understand what five dollars is. And there should be no restriction on how the child handles the money. It's his or hers to do with and learn what's important.

I was irresistibly reminded of my own allowance, which started when I entered school. It was fifteen cents and was delivered with a certain offhand ceremony on Saturday afternoon, sometimes a nickel and a dime, sometimes five pennies and a dime, or one of the other possible combinations of coins. I remember a frequent injunction not to spend it recklessly or all in one place and, of course, to save some. That advice didn't seem ridiculous; fifteen cents could buy a lot back then. There was the understanding that my Sunday School offering should come from it. Five cents was the accepted amount for Sunday School among my peers, considerably above the tithe our minister and Miss Teagarden, our Sunday School teacher, recommended. Otherwise, I could spend it as I pleased, but I was to keep a written account of how I spent it. The accounting was not always demanded at the end of the week. Consequently, when the novelty wore off, I sometimes forgot for several weeks to make accounting entries in my little notebook. My expenditures weren't too hard to remember, however, when I was called on to produce them.

One great temptation was to attend the Saturday matinee at the Arcadia Theater, a neighborhood movie house about a mile and a half from our home. The Saturday selection was carefully discussed at breakfast. If the show was one I really wanted to see and if some car, either ours or a neighbor's, was available to ferry a load of kids to the two o'clock showing, I could quickly dispose of my whole livelihood for the week: ten cents for the entry ticket and a nickel for a candy bar or popcorn. The nickel usually had been saved from some previous week's allowance. So, planning and sacrifice were involved in these outings.

By the second grade, I discovered Dysons', a mom-and-pop corner grocery store on the corner of Llano and Matilda Streets, along the streetcar tracks, five blocks beyond my school. I recall the cool, dark atmosphere in the store, but since I never got beyond the slanted-glass-fronted penny-candy case near the entrance, I can't tell you about anything else. The candy case I remember well. It seemed mammoth with an endless display of enticing selections like black and red licorice whips, "all-day" suckers, individually wrapped nougat squares, sour balls, and a variety of nickel bars like Baby Ruth, Milky Way, and Mars Bars. Mrs. Dyson had infinite patience while my friends and I made our carefully considered choices. She knew our time was limited by the school bell, for none of us would under any circumstance be late to school.

If I could get to school early enough and had been frugal enough with spending, I would hike the remaining blocks to Dysons' store with four or five pennies clutched in my hand or tied into the corner of my handkerchief. I remember my first taste of the licorice whip that Adele LaDue had so vividly recommended as the best taste in the world. Wrong. It is probably a cultivated taste which I never could sacrifice sufficient pennies to cultivate. I especially liked to get a peppermint stick which I could save until lunch and suck my milk through until the candy would disappear in one exquisite taste sensation. The demands of movies and an occasional ten-cent celluloid doll or other frivolity at the dime store kept me from making too many trips down the streetcar track to Dysons', but the ones I did make stand out in my mind as perhaps the best part of having a disposable income.

In subsequent years my allowance increased to twenty-five cents and eventually to a dollar by the time I was a high school student. But the real thrill and perhaps the real learning of what money could do belongs to the early fifteen-cent allowance days. I guess I did learn a lot about the value of small amounts of money. I'm not too sure about large amounts!