

**CHRIS HALLIGAN**

**Students should value money**



*Little did I know when I made that fateful call to the folks on Easter eve I would be receiving perhaps the longest, most in-depth talk to date on how my life has been nothing more than a materialistic excursion involving thoughtless purchasing, frivolous vacationing and gluttonous acquisitions.*

Have you ever done anything that you knew you weren't supposed to do, something that if your parents were to find out, you probably would be tossed out on your bum?

College funds, if your parents pay for your education, would dry out. Christmas presents no longer would be abundant. Birthday checks no longer would be planned income for the semester.

Well, after four long years of attendance at this fine university, I truly pulled the perennial parental blunder. I tapped into my trust fund.

Little did I know when I made that fateful call to the folks on Easter eve I would be receiving perhaps the longest, most in-depth talk to date on how my life has been nothing more than a materialistic excursion involving thoughtless purchasing, frivolous vacationing and gluttonous acquisitions.

My mother weaved an intricate tapestry of profanity and prophecy, leaving me with one very simple realization: I have been spoiled rotten . . . by myself.

But in taking this a step further, I realized something even more profound: My generation, for the most part, has been extremely spoiled, too, as shown by the simple fact that people's expectations progressively have risen through the years.

Take this another step further, and we are faced with an even more frightening thought: What will our children expect of us?

Of course, expectations rise for the simple reason that technology advances. When my grandfather was 22, he wasn't attending college and living in a fraternity, all expenses paid. He was working in a grocery store, attempting to feed a family and still save a little something on the side.

There was no need for a car because everything was within walking distance. Everything seemed to move at a much slower pace, and almost no one traveled to any place farther than 50 miles away. I think I remember Mom telling me that Grandpa didn't own a car until he was 40.

By the time my parents were teenagers, however, things had changed significantly. Raised with the ideals of the old days but with the benefits of modern technology, my parents were allowed restricted privileges to the luxuries of the time. While fashionable clothes were essential for climb-

ing the social ladder, the prices were still quite reasonable. everything by age 22, our requirement that all electronic equipment had to be state of the art, our demand that allowances be raised to an unprecedented \$20 or \$50 a week.

If these needs weren't met for whatever reason, it was cause for revolt.

I realized Mom was right, but I also realized that this wasn't our fault. I think that perhaps the reason for our gluttony lies in the way we were raised. In other words, our parents spoiled our generation rotten, introducing to us all the goodies, while neglecting to teach us the value of a dollar.

All I was taught was that a dollar wasn't much until you had about 50 of 'em. Where you spent those dollars and what you spent them on made no difference. Simply the act of spending was enough to create true elation.

Our parents wasted so much time protecting us from the harsh realities of poverty that we ended up thinking of money as something similar to food — substance necessary to survive day-to-day. Exchanges of currency were equivalent in importance to getting at least six hours of sleep a night.

We can't totally blame them, though. They really were just trying to do the right thing. Parents are so protective.

However, the question remains: Will we be so generous to our kids? Will we have the resources to afford such extravagant lifestyles for our children? Will there ever again be a generation that will be able to be as indulgent as ours?

Will there ever again be a generation that will be able to max out a \$800 limit credit card in two hours in Chicago and feel absolutely no remorse whatsoever? Will there ever again be a generation of kids who will be able to be fashion models, posing and primping like they were made of money? Not a prayer!

Vanity will die after my generation, and for one reason: We aren't about to sacrifice our material goods for a bunch of ungrateful teeny-boppers.

I guess there is one lesson we all can learn from my mother's insightful discussion: Learn to respect a dollar, because someday it may not be there. Instead, it will be in the hands of our children who will have broken us with their pubescent threats of family upheaval when we attempt to teach them the true value of money.

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"If they weren't," Mom said, "we simply didn't buy them."

We're talking about paying maybe \$8 for a pair of Levi's here.

Use of the Family Chevrolet was restricted to a Saturday excursion to the beach or to the drive-in. Spending-money was scarce and usually consisted of an allowance of \$4 or \$5 a week. Meanwhile, Grandma and Grandpa thought they were spoiling those kids rotten.

By the time we became teen-agers, as Mom again pointed out, all materialistic hell broke loose. Suddenly, the expectation levels sky-rocketed.

We not only expected to drive all the time when we were 16, we expected our own cars. For some of us, clothes suddenly became a fashion race for time. Forget \$8 for a pair of Levi's, some of us "had to have" the \$80 Polos and the \$60 Girbauds, most of which found themselves on the "clothes-I-don't-wear-anymore" side of the closet within months.

This was just the beginning. Mom pointed out our need to experience

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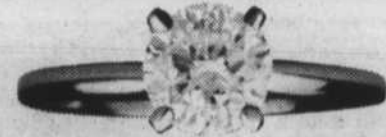
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