Living With Children

By John Rosemond

It has long been known, but only spoken of in hushed tones by university professors sitting in darkened rooms wearing Fat Elvis masks, that pre-Kindergarten "jump-start" (aka, "push-down") programs don't work other than to increase teacher employment and give parents the false idea that their kids are on the fast track to certain success. The problem is that the programs in question are sacred cows, thus to say publicly what I just said is to bring down the indignation of those who tear up involuntarily at the word "child." I am, therefore, bracing myself.

Many years ago, research psychologist David Elkind, author of The Hurried Child (and several other excellent works that ought to be required reading for parents and educators), pointed out that the gains pre-K programs produce are fleeting. Everything else being equal, by grade three children who received pre-K academic instruction are achieving no better than kids who did not. Furthermore, there is credible evidence to the effect that premature (prior to age six) academic instruction increases the possibility of later learning problems and Most folks who, like me, went to school when teachers were always right and parents did not help with homework (and thus personalize their children's academic performance), came to first grade not knowing their ABCs and sat in classrooms where the teacher-to-student ratio was around 1/35 on average. Yet by the end of the first grade we were reading at a higher level than today's kids and outperformed them at every grade. The explanation for that is not that we were smarter, but that we respected adult authority. Furthermore, we were taught to think, whereas today's kids are being taught what to think.

Since then, academic achievement has dropped considerably across the demographic spectrum. The reason for this is simple: Kids no longer, as a rule, come to school having already learned to pay attention to adults (women, in particular), accept assignment from them, do their best, and fear the consequences if they don't. In the 1950s, the rare child who came to school having not learned those things was regarded as ill-trained. Today, he has a disorder and needs one or more drugs that have never reliably outperformed placebos in clinical trials. This amounts to a massive cover-up, a scam, a scandal.

A recent study has confirmed what Elkind and others said years ago: Pre-K programs are a waste of time and money – taxpayers' money, to be exact. Children exposed to pre-K academic instruction entered kindergarten well ahead of children who had not, but the gains were unnoticeable by the end of the kindergarten year and "by second grade, the performance of the control children surpassed that of the (pre-K group) on some academic measures." By the end of third grade, the control group (no pre-K instruction) were outperforming the pre-K children on every academic measure at a level of statistical significance. The authors of the study, published in Early Childhood Research Quarterly, mention that their findings are consistent with outcomes for children enrolled in Head Start.

Nearly 3000 years ago, Israel's King Solomon wrote "To everything there is a season, and a time to every purpose under the heaven" (Ecclesiastes 3:1). The once-hallowed idea that there exist ideal times/seasons at which to introduce certain instruction and concepts to children has fallen to the well-intentioned misinformation of various early childhood education special interest groups.

This latest research simply corroborates what has been known for going on forty years: to wit, irrespective of a child's IQ, academic instruction should not begin prior to age five, preferably six. The 1950s win again! Or, we can build better motors and computers, but we can't build better children.

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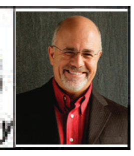
DAVE Says

By Dave Ramsey



Larger emergency fund?

Dear Dave,

My wife and I are following your plan, and we just paid off all our debt except for the house. Since we work for the same company, do you think we should have an emergency fund that is larger than you normally recommend?

Don

Dear Don,

That's great news! You've finished Baby Step 2, and now you're ready for Baby Step 3, which is fully-funding your emergency fund.

I don't see a reason to set aside more than six months of expenses. My recommended range for an emergency fund is three to six months of expenses. If your employment situation is one where there's more risk of something going wrong, you should lean toward saving six months' worth. If your employment outlook is really stable, you can go with setting aside three or four months of expenses in an emergency fund.

I look at your situation as being more high-risk. You each have jobs, so that's the good news. But if the company went down, or experienced layoffs, you could find yourselves unemployed at the same time. My advice would be to save up six months of expenses for your emergency fund. With that kind of cash just sitting there, you should be able to make an easier and less stressful transition in almost any kind of unemployment scenario or other emergency.

Dave

Secured vs. unsecured debt?

Dear Dave,

What exactly is unsecured debt, and how is it different from secured debt?

Rich

Dear Rich,

"Unsecured" debt generally means someone loaned you money, but they don't have a lien on anything. Credit cards and student loans are examples of unsecured debt, because there's nothing they can directly repossess if the borrower doesn't pay. However, they can sue you if you don't pay, and get a lien against something after they sue you. In some cases, this is done against your income by garnishing your wages.

Some examples of "secured" debt would be things like a home mortgage or car loan. A home mortgage loan is secured by the home.

If you don't pay, they can foreclose and take the house. The same is true with a car loan. If you don't make the payments, they can take the car.

Typically, unsecured debts will be the last debts you pay if you're in financial trouble. You'd make the car payment before paying on your student loan, and you'd make your house payment before paying on a credit card.

Hope this helps, Rich!

—Dave

**Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 13 million listeners each week on 585 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.*

"NOTICE OF A TAX INCREASE AND A PUBLIC HEARING ON THE PROPOSED BUDGET AND PROPOSED TAX LEVIES FOR THE TOWN OF PICKENS"

The Town of Pickens will hold a public hearing on its proposed budget and proposed tax levies for the fiscal year 2018 on August 30, 2018 at 6:00p.m. at the Town Hall located at 163 N. Second St. in Pickens.

The Town of Pickens is now operating with projected total budget revenue of $385,820.00. 46.00% or $179,220.00 of such revenue is obtained through ad valorem taxes. For the next fiscal year, the proposed budget has total projected revenue of $371,200.00. Of that amount, 43.00% or $158,056.00, is proposed to be financed through a total ad valorem tax levy.

For the next fiscal year, the Town of Pickens plans to increase your ad valorem tax millage rate by 5 mills from 34.97 mills to 36.72 mills. This increase means that you will pay more in ad valorem taxes on your home, automobile tag, utilities, business fixtures and equipment and rental real property.

Any citizen of the Town of Pickens is invited to attend this public hearing on the proposed ad valorem tax increase, and will be allowed to speak for a reasonable amount of time and offer tangible evidence before any vote is taken.