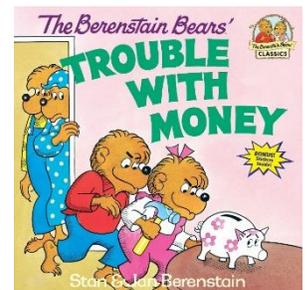




This book, by my parents, Stan and Jan Berenstain, is about teaching children financial responsibility through giving them allowances and encouraging them to earn money. It does a fine job imparting these lessons through a combination of common sense and good-humored fun set in the heart-warming world of Berenstain Bear Country.

Ironically, when I was growing up, my parents didn't give me and my brother allowances or encourage us to earn money. They knew this was considered a good way to educate children about fiscal matters. But they didn't do it, themselves. I think this grew out of their own impoverished upbringing during the Great Depression. Their families didn't have enough money to hand out cash with such liberality. Young and old, alike, were expected to just pitch in with whatever needed doing and not expect any special financial remuneration as a result. So, it seems, they viewed allowances and the like as inconsistent with their own gritty, working class origins.



My great grandfather on my father's side was a blacksmith. His main stock in trade was iron stoves. My grandfather, Harry Berenstain, started out working for him delivering these stoves—certainly a back-breaking task. He eventually found employment with the Sears Roebuck company but lost his job after the 1929 crash. My father remembered the family had to skip out on their rent during this bleak period. Harry eventually wound up as a clerk in an army/navy surplus store. My father said he hardly ever saw my grandfather growing up since he left for work in the early morning, got home late at night and slept most of the day on Sunday, his only day off.

My mother's father, Al Grant, was a carpenter as was his father before him. They were Scots for whom a certain measure of innate thrift came naturally. His engagement present to my grandmother was a book he had been given, free, by a veteran's group upon leaving the Navy after World War I. This gift was doubly thrifty since its title, *Janice Meredith*, provided my mother's given name.

Both my parents were imbued with their families' work ethic and thriftiness. My mother was an aircraft riveter during World War II while my father was in the Army. She worked long night shifts. My grandmother remembered her yelling, "Buck 'er up, Alice!" in her sleep. "Bucking" is a riveting term and Alice was her shift partner.

When my parents married after the war and became a creative team, their work ethic, if anything, intensified. They made most workaholics look like amateurs. As a child, I thought it was normal to have both parents at home all the time, working. When I woke up at night, I would often see the lights in their studio on as they labored long hours to meet book deadlines. As far as thriftiness was concerned, they put into practice the depression era principle of "Use it up, wear it out, make it do."

Thus, for me, an education in monetary matters primarily came through the example of my own parents' hard work and financial prudence. I recognize, though, that not everyone can be raised by people who grew up during the Great Depression. For them, I recommend Stan and Jan's classic essay on fiscal sagacity, *The Berenstain Bears and the Trouble with Money*.

Happy reading!
Mike Berenstain