

It's a Habit! Company, Inc.

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Sponsored by:
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Sam X. Renick & “Sammy” It’s a Habit! Company, Inc.

Sponsored by Telesis Community Credit Union

The It’s a Habit! Company, Inc. has written and published two books, a music CD, school lesson plans, and a parent guide that encourage children and families to make a habit of saving money. Additionally, the company has purchased a life-size costume of their main character “Sammy” that they use to tour elementary schools and other venues like credit unions (e.g. Telesis Community CU, Fiscal CU, Services Plus CU, NuVision FCU, Pt. Loma CU) to share their strategic messages: “Saving is a great habit!,” “From every dollar save a dime!,” “Saving makes me strong!,” “Save, read. . . go far!” etc. In addition to touring elementary schools and events throughout Southern California the author and character have raised the level of public awareness for financial literacy and financial education to tens of thousands of people by making appearances on the

radio and television programs as well as having stories about their efforts featured in newspapers, magazines, and websites across the country.

At Telesis, we have used all of The It’s a Habit! Company’s materials. We have taught several programs to hundreds of local girl scouts, and they absolutely love learning about Sammy Rabbit. They chant, “Savings is a Habit,” with such enthusiasm and excitement. The products that this company has developed far surpass anything we have ever used for younger students. There are so many products and curriculums for older students, but there is rarely a program to help elementary students learn the fundamentals of saving and financial education. We have watched first hand young students become truly enamored with the Sammy characters and with saving on their own.

The "It's A Habit!" Company, Inc.

Changing Children's Lives One Dime at a Time!



A Mission Worth Executing

October 23, 2000
 Dear Sam,
 Thank you for coming with us for the Money Man. I liked your story and your rabbit.




Sam
 for a bit of your st.

Andres Magaña

October 24, 2000
 Dear Mr. Silva & Sam S.

Thank you for coming when floppy was the critter he made have My favorite part he was thecing a he made have it

October 23, 2000.
 Dear Sam, Sam, the Money Man, Thank you for coming and with us your story I liked when the rabbit showed his mom he had saved.

MONEY WISE

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Kids Money

BY STEVE ROSEN

Bunny knows money

Sammy the Saver teaches financial responsibility

Take a carrot-munching rabbit named Sammy the Saver, add some catchy lyrics performed by an eclectic group of musicians, and what do you have?

An imaginative, inspiring way to teach kids about saving, spending and financial responsibilities.

That's the vision, anyway, of Sam, Sam the Money Man, also known as Sam X. Renick. He's the founder and chief executive of Los Angeles-based The It's A Habit Co. Inc., whose motto is "Changing children's lives one dime at a time."

Renick believes children must learn their financial ABCs at an early age. So over the past six years he has developed a series of compact discs, books and other financial education products for preschool and elementary-school children.

His featured character is Sammy, who promotes the savings habit and a love of reading. Why a rabbit? "They're known for multiplying," said Renick, "so you can tie in the concept of compounding and watching your money grow."

Renick, 45, is not a teacher, nor does he have a background in child psychology. He also admits to not being able to carry a tune. Rather, Renick's background includes jobs with a technology and defense contractor and a financial services company.

"One thing I learned," Renick said, "was that my (brokerage) clients often regretted not starting to save sooner. There was much despair."

That's when he started taking an interest in helping educate children about their financial future. He founded his company in 1998 and spent about two years developing his first book, *It's a Habit, Sammy Rabbit!* The story is about Sammy learning the importance of saving carrots every day. He saves the day when a storm washes away the food supply of the rabbit's family and friends.

The first book led to a second book, *Will Sammy Ride the World's First Space Coaster?*, which has a

similar savings message.

But since kids learn in different ways, music became the next project. I was most intrigued. Can you really sing about kids and money? Yes, you can, as I found out.

The message in the six songs on the CD titled "Get in the Habit" are quite clear. Here's a sample from the title song:

*Get in the habit
Like Sammy Rabbit
Saving money all the time*

You can do it, now let's get to it

From every dollar, save a dime

It ain't funny

When you got no money

So do yourself a favor

Be like Sammy the Saver

Another money-related CD, due out soon, is aimed at younger kids on up to adults. The 16-song CD includes titles such as "Lemonade Stand," "Change Adds Up," "Debt Stinks" and "No Free Rides."

While Renick does not accompany the singers and musicians on the CDs, he does work on the lyrics. It's a collaborative effort with songwriters and musicians. The books are developed the same way.

He draws on his childhood for his inspirational messages about money.

"My father was really big on slogans," said Renick. "He'd repeat over and over to me, 'Sam, don't mortgage your future' or 'Pay yourself first.'"

Leading a successful life, Renick said, essentially involves developing good habits.

"We're creatures of habit," he said. "I want to focus on the long term, rather than the immediate here and now."

Renick is planning more books, more music and software. He'd also like to line up a partnership with a national financial organization interested in energizing children about money and financial responsibilities.

The Sammy books and CD can be ordered in volume from the Web site, www.itsahabit.com, or by calling (323) 223-1522. The books also are available, through a link to www.amazon.com for \$8.95 each.

Rules to save by

Here are 10 savings rules from Sammy the Saver:

- Saving is a great habit.
- From every dollar, save a dime.
- Saving prepares us for emergencies.
- Save first; spend only what's left.
- Talk to others about smart ways to save.
- Saving helps us to help others.
- Saving makes small amounts grow large over time.
- Saving makes us strong.
- It's smart to save.
- Get saving goals.

Source: *The Adventures of Sammy the Saver in Will Sammy Ride the World's First Space Coaster?*, by Sam X. Renick



MONEY WISE
PERSONAL FINANCE NEWS, TOOLS AND VIEWS

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The Savings Game

FINANCIAL LITERACY'S STOCK DECLINES AMONG THE YOUNG

There is no excuse to allow children and young adults to remain financially illiterate. Not with the multitude of educational materials so readily available to teachers and parents and for use at schools and at home.

I touched upon this subject two weeks ago, but the topic continues in the news. On Thursday, we'll learn the results of what is now a biennial survey of how much American high school seniors know or rather, don't know about basic personal finance concepts.

The ongoing survey, commissioned by the not-for-profit JumpStart Coalition for Personal Financial Literacy in Washington, D.C., has yielded dismal and worsening results.

In the first survey in 1997, students on average answered only 57 percent of the questions correctly, a failing core by any typical grading scale. But that was the high mark. In 2000, the average score fell to 51 percent, and in 2002, to 50 percent.

Although this year's score



HUMBERTO CRUZ
COLUMNIST

won't be made public until Thursday, "suffice it to say, the 2004 results do not convey a confidence in our young adults' knowledge level of personal finance basics," Dara Duguay, JumpStart's executive director, told a Senate subcommittee looking at financial literacy education on Tuesday.

And yet, Duguay told the Senate panel, only 15 percent of American high school seniors graduate with any formal instruction in personal finance.

The reason? "Personal finance is not a separate discipline unto itself; it is the stepchild which must be incorporated into other disciplines like economics or math to have any possibility of

entering the classroom," Duguay testified.

One reason, Duguay told me in an interview, is that many teachers and teacher unions worry that adding personal finance to the school curriculum will add costs (making less money available for teacher salaries), worsen the teachers' already heavy workload and distract them from focusing on the traditional "basics" of reading, writing and arithmetic.

And yet a multitude of free materials exists — the coalition alone has an online library of more than 600 such materials — that meld these basics with the teaching of personal finance and can be used by both teachers and parents.

And new materials are being constantly produced. Just this month, American Century Investments came out with "Tips for Life," an Internet-based curriculum that places high school students in real-life situations (information at www.tipsforlife.net or by calling 800-345-2021 and asking for extension 55151).

The program can be integrated into almost any subject or used as a unit course in school. And parents can use many of the activities to reinforce financial literacy concepts at home.

Also this month, State Farm unveiled a "Common Cents" online program with fun ways for students of all grades to learn basic principles of financial responsibility and money management (to learn more, go to www.statefarm.com and click on "Kid Stuff" under the Planning & Learning tab). The program includes activities for children of different age groups as well as guides for parents and teachers.

Admittedly, American Century and State Farm are for-profit ventures hoping to create awareness for their products and services. But their materials, which are devoid of advertising and address a major need, have been put together with input and help from experts in the education field.

State Farm, for example,

had the National Council on Economic Education and the National Board Certified Teachers organization, which is part of the National Board for Professional Teaching Standards, review the content of the Common Cents program.

American Century worked with The Learning Exchange, a center for educational consulting in Kansas City, to develop the Tips for Life program. "The curriculum places students in authentic, real-life situations where they can apply critical thinking and problem-solving skills," said Jill Grotzinger, spokesperson from The Learning Exchange.

Overall, I have found that private, for-profit companies come up with some of the most innovative and fun ways to teach financial literacy. One that teachers and parents may want to check out is The It's A Habit! Company in Los Angeles (www.itsahabit.com). The company produces books and compact discs featuring the character "Sammy Rabbit" that promote the savings habit

and a love of reading from an early age.

Before you can teach financial literacy to a child, however, you'd better know something about it yourself. A comprehensive resource for grown-ups is the Encyclopedia of Personal Finance 2004 Deluxe, a software program that offers an extensive interactive compendium of educational materials with an emphasis on investing and retirement planning. For information, visit the Website of Precision Information LLC, the company that developed the encyclopedia, at www.precision-info.com.

Humberto Cruz can be reached at AskHumberto@aol.com or cio.Tribune.Med.Services, 435 N. Michigan Ave., Suite 1500, Chicago IL 60611. Personal replies are not possible. Look for other columns by Humberto Cruz in Sunday's Health and Family and Monday's Your Business sections.

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Staff photo by SAMANTHA GONZAGA

With Sammy are Walnut Elementary School students, from left to right, Michael Estrada, Julio Ramos, Jeysson Nieto, Leslie Mascorro, Karen Maya, Monica Albino and Jersson Nieto.

Saving 'CENTS' for kids

By Samantha Gonzaga
Staff Writer

MANY of the children Sam "The Money Man" Renick meets aren't sure why Benjamin Franklin is on the \$100 bill, but they're certain about one thing: They want to be rich when they grow up.

"The concept of 'rich' that they have is what they see on TV, and that's not necessarily the definition of being wealthy," said Alonso Silva Jr., a West Covina resident and owner of a West Covina-based mortgage company. Silva and Renick founded It's A Habit! Co., a financial literacy program for children. In its four years, it has produced two books, a music CD, and reached more than 20,000 children in 100 elementary schools in Southern California.

It's A Habit! was inspired by the "thousands" of regretful stories Renick heard when he used to work as a financial adviser. He dropped the business to focus on different clientele: children. "Adults were constantly saying how sorry they were for not saving earlier

in their lives," said Renick, of Los Angeles. "The studies we saw showed that advertising is targeting kids from birth. Our strategic position is that when kids save, their parents do, too."

It's A Habit! is one of many programs in a national movement seeking to educate parents and youngsters on wise spending. Research has shown that a lack of financial knowledge among youth penetrates economic, ethnic and social spheres. Consumer watchdog group Center for a New American Dream found that last year children between 4 and 12 spent more than \$25 million they earned in allowances and gifts. In 2001, teenagers forked over \$172 billion.

But Renick and his team want to talk more than dollar smarts. It's A Habit! incorporates reading, analytical thinking and character development in its program. And before those topics could even be broached, it was important to make them interesting for kindergarten- to elementary school-aged audiences.

Renick wrote "The Adventures of Sammy the Saver" series, which details the money woes of Sammy, a

young rabbit who has more wants than cash. The stories walk young readers through the concepts of sharing and patience while challenging them to guess where the plot is headed.

"It's not just about saving money," Renick said. "This is something credit unions or banks don't bring. We want to create a win-win situation for everybody. In assemblies, I always talk about how many times I revised my books until I got them right. You go to classrooms and what to teachers say about writing? 'Revise!'"

"Sammy," illustrated by Pasadena City College art student Juan Alvarado, has a following. At the schools the team revisit, children mob the mascot for hugs and questions about his roller coaster ride in "Will Sammy Ride the World's First Space Roller Coaster?" At a recent stop at Walnut Elementary School in Baldwin Park, "Sammy" couldn't walk more than five steps without being ambushed by grinning boys and girls.

All this attention is good, Renick said. The effectiveness of the program relies on the connection children create with "Sammy."

"I think what he introduces good habits to the children," said principal Ramon Zavala. "(The program) helps children see the need to save for their future."

Whether It's A Habit! presents to low- or high-income communities, Renick's message is simple: who's wealth are you going to build? Your family's or the big corporations? "It's especially when we visit the poorer areas," Renick said. "We'd see kids in Kobe Bryant jerseys, spending \$15 on CDs, with boomboxes. They don't see how much change could add up, they don't see what they're giving up in exchange to have these goods."

"The American dream isn't just owning a home. It's having peace of mind, security. There is no free ride. The people who have money? It's no accident that they have it."

For more information on It's A Habit! Co. or "The Adventures of Sammy the Saver," log on to www.itsahabit.com.

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Students get inspired by author and a furry friend



VALERIE BERTA / THE PRESS-ENTERPRISE

Author Sam Renick, center, reads his book about saving money to Emerson Elementary School students. Sammy Rabbit, the lead character in the book, completed the presentation.

BY JACQUIE PAUL
THE PRESS-ENTERPRISE

RIVERSIDE—Emerson Elementary School Principal John McCombs wants to get children interested in reading and writing. So he invited a professional author and his sidekick — a 6-foot-tall rabbit — to campus.

Sam X. Renick, author of "It's a Habit, Sammy Rabbit," and Sammy, the book's lead character, visited students Wednesday for Emerson's Young Authors Day, designed to promote reading and writing.

Renick read his book, which describes the importance of saving for a rainy day, while Sammy danced around the Emerson cafeteria. The students howled with laughter when he shook his giant bunny

tail at them.

Renick also led children in a song about his book.

"Get in the habit, like Sammy Rabbit," they chanted. "Saving money all the time. You can do it. Now let's get to it. From every

dollar, save a dime!"

He also talked to students about the writing process, telling them he revised his book 300 times before it was published. He held up the first, dog-eared

PLEASE SEE AUTHOR B5

AUTHOR

CONTINUED FROM B1

manuscript and compared it to the glossy final version.

But children were most interested in the giant rabbit standing before them.

"Why is Sammy so tall?" one child asked.

"Is Sammy real?" inquired another.

"I want to hug Sammy!" yelled a little girl.

McCombs said he invited Renick after seeing him at Longfellow Elementary, where McCombs was a vice principal last year. He said Renick's presentation nicely mixes lessons on saving, reading and writing.

"If you can count money and you can read and write, those are two factors in being successful in life," McCombs said.

He added that tips on writing mean more when they come from a professional.

"Sometimes hearing it from a real published author who can make it exciting for kids ... is real important," McCombs said.

Youngsters also had a chance to share their own books with others. In Wendy Folger's first-grade class, students sat at a table and read books they had written and illustrated themselves. Biographical sketches and photographs appeared on the construction paper "dust jackets" of each tome.

Orchid Williams, 7, wrote about the new addition to her family in "My Baby Sister." Classmate Clara Davison, also 7,



VALERIE BERTA / THE PRESS-ENTERPRISE

Second-grader Taylor Harvey, 8, laughs Wednesday as she watches Sammy the giant rabbit.*

wrote about a teddy bear her grandmother had given her when she was 2.

Folger said her students constantly write books. When students are involved hands-on in their education, they learn more, she said.

"They're more enthusiastic about reading what their classmates or they wrote," Folger said. "They know we worked on it as a class. It's more real to them."

Reach Jacquie Paul at (505) 368-9472 or jpaul@pe.com

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MONEY SMART KIDS Piggy Banks for Managing Money

by Janet Bodnar

I've heard of a kids' piggy bank with separate compartments for things like spending, saving and giving. Can you help me find one?

I'd be delighted. You can choose among several such banks, each with its own unique twist. Here's the lineup — plus a few other resources that will help your kids learn to save and manage their money:

- [Moonjar moneybox](#) (\$6.95). These colorful, collapsible cardboard boxes come in three sections, one each for spending, saving and sharing. Each kit includes a guide for using the boxes and a passbook for recording transactions.
- [Money Savvy Pig](#) (\$14.99). From Money Savvy Generation, this translucent polystyrene pig is available in six colors and has four compartments: save, spend, donate and invest. Also available for \$2.50: a Money Savvy Pig coloring and activity book.
- [My Giving Bank](#) (\$19.99). From the late Larry Burkett's Money Matters for Kids ministry, this clear plastic bank focuses on finances from a Christian perspective. The bank's three compartments, for saving, spending and giving, are in the form of a bank, a store and church. Includes Bible-based financial information for kids.
- [Money Mama Piggy Bank](#). Money Mama comes with three little piggy banks, one each for giving, saving and investing (the rest goes into big mama for spending). The china bank costs \$34.95 alone, or \$49.95 as a package with the picture book *Money Mama & the Three Little Pigs* by Lori Mackey.
- [Kidsca\\$h](#) (\$12.95). A basic spiral-bound ledger in which kids can keep daily and monthly records of how much cash they get (from allowance, found money, gifts, earnings), what they spend it on, and how much they save.
- (\$9.99). With this checkbook (which I use with my kids), you record your child's allowance as a deposit in the check register. When the kids need money, they write a check — which you cash — and subtract the amount from their balance. Saving isn't required, but I pay interest on any amount left in the account at the end of each month.

To encourage young kids to stash their cash in the first place, read *It's a Habit, Sammy Rabbit!* by Sam X. Renick (\$8.95). The book is the first in a series of adventures in which Sammy Rabbit learns the value of saving.

MONEY SMART KIDS:

Send Janet your questions. She can't answer every one, but she'll answer as many as she can. If your question isn't published within a few weeks, scan the

Books Teach Children About Saving

Teaching children the value of saving money is the goal of his books, said author Sam X Renick. Renick's books, "It's A Habit, Sammy Rabbit!" and "Will Sammy Ride the World's First Space Coaster?" are favorites with school children throughout the San Fernando Valley.

By IRMA LEMUS

On Friday, Renick and his character, Sammy the rabbit, made a presentation at the San Fernando Public Library for preschool children.

"Children are not being taught to save their money. We want children to learn the habit of saving because if you think about saving money is the only way that children can grow up to buy a home or have enough money to start up their own business," said Renick, founder and CEO of the It's A Habit learning company in Los

Angeles. In addition to the books, Renick said his company will be releasing a 10-song CD that will also teach children about financial education.

Through the books, children are taught that from every dollar earned they should save 10 cents. Renick said this emphasizes to children that when dealing with money the priority is to save. "We live in a society where children and adults on the average receive 3,000 advertising messages a day whether it be through television, radio or billboards. Children need to be taught to be responsible

when it comes to their spending," said Renick.

Renick, who began the It's A Habit Company four years ago, said he decided to write books for children because he saw a need for financial education materials. And when it comes to money and saving Renick said he is an expert. Renick worked in the financial services field for 12 years, but retired to start his book company. He was a subcontractor in the aerospace industry where, he said, he was able to save enough money to start his book company.

The books, which are widely read by many children throughout the Los Angeles Unified School District including several schools in the Valley, are written for children ages 6-9, but have appealed to much older children, said Renick. Renick said his books have become popular and he had made more than 100 presentations throughout Southern California schools. Renick has also been



Sammy the rabbit is popular with many children. The rabbit recently visited the San Fernando Library, where he read and visited with preschool children. The books are available on Amazon.com and on the book company's web site, itsahabit.com.

interviewed by news radio station KNX 1070 and is scheduled to appear next week on the KTLA, Channel 5, news program.

"We have to start teaching children about saving early. Studies have shown that advertisers start

targeting children at birth. By the time children are two years of age they can already identify commercial logos like McDonalds. Our books teach children and their parents empowerment tools," he said.

The It's A Habit Company, Inc.
Changing Children's Lives One Dime at a Time!
www.itsahabit.com
(323)223-1522

Libros le Enseñan a los niños a Ahorrar

Por Irma Lemus

El enseñar a los niños la importancia del ahorro es la meta de sus libros, dijo el autor Sam X Renick. Los libros de Renick, "It's a Habit, Sammy Rabbit!" (Es un Hábito, Conejo Sammy) y "Will Sammy Ride the World's First Space Coaster?" (¿Se subirá Sammy a la Primera Montaña Rusa Espacial?) son de los favoritos entre los niños del Valle de San Fernando. El viernes, Renick y su personaje, el conejo Sammy, realizaron una presentación ante niños preescolares en la biblioteca pública de la ciudad de San Fernando.

"No se les esta enseñando a los niños a ahorrar dinero. Nosotros queremos que los niños aprendan el hábito de ahorrar por que si tu piensas el ahorro es la única manera en que los niños van a crecer y comprar una casa o tendran dinero para empezar su negocio propio", dijo Renick, fundador y Director Ejecutivo de la compañía de enseñanza It's a Habit basada en Los Angeles. Además de los libros, Renick y su compañía estarán sacando al mercado un disco compacto que también enseñara a los niños educación

financiera.

Por medio de los libros, los niños aprenden que deben ahorrar 10 centavos de cada dólar que ganen. Renick dijo que esto enfatiza a los niños que cuando se trata del dinero, la prioridad es ahorrar. "Vivimos en una sociedad donde los niños y adultos en promedio reciben 3,000 mensajes de anuncios por día ya sea por medio de la television, la radio o los apuncios. Los niños necesitan aprender a ser responsables cuando se trata de gastar", dijo Renick. Renick, quien empezó su compañía hace cuatro años, dijo que decidió escribir libros para niños por que vió la necesidad de materiales de educación financiera. Y cuando se trata de ahorrar dinero, Renick es un experto. Renick trabajo en servicios financieros por 12 años, pero se retiro para empezar su compañía de libros. Fue un contratista en la industria aeroespacial donde, dijo él, pudo ahorrar suficiente dinero para comenzar su compañía de libros.

Los libros, que tienen gran demanda entre los niños del Distrito Escolar Unificado de Los Angeles incluyendo varias escuelas del Valle, están escritos para



niños entre las edades de 6-9, pero también son leídos por niños con más años, dijo Renick. Renick dijo que sus libros se han vuelto populares y él ha hecho más de 100 presentaciones en escuelas del sur de California. Renick también ha sido entrevistado por la estación radial KNX 1070 y tendrá una aparición la próxima semana en el programa de noticias del Canal 5 KTLA.

"Tenemos que empezar a enseñarle a los niños como ahorrar desde muy temprano. Los estudios muestran que los anunciantes están enviando mensajes a los niños desde su nacimiento. Para cuando los niños tienen dos años ya pueden identificar logos comerciales como McDonalds. Nuestros libros le enseñan a los niños y a sus padres herramientas para aprender a ahorrar", dijo él.



50¢ plus tax

Congressman gives lesson in savings

By Diana L. Roemer
STAFF WRITER

WEST COVINA — Vine Elementary School students were treated to a book-reading from Rep. David Dreier, R-Covina, Tuesday, who told them — via a story — that they must learn to save their pennies.

He read "It's a Habit, Sammy Rabbit," by Samuel X. Renick to 16 third-graders. The book emphasizes the importance of saving for a rainy day through the character, Sammy Rabbit.

Sammy staves off a hungry day for his family after their stash of carrots blows away in a storm when he produces a bushel of carrots he collected and saved.

Dreier said he is interested in promoting such stories about personal finance.

Earlier in the year, he introduced a bill called the Youth Financial Education Act, which will help teach students to understand checkbooks, interest-bearing funds and basic personal financial management, said Dreier's spokesman, Brad Smith. Renick read about Dreier's bill and contacted him.

"Obviously the goal today wasn't to teach them about retirement accounts but to explain about the benefit of personal savings," Smith said. Most graduating students can't even balance a checkbook, he said, and they think credit cards are free money.

Dreier cited a 1997 nationwide survey that polled 1,509 12th-graders who answered only 57 percent of the questions correctly on a financial literacy test.

He said an evaluation by the National Endowment for Financial Education High School Financial

Planning Program says 10 hours of classroom instruction can make a difference.

The Vine Elementary students got into the act when Dreier was done reading, announcing their savings amounts and their renewed interest in saving.

"I save baseball cards. I have 932; they're worth a lot," said Nathan Field, 8.

Cynthia Rodriguez, 8, had a more practical approach involving her savings account. She said she saves half of her money.

"Five dollars savings, \$5 spending," she said.

Dreier told students he learned to save when he was young.

"And I have some stashed away now in case of a rainy day," he said.

Diana L. Roemer can be reached at (925) 962-8611, Ext. 2105, or by e-mail at diana.roemer@sgv.com.



Staff photo by MIKE MULLEN

REP. DAVID DREIER reads from "It's a Habit, Sammy Rabbit" to third-graders at Vine Elementary School in West Covina. Samuel X. Renick, the book's author, is to Dreier's left.

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HIGHLANDER

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3 Sections - 28 Pages

Covina Argus-Citizen

Local business people teach kids about saving

BY HILLARY WOLFE
Correspondent

It's never too early to start saving.

At least, that's the message that Alonso Silva Jr., and his partner, Sam X Renick, hope to get across to school children with a presentation and soon-to-be-published book called "It's a Habit, Sammy Rabbit."

Silva and Renick spent nine years as colleagues in the world of finance and insurance and came across some consistent complaints from their clients. Silva said people either wished they had started saving when they were younger, or more specifically, they wished someone had taught them a few things about saving when they were younger. Rarely, Silva said, he would hear a client express how glad he was he had started saving early.

Silva said Renick, owner of his own financial and insurance service practice since 1992, came up with the idea of a children's book on the freeway. He pulled over and wrote it down on a napkin. The hope was to target a young audience, believing that good habits formed early would carry over into adulthood.

They began writing about four years ago, and now, after some 300 revisions, the book is about one-and-one-half months away from publication, with a second book also in the works.

Silva had joined Renick in 1996 to form S & R Financial and Insurance Consultants, offering financial and insurance products and services. But even without an actual book, Silva said they were anxious to get the message out about good financial habits as soon as possible, believing that today's students are financially illiterate.



Photo by MIKE MULLE

FINANCE EXPERTS Sam Renick, left, and Alonso Silva Jr. developed a show and wrote a book designed to teach youngsters the value of saving money. They are shown with their book, "It's a Habit, Sammy Rabbit."

So, they put their illustrations on storyboards, and have been doing presentations in classrooms for the past 1-1/2 years.

"We do a presentation — talk to kids — and get into several skits," said Silva. "Our message is consistent with what financial institutions teach: save before you spend."

So far their presentation has been seen by more than 3,000 students in 15 school districts, including Los Angeles, Inglewood and Watts.

The book, which will be printed in both English and Spanish, was written in a fun and entertaining way. It follows the adventures of Sammy Rabbit as he learns the value of saving from an axot, who tells

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Habit

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him saving is a habit. Sammy Rabbit saves carrots all summer, and his hidden store of carrots rescues his family when a storm wipes out their food supply.

Silva lists several prominent people among those who have endorsed his presentation as "a noble program with innovative ideas." They include principals and educators, Rep. David Dreier agreed to offer a statement of support for their work.

Silva said the presentation, which they give within the classroom, is tailored to second- and fourth-graders, and can emphasize any special interests of the teacher, such as reading or math. They have also presented to kindergartens through fifth grades, middle

schools, high-schools and college students.

Their next presentation will be Sept. 27 at the MacLaren Children's Center for abused and neglected children in El Monte.

Renick is unmarried and lives in Los Angeles. He and Silva have been friends for more than 20 years.

Silva has lived in West Covina for the past 13 years. He is married with three children, ages 8, 12 and 14.

"They each have their own account," said Silva. "We give them opportunities to make money."

For information on the presentation, or to arrange for a presentation at your school or classroom, call (626) 917-2674, or contact their Web site at www.itsahabit.com.

Correspondent Hillary Wolfe can be reached by e-mail at hwo@covina.net.



SAM X RENICK reads from his and Alonso Silva Jr.'s book about how to save money to a class of students at L.A. Unified's Hawaiian Avenue Elementary School in Wilmington.

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