

Some video games teach important lessons for life

Next time you're tempted to lecture your kids about wasting too much time on video games, first check out which games they're playing - it turns out they may actually be learning important life lessons.

Much research has been done on whether online games and other interactive educational tools can teach people how to make better decisions regarding personal finances, including an exciting new study called "Improving Americans' Financial Literacy: Educational Tools at Work," by Lisa A. Donnini, PhD, KayAnn Miller and Kitch Walker.

The authors compared the credit performance of thousands of college students who opened Wells Fargo credit card accounts in two categories: Those who completed an online financial tutorial on the wise use of credit prior to being issued their card; and those who did not. The tutorial was based on content from Practical Money Skills for Life, a free financial literacy program run by Visa Inc.

Wells Fargo analyzed each account's performance more than a year after they were opened and found that cardholders who took the tutorial demonstrated dramatically better credit behavior than those who did not. The results were eye-opening. Those who completed the tutorial:

- Had revolving monthly bal-

ances that were 20 percent lower than those who did not.

- Were 44 percent less likely to be 60 days delinquent on payments.
- Experienced FICO credit score increases that were 240 percent better.
- Were 23 percent less likely to have late fees.
- Were 51 percent less likely to file for bankruptcy.

These data provide tangible evidence of what many financial literacy practitioners have long believed: that financial education intervention given at the right teachable moment - in this case, immediately prior to opening a credit account - works.

So what has this to do with video games? According to Dr. Donnini, "Children have always learned through play and today, digital media has resulted in increasingly more sophisticated games that can engage youth while at the same time encouraging learning."

In fact, many would suggest that the key components of good video games, including immediate feedback, rewards, motivation and goal-setting, may be a better fit for the high-technology, global world in which today's kids live than the more traditional types of learning often found in the classroom.

Some of the better educational video games I've seen include

several found at Visa's Practical Money Skills for Life (www.practicalmoneyskills.com/games):

- Financial Soccer, a free, fast-paced, multilingual video game jointly developed with the Federation Internationale de Football Association (FIFA), which incorporates soccer's structure and rules to teach children and young adults the knowledge and tools they'll need to establish and maintain sound financial habits over a lifetime.
- Financial Football, a similar game jointly developed with the National Football League.
- Money Metropolis, where kids ages 7 to 12 navigate a multi-dimensional world, making life decisions that will affect whether their virtual bank account shrinks or grows.
- Peter Pig's Money Counter, where kids ages 4 to 7 can practice sorting and counting coins with the help of wise Peter Pig.

Other good games include: Bad Credit Hotel (www.controlyourcredit.gov), Planet Orange (www.orangekids.com), You Are Here (www.ftc.gov/youarehere), and Hands on Banking (www.handsonbanking.org).

Bottom line: Although nothing beats playing in fresh air, there are plenty of electronic games that can teach your kids the skills they'll need to manage their personal finances.

More tornado damage in the area



This home just northeast of Alma was heavily damaged by a severe storm and tornadoes that swept through the area early Monday afternoon.

-Telegram photo by Carleen Bell

Final date for grain report

Final date to report feed grains at the Farm Service Agency is Aug. 1. Harvest is around the corner and we would like to get all of this completed as soon as possible.

You do not need an appointment to do this at the Norton County FSA Office. If you know you are going to be in town you can give a call before you head to town and let us know you are coming. If you

would rather have an appointment, just give us a call and we will set one for you.

If you are in town, just stop by and we will accommodate you. We would like to get the acreage reports all finished as soon as possible. Remember, we must have a report of acreage on all farmland, not just cropland.

Power

(Continued from Page 1)

the power plant, city officials have assured the three current employees of the facility that their jobs or positions are not going to be eliminated. Norton Mayor David Corns praised the employees

for their service to the city. "The (power) plant is a victim of the economy and the times," Corns said. "I commend the staff for the jobs they have done."

Call Carleen with your news!
785-877-3361

Sebelius

(Continued from Page 1)

fishing, boating, parks and recreation, conservation and wildlife. The Commission also serves as an advisory board to the Secretary of Wildlife and Parks.

The Commissioners are appointed by the Kansas Governor and Sebelius was appointed eight years ago by his sister-in-law, Kathleen Sebelius, when she served as Kansas Governor, an appointment that had been a long time in the making.

Doug Sebelius grew up enjoying the outdoors and spending time in National Parks with his family. Just out of high school, Sebelius said, he was working as a Park Ranger for the National Park Service in the state of Virginia and in around Washington, D.C. "I almost made a career choice to stay with the National Park Service at that time," he said. "I worked with people who were very dedicated to their vocation and I enjoyed those people so much that I kept looking into opportunities to stay there."

Though eventually choosing to pursue a law career, Sebelius reflects that his experience and training as an attorney have dovetailed nicely with his responsibility to conservation and nature. As a prosecutor for 31 years, he has been able to help shape policies and create legislation that helps protect the great outdoors of Kansas, including drafting a bill that outlines policies for wildlife and parks violations. In 2006, he wrote the bill and after a few years, it was passed into Kansas law. "If it's something that belongs to the public, we have to take care of it," Sebelius asserted. "We have 25 State Parks in Kansas and it's been fun being around people who are passionate about expanding those programs. Do we have to farm every square inch of this planet?"

OPEN HOUSE

Kansasland Realtors
extend an invitation to view these fine homes located in Norton, Kansas on **Saturday, June 25 at the times stated**



Price Reduced

1102 Nixon Drive
Saturday, June 25 9:00-11:30 a.m.



1014 Truman
Saturday, June 25 2:00-4:30 p.m.



311 South Kansas
Saturday, June 25 2:00-4:30 p.m.

Kansasland Realtors

107 East Main, Norton - 785-874-4416
OR CALL FOR A PERSONAL VIEWING

Larry Riggs Broker 785-543-4440	Jolene L. Weiser Salesperson 785-877-2185	Samantha Fulton Salesperson 785-871-7279
--	--	---

Moran sponsors legislation to reduce burdens on job creators

U.S. Senator Jerry Moran (R-Kan.) this week sponsored legislation to stop the federal government from imposing regulations not based on sound science and common sense on job creators. Stemming overregulation will give business greater freedom to invest and hire new workers. The bill would strengthen the Unfunded Mandates Reform Act of 1995 (UMRA). UMRA was a bipartisan effort to prevent Congress and federal regulators from blindly imposing economic burdens on the private sector and on state, local and tribal governments without weighing the costs and benefits.

"When the message coming from Washington is more regulation and more intrusion into the free market, it's no wonder businesses are not hiring new workers," Sen. Moran said. "Instead of creating barriers to job growth, Congress and the Administration must create an environment where businesses can grow and start hiring again - and that starts by rein-

ing in government regulations not based on sound science and common sense."

According to the Small Business Administration, our nation's smallest businesses - those with less than 20 employees - spend 36 percent more per employee than larger firms to comply with federal regulations; that's roughly \$10,585 per employee to comply with all federal regulations. Small businesses employ half of private sector workers, and have generated 65 percent of new jobs over the last two decades.

"Rather than hiring new employees, businesses are spending money on complying with unreasonable regulations and mandates - from the EPA's efforts to regulate carbon, to the costly mandates imposed by the new health care law," Sen. Moran continued. "It makes absolutely no sense to drive up their operating costs and leave them with fewer opportunities to hire new workers."

Cruise

INTO SUMMER SAVINGS

WITH



Summer's a Great Time to Switch to Nex-Tech Wireless!

Switch now and receive:

- ★ 3 months FREE on add-a-lines!
- ★ 50% off data for 3 months!
- ★ Great nationwide coverage!
- ★ The best customer service!



HTC Desire
\$99.99*



Samsung Showcase
\$99.99*



BlackBerry® Bold
\$59.99*

Plus, Get \$200 CASH* when you bring us your number!





Norton • 117 North Norton • 785-877-4135 • Toll Free: 877-550-7872

www.nex-techwireless.com

*With qualified rate plan and 2-year service agreement. Certain restrictions apply. While supplies last. Nex-Tech Wireless is eligible to receive support from the Federal Universal Service Fund in designated areas. As a result, Nex-Tech Wireless must meet reasonable requests for service in these areas. Questions or complaints concerning service issues may be directed to the Kansas Corporation Commission Office of Public Affairs and Consumer Protection by calling 1-800-662-0027. BlackBerry®, RIM®, Research In Motion®, SunType®, SurePress® and related trademarks, names and logos are the property of Research In Motion Limited and are registered and/or used in the U.S. and countries around the world.