

Is your teen ready for a summer job?

For many teens, there's nothing more exciting than receiving the first paycheck from a summer job — a sure-fire ticket to fun and freedom. It's also a great opportunity for parents to encourage proper money management.

Parents or guardians need to do some necessary paperwork first. Working teens will need his or her own Social Security Number to legally apply for a job. They will also need a SSN to open a bank account to deposit their paychecks. Depending on state law, children younger than 18 may have to open bank accounts in their custodial name with their parents or guardians. It is also important for parents to check in with qualified tax or financial advisors about their teen's earned income, particularly if it may affect any investments under the child's name.

After that, it's about encouraging teens to get a jump on their job search. The recent job market for American teens has been tough and investigating particular kinds of openings should start months in advance of summer hire. Networking is also important — teens can reach out to friends, neighbors and other trusted adults about potential jobs in the community. Also, it is never too early for teens to learn resume writing and job interviewing skills. The Practical Money Skills website's Landing a Job (<http://www.practicalmoneyskills.com/personalfinance/lifeevents/work/landingjob.php>) page offers useful background to help teens get started.

Parents can also assist by monitoring job categories their children are interested in, encouraging them to meet application deadlines and being aware of federal, state and local child labor laws (<http://www.youthrules.dol.gov/know-the-limits/index.htm>) to steer them from unscrupulous employers.

Technology changes quickly, so tech-savvy teens may be ahead of the game when it comes to searching for work online. Leading job search engines are a destination for seasonal job openings, and many allow users to customize searches for specific positions and employers. However, teens may need to be reminded about their social media activity before they begin any job search — anything a teen posts publicly on the Internet may be seen by a potential employer.



JASON ALDERMAN
MONEY MATTERS
Visa columnist

Banking is another major step in the life of the working teen, though they don't need to wait for that first job to get started.

Many parents open bank accounts for their children as early as their first allowance — after all, digital banking makes it easier to monitor and transfer money without a trip to the branch or ATM. Paychecks — on paper or via digital deposit — make familiarity with the banking system an even greater necessity. Check with their bank to see what types of accounts are offered for children and teens — some banks offer a wide variety of custodial accounts where parents can track and assist their child's spending and saving activity.

A teen's first job is a great opportunity to introduce budgeting, saving and long-term investment skills. Your child may be working over the summer to save for a particular desired item — a cellphone or a trip — or more extensive goals like future college expenses. The Practical Money Skills site offers a budgeting tutorial (<http://www.practicalmoneyskills.com/personalfinance/savingspending/budgeting/>) and budgeting calculators (<http://www.practicalmoneyskills.com/calculators/budgetGoals.php?calcCategory=budget>) for a range of purposes.

When the job offer comes, there's one more thing parents can do. Getting hired means a flurry of paperwork that can be confusing; parents can help their children review those documents before signature. Most will apply to tax withholding, but such documents might also include special workplace agreements that might not always be clear to young workers. When that first paycheck arrives, consider sitting down to inspect a teen's first paper or electronic pay stub. Many people don't understand their withholding even as adults, so children can benefit greatly from this lesson at the start of their working lives.

Bottom line: A teen's first summer job is a great way for parents and children to collaborate on job-hunting and money management skills that will produce benefits for a lifetime.

— Jason Alderman directs Visa's financial education programs. To Follow Jason Alderman on Twitter: www.twitter.com/PracticalMoney



SEAN HART PHOTO

Debbie Westwood, owner of the new downtown Hermiston store, Indulge, stands in front of some of the vintage home decor items at the business, 158 E. Main St., Tuesday.

Indulge in rustic style

New downtown Hermiston store offers home decor and more

BY SEAN HART
HERMISTON HERALD

Debbie Westwood enjoys the vintage style, and Indulge, her new store on Main Street in Hermiston, offers customers a variety of home decor items that match her personality and the area.

Customers in the area must appreciate the style as well because, about a week after opening, she said she is already placing orders for new merchandise to replace what has been purchased.

"People are really liking it, so I have a lot of customers coming back and sending

people here," she said. "I've had nothing but good comments regarding it. I've been very busy. I've been selling."

Westwood said vintage or rustic home decor is popular, and she knows many people locally who decorate their homes with the types of items she offers. The business also provides customers something different, she said.

"There isn't much like this in town," she said. "Everybody has like that Western-type look around this area, and I wanted to do a little different, and that's what the vintage, rustic look is. People enjoy coming in here. It's very relaxing. There's lots of stuff to look at."

After redesigning the store at 158 E. Main St., Westwood said she filled it with a variety of decorations, furniture, mirrors, pictures, lamps and candles. She also offers garden decorations, such as bird-



SEAN HART PHOTO

Indulge, a new store on Main Street in Hermiston, offers a variety of items, including home and garden decorations, and will soon offer wine by the bottle.

houses and planters, and jewelry and will soon be selling wine by the bottle.

About 10 years ago in Hermiston, Westwood said she operated Flowers by the Petal Pusher, which also offered antiques and home decor. Except for the flowers, she said the new business is similar and highlights her love for design.

Westwood said she chose

the new business location to help bring customers to shop in downtown Hermiston.

"I put it on Main Street because I want our Main Street to be where people go," she said. "People needed something else downtown, and I think it's helped with that as well."

Indulge is open from 10 a.m. to 5 p.m. Tuesdays through Saturdays.

Connecting people with resources

Expo provides opportunities for farm workers in the area

BY SEAN HART
HERMISTON HERALD

Agriculture workers learned about a variety of services available at the Farm Worker & Ag Employer Expo March 11 in Hermiston.

The expo was sponsored by the Hermiston Chamber of Commerce's Latino Business Network, and chamber CEO Debbie Pedro said the event, which catered to Spanish speakers, helped highlight opportunities for training, employment and social and health services.

"It provides information about services that are available here in Hermiston and throughout the area," she said. "We try to bring that here for them so hopefully it's a one-stop place where they can find all that. It's an opportunity to bring people together. It's all about our community."

Pedro said she expected at least 100



SEAN HART PHOTO

Fiesta Foods employees serve food to the line of attendees at the Farm Worker & Ag Employer Expo March 11 at the Hermiston Conference Center.

people would attend this year's event as people trickled in last week and began gathering information from the booths before presentations by Oregon Employment Department State Monitor Advocate Fernando Gutierrez, Hermiston School District Project College Bound Coordinator Liz Marvin and others.

Latino Business Network Chairman Jesse Torres said the expo offered people

a chance to learn valuable information and network with others in the community.

"A lot of ag workers don't know what's available to them, so this is a way to bring it to them," he said. "The Latino Business Network has been trying to promote, to give a voice to Latino businesses in the greater Hermiston area, and this is one of the ideas we came up with."

Hermiston Hispanic Advisory Committee Chairman and Latino Business Network member Eddie De La Cruz said the event, which featured a free meal catered by Fiesta Foods, helped show appreciation for the ag workers while helping them improve their education, careers and lives.

"It's very important because we need to find out what kind of resources we have in the community," he said. "There's a lot of resources, but if we don't know where they're at, it doesn't do any good."

He said the Latino Business Network is considering sponsoring another expo in the fall.

BUSINESS BITES

Business to Business luncheon scheduled

The Hermiston Chamber of Commerce Business to Business luncheon will take place March 24 at the Hermiston Conference Center. The lunch begins with networking at 11:45 a.m. followed by two presentations. First,

Erica Sandoval, with the Hermiston Police Department, will present on the topic of Crime Prevention Through Environmental Design. Businesses can learn how to fortify their properties to minimize the likelihood of being victimized.

Blue Mountain Community College President

Cam Preus will then present on the BMCC bond that will be on the May 19 ballot and the economic impact the passage of this bond could have on the region.

She will explain about the new facilities and how the bond will benefit not only the students, faculty and staff, but also local

residents.

For more information about the event or to R.S.V.P., contact the Hermiston Chamber of Commerce at 541-567-6151, www.hermistonchamber.com or info@hermistonchamber.com. Cost to attend is \$10 for chamber members and \$13 for non-members.