'Outstanding teen' advises prudent financial strategy

By KATHERINE LACAZE For Seaside Signal

The secret to her success? Good business sense.

The week before the pageant, Seaside High School junior Sydney Rapp shared her platform for the Miss Clatsop County Outstanding Teen Pageant with her colloquium class at Seaside High School, giving her peers an opportunity to learn more about saving money, building credit, and making prudent financial decisions.

finan-Through her cial literacy for kids platform, Rapp looks forward to "engaging in classrooms by introducing helpful books and fun money activities kids can then take home.'

"I'm enthusiastic about



Seaside High School junior Sydney Rapp (left), a contestant in the Miss Clatsop County Outstanding Teen Pageant, invited Mallory Litehiser, vice president of operations at Clatsop Community Bank, to address Rapp's colloquium class about financial issues during a presentation of her pageant platform, "Financial Literacy For Kids."

being a voice for financial literacy that encourages younger kids, as well as my peers," said Rapp, who

is part of the high school's Future Business Leaders of America chapter.

Rapp invited Mallory

Litehiser, vice president of operations at Clatsop Community Bank, to address one of Rapp's classes. The student conducted an interview with Litehiser, asking her to share about her career and give financial advice pertinent to teenagers.

Litehiser started working a Wauna Credit Union part time shortly after graduating Seaside High School. She then worked at U.S. Bank for seven years before taking her current job at Clatsop Community Bank.

Rapp asked Litehiser if she did not work at a bank if she would be as responsible with her money as she is. Litehiser responded she and her husband were raised differently, but have similar perspectives on money management.

"His parents didn't have a lot, and they definitely acted that way," she said. "My parents didn't have a lot, but they acted like they did. We kind of see two different ends of the spectrum."

The couple contribute money to their various savings accounts monthly with the intention of being able to support the family for about a year if one of them were to lose their job or experience another unexpected emergency. Litehiser referred to the current government shutdown and how her husband, who serves in the U.S. Coast Guard, was not being paid despite continuing to work. Rapp could relate, as her father also works for the Coast Guard.

Litehiser encouraged the students to realize they are responsible for creating a financial safety net. Some people are fortunate to have parents that save for them, she said, adding she is doing so for her children but will not let them know that.

"I want them to know their future is in their hands," she said. "They need to be responsible for their spending or their extra expenses."

Many bad spending habits, among teenagers and adults, can be tied back to instant gratification, Lithiser

"It's really easy to use that card and purchase whatever you want and have it there the next day," she said, adding it is important "to really look at your income or whatever you have saved and work toward that item you want to buy.'

Community Calendar

Friday, Feb. 1

Arthritis Exercise

10:15 a.m., free, Bob Chisholm Center, 1225 Avenue A, Seaside, 503-738-7393.

Senior Lunch Program

11:45 a.m., Bob Chisholm Community Center, 1225 Avenue A, Seaside, 503-738-7393, www. sunsetempire.com. \$3 suggested donation, for those 60 and over; \$6.75 for those under 60.

Dance Fitness

6:30-7:30 p.m., Bob Chisholm Community Center, 1225 Avenue A, Seaside, 503-738-7393.

Saturday, Feb. 2

Treasure the Beach

9-11 a.m., beach cleanup, rain or shine; sign in at The Seashore Inn on the Beach, 60 N. Prom, Seaside.

Play the ukulele

9:45 a.m., learn to play the ukulele, for beginners, conference room, Bob Chisholm Community Center, 1225 Avenue A, Seaside, 503-738-7393.

Gallery reception

2-5 p.m., Liesa West, at Trail's End Art Gallery, 656 A Street, Gearhart, 503-717-9548; trailsendart.org.

Dance Fitness

8:30-9:30 a.m., Bob Chisholm Community Center, 1225 Avenue A, Seaside, 503-738-7393.

Artist reception

2-5 p.m., Photographer Liesa West, Trail's End Gallery, 656 A Street, Gearhart.

Tom Grant in concert

6 p.m., Tom Grant and Shelley Rudolph in Concert; openingl John Orr and R.J. Marx. Saturday, Astoria Golf & Country Club Ball Room. Tickets online, https://www.brownpapertickets.com/event/3920319.

Monday, Feb. 4

Tai Chi for Better Balance 1 p.m., free, Bob Chisholm Community Center, 1225 Ave-

nue A, Seaside, 503-738-7393.

Pinochle Group

1225 Avenue A, Seaside, 503-738-3311, \$1 per session per person. This is a weekly, regular play card game; prizes award-

7 p.m., Texas Hold 'Em, American Legion, 1315 Broadway, Seaside, 503-738-5111.

Tuesday, Feb. 5

Intro to Quickbooks

Taco Tuesday

5-7:30 p.m., American Legion, 1315 Broadway, Seaside, 503-738-5111.

Tabata

6-7 p.m., high intensity interval training; Bob Chisholm Community Center, 1225 Avenue A, Seaside, 503-738-7393.

Good Morning Seaside

8 a.m., Weekly coffee and networking; Seaside Chamber of Commerce; contact for details, www.seasidechamber.com

Ready, Set, Start Your **Business**

8:30-10:30 a.m., at South County Center Lab, 1455 N. Roosevelt Dr.; register at bizcenter.org/ centers/clatsop-sbdc/our-classes or call 503-338-2402.

Senior Lunch Program

11:45 a.m., Bob Chisholm Community Center, 1225 Avenue A, Seaside, 503-738-7393, www. sunsetempire.com. \$3 suggested donation, for those 60 and over; \$6.75 for those under 60.

Bingo!

12:30 p.m., Bob Chisholm Community Center, 1225 Avenue A, Seaside, 503-738-7393, www. sunsetempire.com. Bingo play, 10 cents per card, \$2.40 all

6-8 p.m., to benefit

1 p.m., Bob Chisholm Center,

8:30-11:30 a.m., at South County Center Lab, 1455 N. Roosevelt Dr.; register at bizcenter. org/centers/clatsop-sbdc/ our-classes or call 503-338-

Wednesday, Feb. 6

games.

Fascination

Chisholm Community Center Phase II projects; Funland Arcade, 201 Broadway, Seaside; sunsetempire.com or call 503-738-7393.

Thursday, Feb. 7

SDDA Breakfast

8:30 a.m., Pig 'N Pancake, 323 Broadway, Seaside, 503-717www.seasidedowntown.com. Weekly speakers, discussions and a no-host breakfast.

Ham Radio

8 a.m., Finn's Fish House, 227 Broadway, Seaside, 503-739-3890. Ham radio operators meet every Thursday.

Kiwanis Club

Noon, Pig 'N Pancake, 323 Broadway, Seaside, www. facebook.com/pages/Kiwanis-Club-of-Seaside-Ore, open to the public. Features weekly speakers, discussions and a nohost lunch.

Seaside Rotary Club

Noon, meets Thursdays, Angelina's Pizzeria, 1815 S Roosevelt Drive, Seaside. Lunch is still \$15 for non-members.

Get Fit!

6-7 p.m., balanced strength and conditioning program, Chisholm Community Center, 1225 Avenue A, Seaside, 503-738-7393.

Friday, Feb. 8

Arthritis Exercise

10:15 a.m., free, Bob Chisholm Center, 1225 Avenue A, Seaside, 503-738-7393.

Senior Lunch Program

11:45 a.m., Bob Chisholm Community Center, 1225 Avenue A, Seaside, 503-738-7393, www. sunsetempire.com. \$3 suggested donation, for those 60 and over; \$6.75 for those under 60.

Mother-Son Dance

6-8 p.m., Seaside Civic and Convention Center, DJ, dance, photo booth, games; 415 First Ave., Seaside, 503-738-7393.

Dance Fitness 6:30-7:30 p.m., Bob Chisholm

Bob

Community Center, 1225 Avenue A, Seaside, 503-738-7393.

WINGS Conference All-day event presented by

Saturday, Feb. 9

the American Association of University Women, Clatsop Community College, Astoria; contact clatsopcc.edu or call 503-717-1852.

Dance Fitness 8:30-9:30 a.m., Bob Chisholm

Community Center, 1225 Ave-

nue A, Seaside, 503-738-7393.

Play the ukulele

9:45 a.m., learn to play the ukulele, for beginners, conference room, Bob Chisholm Community Center, 1225 Avenue A, Seaside, 503-738-7393.

Monday, Feb. 11

Tai Chi for Better Balance 1 p.m., free, Bob Chisholm Community Center, 1225 Ave-

nue A, Seaside, 503-738-7393.

Pinochle Group

1 p.m., Bob Chisholm Center, 1225 Avenue A, Seaside, 503-738-3311, \$1 per session per person. This is a weekly, regular play card game; prizes award-

Tuesday, Feb. 12

6-7 p.m., high intensity interval training; Bob Chisholm Community Center, 1225 Avenue A, Seaside, 503-738-7393.



Healthy heart, healthy you

Join us as we celebrate National Heart Month with these fun and free heart-healthy offerings.

♥ Women's Healthy Heart Tea

Join cardiology nurse practitioner, **Carly Haas** for a discussion on helping women understand heart disease risks, and actions you can take to protect your heart health. Enjoy refreshments and door prizes.

2 p.m., Thursday, Feb. 14 Providence Seaside Hospital, Education Room A, 725 S. Wahanna Road

♥ Eating for a Healthy Heart Join Providence Seaside registered dietitian, Beth Schwenk, RD, LD to learn heart-smart eating habits. Enjoy food samples and door prizes.

3-4 p.m., Thursday, Feb. 21 Providence Seaside Hospital, Education Room A, 725 S. Wahanna Road

♥ Healthy Heart Doc Walk

Join Providence cardiologist, **Robert Morse, D.O.**, for a presentation on heart health followed by a walk on the prom. Door prizes and copies of Dr. Beckerman's book, "Heart to Start" will be available. 10 a.m., Saturday, Feb. 23

Best Western Plus Ocean View Resort, 414 N. Prom

www.providence.org/northcoast

PROVIDENCE Seaside Hospital

KKK!

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110 Announcements



The Sunset Empire Park & Recreation Board of Directors is seeking candidates to fill a vacancy. Interested candidates must reside in SEPRD boundaries Please contact Executive Director Skyler Archibald at 503-738-3311 for more information.

201 Antique & **Classic Vehicles**

27th Annual Astoria Automotive Swap Meet Vendors Wanted Clatsop Fairgrounds Saturday, March 9th 8am-2pm Contact Fred 503-440-9481 Dorothy 503-468-0006

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All real estate advertising in

limitation or discrimination." Familial status includes children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18. This newspaper will not knowingly accept any advertising for real estate which is in

violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis. To complain of discrimination call HUD at 1(800)669-9777.

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