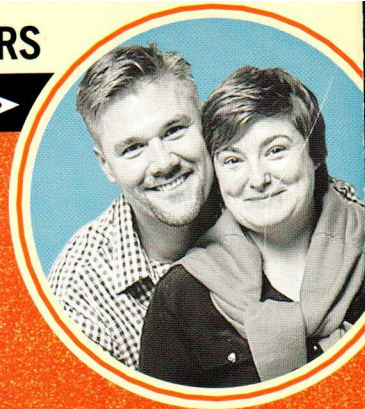


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# Money

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# Smart Spending

GET THE MOST AND BEST FOR YOUR MONEY



Learning to overcome a challenge—in this case a rock-climbing wall—helps build a youngster's self-esteem.

## Act now to get your kid in the right **summer** **CAMP**

### THIS MONTH:

- The latest tips to minimize hassles when you return Christmas gifts
- The new, longer tennis racquet could enhance your game

BY GARY BELSKY

IT'S THAT TIME OF YEAR WHEN THE KIDS ARE home from school for the holidays, the weather keeps them noisily indoors and parents start thinking about how nice it would be for the little darlings to spend a month or so this summer at a sleepaway camp. Yes, that's it—good for the children.

All joking aside, if you haven't yet reserved

slots for your little campers, now is the time to get moving. Finding the camp best suited to your needs will require some research. And the most popular camps are booked solid by early spring, because summer camp attendance is booming.

In 1998, an estimated 6.5 million children will take to the canoes and archery ranges at the nation's 8,500 overnight and day camps—an in-

COURTESY OF MOUNTAIN  
CAMP/DAVID KNOX (2)



crease of 20% since 1990, according to the American Camping Association. What began late last century as a way to give city kids a taste of fresh air has blossomed into an estimated \$3 billion industry, whose lofty goals include everything from raising your 10-year-old's self-esteem to improving her backhand or slimming his waist. The cost can be lofty too: Some of the poshest resident camps charge \$3,000 or more for a four-week session. But many parents find the expense worthwhile. "Our two boys, ages 16 and 11, have been going to camp for six years," says Miriam Ain, a Washington, D.C. homemaker. "Their feelings of independence and accomplishment and the fun they've had are priceless."

To help you select a camp that suits your child and your budget, MONEY interviewed more than four dozen camp directors, parents, authors and camping industry experts. Here is their advice:

► **Make sure your child is ready.** The minimum age for most overnight camps is seven or eight, but your child's personality should be the main determinant. Ask yourself: Is my son or daughter comfortable sleeping at a friend's house? Does he or she make friends easily and enjoy new experiences? "In some ways the youngest kids have the easiest time acclimating," says Nancy Bryant, summer director of Gwynn Valley Camp in Brevard, N.C. (\$550 a week; coed, 175 campers ages five to 12; 704-885-2900), which has a working farm. "They don't have as many preconceived ideas, and their focus is on fun."

Gretchen Wartella, the director of Camp Half Moon in Great Barrington, Mass. (\$4,400 for eight weeks; coed, 150 campers ages six to 15; 413-528-0940), recommends that parents "plan 'camp days' at home, when children make their own beds and otherwise assume more of the personal responsibility that camp requires." Further advice: Take the family on a weekend camping trip to experience rustic living. Or arrange for youngsters to spend a few days away from home with relatives or trusted friends. "It can also help to send a child to camp with a sibling or close friend," says Bruce Muchnick, a Glenside, Pa. psychologist.

If you remain unsure about your child's readiness to spend the standard four weeks at



The camp experience, at its best, allows kids to make lasting friends and have lots of fun.

camp, find one that offers a less daunting one- or two-week session. Or consider a day camp, which can ease a child into the camping experience. Good ones offer activities comparable to those of sleepaway camps yet are less expensive at \$200 to \$1,000 for a four-week session.

► **Start your camp search early.** Right now is about as late as you want to start prospecting. You can seek detailed referrals from the American Camping Association and the National Camp Association or consult private camp advisers, who generally collect a 5% to 15% commission from camps chosen by their clients. (See the "Resources" box on page 129.) Parent groups such as the PTA can put you in contact with campers' parents and well-regarded advisers. And you can watch the newspapers for camp fairs that are held about this time in many cities.

► **Look for a camp to meet your child's needs.** While most camps offer a gamut of experiences like swimming, hiking and crafts, others specialize in, say, theater or soccer. If your son or daughter opts for a specialty camp, avoid those that target one skill to the exclusion of others. For example, Camp Kieve in Nobleboro, Maine (\$550 for one week; 224 girls ages nine to 15; 207-563-5172) specializes in science but also urges campers to take part in activities like sailing and crafts. "No 10- or 12-year-old can spend all day focused on one subject," says Richard Kennedy, the camp's director for 30 years. "They'll burn out, and that defeats the purpose of involving them in a special interest."

You must also decide between coed and single-sex camps. Al Sigoloff, who runs separate boys' and girls' facilities at Camp Thunderbird in Bemidji, Minn. (\$2,365 for four weeks; 150 to 190 campers each, ages eight to 16; 314-567-

## QUESTIONS FOR CAMP DIRECTORS

1. What is the camp's philosophy? Is it competitive? Nurturing?
2. What is the staff-to-camper ratio? (The ACA recommends one staff member for every seven or eight campers, but there should be more staffers for younger children.)
3. What is the median age of the staff? (It should be no younger than 21.)
4. How are counselors recruited and vetted? (Some camps employ private firms to screen applicants.)
5. What sort of training does the staff receive? (Request a copy of the counselors' orientation package to see how the camp handles homesickness, fights and so forth.)
6. What are the procedures for dealing with serious injuries or illnesses?
7. Does the camp offer early-enrollment discounts? Lower second-session prices? Financial aid?

## MONEYONLINE

Go online for a collection of links to the Websites of most camps mentioned here, plus pointers to other Internet summer camp resources.

On the World Wide Web at [money.com](http://money.com)



3167), says that his "programs are designed to help kids build self-esteem and friendships rather than focusing on girl/boy relationships." However, Irene Jacobs, a New Haven attorney, regrets having sent her daughter Allison, now 15, to an all-girls camp in Maine for four years. "Single-sex camps, at least for girls, are so focused on equality and self-esteem that they can become too regimented and competitive," Jacobs says. "Allison ended up hating it." As our camp pros advised: It all depends on your child.

► **Assure your own peace of mind.** To make sure your child is in safe and responsible hands,

are those with "a long history of family ownership. It means they can adapt to change and still maintain core values." One example: Camp Pinecliffe in Harrison, Maine (\$4,125 for four weeks; 185 girls ages eight to 15; 614-236-5698), which has been run by four generations of the same family for 81 years.

► **Don't pay more than you need to.** You might assume that the more a camp costs, the better its facilities and the larger its staff. While that's sometimes true, there are also fine nonprofit camps run by such organizations as the YMCA, B'nai B'rith and the Scouts that are reasonably priced—\$45 to \$85 a day vs. \$75 to \$100 for most private camps—and typically offer a more ethnically and economically diverse group of kids. What's more, such camps often allow parents to share in their children's summer fun. Bill Schaeffer, a photographer and industrial-park manager in Arlington, Va., helped supervise a group of Scouts that included his son Duke, then 10, for a weeklong stay at a camp in Goshen, Va. last July. "It was great for me to spend time with Duke," Schaeffer says, "and it was an excellent way to prep him for going away by himself."

Both nonprofit and for-profit camps offer financial aid. For example, Bar 717 Ranch in Hayfork, Calif. (\$1,125 for two weeks; coed, 110 campers ages eight to 16; 530-628-5992) awards two-week session "camperships," worth as much as half the total tuition, on the basis of need. And some camps offer limited aid even to families who earn as much as \$75,000 a year. "People who are solidly middle class may get a break, depending on their circumstances," says Bar 717 co-director Phil Fisher. "It's always wise to ask."

Many camps also offer discounts for early enrollment. For example, Camp Louemma in Glenwood, N.J. (\$1,125 for 18 days; coed, 200 campers ages seven to 15; 718-631-3747) cuts 5% off the price if you register your child by Dec. 1 of the preceding winter. That may not help this summer, but it can save you hundreds of dollars in the summer of 1999.

Finally, camps often have lower prices for their second summer session, when demand is lower. At Camp Echo Lake Southwoods in Paradox, N.Y. (coed, 150 campers ages seven to 15; 914-345-2444), the cost of the four-week August session is \$2,950 vs. \$3,300 in July. Says camp co-owner Tony Stein: "Second session is exactly the same as the first and a good strategy for people with tight budgets. Kids have just as much fun in August as they do in July." And parents enjoy the quiet just as much then too. **ES**

## RESOURCES

The following organizations and books provide detailed referrals and advice to help you choose the right camp and ready your child for the experience.

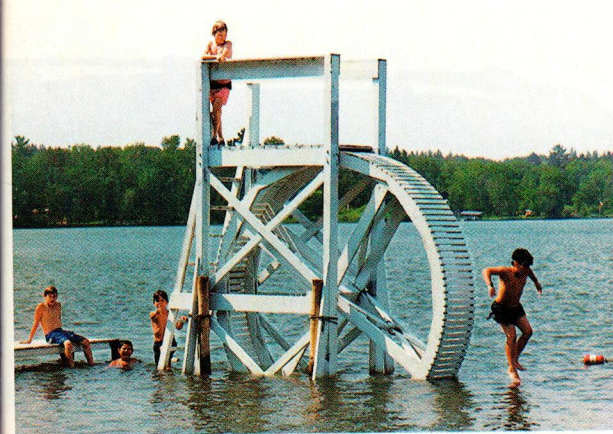
**The American Camping Association** has regional offices throughout the U.S. that provide free referrals. Call 800-428-2267 (or visit their Website at [www.aca-camps.org](http://www.aca-camps.org)) for the nearest office or to order the *Guide to ACA-Accredited Camps*, \$19.95, which has over 2,000 summer program listings and includes indexes for more than 50 popular camp activities.

**The National Camp Association** (800-966-2267) provides free guidance and referrals; 5% to 15% commissions for resulting enrollments are paid by the 500-plus member camps in its database.

**Student Summers**, a private camp adviser in Washington, D.C. (800-728-5929), doesn't charge a fee but collects a 5% to 15% commission from camps for referral enrollments.

### A book for the kids.

Written for young campers but worth a lookover by parents too, *So You're Off to Summer Camp: A Trunk Load of Tips for a Fun-Filled Camp Adventure* by Margaret Queen, illustrated by Margaret H. Matens (Foxglove Press, \$6.95), is an easily accessible compendium of 288 practical suggestions and juvenile whimsy.



COURTESY OF CAMP THUNDERBIRD

Summer days on the waterwheel are the stuff of memories for years.

experts recommend you seek the following:

1. *A director with whom you and your child are comfortable.* Says Kennedy: "Camps reflect the personality and style of the person in charge." So make every effort to meet a camp's director in person or, barring that, be sure to interview him or her by phone.

2. *A well-trained and reliable staff.* Investigate the staff-to-camper ratio, the staffers' median age and how they were hired, screened and trained. (See the "Questions for Camp Directors" box on page 127.) At Camp Greylock, a general sports camp in Becket, Mass. (\$6,000 for eight weeks; 360 boys ages seven to 16; 212-582-1042), counselors go through an eight-day orientation program. "We want to be certain that staffers know what we're about and that we know what they're about," says director Michael Marcus.

3. *A solid reputation.* One helpful benchmark is accreditation from the American Camping Association. Still, many excellent camps choose not to pay the organization's \$250 to \$1,000 annual fee. In any case, get the telephone numbers of at least five alumni parents from any camp that you're considering. Call them and learn what they liked about the camp, as well as what they found lacking. Bob Ditter, a Boston-area social worker who trains camp staffs, says that some of the best camps