

Life, Work & Family

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In This Issue:

WHEN IS IT OKAY TO LEAVE CHILDREN HOME ALONE?	1
GETTING FOOD ON THE TABLE	2
BUYING A NEW CAR	3



When is it Okay to Leave Children Home Alone?



At what age can parents leave their children home alone? While there are no concrete laws in our country that govern this, most counties have developed guidelines through their Child and Protective Service Agencies that can help parents make informed decisions about leaving their children on their own. These guidelines generally take into consideration:

- The maturity level of the child or children
- The accessibility of the parents or other designated adult during their absence
- How well the parent has prepared the child to be on his own
- How safe the home environment is for the child
- The length of time the child is left alone
- The comfort level of the child being left home alone

For the mature, well-prepared child, being home alone can be a positive and rewarding experience. In a recent study by the Department of Health and Human Services, 90 percent of parents questioned reported positive results from their child's self-care situation. These benefits included an increased sense of independence and newly acquired home safety skills. In the same vein, children who are left alone prematurely may experience loneliness, fear, and rejection. If left alone consistently they may become delinquent, do more poorly in school and suffer harm through accidents or sexual abuse. Ultimately it is up to each parent to determine his or her child's readiness to be left on his own.

Assessing Your Child's Readiness

The following questions will help you determine whether your child is ready to be home alone:

1. Is your child physically capable of handling himself around the house without getting injured?
2. Can your child handle keys and door locks to avoid being locked inside or outside your home?
3. Can your child operate small appliances safely in your absence?
4. Will your child be able to be home alone without feeling scared or lonely?
5. Is your child free of withdrawn, hostile or self-destructive behavior?
6. Is your child able to handle the unexpected without getting upset?
7. Is your child able to follow important rules?
8. Does your child express an interest in being home on her own?
9. Can your child understand and follow verbal or written instructions?
10. Will your child be able to work out solutions to basic problems without your help?
11. Can your child read and write?
12. Will your child be able to find something to do when alone, without getting into trouble?
13. Is your child able to ask for help from friends, neighbors and police when needed?
14. Is your child willing and able to call the police for help?

15. Does your child understand the role of police, firefighters and rescue squads?
16. Does your child get along well with other children in your family as well as neighborhood kids and adults?
17. Will your child be able to reach you in your absence?
18. Will you be available in an emergency? Have you designated another trustworthy adult that is close by who will be available in an emergency?
19. Do you and your child both feel your community is reasonably safe?

If you answered yes to all of the questions above and have determined that your child is ready to be home alone, be sure to take the proper precautions.

Preparing Your Child for Self-Care

1. Provide your child with the telephone number of a trustworthy adult nearby and make sure he or she will be available.
2. Provide your child with a number where you can be reached.
3. Provide her with emergency telephone numbers and practice making these calls with her.
4. Walk through your home with your child and point out smoke alarms, door locks, exit routes and first aid kits, discussing the importance of each item.
5. Decide together on rules for preparing snacks, talking on the telephone, leaving the house, having friends over, watching TV or movies, using the internet and doing chores or homework. Be very specific and set consequences in the event the rules are broken.
6. Keep your door locked and inform your child not to let anyone in the house.
7. Inform your child about how to handle severe weather situations or blackouts.

To access your county's guidelines contact the National Clearinghouse on Child Abuse and Neglect (NCCAN) at 1-800-394-3366. You will find that most counties recommend time limits for leaving children of specific ages home alone. Most experts agree that a mature 11 or 12 year-old child is probably capable of being on his/her own for at least 2 hours.

ã Accor Services North America, Inc. 2005

Getting Food on the Table

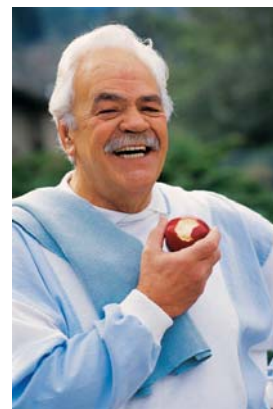
The practical issues of nutrition are one of the most significant day-to-day problems for older adults: purchasing groceries and making meals. Many factors contribute to the challenge of good nutrition among the elderly. Some seniors don't want to eat alone, so they are less inclined to cook. Others can't cook, due to vision or mobility difficulties. There are seniors who do not have transportation to get to the market and cannot carry bags of groceries into their house.

What can you do to help your elder? Consider some of the following ideas for getting food and meals to your elder's home.

Meals on Wheels

When a senior has difficulty getting food and making meals, a meal delivery service may help. Meals on Wheels is a not-for-profit organization that delivers nutritious meals to people who are homebound or disabled. This service is subsidized by government funds and is provided to clients at low or no cost. Meals on Wheels typically deliver a hot midday meal to an elder's home. Many outlets also offer frozen or cold sack meals for the weekends. They also can accommodate special diet needs (such as for diabetes and kidney conditions).

Meals on Wheels programs are coordinated by different agencies around the United States. In some regions, the program is provided at a government agency, while in other areas, it is run at a local church. Each



program has its own specifics regarding pricing, eligibility and scheduling. You can locate an agency in your elder's area that provides Meals on Wheels service in a phone book under "senior citizen organizations" or "community services".

Private meal delivery services

Many older adults have one, two or three of their daily meals delivered to them by private meal delivery companies that function as caterers. Typically, these meals come hot and reflect special food preferences and special diet needs.

There are many private companies that offer this service, and their rates differ by region. You can find other meal delivery companies in your phone book.

Help with food prep

Often elders would prefer to cook, but are limited due to conditions such as arthritis or poor vision. Continuing to cook for oneself often provides a sense of independence, but in order to accomplish this an older adult may need assistance. Consider purchasing adaptive kitchen tools, such as easy grip utensils and easy jar openers. Also, buy pre-chopped vegetables and pre-cooked meat to simplify your elder's cooking process.

Help with groceries

Does your senior have difficulty getting to the market to get groceries? Consider the following options:

- Shop and deliver their groceries for them.
- Tap your elder's social support network by asking someone to shop for them, such as a church member or neighbor.
- Hire someone to do the shopping. Errand and home chore services will contract to do this task.
- Contact a local senior citizen center or volunteer organization. Many offer free "group shopping trips". They will pick up seniors at their home in a van, take them to a local market or grocery store, allow time for the seniors to make purchases, and then drive them home and help them (and their bags) into the house.
- Find a grocery store that delivers.
- Use an online grocery delivery service.

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Buying a New Car

A new car is second only to a home as the most expensive purchase many consumers make. According to the National Automobile Dealers Association, the average price of a new car sold in the United States as of June 1998 was \$23,480. That's why it's important to know how to make a smart deal.

Buying Your New Car

Think about what car model and options you want and how much you're willing to spend. Do some research. You'll be less likely to feel pressured into making a hasty or expensive decision at the showroom and more likely to get a better deal.

Consider these suggestions:

- Check publications at a library or bookstore, or on the Internet, that discuss new car features and prices. These may provide information on the dealer's costs for specific models and options.
- Shop around to get the best possible price by comparing models and prices in ads and at dealer

showrooms. You also may want to contact car-buying services and broker-buying services to make comparisons.



- Plan to negotiate on price. Dealers may be willing to bargain on their profit margin, often between 10 and 20 percent. Usually, this is the difference between the manufacturer's suggested retail price (MSRP) and the invoice price. Because the price is a factor in the dealer's calculations regardless of whether you pay cash or finance your car — and also affects your monthly payments — negotiating the price can save you money.
- Consider ordering your new car if you don't see what you want on the dealer's lot. This may involve a delay, but cars on the lot may have options you don't want — and that can raise the price. However, dealers often want to sell their current inventory quickly, so you may be able to negotiate a good deal if an in-stock car meets your needs.

Learning the Terms

Negotiations often have a vocabulary of their own. Here are some terms you may hear when you're talking price.

- Invoice Price is the manufacturer's initial charge to the dealer. This usually is higher than the dealer's final cost because dealers receive rebates, allowances, discounts, and incentive awards. Generally, the invoice price should include freight (also known as destination and delivery). If you're buying a car based on the invoice price (for example, "at invoice," "\$100 below invoice," "two percent above invoice"), and if freight is already included, make sure freight isn't added again to the sales contract.
- Base Price is the cost of the car without options, but includes standard equipment and factory warranty. This price is printed on the Monroney sticker.
- Monroney Sticker Price (MSRP) shows the base price, the manufacturer's installed options with the manufacturer's suggested retail price, the manufacturer's transportation charge, and the fuel economy (mileage). Affixed to the car window, this label is required by federal law, and may be removed only by the purchaser.
- Dealer Sticker Price, usually on a supplemental sticker, is the Monroney sticker price plus the suggested retail price of dealer-installed options, such as additional dealer markup (ADM) or additional dealer profit (ADP), dealer preparation, and undercoating.

Financing Your New Car

If you decide to finance your car, be aware that the financing obtained by the dealer, even if the dealer contacts lenders on your behalf, may not be the best deal you can get. Contact lenders directly. Compare the financing they offer you with the financing the dealer offers you. Because offers vary, shop around for the best deal, comparing the annual percentage rate (APR) and the length of the loan. When negotiating to finance a car, be wary of focusing only on the monthly payment. The total amount you will pay depends on the price of the car you negotiate, the APR, and the length of the loan.

Sometimes, dealers offer very low financing rates for specific cars or models, but may not be willing to negotiate on the price of these cars. To qualify for the special rates, you may be required to make a large down payment. With these conditions, you may find that it's sometimes more affordable to pay higher financing charges on a car that is lower in price or to buy a car that requires a smaller down payment.

Before you sign a contract to purchase or finance the car, consider the terms of the financing and evaluate whether it is affordable. Before you drive off the lot, be sure to have a copy of the contract that both you and the dealer have signed and be sure that all blanks are filled in.

Some dealers and lenders may ask you to buy credit insurance to pay off your loan if you should die or become disabled. Before you buy credit insurance, consider the cost, and whether it's worthwhile. Check your

existing policies to avoid duplicating benefits. Credit insurance is not required by federal law. If your dealer requires you to buy credit insurance for car financing, it must be included in the cost of credit. That is, it must be reflected in the APR. Your state Attorney General also may have requirements about credit insurance. Check with your state Insurance Commissioner or state consumer protection agency.

Trading in Your Old Car

Discuss the possibility of a trade-in only after you've negotiated the best possible price for your new car and after you've researched the value of your old car. Check the library for reference books or magazines that can tell you how much it is worth. This information may help you get a better price from the dealer. Though it may take longer to sell your car yourself, you generally will get more money than if you trade it in.

Considering a Service Contract

Service contracts that you may buy with a new car provide for the repair of certain parts or problems. These contracts are offered by manufacturers, dealers, or independent companies and may or may not provide coverage beyond the manufacturer's warranty. Remember that a warranty is included in the price of the car while a service contract costs extra.

Before deciding to purchase a service contract, read it carefully and consider these questions:

- What's the difference between the coverage under the warranty and the coverage under the service contract?
- What repairs are covered?
- Is routine maintenance covered?
- Who pays for the labor? The parts?
- Who performs the repairs? Can repairs be made elsewhere?
- How long does the service contract last?
- What are the cancellation and refund policies?

Source: Federal Trade Commission