

# Life, Work & Family

Monthly work/life news for UAW-Represented DaimlerChrysler Workers February 2006

Brought to you by the Circle of Life Committee 1-800-809-4996

## In This Issue:

SIBLING RIVALRY.....	1
DISASTER PREPAREDNESS.....	3
WHATS NEW – HOMEWORK HELPLINE.....	5



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## SIBLING RIVALRY



STRATEGIES FOR HANDLING  
SIBLING RIVALRY

Some rivalry between children is normal. Learn the causes and some tips to help your kids work through their disagreements.

Chances are your kids are going to grow up as each other's friends, playmates, confidants and protectors. They'll also be dreaded enemies, competitors and adversaries when it comes to getting what they want from mom and dad. Oh, the ongoing battles and daily squabbles probably won't reach the fairy tale proportions of Cinderella and her dreaded step-sisters. But like it or not, children in the same family are going to fight. It's only natural. However, a little rivalry is not always a bad thing, provided parents keep on their toes and see it for what it is: a necessary part of growing up.

### There's No Way Around It?

Brothers and sisters fight for all sorts of reasons, starting with the fact that they're going after the same thing: the love, time, attention and approval of their parents.

Competition is a completely natural instinct, as is the simple teasing which starts many children's arguments—it helps kids learn how other people operate, emotionally. Also, there's no denying that we live in a competitive society where we're told to win and be the best. Of course your children are going to be jealous of each other from time to time. So when it all gets to be too much, it's important to remember that the bickering is not anyone's fault—not the oldest kid's or the youngest kid's or yours, as a parent. Conflict is simply going to happen; that's the way it works.

### Why is it Worse with Some Kids?

A variety of factors decide which kids are going to have a harder time sharing in a family setting, and what might figure into tension around the house.

- Temperament—Some kids are naturally more easygoing and willing to play well with others, which tends to win them praise. Others may have a more difficult or forceful personality, and may find ways to get attention through “problem behavior.”

- Gender—In general, rivalry is reduced when two children are of the opposite sex. With two boys or two girls, there's more pressure to be different, to be better than one another and find different ways to compete for a parent's affection.
- Age & Age Difference—When a new baby is born, younger children often have the hardest time. It's extremely difficult for toddlers less than three or four years old to share anything, much less grasp that mom and dad have enough love to go around. Also, sibling rivalry sometimes becomes more obvious when kids are older and more directly in competition (playing the same games, going to the same school, etc.).

### **What Can I Do?**

For parents dealing with sibling rivalry, the first step is to understand that all of the above makes each child, and each child's experience as a sibling, different. To play fair, you must realize that your children are not equal. They're all unique individuals. Here are some hints for navigating the sibling rivalry playing field.

- Appreciate each child's differences. Treating each child the same way will only make one or the other feel cheated. Maybe an older child should get more privileges, as well as more responsibilities.
- Never play favorites. Even if you particularly see yourself in one child and may feel you understand them better than the other, never, never, never allow your children to feel or see any favoritism.
- Try not to take sides. Parents of fighting kids often rush to punish the "at fault" child, who is often the dominant personality. But there are two sides to every story. Often it's impossible to truly tell who "started it."
- Validate your child's feelings. Anger may quickly disappear if a child knows you recognize—and understand—their frustration. Children often need parents to name their feelings: "That made you mad, huh!"
- Don't ignore good behavior. It's easy to overlook the kid who's not causing a problem. Try shifting the focus and attention away from bad behavior; rewarding the good will act as a cue for both children.
- Avoid making comparisons between children. Comparing kids—"Look at how neat your brother is!"—will only make them more competitive, and can backfire if you're trying to encourage good behavior.
- Plan activities where everyone can win. If one kid's an athlete and the other's an artist, weekly games of catch might not be your best bet for family fun. Be creative and find things for everyone's talents.
- Spend time with each child, and give each their own space. Be sure to regularly make time for each one of your children. It's also important that they have their own space in the house even if it's not a separate room, and are allowed their own privacy.
- Take turns with privileges, and tasks. Set a clear schedule for alternating things like riding "shot gun" in the car, choosing a TV program or restaurant, and helping with the dishes or taking out the trash.
- Whenever possible, stay out of fights. When left to themselves, kids will often settle their own problems. It might work to simply ignore the argument, to go into another room, or to send the kids outside. Without a referee, fighting isn't as much fun.

Sometimes, however, you as parents do have to get involved. You must step in if the same argument keeps happening over and over again, or if the fight is serious and one or both children are in danger. If the conflict keeps repeating itself, draw attention to this. Ask the kids for their ideas on how to resolve it, once and for all. If the situation is getting violent, make it clear to both children that letting things get to this point is never OK. Separate the children and wait until they've both

calmed down. Then, and only then, listen to what each child has to say, and together try to come up with a solution.

Sibling rivalry is never going to be a walk in the park, no matter how you handle it. But it doesn't have to rule out a happily-ever-after. And parents may need a reminder that there's a plus side to the struggle: your kids are learning how to deal with disagreements and how to stand up for themselves. So give yourself a break and keep your sense of humor. It will get easier.

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## DISASTER PREPAREDNESS



### DISASTER PREPAREDNESS MAKES SENSE FOR FINANCES, TOO

They've been on the market for years—so called “beneficiary books” and other template-based filing tools that can help an heir, spouse or executor sort through a person's affairs upon their incapacitation or death. There's no question that these tools make a lot of sense—but they're not only for the retirement set.

If recent natural disasters have taught Americans anything, it's that anyone, at any age, needs to plan for the unthinkable.

Any individual with assets should create an easy-to-find, easy-to-understand file of financial information and keep that data in a safe, accessible place at home, with their attorney or financial planner and possibly with a trusted friend or relative who lives a safe distance away.

This information may be organized in a pre-purchased kit, a school binder, or in scanned documents stored on a computer disk:

- Birth, death, marriage certificates (make a note to the holder of this file that they should immediately make at least 10 copies of each in case they are executor or are asked to help an executor)
- Divorce decrees with all relevant settlement information
- Location of wills, trusts and any power of attorney information
- Advanced healthcare directives
- Adoption papers, if applicable
- Key, identification, numbers, including drivers' license, passport and employee identification data
- Recent bank and brokerage statements

Many people think that putting together a comprehensive binder or box of information is all they need to do, but a simple summary is particularly appreciated at stressful times.

- Detailed funeral and burial wishes
  - Location of cash that may be used for emergency expenses
    - Recent medical records that may be good to have on hand if the individual is incapacitated
  - Copies of residential deeds and mortgage data
  - Car title, lease, loan information and license plate data
  - All insurance policy (health, disability and life) and agent contact information
  - Photocopies of credit and debit cards, front and back (displaying the individual's signature)
  - A current copy of the individual's home financial software program reflecting up-to-date financial data
  - Locations of all critical paper documents, stocks and bonds
  - Where safe-deposit, lockbox and filing cabinet keys are
- Contact information for the individual's human resources department at work
  - Location of tax returns for the last three years
  - All relevant contact numbers for executors, financial advisers, trustees, guardians, attorneys and any other pertinent individuals
  - All user IDs and passwords for online accounts, including access to computer
  - Guidelines on what to do about orphaned pets, including set plans for who will adopt them and pay for their care

In organizing all this information, it makes sense for the individual to put themselves in the shoes of the people they've selected to handle things in a crisis. Since these individuals may be capable but still frazzled or upset, it's essential this information be simple to navigate and updated as often as possible. Some guidelines in organizing the documents:

**Start with a simply written table of contents:** When someone dies or is incapacitated, loved ones are typically distracted. They may forget details they've been told. That's why a detailed index of this data (with page numbers or folder labels) is so critical. Many people think that putting together a comprehensive binder or box of information is all they need to do, but a simple summary is particularly appreciated at stressful times.

**Set a time each year to review and revise this information:** Some experts advise individuals to update their will and other estate preparations every five years or as often as change takes place. This crisis information should be updated more often, optimally, every year. A person's address, relationship, job status and financial details can certainly change within a given year. Record keeping needs to keep pace with this information.

**Keep the team informed:** It's never easy to talk about death or illness with loved ones, but individuals need to make time to show their chosen family members and professionals this crisis kit, preferably where all this information is kept. If family members or advisers have questions or suggestions on how to better present this data, those ideas should be incorporated as time goes on.

*Adapted with permission from a column by the Financial Planning Association®*

**What's New – The Homework Helpline**

This month the UAW-DaimlerChrysler Family Resource & Referral Program would like to introduce our newest service:  
**The Homework Helpline!**



The Homework Helpline is a **FREE** benefit that is available to you and your children. This program assists your children with their homework. It's simple to use too! By, you or your child, simply calling the toll free number, your child will be connected with a live teacher in the academic area needed.

This service is available to all UAW represented DaimlerChrysler employees and their families. You can access the program Monday – Friday from 4pm to 9pm. Just let the consultant know which topic you need help with, along with your plant name.

**UAW-DaimlerChrysler  
Family Resource & Referral Program  
Homework Helpline  
1-877-500-2345**



**Need some help navigating around life's little (and not so little) challenges?**

Contact your Family Resource & Referral Program at **1-800-809-4996** and speak with a Care Consultant to receive information to help you balance your work and life issues.