

Life, Work & Family

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

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High Energy Bills

Diagnosis:

One reason for high-energy bills is an increase in the price of electricity or heating fuel. However, it is common to trace high-energy bills to an in-efficient component (windows, heating and cooling equipment, ducts insulation) of your home or a failure of one of these components to perform as intended. It is not always easy to pin-point the problem, but fixing it can make your home more energy-efficient and comfortable.



Prescription Checklist:

To improve the energy efficiency of your home start with an evaluation of your home's energy use. To get started today use our Home Improvement Tools to score your home's energy use and generate a customized list of improvements. You will need one year of your utility bills handy. Go to www.energystar.com and follow the links.

For best results hire a contractor who is an energy specialist to do an in-home evaluation. A good specialist will use diagnostic equipment to evaluate the performance of your home and generate a customized list of improvements.

Improvements may include sealing air leaks, adding insulation (Home Sealing) or sealing duct air leaks. Some of these you can do yourself, but you may prefer to hire a contractor.

- Turn down the temperature on your water heater to 120 degrees F.
- Replace the light bulbs in your highest usage lights with ENERGY STAR CFL bulbs.
- When replacing lighting or appliances look for ENERGY STAR qualified light fixtures and appliances
- Install an ENERGY STAR qualified programmable thermostat, and use it to save energy while you are away at work.
- Contact your utility company and ask if they offer any programs to help lower energy bills.

Source: Energy Star

Sibling Rivalry

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 who's involved or 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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The Elderly and the Dangers of Drug Interactions



DID YOU KNOW?

- People over age 65 use more than 30 percent of all prescription and over-the-counter drugs sold in the United States.
- Older Americans see a doctor an average of nine times a year and regularly visit more than one healthcare provider.
- Some medication side effects can be severe and life threatening such as irregular heart beat, prolonged vomiting, loss of consciousness, stroke, blindness and seizures.
- Two drugs taken together can either affect how one or the other behaves in the body, or can have a greater impact than would be expected.
- Doctors may not always stress the possible side effects, or may assume the patient has already had experience with a specific drug.
- As you grow older, your body handles medicine differently. Drugs may stay active in your blood longer, or you may need less medication.
- Almost 40 percent of adverse drug reactions requiring hospitalization are caused by improper use of medicines by people over age 60.

AVOID THE DANGERS

- Don't be afraid to "bother" your doctor with questions.
- Tell your doctor about other medications you take, even aspirin or allergy medicine.
- Always contact your doctor if a prescribed medication causes unexpected side effects.
- Draw a weekly chart of all your medicines, including when and how to take them, and then check them off as each is taken.
- Put the chart near the medicines or in a visible place.
- Let the doctor know as soon as any medication is doing more harm than good.

Ask these questions every time you get a prescription medicine:

- What's the name of the medicine and what's it supposed to do?

- How much of the medicine should I take, when should I take it and for how long?
- What foods, beverages, other medicines or activities should I avoid while taking it?
- What are the possible side effects and what should I do if they occur?
- What written material is available about the medicine?

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How to Budget Strategies

If you're often out of money by payday, you may be able to budget your money more efficiently. Learn strategies that can help you plan a realistic budget and put you in control of your spending.

Keep Track of Expenses



Before starting the formal budget process, buy a small notebook and keep track of everyday expenses and how you spend your cash. At the end of a month, look over your expenditures. You'll probably be surprised at how much you spend every day, especially if you work outside the home. Miscellaneous expenses, such as lunches, snacks, newspapers and magazines, can burn up your "cash on hand" very quickly. When you see where you're spending your money every day, it will be that much easier to decide on where you can cut back.

Be Reasonable

Most of us can probably live within a very strict budget for a short period of time. But after a while, such a budget can be more of a burden than a blessing. It's important to start out with a budget you can live with, especially if you've never used a budget before.

If you're overly strict, you might decide that you can't live with a budget and abandon the plan entirely. Try to plan out a budget that's realistic.

List Priorities

When you make your budget, having a concrete financial goal in mind will help keep you on track. Make a list of the things you need and a list of the things you want. Knowing why you're keeping a budget can help you be realistic about it. Set your priorities and save each month for the major expenses.

Be Flexible

If you find your budget is too tight (or not tight enough), feel free to change it. In fact, it might take you a few months to find a budget that's comfortable for you. In the meantime, however, you're making a step toward controlling your spending and reaching your financial goals.

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