

Brought to You by the Family Resource and Referral Program

800-809-4996

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## Self-esteem: Your Child's Most Powerful Gift

*What greater gift could you give this holiday season? A child who thrives in a loving, respectful atmosphere will foster the same for her friends and family throughout her life.*

Self-esteem is often the key to success, not only in grade school but also in high school, college and the real world. Too often, however, teachers don't focus on it, and parents are not aware of its impact. Ultimately, a strong sense of self-worth determines who you are, where you're going and what you'll become. Here are a few tips on how to nurture self-esteem in children.

- Value children as individuals, and don't compare them with others.
- Focus on children's strengths and celebrate their "islands of competence."
- Reject your child's bad behavior but never reject your child. When reprimanding, make sure to intersperse terms of affection, like "honey."
- Remember that sincere interest can be more effective than praise.
  - Avoid using sarcasm, because it can be misinterpreted.
  - Encourage them to maintain collections of such things as baseball cards or coins.
  - If they don't like team sports, introduce them to individual sports like running.
  - Allow opportunities in which they will use decision-making skills.
  - Never communicate your disappointment.



The disappointment of an adult could be too great a burden for your child to carry.

*Call a Care Consultant at 800-809-4996  
to talk about boosting your child's self-esteem.*



## Stress Strategies for the Holidays

The holidays—a time of festivities, parties, shopping, entertainment, religious observances, family gatherings, decorating and ....stress! With all the extra demands we place on ourselves and our expectations of the season, is it any wonder that most of us feel some stress during the holiday season? Here are some strategies that can help minimize the pressure:

### Stay within Your Budget

Anxiety over money is a key stressor for Americans. Don't overvalue the material and let your children fall prey to the same trap. Set expectations with your family and friends—make happy and comfortable holiday limits.

- Talk with children about the number and kinds of presents they should be expecting; talk about the ads they see on television, what toys they feel are important and why.
- See if friends wouldn't prefer time together in a place you all enjoy instead of buying gifts for each other.
- Talk with everyone about why you celebrate the holidays you do and how you can celebrate meaningfully.

### Set Priorities to Conserve Time and Energy

People tend to overextend themselves during the holidays. It's not necessary to attend every party and special event to which you are invited. When reviewing your limited calendar, decide what activities you and your family would most enjoy doing and focus on those. It's always okay to set limits and say "no" to social events that are more than you can do.

### Compromise with Your College Student

Having your student back home is a joy—but also surprisingly stressful. He or she is suddenly another independent adult in the household. Here are some tips for dealing with your college student's holiday homecoming:

- Be realistic about curfews: You'll have to compromise. As long as your child is responsible, consider letting them decide for themselves. They may surprise you with their good judgement.
- Be realistic about time spent with the family. There are old high school friends to visit, so your child may run into scheduling conflicts with family. Compromise and plan ahead for family time.
- Discuss house rules and expectations ahead of time. It is likely that neither of you will get exactly what you want, but a middle ground can keep all parties happy.

Source: Work|Life Benefits

## Museums – Great Winter Activity for Families

As the weather turns raw and cold, museums are a fun and educational inside activity everyone can enjoy.

Visiting a museum as a family is a unique opportunity for children and adults to learn new information together! There are many types of museums and choosing the right one, based on the ages and interests of your children, will play an important role in the success of the visit. Here is a sample of museum types and their function:

**Art Museums** or galleries are a place to view things through the eyes of the artist. There are no “right” or “wrong” answers, because everything you see is open to interpretation.

**History Museums** are an introduction to the places, people, documents and objects that helped shape the way we live today. They allow us to imagine what it was like to be a person living in another time.

**Natural History Museums** contain specimens

of animals, fish, birds, plants, minerals, and other natural forms. These museums help us see how the world has changed over time.

**Science & Technology Museums** explain how things work. Many of these museums have “hands-on” exhibits and some have designed areas specifically for the three and under crowd.

**Children’s Museums** are the museums where “hands-on” exhibits are the norm. Children and families learn by doing in these environments.

### ***Before Your Visit:***

- Discuss what interests your children have or find out what older children are studying in school and relate the visit to the topic.
- Review personal safety and behavior rules. Have a designated meeting place in case family members become separated.
- Visit the museum’s web site, if possible to map out your visit.

### ***During Your Visit***

- Be flexible and follow your children’s lead; let them set the pace.
- Jot down questions that you cannot answer and seek help of museum staff to get answers.

- Buy museum post cards before you begin, and make a game of having each family member find the item pictured on his card.

### *After Your Visit*

Look for ways to reinforce the learning experience. Museums often have prepared activity packets available to families. Some might feature activities such as these:

- Help older children immerse themselves for a bit longer by: exploring a book about the time period you have just reviewed, or music or food that reflects the lifestyle or region of the people you have just learned about.
- School-age children can draw pictures about their visit, or make up stories about their favorite historical characters.
- What about having a word game to see who can remember the most new ideas or terminology they have learned?
- Younger children may prefer to make paper bag masks of their favorite animal or person.

Source: Work|Life Benefits

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## **“Checking in” on Your Older Relative during the Colder Months**

With winter approaching, so come the holidays. These are times when families gather together, often seeing each other for the first time since last year. This time is a key opportunity to reconnect with your elderly family members and any other dependents counting on you. Prior to the holidays, create a mental list of things to look for when you see your older relative:

- How is she feeling? Looking? Is she able to get around as well?
- Does he need assistance shopping? Preparing nutritious meals? Cleaning his house?
- Is she busy enough? How is her driving? Does her car need to be winterized? What about her house?

Winter can be a lonely time for many elderly people. Snowfall and shorter days may limit their mobility and organized social activities may be more infrequent. Check with him or her and see if this is a concern.

The holidays can be a busy, pressured time for many so do your preparation early. Make sure your older relative is okay today.

Call a Care Consultant at 1-800-809-4996 for more ideas about helping an older relative.

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## **Is Long-term Care Insurance Right for You?**

*Your Family Resource & Referral Program Care Consultant can assist you with your work/life needs at 1-800-809-4996*

If you're like many older Americans, you may have given some thought to buying long-term care insurance to help pay for assisted living or a nice nursing home should you need it. As the average life span increases we can't help but wonder how we'll spend our final years. Some of us worry about being able to afford good quality care, while others are concerned with protecting the assets they've worked so hard to build.



If you've been pondering this decision, here is some food for thought. Fifty percent of Americans will require some form of long-term health care. The average cost of long-term care in a nursing home is about \$46,000 per year; in some areas of the country the cost can run much higher. Receiving skilled nursing care in your own home can cost \$12,000 or more per year.

Given the costs and the odds, is long-term care insurance right for you? Here are some questions to ask yourself.

1. Do you own assets of about \$75,000, not counting your primary residence and car, that you wish to protect?
2. Do you have annual retirement income of at least \$25,000 – \$35,000?
3. Can you afford to pay premiums of anywhere from \$100 to \$1,000 per month without adversely affecting your lifestyle?
4. Do you want to have a choice about the type of long-term care you may require?
5. Do you want to avoid being dependent on family members?
6. Do you want to avoid being dependent on Medicaid?

If you answered yes to the questions above, you might want to further research long-term care insurance. For more information go to [www.unitedseniorshhealth.org](http://www.unitedseniorshhealth.org) or [www.longtermcareinsurance.org](http://www.longtermcareinsurance.org).

If you answered no to some of the questions above, try these on for size:

1. Are your assets below \$75,000?
2. Once you retire will your only source of income be social security benefits or supplemental security income (SSI)?
3. Will you be unable to afford premiums of anywhere from \$100.00 to \$1,000 per month?

Answering yes to these questions means you may qualify for Medicaid and purchasing long-term care insurance is probably not necessary for you.

If your net worth is significantly higher than \$75,000 and you feel comfortable that you will be able to afford the cost of long-term care, then spending money on expensive premiums may not be necessary.

As with most types of insurance, if you decide it's something you'll need, you may want to choose a policy now, while you're healthy. Once you've become stricken with an illness that requires long-term care you will no longer be qualified to purchase it.

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## WinterPak 2003 – Unveil the Mysteries of History

Once again, the days are becoming shorter while the nights grow longer. There's no doubt about it, winter is just around the corner and Work|Life Benefits has a brand new seasonal activity Pak to celebrate this time of year!

We are offering a book for the entire family that proves history can be fun, fascinating and memorable.



“Don't Know Much about American History” delivers a fresh take on history with its wit and unusual detail.

Our calendar of seasonal events is filled with nifty information and accompanied by an array of recipes and crafts that represent the season. Order your winter activity pak today!

The WinterPak begins shipping the first week of December 2003, and will be available for a limited time.

*To receive a WinterPak, please call 1-800-809-4996*

**OR**

*Access the program online at [www.uawdcx.org](http://www.uawdcx.org)*

*Click on “Work-Life” and “Family Resource & Referral”.*