



# Work & Family Matters

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## Family Traditions

In this day and age, it is more important than ever to create and build family traditions.

The term conjures up many things—ranging from the stress of “one more thing to do” in an always busy schedule, to perhaps the bad memories of uncomfortable family gatherings with long-lost relatives that you didn’t know very well—or even like very much.

But building good family traditions is an important part of how a family relates to one another, and they provide a solid foundation for your family, and good memories that can last a lifetime.

So, how does one go about creating good traditions for their family?

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## Protecting Your Teen From Peer Pressure

When your child was a baby and taking their first steps, you most likely hovered over them, ready to provide a safe haven if they should fall. And, as much as you would like to, as they grow and enter the teen years, your days of being there to break their falls are, for the most part, far behind you.

Most parents dread the effects that peer pressure place on their child, as well as the fact that their child might, in fact, succumb to them. But the experts say that there are some things that you can do to support your child in the face of peer pressure.

You might think that the “popular” teen—the one with many friends, who plays sports and has many other interests and activities, is protected from the effects of peer pressure. But you would be wrong. Of course, the isolated child, with no social circle, has their own set of problems, but they are not typically the ones who are most affected by peer pressure. The child who is popular and part of the “in” group is the most vulnerable. These children tend to value the opinions of their peers, and desperately want to remain part of the group. Headstrong children who have few parental limits in their lives are also particularly susceptible to the effects of peer pressure. But parents can still exert a positive influence on their child by following some of these tips.

- **Keep lines of communication open.** Talk to your children—and don’t wait until they are adolescents to do so. Educators and counselors agree that open communication between parents and children helps the child better manage pressure from their peers. The child who can talk to their parents about any issue, and who know that even if their parents don’t approve of something, they will still listen and offer advice are ahead of the game. For example, research has shown that teens who report learning about drugs from their parents are up to 50% less likely to use drugs than those who haven’t learned anything about drugs from their parents.
- **Practice some scenarios.** What if your child is offered a cigarette or a swig of alcohol? Will he or she be prepared on how to respond? Instead of acting like this will never happen, you can help your child prepare for such a scenario by role playing, and offering some ideas as to how they can respond.

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## Family Traditions (Continued)

Here are some thoughts to keep in mind about family traditions:

- ✓ Don't have too many or too few. Families that have too few traditions have trouble staying unified. Families with too many traditions, on the other hand, dilute the importance of the traditions. Strike a balance between the two.
- ✓ Remember to have spiritual traditions. It is good for children to experience such traditions as their family attending church services together, and/or volunteering to help those less fortunate.
- ✓ Build common family traditions such as special meals or activities on birthdays, or religious milestones.
- ✓ Watch movies together as a family. Try to find movies that emphasize family life.
- ✓ Have family activity nights where you play board or card games together.
- ✓ End phone calls by saying, "I love you."
- ✓ Visit and decorate the gravesite of family members who have passed away.
- ✓ And, most importantly, have dinner together as a family as often as possible.

## Protecting Your Teen From Peer Pressure (Continued)

- **Listen to your teen.** Express your opinions, but don't let them shut down the communication between you and your child. If you shut down on certain topics, your child may feel that he or she cannot trust you or cannot talk to you about certain topics. For example, many parents are uncomfortable talking to their child about sexual activity. They don't want to believe that their child may be sexually active, and they may refuse to talk about it with their child. But, in reality, although we may not like it, and certainly do not condone it, many teens today are sexually active. And it is certainly preferable that your child get any information and/or help that he or she needs from you rather than from their peers.
- **Know their friends.** The best way to know what is going on at school or what teenagers do after school is to know their friends and the parents of their friends. It becomes tricky if you disapprove of their friends because if you voice this disapproval, it may make your teen cling to the friend even more. Teenagers want to make their own decisions as to whom to be friends with because they believe that their parents have picked their friends their whole life, and this is a first major step toward independence. While you may not be able to stop your child from being friends with someone you don't approve of, you can certainly discuss with them the activities they and their friends are involved in, and the consequences of the actions they take.
- **Talk about issues.** The more your teen knows about dangerous behavior, the less likely they are to engage in it. Many times, teens take part in self-destructive behavior because their peers glorify it and do not talk about the risks associated with it. You can step in and provide this information to your child, and also provide them with responses they can use when confronted with the behavior. (See **Practice some scenarios** on page 1.)
- **Pick your battles.** You have to decide what you feel is worthy of an argument between yourself and your child. If your child wants to go to school wearing all black every day, you may not approve of it, but it doesn't mean your child is practicing deviant behavior because of it. So it is best to let them dress as they like, but do have a conversation about the image they project and how others will perceive them because of it.
- **Support and advise.** When you talk to your child about an issue, support their ideas and thoughts, but also advise him or her on making good choices. When your child is talking about something that worries you, voice your concern and provide examples on what could happen if he or she chose to do one thing over another. It's important to provide information to your child while still allowing them to make their own choices—as long as those choices do not put them in peril.
- **Remember: you are still the parent:** Parents do not get the reputation of being strict or of being the "bad guy" for no reason. If you fear your teen is engaging in destructive behavior, it is your responsibility to step in and take action. Some teens will not learn without a consequence, which means that you have the job of providing the consequence before the behavior escalates to the point where someone in authority provides the consequence.



## Health & Kids

- ◆ **Don't play feeding games.** What parent hasn't resorted to, "Here comes the airplane (or choo-choo train)" to coax their child into taking a bite of food? But researchers say that pressuring a child to eat can have the opposite effect—the child may actually eat less!! So, offer your baby the food, but don't bribe him or her to eat it. Left alone, eventually they will probably try the food on their own.
- ◆ **Family dinners are good for children.** Research has shown that children who eat dinner with their families eat more healthfully and even get better grades. Most importantly, family dinners give everyone in the family an opportunity to connect and share the days high and low points.
- ◆ **Turn off the TV.** New research has shown that children who play with the TV on (even as background noise) have shorter play periods and are less focused. Experts now recommend that children under the age of 2 should not be exposed to the TV—even as background noise. It has been shown that TV watching has a negative impact on speech and other learning. So, play some music for your toddler, but turn off the TV!!
- ◆ **Check out those healthy snacks.** Studies have found that over 90% of products that are marketed as being healthy for children are actually of poor nutritional quality. So, ignore the claims on TV and on labels, and read the nutritional information on the back of the package.



## Protect Yourself: Identity Theft

Identity theft is a serious crime. It happens when your personal information is stolen and then used to commit fraud or other crimes. Unfortunately, in hard economic times such as we are now experiencing, we have to be even more vigilant about protecting our personal information. Here are some tips to protect you:

- ✓ **Keep your confidential information private.**
  - Your bank or credit card company will NOT call or contact you via e-mail to ask for your account number or other information.
- ✓ **Keep an inventory of everything in your wallet, and all your account numbers.**
  - Make sure that you have all of your information written down (and kept in a safe place), along with the telephone numbers of all of your credit accounts. NEVER keep your Social Security card, or anything that contains your Social Security number, in your wallet, your purse, or your car.
- ✓ **Do not get bank or credit card statements in the mail.**
  - Going "paperless" is the safest way to receive information of this nature. When purchasing items on the Internet, before entering your credit card information, make sure that you see "https" (secure http) in the address bar of your computer. It tells you that the data is encrypted so that it is nearly impossible for someone to access your information.
- ✓ **Monitor your bank and credit card statements for unauthorized use.**
  - If someone has your information, they usually start out by making small purchases or withdrawals from your account to see if you will notice.
- ✓ **Keep your vehicle registration and insurance forms in a sealed envelope in your glove compartment.**
  - You should keep your glove compartment locked, if possible, and ALWAYS lock your car—even when it is parked in your driveway.
- ✓ **Do not use an ATM if anyone is standing close enough to see your PIN.**
  - Always remember to take your card AND your receipt when you leave the ATM. NEVER keep your PIN number in your wallet or your purse.
- ✓ **If you are job hunting and using resume Web sites, only send the resume to employers who have a verifiable address.**
  - Check out the company and their address before forwarding your resume.
- ✓ **Do NOT open e-mails from strangers.**
- ✓ **Don't store financial information on your cell phone.**
- ✓ **Don't store passwords, tax returns, or other financial information on your hard drive.**
- ✓ **If you have wireless Internet access, make sure your computer has been set up by someone you trust and who understands wireless security.**
- ✓ **Use strong passwords, at least six characters, including at least one symbol or number, and no reference to your name or other personal information.**
- ✓ **Never send a user name, password, or other confidential information via e-mail.**