



Work & Family Matters

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Did You Know ...

- The number of U.S. students enrolled in special education programs has risen 30%.

Source: *National Education Association, 2006*

- Those 85 and older are the fastest growing segment of the population.

Source: *U.S. Department of the Census, 2004*

- The American Academy of Pediatrics “urges parents to avoid television for children under two years old” according to research on early brain development.
- 73% of Americans name money as the number one factor that affects their stress level.

Source: *American Psychological Association, Survey of 2004*



Holidays and Eating Well

Thanksgiving is a wonderful holiday when we celebrate our many blessings. It also starts the holiday season with more celebrations to follow.

For some people, this season is difficult because they feel resigned to gaining weight if they are “bad” and join in the feasting, or feeling deprived if they are “good” and abstain from eating holiday treats.

Following the principles of eating well takes us out of that “good-bad” mindset.

- When we are eating well, we eat when we’re hungry and stop when we’re full.
- We know that a piece of candy or an occasional cookie is not going to spell doom.
- We have a piece of pumpkin pie if we want one, but the size of the piece suits our appetite.
- We don’t skip a meal before attending a party because we are more likely to overeat when overly hungry.
- We eat consciously and savor every bite of holiday goodies.
- We enjoy the holidays because we know that if we do overeat a bit and gain an extra pound or two, we are likely to lose them as we return to our normal eating patterns.

Remember, too, that keeping up with regular physical activity is even more important during this season than the rest of the year. Staying physically active can help reduce the stress this season can bring. And, everyone would benefit from including movement like walking and caroling, sledding, ice skating, and walking to view holiday decorations in their holiday activities. So, celebrate the true meaning of the holiday season while enjoying the company of family and friends, and following healthy eating habits.

Adapted from *Holidays and Eating Well*, Linda Rellergert, Nutritionist Specialist, University of Missouri Extension.

After-School Care

Many working parents must leave for work in the morning before school opens and get home in the afternoons or evenings later than their children do. These “hours between” can often present a challenge for working parents.

Child Care Options

Several options for child care are available to parents in making a decision. Consider:

- After-school educational programs
- Community programs
- Neighbor, family member, or another parent who could assume responsibility for transportation and care at the appropriate times
- Local recreational programs

The kind of care the child receives may vary, perhaps from one season to another or from one developmental age to another, but be sure not to vary the quality of care the child receives. Ask yourself, “What type of child care arrangement will help promote the positive growth and development of my child?”

Communicate with your child. Listen to his or her feelings and concerns. Find out how your child feels about the various options available. If your child expresses any concerns, make other arrangements.

Adapted from Mississippi State University Extension Service.
<http://msucares.com/pubs/publications/>

Balancing Work, Family and Caregiving

Caregivers must often balance the demands of family, work, community groups, and the elder. As an employee, parent, spouse and/or grandparent, as well as caregiver, you may feel pulled in many different directions. It may be hard to do everything others want you to do.

Employed Caregivers

On the average, caregivers who work outside the home spend more hours each week caring for an older adult family member who lives with them than they spend at their job. If there are children at home, there are even more family and work duties. Caregivers must often give up time spent on hobbies, social, and family activities for the elder.

Ways to Balance Your Time

Set priorities. Decide what is important, less important and in-between. You may need to say “no,” even if it might disappoint others. Set priorities for your own needs, family and job needs, as well as the older person’s needs. You may have to limit community service until you have fewer demands on your time. Priorities will change from day to day and week to week, but a ranked list will help set priorities for you.

Schedule separate time for the elder and your family. Everyone should know which time is their’s. For older persons living out of town, you might spend a week or a weekend every month with them, depending on their condition.

Schedule a telephone time at work. This might be during lunch, when the older person, family, or doctors may call you.

Invest time or money in things that will help you manage tasks. Consider using a computer, bookkeeper, housekeeper, or community resources.

Meet with other caregivers and self-help groups for support. Sharing eases tension, gives a new view of the situation, increases understanding, and builds support. Support groups help you feel less alone. They give you a chance to share what you have learned.

Accept your limitations. Get help from another family member, a neighbor or community services when you need to take a break. What can you give up that will make life easier for you?

Make time for yourself. Set aside time on a regular basis to be alone, exercise or just have quiet time, even for a short period. You will be more productive, have more energy and know yourself better. The person you care for will also benefit when you take time to renew yourself. Take time to be with friends or to do things that you enjoy. This will help you be a more relaxed caregiver and prevent you from “burning out.”

Adapted from "Caregiver Connection," Purdue University Cooperative Extension Service. Prepared by Louise Franck Cyr, Extension community development specialist, University of Maine Cooperative Extension.
<http://www.umext.maine.edu/onlinepubs/htmlpubs/4204.htm>



Parent Involvement Pays Off!

The National Educational Association research says that children who spend more time on regularly assigned homework do better in school; and the educational benefits of homework increase as children move into the upper grades. When parents become involved in their children's schoolwork, children are more likely to do well academically.

Our Homework Hotline is a phone-based homework help service staffed by experienced teachers with a wide range of practical knowledge in most subjects— elementary through high school.

Many of the callers to the Hotline are parents. This indicates that parents are actively involved in their children's education.

Some parents check with the Homework Specialists to help them understand the purpose and outcome of an assignment or just to identify a strategy they can use to reinforce the objective of the homework. Others simply call to check if they got it right before helping their child. Parents learn how to approach a teacher to resolve homework issues, establish communications with the school, or motivate their child.

Gift Cards ... the Perfect Present?

It's crunch time—less than two weeks until Christmas, and you are running out of ideas. Finding the perfect gift for that special someone on your list can be a daunting task. Will they like it? Will it fit? If this sounds familiar, you may be heading down the path that leads to the “gift card” solution.

What kind of gift card?

There are retail gift cards for specific use in a particular store. Bank gift cards are also becoming popular—these cards carry the logo of credit, debit, or charge card companies such as MasterCard, Visa, Discover, and American Express. They may be issued by the card company or by banks, shopping malls, and other institutions. They offer the attraction and advantage of being accepted everywhere that type of card is accepted. Consumers should understand gift card policies before purchasing.

Retail Cards:

According to the National Retail Federation's (NRF) Gift Card Survey, here are some important card policy questions to consider:

- **Is a replacement card available if the gift card is lost or stolen?**
70% of retail gift cards offer the potential to obtain a replacement card if the original is lost or stolen. Before you purchase a gift card, make sure to find out about this policy.
- **Does the gift card have an expiration date?**
Few gift cards have an absolute expiration date.
- **Are there any fees associated with the card balance?**
In the NRF study, 30% of retail gift cards impose fees if the card is not used much. These “inactivity” fees range from \$1-\$2.10 per month and usually kick in after 12–24 months of non-use. Some cards in the study impose either an expiration date or a potential fee. Half of them do not disclose these restrictions pre-purchase in either their stores or Web sites—so be sure to ask BEFORE you buy!



As a gift card buyer or gift giver, make sure that you:

- Find out all the card policies BEFORE you purchase any gift card—look carefully at the pre-purchase disclosures. If terms are not given, do not buy.
- For maximum value to the recipient, consider a retail card before selecting a bank gift card. Bank cards often impose a processing/purchase charge, replacement charges, telephone balance inquiry fees, or monthly maintenance fees.
- Send the original receipt along with the card to the recipient or the recipient's parent and advise them to keep it in a safe place, so they can seek a replacement if the card is lost or stolen.

Are gift cards really the perfect present? They sure can be, especially for the informed consumer! Buy wisely and have a rewarding holiday season!

Source: Reprinted with permission from the University of Missouri Extension, <http://www.missourifamilies.org/features/financearticles/giftcards.htm>. Accessed September, 2006.