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COMMUNIQUE

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Work and Family



Dates to Remember

October 6 – Yom Kippur

October 11 – Sukkot

October 13 – Columbus Day Observed

October 16 – National Boss Day

October 26 – Daylight-Saving Time Ends

October 31 – Halloween

Washington DC (Sept. 12, 2003) The United States Senate announced this week that it unanimously passed S. Res. 210, a resolution sponsored by Sen. Orrin G. Hatch (R-Utah) proclaiming the month of October as “National Work and Family Month”

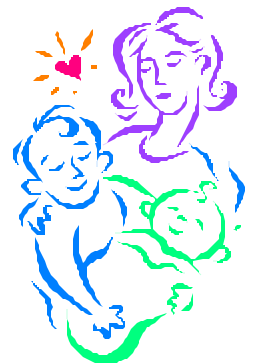


Positive Discipline

Many people equate discipline with punishment, but discipline actually comes from a Latin word which means “to teach.” We discipline children to teach them about cooperation, respect, kindness and courtesy. And most of us remember from our school days that punishment is not very motivating. To be good teachers, parents must make sure that their lessons are appropriate for the ages of their children. Just as you wouldn’t demand

that preschoolers do long division, you shouldn’t expect toddlers to sit still and be quiet through a two-hour church service or movie. They simply don’t have the skills to do

that until they are older. Your pediatrician can help set age-appropriate guidelines for your children’s behavior. After you develop guidelines, you must enforce them consistently. And it is very important for both parents to adhere to the same standards. Correcting behavior can be very quick and simple. Stop the undesired behavior, make eye contact with your child, and state your rule, “we do not hit” or “no throwing toys.” Keep the words simple for the child to understand; they may not be clear on words such as “unacceptable.” Some families find that redirection, quiet time, or time outs are effective. Many parents are surprised to learn what a big role their own behavior plays in the discipline process. The most motivating reward for a child isn’t a toy or a gold star on a behavior chart. It’s your attention. So reinforce good behavior with a hug, cuddle or smile, and try your best not to reward bad behavior with lots of attention, especially those that involve yelling, threatening, or



other emotional outbursts on your part. On one level, discipline is how we teach our children our standards of good behavior. But, on another, deeper level, we're teaching them about self-control, courtesy for others and respect for authority. While these are not easy lessons to learn or teach, mastering them will benefit your child throughout his life.

You and Your Finances **DORMANT SAVINGS BONDS**

More than \$10 billion in savings bonds are no longer earning interest. Stephen Meyerhardt of the U.S. Treasury's Bureau of the Public Debt explains:

- **Which bonds aren't earning interest anymore?** Series E bonds issued from May 1941 through April 1963 and from December 1965 through April 1973; H bonds issued from June 1952 through April 1973; and HH bonds issued from January 1980 through April 1983.



- **What should I do?** Consider cashing in those bonds at your bank and investing the money, or at least buying new savings bonds so your money is earning interest. The downside is you'll owe income tax on the gains.
- **What about bonds still earning interest?** Bonds that are in their final interest-earning year and worth at least \$500 can be exchanged for HH savings bonds. If you want to remain in savings bonds, this move provides 20 additional years of interest without having to cash in your old bonds and pay taxes. HH bonds currently pay about 1.5% annually.
- **What are my bonds worth?** To find out for free, visit www.publicdebt.treas.gov - click on "savings bond calculator" and then "get started" at the bottom.

NAGGING – FREE OF CHARGE

Pro organizers will send you free e-mails to motivate you to tackle messes:

1. Barbara Hemphill, co-author of *Love It or Lose It*, helps you cast off the nonessential stuff at loveitorloseit.com
2. Christy Best attacks paper pileups at clutterbug.net
3. "FlyLady" Marla Cilley bugs you with daily tasks to do now, like clean the kitchen sink at flylady.net

Rx Clean Up

If you are responsible for the care of an elderly person, don't forget to occasionally clean out the medicine chest. Be sure to remove any expired medications, ones that are no longer being taken or those that were once used by someone that is no longer in the home. If there is more than one person living in the elder's home, be sure to keep



medications separate for each person or color-coding the bottle tops for easy identification. Perhaps keeping the meds in totally different locations will help prevent them from taking someone else's prescription by mistake. Daily or weekly pill cases are a great help in avoiding duplicating medication. Sometimes people who take pills daily, or many times per day, can easily forget if they have taken them or not. A quick glance in the pill case can help answer that question. Whenever there is an emergency or hospitalization, be sure to bring the medications with you to assist in completing the admissions paperwork.

CAR SEAT SAFETY



With so many car models and types of child safety seats available, it can be difficult to know if you have properly secured your child's seat. To make sure, call 866/732-8243 for the location of the nearest free safety check. Advisers there will help you determine whether your child's seat is snug and safe.