

# Work and Family

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## Dates to Remember

### July 4 - Independence Day



## Keeping Your Cool

When life gets stressful, any parent can come to a boiling point – and that includes good parents dealing with normal childhood behavior. Sometimes children become lightning rods for our anger, and our self-control and good intentions go right out the window. When you find yourself on the verge of snapping – and most everyone does once in a while – try one of the following ways to cool down instead of doing or saying something that you'll regret.

**-Remember, they're kids.** Don't have unrealistic expectations for a child's behavior. For instance, don't allow yourself to get mad because a baby "won't stop crying." It is *normal* for infants to cry for extended periods and for 2-year-olds to have temper tantrums and potty training accidents.



Think of crying, tantrums, and wet underpants as normal parts of

childhood, and they probably won't frustrate you nearly as much.

**-Remember, you're an adult.** Act like the grownup. Unlike a child, you *do* have the ability to control your behavior. If you feel yourself growing angry or frustrated, stop and take two deep

breaths before you say or do anything. If at least one person can remain calm in an argument or crisis, everything will be resolved easier and faster.

**-Act early.** If you see a storm brewing, such as when siblings start to pick on each other or a baby begins to fuss, move in to correct it before things get out of hand. Act calmly while you still have control.

**-Give yourself a time-out when things heat up.** When you feel you're losing your cool and may say or do something harmful to your child, leave the room to calm down. Let someone else (your spouse or neighbor) take over if possible.

**-Step back.** Next time you feel like yelling, imagine someone is videotaping you. Replace shouting with your normal speaking voice, relax, and smile.

**-Shift gears.** Try a little tenderness or humor to change the mood. It takes effort to move away from anger, but it has great benefits. A hug or a laugh can work wonders.

## Helping the Folks With Their Finances



Older parents often need a hand

keeping up with the complexities of banking, bill paying, and investments. Here's how to assist, even if they live far away:

- Set up automatic payments – Parents who forget to stay on top of monthly bills can ask providers to debit amounts automatically from checking accounts, says Ruth Phelps, an elder-law attorney. If you can afford it, you might want to

have the service providers debit your account, she suggests.

- Monitor the bills – With parents' approval, you can access their accounts online to help them keep up with payments, says Benjamin Tobias, a financial planner. And with power of attorney, you can transfer funds and pay bills for them.
- Check on checking – Online, you also can keep an eye out for overdrawn amounts and theft, especially if someone local helps them with their bills. "People tend to steal from accounts in round numbers," says Phelps. "Watch for those types of declines."
- Mind the investments – By looking over your parent's brokerage statements, you can spot excessive spending or suspicious trading. Ask parents to give you power of attorney – not name you as a co-owner, says Jonathan Pond of YourFinancialRoadmap.com. Otherwise, you could be exposed to unwanted tax consequences.

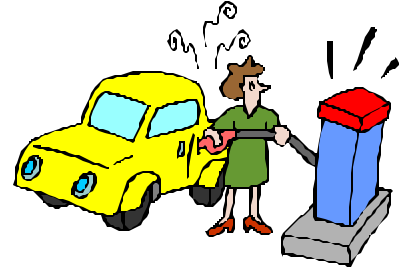


## Good Deeds Do You Good

Kindness not only makes life sweeter, it may make it longer, according to researchers at the University of Michigan. Stephanie Brown, Ph.D., asked 423 older couples if they had helped a friend or neighbor just once in the previous year. Five years later, those who had were 50% more likely to outlive those who hadn't. "Research has shown that social contact is good for us, but we always assume the benefit came from being on the receiving end," says Brown. "It turns out that the benefits may actually be rooted in the contributions we make." We're not talking about donating a kidney here – simply giving a friend a ride could offer the life-lengthening benefits.

## Peril at the Pump

Steer clear of this shocking hazard  
You've seen the signs at your local gas station warning of fire hazards: "Turn engine off," "No smoking," and "Don't use cell phones near pumps." But a bigger danger may come from just getting back in your car to grab your wallet or tend to the kids. "When you get in the car, you create friction – usually between your clothes and the car seat – that generates static electricity. If you get out of the car and immediately touch the gas nozzle, a static spark could ignite fuel vapors and cause a fire," says Robert Renkes, vice president and general counsel for the Petroleum Equipment Institute (PEI), a Tulsa, Oklahoma, based organization whose Stop Static program promotes awareness of this surprising hazard. Since 1999, PEI has recorded roughly 125 cases – some resulting in serious injury – of static sparked gas pump fires and is working with gas stations to post warning signs. But the best ways to prevent these types of fires are simple:



1. When you get out to pump gas, don't get back in the car.
2. If you must get back in the car, ground yourself after you get out but before you touch the nozzle. Touching your car door, or any metal object as long as it's away from the gas nozzle, will safely discharge any static build-up.
3. Pay attention to what you are doing, and play it safe during the fueling process. Turn off cell phones and other electronic devices that could cause a static spark, such as pagers and portable CD players.

