

Work and Family

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COMMUNIQUE

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Dates to Remember

January 1 – New Year's Day

January 20 – Martin Luther King Jr.'s Birthday
Observed

Happy New Year

The Civilized Pit Stop

In almost every town, there's a clean, quiet rest stop waiting for you and your travel-tired kids – the public library. So check out these opportunities:

- Free surfing – Practically all libraries now have computers. You can check your e-mail, confirm hotel reservations, and find local events and attractions.
- Take in a show – Eight out of 10 libraries offer adult cultural programs such as plays, concerts, and reading by local authors.
- Timeout for kids – Story hours, puppet shows, children's books and video rentals, free with card.
- Cool collections – Special exhibits of local and historical interest are featured in many libraries.
- Cheap eats – Librarians often collect restaurant reviews and can steer you to places *not* in the guidebook.

Is a "Reverse Mortgage" Right for You?

The number of reverse mortgages taken out this year is up 60% over 2001. Bronwyn Belling, a loan specialist with AARP, explains how they work:

-What Is It? Basically, it is a loan against your house you don't repay as long as you live there. Rather than making payments to the bank, they pay you. The older you are, and the more equity in your home, the more you can borrow.

-When Is It Used? Older homeowners with little income use the tax-free cash for big bills – from health care costs to property taxes and maintenance.

-What's the Downside? Loan proceeds can affect your eligibility for Medicaid or Supplemental Security Income. Also, in order for your children to inherit the house, they have to pay off the bank first.

The Million-Mile Car

Frugal auto mechanics baby their engines to extend the life of their cars. Here are some of their suggestions to help you do the same:



(1) Change the oil and oil filter every 2500 miles. Old oil has less cooling and lubrication power, while a clogged filter lets

dirt enter the engine.

(2) Flush out the radiator and replace the coolant every year. If the radiator isn't cleaned, your engine will run hotter and break down the oil faster.

- (3) Clean out your car's fuel injectors once a year, perhaps when you change the coolant. If not cleaned, fuel injectors will gum up, choke off the fuel line, and stress the engine.
- (4) Replace air filters every third oil change. When air filters clog, dust and dirt enter the engine's cylinders.
- (5) Have your automatic transmission flushed and its filters changed every 24,000 miles. If ignored, transmission fluid breaks down and heat builds up, taxing the radiator and the engine.

BINGE EATING

What Parents Need to Know

By: Henri Barnwell, MD

The number of young people who secretly eat large amounts of food at one time and then experience feelings of guilt is rising nationally. They are experiencing an eating disorder called binge eating – or just binging. Unlike young people who suffer from bulimia and induce vomiting after eating, binge eaters turn to food for consolation, usually after experiencing feelings of anger, sadness, boredom, or anxiety. And boys are just as likely as girls to use binge eating to cope. Binge eaters may want to avoid school, work, and social activities because they feel ashamed about their eating habits and their physical appearance. Most sufferers feel like the behavior is beyond their control. Binge eaters are at a risk for developing life-threatening obesity, which can lead to blood pressure and cholesterol problems, diabetes, and heart disease. Not every child or adolescent who eats large amounts of food has the disorder. Youngsters frequently have large appetites, especially during growth spurts. Binge eating is usually triggered by an emotional upset or depression. It is important to have your child evaluated by their pediatrician if you suspect the disorder. To recognize the disorder, the doctor will take into consideration such things as how often binge eating episodes occur – at least two times a week for six months is the general rule – and how emotionally stable the child is. Once a diagnosis has been made, treatment may include therapy and possible medication to help control the depression or anxiety that accompanies the

disorder. There is no quick fix for binge eating disorder, and family support is very important for a child to overcome the urge to binge eat.

If you suspect your child has become a binge eater, watch for some of the following signs:

- Large amounts of food disappearing from your cupboard and refrigerator.
- An irregular eating pattern that includes skipping meals and eating late at night.
- Hidden containers of food.
- Eating excessive amounts of junk food.
- Eating a great deal in a short amount of time.
- Preferring to eat alone.
- History of depression.

Tips for Getting Kids to Help

- (1) Start when they are ages 2 – 4 and eager to help.
- (2) Make chores fun.
- (3) Buy child-size tools: toy rakes and brooms, for instance.
- (4) Work together.
- (5) Don't expect perfection.
- (6) Be generous with thanks and praise.
- (7) Point out the importance of their contribution to the family.
- (8) Keep the chores and your supervision appropriate to the child's age.
- (9) Put chores on a list or calendar.
- (10) Let your child choose their chores.
- (11) Try a "job jar" where the child chooses a chore written on a piece of paper from a jar.

Try anything that will make a chore seem more like a game or a race. For the child that doesn't like to dress in the morning, tell them you will race them or time them, and the next day they can try to beat that time. Even a 13-year old will find taking out the trash challenging if you time them and express amazement when they can actually do it in 40 seconds. It also shows the older child that you are not asking for the moon when the task actually takes *only* 40 seconds of their time!