

YC

YOUTH CONNECTIONS

MAGAZINE

December 2013 | connectingyouth.com

FINANCIAL LITERACY
**MONEY
MATTERS
AT ALL
AGES**

INSIDE

SCHOOL TRANSITIONS
CO-OCCURANCE
IDENTITY PROTECTION



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COMMUNITIES

Dear Readers,

Do you realize what bullying is? Most people don't know that when you call someone "stupid" or "retarded" in a kidding way because they got a bad grade on a test, that is considered bullying. You can't say something mean then top it off with "just kidding." It's just not right.

Did you know that the term retarded literally means that you don't have the ability to learn as fast as most people? Scientists actually had to stop using the word retarded because kids were using it in the wrong way. When you call someone retarded that is offensive to those that really are. What you should consider trying to understand is that most kids that really are mentally challenged are born that way. It's not their fault. It's not fair to make fun of someone for their disabilities. You have to realize that they are people just like us. Sure, some kids may be smarter than others. But that's life. In the end we are all equal, and should be treated the same. With kindness. And respect.

By Madison Kostoss, Grade 5



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DECEMBER 2013



INSIDE



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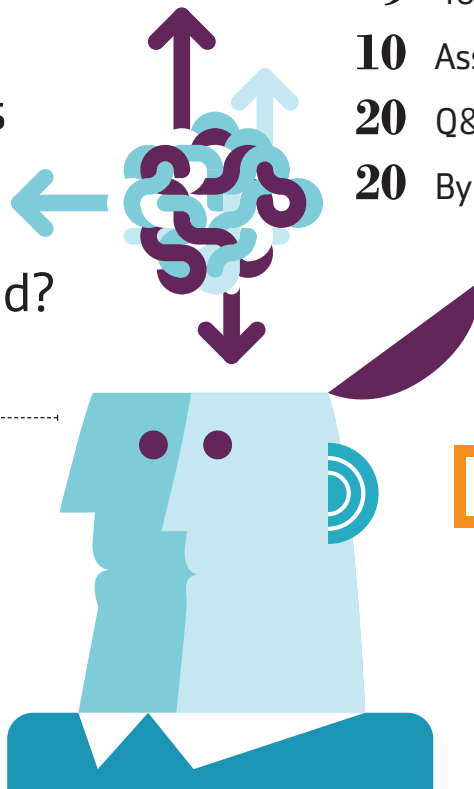
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YC Magazine is a free quarterly publication and is currently a joint effort by the Lake Placid/Wilmington Connecting Youth and Communities Coalition "CYC" and the Youth Connections Coalition of Helena, Montana.

Our vision: Connecting youth and community through advocacy, education and engagement to foster youth to be educationally and vocationally productive, civically and socially connected and physically and mentally healthy.

If you have ideas for articles which you would like to see, please contact us. We would love to hear from you.

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FROM THE *President*



**MARY
DIETRICH**

The latest edition of the YC magazine continues our efforts to provide valuable information that hopefully parents find useful in keeping their children safe and secure. One set of articles focuses on financial literacy and identity theft. Learning how to develop a disciplined approach to savings and responsible use of credit

cards are important skills for children to learn at an early age in order to establish a secure future. With the increasing use of the internet and social media, identity theft of youth is a growing problem. Youth are easy targets because no one is checking their credit reports for unauthorized activity. There are reports of students applying for college loans who find their credit has been ruined. Often there is no undoing the damage. Education is the best defense.

The second set of articles focuses on the transition from elementary to middle school, and middle school to high school. As a parent and a former middle and high school teacher I know that these transitions can be very nerve wracking for both the student and parent. The articles in this magazine provide parents with valuable suggestions designed to ease the angst created by these transitions.

The Lake Placid-Wilmington Connecting Youth and Community Coalition is committed to helping students and parents develop an environment that allows our youth to thrive. If you have suggestions of topics that you think would be helpful in accomplishing this goal please don't hesitate to let us know. You can contact us through our website – www.connectingyouth.com – or by friending us on Facebook.

MARY DIETRICH, Coalition President
email: marydietrich@verizon.net

CARETAKER, QUARTERBACK, OR MARTYR



THE KITCHEN TABLE

For many of us the kitchen table represents the typical family experience. We have laughed while having family game night. We have cried over our children's choices. We have blown out the candles on many cakes. We have argued our way out of doing the dishes. We have struggled through those "three more bites." We have learned hard lessons and celebrated many deserved successes. One thing is for sure though – if our kitchen tables could talk, there would be plenty of stories! So often it is in relating to others' stories that we realize there isn't always one answer, or even a right answer. Parenting is hard work! If you have a story of lessons learned, we invite you to share it with our readers. Sometimes, knowing we aren't the only ones struggling to find the answer is all the help we need.

My kitchen table can predict it like clockwork. Those two times a year when my frustration level percolates and I express, with a shrill and raised voice, my frustration at my family's lack of involvement in the chores. As I'm ping ponging around the kitchen chopping lettuce for the salad, the buzzer sounds on the oven, signaling that the fish sticks are done. I turn to see my husband thumbing through the new *Cabella's* magazine while my twin boys toss the football in the living room. I can feel it coming but I can't stop it. My need to draw immediate attention to the fact the table isn't set, shoes are spewing from the entry way, and now dinner is burned because everyone sat back, waiting for me to play every position. It all starts to run from my tongue. As the list of inadequacies continues validating my self-created martyrdom, my family responds with silent stares and my blood begins to boil because they obviously don't see things my way. I run from the kitchen and lock myself in the bedroom for a self-induced time-out. With some honest reflection behind closed doors, I am able to see my place in this cycle.

As a mom, it is my instinct to take care of my family. It is how I define "care" that can come back to bite me. To be honest, I get self-validation when my family raves over a

special dessert or I return from a work trip to find my husband has a renewed appreciation for all I do. I have created a family culture in which I call all the plays and play every position, while my family watches from the sidelines.

When I change the rules in the middle of the second quarter without telling them, my family gets caught out of position without a plan. If my expectation is for the family to divide chores, then our team must go over the playbook before the game starts. And, sometimes even when we start the game with a solid plan to divide family chores, I inadvertently step in to "take care of things" by doing other's chores for them because they are headed to practice, have homework, or need a night to relax. This slippery slope continues for months, until I decide I'm ready for a timeout, but none of my teammates know the position well enough to step in, and I become frustrated.

The next time my ten year old insinuates the family should play the quiet game at dinner to avoid the profound lecture I have prepared, I must remember I can't keep my family on a yoyo trying to figure out their expected role for the day. The solution: sit down at the kitchen table, design the family game plan, and stick to the playbook to avoid feeling let down by my team. ■

FINANCIAL LITERACY

MONEY MATTERS

at all ages

Children can learn the basic life skill of financial literacy at a young age and continue learning through adulthood.

Children don't become financially literate through a one-time lesson, but rather through a process of learning with a caregiver's guidance.

By ALANA LISTOE, Montana Credit Union Network



PRESCHOOL & ELEMENTARY

The sooner children understand the correlation between what money buys and money's real source, the more likely they will grow into financially wise adults. It's a gradual process that begins very early and is dictated by a child's ability to comprehend and a parent's ability to act as a good role model.

It's no surprise that small children often believe a square piece of plastic can buy them anything. They witness this simple purchasing process most every day: pick out goods at a store, swipe the card, and take the merchandise home. These credit/debit transactions leave our preschoolers misunderstanding the value of quarters, dimes, and dollar bills.

"Children are not actually seeing money, since we are almost a cashless society," says Karen Smith, executive director of Montana Credit Unions for Community Development, a non-profit working to increase financial literacy across the state.

Even at age three, children often receive birthday money or get to keep the change found in the couch. Smith says having a piggy bank with a way to section off their coins and bills is a great way to get preschoolers thinking about spending, saving, and giving.

"Children become more aware when they understand it's their money," she says.

Money management should be taught in stages and in various ways, therefore opening a saving account at an early age is a good idea. Involve children in the process of opening the account; it can be an exciting and memorable occasion. Many local financial institutions have incentive saving programs for youth. Keep in mind, children younger than 18 may need to include a parent or guardian on the account.

Some experts recommend including children in family household discussions, or at the very least, not to be secretive about them. Parents whispering about money could be because they are embarrassed about the state of their finances and if not, it can give this impression. The best advice is to keep it simple without sending a message that money

is "for adults only." Smith says this is an ideal age to delve into financial education. One of the biggest mistakes parents make, she says, is excluding children from basic money decisions and financial conversations.

One of the most challenging lessons for parents and their children is financial literacy and fiscal responsibility. Regular routines and errands offer many teaching opportunities. Children often accompany adults to the grocery store, and instead of letting them quietly observe, engage them in decision-making processes. They can learn that there is a difference between living in the moment when chocolate donuts look so yummy and planning for the future when the family needs milk and eggs for the next seven days.

Elementary students should be able to set goals about money they've earned from doing household chores, money they received for a holiday, or allowance.

"As they learn math in school, they begin to understand the value of money," Smith says.

Smith suggested being thoughtful about word choice, since children are so literal. For example, instead of saying, "No we can't afford it," say, "I don't want to spend my money on that today."

It's also imperative to talk about how uncontrolled debt has enormous negative consequences, yet stores everywhere are eager to lend, and instant gratification fuels easy credit, but children must be warned that debt can be crippling.

"Just talk about money," Smith advises. "It's been so taboo, but it's a basic and necessary life skill."

MIDDLE SCHOOL

Tweens in the U.S. spend about \$15 million of their own money every year. It's a time when young spenders begin to have their own money, are learning what a good value is, and have the opportunity to make more choices.

Even though laws in the U.S. say adolescents can't have a full-time job until the age of 16, there are opportunities to have part-time jobs at 14 or 15, and even younger. This

is when youth are able to start making their own money by mowing grass, babysitting, or earning an allowance.

This is also an age when kids gain a greater understanding of "wants" versus "needs." It's a time when setting some long term goal helps them understand economics and how to make it work for them.

And, let's not forget, board games like Monopoly have engaged young people in a non-electronic way in learning about money for many generations.

HIGH SCHOOL & BEYOND

Oh, the excitement of high school: jobs, prom, cars, and, ever-growing freedom.

By this time, young adults could be making online transactions, receiving direct deposit paychecks or even making car payments. It's also a time when making a poor spending decision can be more effective than any book or lesson, and will hurt less than maxing out a credit card and getting caught in the payday loan trap as soon as they turn 18.

The inability to appreciate the difference between a want and a need is where most of us go wrong with finances. This is often a time when young adults purchase their first car and paying at the pump becomes a reality. Seize those opportunities to help these young adults create a budget.

Higher education is the ticket to the middle class in the U.S., but the ticket comes at high cost that only continues to increase. According to US News & World Report, a college education ranges from about \$7,000 to attend a community college to \$35,000 or more for a private school per year.

A great advantage is for parents to start saving early with a 529 Plan, an educational savings plan with favorable tax treatment. One of the best ways to prepare to pay for college is for a family to pick a financial institution that cares about their best interests. There, financial advisors can guide each family member through different stages of their life. ■

Some interactive websites with games and activities for kids (and parents) of all ages:

Moneyasyougrow.org / Themint.org / Jumpstart.org / FinancialeducatorsCouncil.org
Financeintheclassroom.org / Handsonbanking.org / Mycreditunion.gov

Children need to be able to tackle age-appropriate tasks with the freedom to make some financial choices. Parents can give children the tools they need through family discussions or shopping trips so they can develop a working relationship with money and the ability to cope with that harsh reality to make smart financial decisions when they are on their own.

PARENTHOOD: Where is Your Child?

By CAROL HAYES, Development Director LPW CYC, Retired Sargent LP Police Dept.

**From day one as a parent, we are there walking next to our children and guiding them
. From taking their first steps to their first days of school to their first girlfriend/boyfriend and
that potential heartache to wherever else life might take them, we are there.**

As our children grow older and spread their wings we let them take those steps away from our side to start their own paths. Our children grow up and hopefully become our best friends and responsible adults. Being friends with our children, however great and rewarding that may be, we must never forget one very important thing – we are still their parents. Parenthood is the most important and life changing role and job we will ever have. It's not a job we can quit or retire from. It's the job of a lifetime. Being a parent doesn't stop when our children turn 16, 18, 21 or even 50 and it will continue beyond our life, through the lessons and values that we instill in our children.

Parents complain that their kids tell them they hate them etc... I was once told, 'if your child doesn't tell you at least once in their life that they hate you then you aren't doing your job as a parent correctly.' Being a parent isn't about saying yes and giving them what they want. It's saying no and giving them what they need, which isn't popular with most children.

As I look back, I can say my parents were my friends, but most importantly, until the day they passed away they were my parents. And they taught me the lessons in life that guide me still today in dealing with my children. Lessons I hope that I have passed on to my children. Even while I was

in college, until my father's last day, when I came home at night and walked past his bedroom I would get the throat clearing "umm umm" – just to let me know that he knew I'd made it home. He'd waited up.

Our lives are becoming too busy when we can no longer sit down as a family even for one day a week to share a quick meal or talk. We've all turned to technology where our conversations with our kids are through keyboards and instant messages and not face to face. We only know where our kids are from that quick text message.

Do we know where they are now? Are they with friends? Are they at work or a school event? Who are their friends? Who are the parents of their friends and where do they live? In past years, parents actually spoke with other parents to arrange get togethers. It is a rare occurrence these days for this to be happening. Parents say, "I trust my child"! This is a great thing. Trust is needed in any relationship. But we must remember that we are their parent first. They are still our responsibility, no matter if they want us to be or not.

Youth today are facing more challenges and at different levels than ever before. It's different than what we faced when we were growing up. Bullying is rampant across every part of our country and not just in person anymore. The internet has brought bullying to a whole new and scarier level. The pressure to

fit in is forcing our children to make choices - good choices and poor choices -- just to fit in and be accepted. We, as their parents, need to be there to guide them, listen to them, cry with them, rejoice with them and be a shoulder for them. We need to know where they are, what they are doing and set boundaries for them. We need to say "no" when it is needed and to ask questions.

A parent recently told me that she had a problem because she couldn't give her child an answer to the question, "Why don't some parents care?" She went on to explain how her child had told her that her friends thought it was funny that parents didn't know where they actually were and who they were with, that the parents didn't check on them at all and believed everything they were told. It had become a "game" among the kids to keep their parent oblivious to what they were actually doing.

The only thing I can say is that I hope it doesn't take a tragedy to remind people to open their eyes. When something goes wrong someone is always pointing the finger at somebody else. It's because of bad friends, bad influences, the police, the school and the village. It's time for us all to remember that we are parents and we need to ask questions. We should show an interest in what our children do and let them know that we care and love them and that we will be there for them. ■





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FACES IN THE CROWD

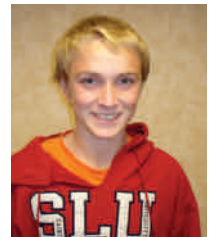


Grace McGrew LAKE PLACID HIGH SCHOOL, 9TH GRADE

Grace gets involved because she feels her community should be good. To be good it must be safe for people, especially the kids. She likes to help other people do the right things. She is involved in Connecting Youth and Communities and sports – soccer, cross-country skiing and tennis. Her favorite sport is soccer. She hopes to become famous and get a good job. She doesn't mind being indoors or outdoors but wants to be able to work with people. She was grateful to be able to travel to Texas with CYC to see Texas but also to learn about leadership and community change. She is looking forward to expanding her learning in Florida this Summer with CYC.

Stuart Baird LAKE PLACID HIGH SCHOOL, 9TH GRADE

Stuart gets involved because this community has given so much back to him. He believes the community is supportive of sports and education. He feels a need to give back to his community. He gives back by simple things, like being respectful and helping out at every opportunity he can. He likes volunteering and his personal favorites are the Ironman and going to the Animal Shelter. He also likes working the concession stands at the sporting events. He wants to have a job he enjoys and will be happy with and never get sick of.

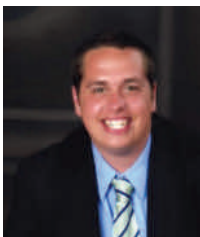


Abigail VanDorn ST. AGNES SCHOOL, 1ST GRADE

Abigail is six years old. She has four people in her family. Her family likes to go for picnics together. They like to eat sandwiches at the picnic. She likes to hear "Oh the places you will Go" by Dr. Seuss. She likes to play tag at recess and play soccer because she enjoys kicking the ball. Her name is special because it has the first two letters of the alphabet inside of it!

Haley, Lydia, & Rylee LAKE PLACID ELEMENTARY SCHOOL, 5TH GRADE

They all enjoy playing soccer, hockey and lacrosse. Additionally, Haley participates in children's community plays while Rylee enjoys jazz dance and Lydia takes part in ballet. These girls are also part of the Grade Five Friendship Book Group guided by Mrs. Michelfelder, LPES counselor. Through this group Haley has learned that you can trust a lot of girls you didn't trust before. Lydia has learned that a lot more people have problems than she thought and the book helps solve the problems. Rylee learned that if you spend more time with a bully they are less likely to bully you.



Paul Varga SECRETARY, LAKE PLACID WILMINGTON CONNECTING YOUTH & COMMUNITIES COALITION

As Morning Host at 93.3 WSLP I've been able to connect with so many in this community through crazy and fun events like riding 24 hours on a Carousel to raise money for the ADK Carousel, hosting the I Love Local Eats Cooking Series, as well as Emceeing various races including the North Elba/Lake Placid Half Marathon. I am, however, constantly blown away by the hearts and minds of everyone, but especially the youth, that is why I am so excited to be on the CYC Board. In my limited free time, I try really hard to relax but between running half marathons with my girlfriend, Sara, and going on trail walks with my dog, Ivy, I find that being busy is the way to be. After all I can relax when I'm dead!

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40 DEVELOPMENTAL ASSETS

40 Developmental Assets are essential qualities of life that help young people thrive, do well in school, and avoid risky behavior.

Youth Connections utilizes the 40 Developmental Assets Framework to guide the work we do in promoting positive youth development. The 40 Assets model was developed by the Minneapolis-based Search Institute based on extensive research. Just as we are coached to diversify our financial assets so that all our eggs are not in one basket, the strength that the 40 Assets model can build in our youth comes through diversity. In a nutshell, the more of the 40 Assets youth possess, the more likely they are to exhibit positive behaviors and attitudes (such as good health and school success) and the less likely they are to exhibit risky behaviors (such as drug use and promiscuity). It's that simple: if we want to empower and protect our children, building the 40 Assets in our youth is a great way to start.

Look over the list of Assets on the following page and think about what Assets may be lacking in our community and what Assets you can help build in our young people. Do what you can do with the knowledge that even through helping build one asset in one child, you are increasing the chances that child will grow up safe and successful.



Turn the page to learn more!

18



EXTERNAL ASSETS

SUPPORT

1. **Family support:** Family life provides high levels of love and support.
2. **Positive family communication:** Young person and her or his parent(s) communicate positively, and young person is willing to seek advice and counsel from parent(s).
- 3. **Other adult relationships:** Young person receives support from three or more nonparent adults.
4. **Caring neighborhood:** Young person experiences caring neighbors.
5. **Caring school climate:** School provides a caring, encouraging environment.
6. **Parent involvement in school:** Parent(s) are actively involved in helping young person succeed in school.

EMPOWERMENT

7. **Community values youth:** Young person perceives that adults in the community value youth.
8. **Youth as resources:** Young people are given useful roles in the community.
9. **Service to others:** Young person serves in the community one hour or more per week.
10. **Safety:** Young person feels safe at home, at school, and in the neighborhood.

BOUNDARIES & EXPECTATIONS

11. **Family boundaries:** Family has clear rules and consequences and monitors the young person's whereabouts.
12. **School boundaries:** School provides clear rules and consequences.
- 13. **Neighborhood boundaries:** Neighbors take responsibility for monitoring young people's behavior.
14. **Adult role models:** Parent(s) and other adults model positive, responsible behavior.
- 15. **Positive peer influence:** Young person's best friends model responsible behavior.
16. **High expectations:** Both parent(s) and teachers encourage the young person to do well.

CONSTRUCTIVE USE OF TIME

17. **Creative activities:** Young person spends three or more hours per week in lessons or practice in music, theater, or other arts.
- 18. **Youth programs:** Young person spends three or more hours per week in sports, clubs, or organizations at school and/or in the community.
19. **Religious community:** Young person spends one or more hours per week in activities in a religious institution.
20. **Time at home:** Young person is out with friends "with nothing special to do" two or fewer nights per week.

3



15



12



INTERNAL ASSETS

COMMITMENT TO LEARNING

- 21. **Achievement motivation:** Young person is motivated to do well in school.
- 22. **School engagement:** Young person is actively engaged in learning.
- 23. **Homework:** Young person reports doing at least one hour of homework every school day.
- 24. **Bonding to school:** Young person cares about her or his school.
- 25. **Reading for pleasure:** Young person reads for pleasure three or more hours per week.

POSITIVE VALUES

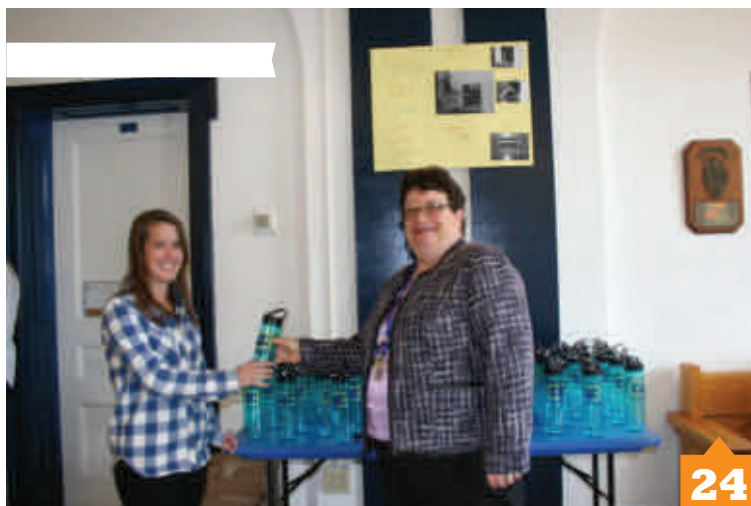
- 26. **Caring:** Young person places high value on helping other people.
- 27. **Equality and social justice:** Young person places high value on promoting equality and reducing hunger and poverty.
- 28. **Integrity:** Young person acts on convictions and stands up for her or his beliefs.
- 29. **Honesty:** Young person "tells the truth even when it is not easy."
- 30. **Responsibility:** Young person accepts and takes personal responsibility.
- 31. **Restraint:** Young person believes it is important not to be sexually active or to use alcohol or other drugs.

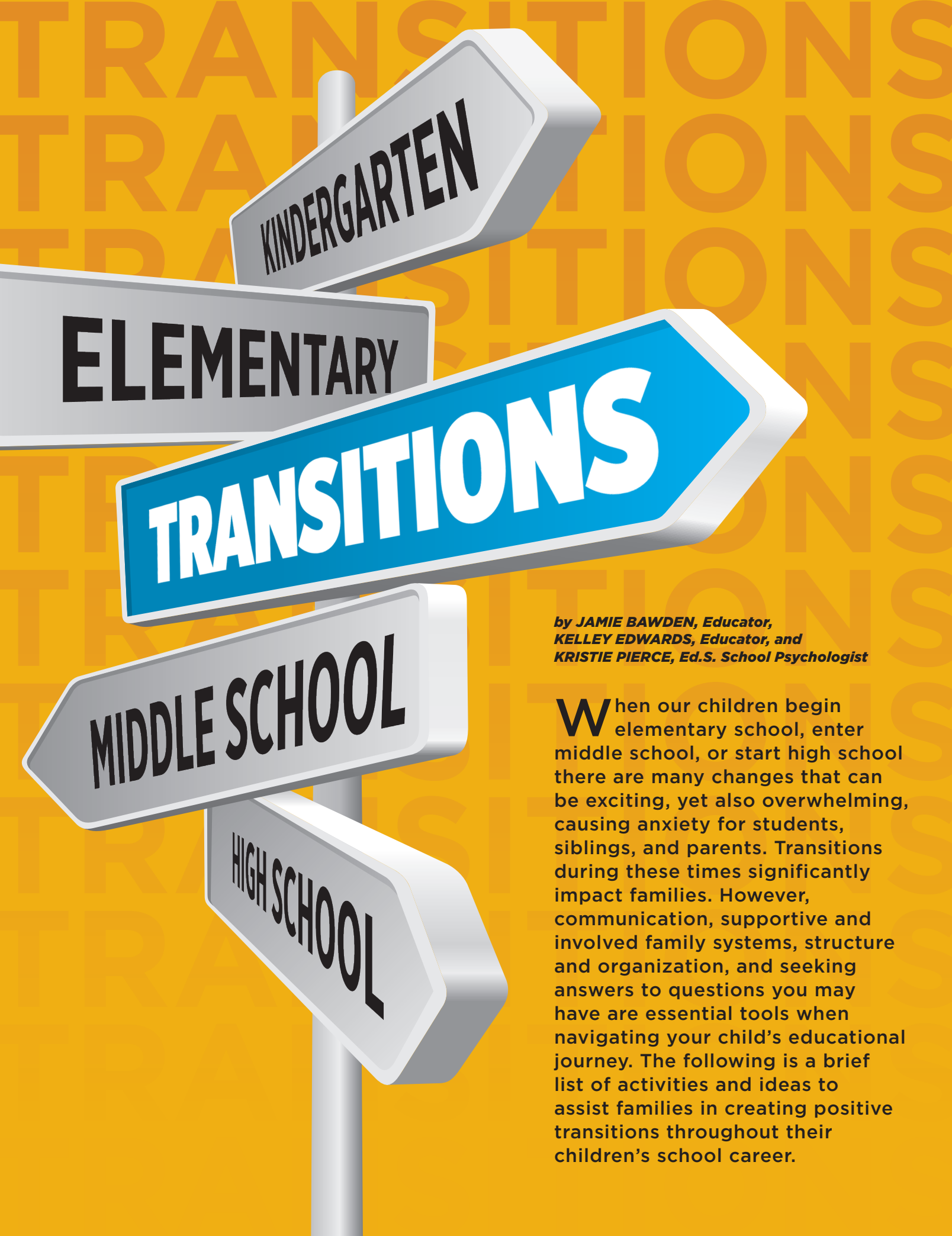
SOCIAL COMPETENCIES

- 32. **Planning and decision making:** Young person knows how to plan ahead and make choices.
- 33. **Interpersonal competence:** Young person has empathy, sensitivity, and friendship skills.
- 34. **Cultural competence:** Young person has knowledge of and comfort with people of different cultural/racial/ethnic backgrounds.
- 35. **Resistance skills:** Young person can resist negative peer pressure and dangerous situations.
- 36. **Peaceful conflict resolution:** Young person seeks to resolve conflict nonviolently.

POSITIVE IDENTITY

- 37. **Personal power:** Young person feels he or she has control over "things that happen to me."
- 38. **Self-esteem:** Young person reports having a high self-esteem.
- 39. **Sense of purpose:** Young person reports that "my life has a purpose."
- 40. **Positive view of personal future:** Young person is optimistic about her or his personal future.





KINDERGARTEN

ELEMENTARY

TRANSITIONS

MIDDLE SCHOOL

HIGH SCHOOL

*by JAMIE BAWDEN, Educator,
KELLEY EDWARDS, Educator, and
KRISTIE PIERCE, Ed.S. School Psychologist*

When our children begin elementary school, enter middle school, or start high school there are many changes that can be exciting, yet also overwhelming, causing anxiety for students, siblings, and parents. Transitions during these times significantly impact families. However, communication, supportive and involved family systems, structure and organization, and seeking answers to questions you may have are essential tools when navigating your child's educational journey. The following is a brief list of activities and ideas to assist families in creating positive transitions throughout their children's school career.

HOME/PRESCHOOL/DAYCARE > KINDERGARTEN

- › Take your child with when you enroll him/her in kindergarten, get a tour of the school, and meet any school staff available.
- › Attend kindergarten information meetings with your child.
- › Visit the playground at your child's school during the summer; play and create fun memories before they even start school.
- › Begin the school routine (e.g., school bedtimes and morning wake up routine) one to two weeks before school starts.
- › In August, find out your child's teacher's name and begin using it.
- › Celebrate the first day of kindergarten; let your child choose a special dinner meal.
- › Read books about kindergarten.
- › Choose clothes for next morning as part of your child's bedtime routine and lay them out (mornings are hectic).
- › If your child seems anxious give him/her an object (e.g., special rock, necklace, other small item) that gives them a concrete connection to you.
- › If your child's school has kindergarten home visits, participate, as the purpose of this visit is to establish a personalized connection between your family and your child's teacher.
- › Ask specific questions about your child's day (e.g. Who did you play with at recess today?), starting in kindergarten. Consistently asking him/her questions will assist in laying the foundation for you to continue asking throughout the middle and high school years, when you may find it harder to connect with your child about his/her school day.

ELEMENTARY SCHOOL > MIDDLE SCHOOL

- › Organizational skills are one of the biggest indicators of success in middle school. To practice organizing time and materials, try some of these ideas:
 - 1) *Maintain your family schedule, including birthdays, appointments, sports and classes.*
 - 2) *Plan a family activity or meal.*
 - 3) *Organize an area of your room to make it more functional i.e. sort sports gear, toys, or games.*
 - 4) *Practice using an alarm clock and kids waking up on their own.*
- › Many incoming middle school students identify having difficulty using combination locks, causing them to be late for class or not being able to access their belongings. Overcome this obstacle by having them memorize their combination. Practice opening their combination while talking on the phone or distracted in some capacity, and timing themselves with a goal of getting faster each time.
- › Getting their school supplies prior to the first day of school helps children feel more prepared for the first day. Supply lists can be obtained at many local stores or at your child's school. Don't forget the locker organizational supplies as well as a planner. If you need assistance with school supplies, ask about Angel Fund supplies at your school.
- › Visiting the school in advance will make it easier for kids to find their way around after school begins. Plan on attending locker day with your child. Get a copy of your child's schedule and take the time to follow the schedule, walking room to room, looking for direct routes to classrooms. Spend some time practicing opening the new locker.
- › Talk to your child and get to know how your child is feeling about the transition. Discuss any worries or apprehensions your child has about middle school. Focus on your child's strengths and how they will help with the transition.
- › Attend parent information meetings.
- › Utilize online resources, including web based student management systems, such as Powerschool, to check your child's daily homework, grades, and attendance.
- › Be knowledgeable about your child's online social media participation.
- › Set curfews for electronic use before bedtime.
- › Seek out your child's teachers, counselor, principal, or other school staff with any questions you may have about middle school (this can be done through email, phone contact, or in person).
- › Ensure there is a quiet distraction-free area designated for homework.
- › Brainstorm a list of potential scenarios your child may encounter including forgetting their combination, can't find their friends in the lunchroom, or forgetting their homework. How they handle each situation can help them think through some of the issues that cause anxiety in school.

continued on page 15

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LAKE PLACID/WILMINGTON



CONNECTING YOUTH AND COMMUNITIES

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MIDDLE SCHOOL

- › Get out your calendar before school starts and write down important dates that the school tells you about, including deadlines for sports physicals, freshman or parent night, open house, first day of school, days off, shortened days, including semester test schedules, and days when only ninth graders attend.
- › Continue to attend parent meetings.
- › Continue to utilize online resources including teacher web pages or Powerschool to check your child's daily grades and attendance. Links to Powerschool can be found on the school website and the school can give you your log in and password if you have forgotten from previous years. Powerschool can be accessed from any internet connection.
- › Continue to be vigilant about your child's social media participation.
- › Continue to read the school newsletters as there are important dates and deadlines for academic and extra-curricular information.

HIGH SCHOOL

- › Continue to set curfews for electronic use before bedtime.
- › Continue to ensure there is a quiet distraction-free area designated for homework.
- › Attend school open houses and learn about extracurricular involvement and activities.
- › Know that your child will rebel against your parenting but that it is a normal part of adolescent development. Stay the course and continue to be as actively involved in your child's education in middle and high school as you were when they were in elementary school.
- › Know your child's friends.
- › Ask specific questions about your child's day (e.g., Who did you sit by at lunch today?)
- › High school becomes credit driven; if your child is struggling, immediately find out all of the academic resources available to students by contacting your child's counselor.

PREPARATION AND PRACTICE

SUCCESS

Many children experience different needs at different transition periods, if there is significant child and/or family stress due to this change, seeking help and support through your child's school is often essential to effectively help him/her navigate and cope with the present situation. When parents and school staff work together to lay the foundation for student transitions at all levels there is greater student

success both in academic and social-emotional functioning. Preparation and practice are key.

Lastly, empower your children to become advocates for themselves. After all, it is their education and they need to be responsible about checking their own grades in Powerschool, gathering assignments if they are absent, and communicating with teachers and staff. ■

THE SCIENCE OF *co-occurrence*

Teenage experimentation with drugs and alcohol is often due to social pressures. Saying “yes” to a beer may be an easy way to fit in or even more simply, not feel left out. Substance abuse may continue if a teen gains some sort of benefit from the use. Motivators can be split into four basic categories: social pressures, emotional coping, cognitive and excitement seeking; and are closely tied to a teen’s mental and emotional wellness.

BY JOELLE JOHNSON, LAC, LCSW

In this context, *wellness* is broader than just the absence of mental illness. There are countless circumstances and problems that cause discomfort and are unpleasant but would not be considered “mental illness.” For example, being shy around new people or feeling a sense of loneliness and isolation is uncomfortable, but is very different from experiencing social anxiety so extreme a person is unable to leave their own home. In both instances however, teens may find substances decrease their discomfort, reinforcing substance use and putting them at risk for both substance use and mental health problems. According to the National Institute on Drug Abuse, an estimated 60% of substance abusers have a *co-occurring* mental illness. The causes of the development of mental illness and substance abuse and dependence are complicated and we are often left with the age-old “chicken or egg” riddle wondering where it all may have started. Both types of disorders have genetic components but are also influenced by environmental factors and sometimes personal choices, similar to other medical conditions like cancer and diabetes.

In the case of co-occurring substance abuse and mental illness, one disorder often causes or influences the development of the other. Over the past 10 years, there have been a number of studies showing a strong link between marijuana use and later development of psychosis (National Institute of Drug Abuse, September 2010). There have also been studies linking marijuana use to other mental health issues, such as depression and anxiety, though these results are less consistent. The corresponding scenario is also common, when mental illness leads to substance use as a means of coping with symptoms. As mentioned above, a teen experiencing either mild or severe social anxiety may recognize that substance use helps her to feel more comfortable in social situations. There is significant evidence that shows those with Attention Deficit Hyperactivity Disorder (ADHD) have a much higher rate of substance abuse than those without the disorder, possibly because substance use helps alleviate a number of the symptoms of ADHD. Also, teens with ADHD tend to be more impulsive, which could increase their willingness to use substances in the first place.

The relationship between substance use and mental illness does not stop with one influencing the development of the other. The two

disorders create a relationship where the symptoms and problems of one disorder complicate and affect the problems of the other. Using the previous examples, a 15-year-old boy with a family history of psychosis begins to smoke marijuana and later develops schizophrenia. As he continues to use marijuana in his early 20s, his symptoms are more severe than they would have been without continued marijuana use. A teenage girl who is anxious being around people may use alcohol to help her to feel more relaxed and to fit in with her peers. If she continues to drink alcohol to feel comfortable in social situations, she will find it harder and harder to socialize without alcohol and will feel more anxiety when she is sober. Her alcohol use will also impact her judgment, likely leading to behaving in ways that embarrass her when she is sober. This increases her anxiety even more.

Mental illness and substance use are scary topics alone, but the combination can be downright overwhelming for parents and many parents feel inadequate in helping their children to prevent or cope with these difficulties. Fortunately, the skills many parents already use to help their kids care for their physical health also apply to helping them to care for their mental health. Knowing one’s family’s mental health is a good starting point. If there is a family history of a particular mental illness or substance dependency problem, learn about the signs and symptoms of that disorder. Educate kids about this history as well and talk with them openly about how substance use may increase their chances of developing a mental illness. Encourage them to share with a parent or other adult if they start to experience symptoms. Know there is help in the community. Children’s doctors or school will have contact information for local resources. Be sure there are clear expectations and rules regarding substance use at home and communicate that not only is substance use against the law, it is just not a healthy choice. ■

REFERENCES:

National Institute on Drug Abuse, (2010). *Marijuana abuse: Is there a link between marijuana use and mental illness?* Retrieved from website: <http://www.drugabuse.gov/publications/marijuana-abuse/there-link-between-marijuana-use-mental-illness>

Volkow, Nora D. *Addiction and co-occurring mental disorders*. (2007). *NIDA Notes*, 21(2), Retrieved from <http://www.drugabuse.gov/news-events/nida-notes/2007/02/addiction-co-occurring-mental-disorders>

DYK
DID YOU KNOW?



Recycling one glass jar saves enough energy to operate TV for 3 hours.

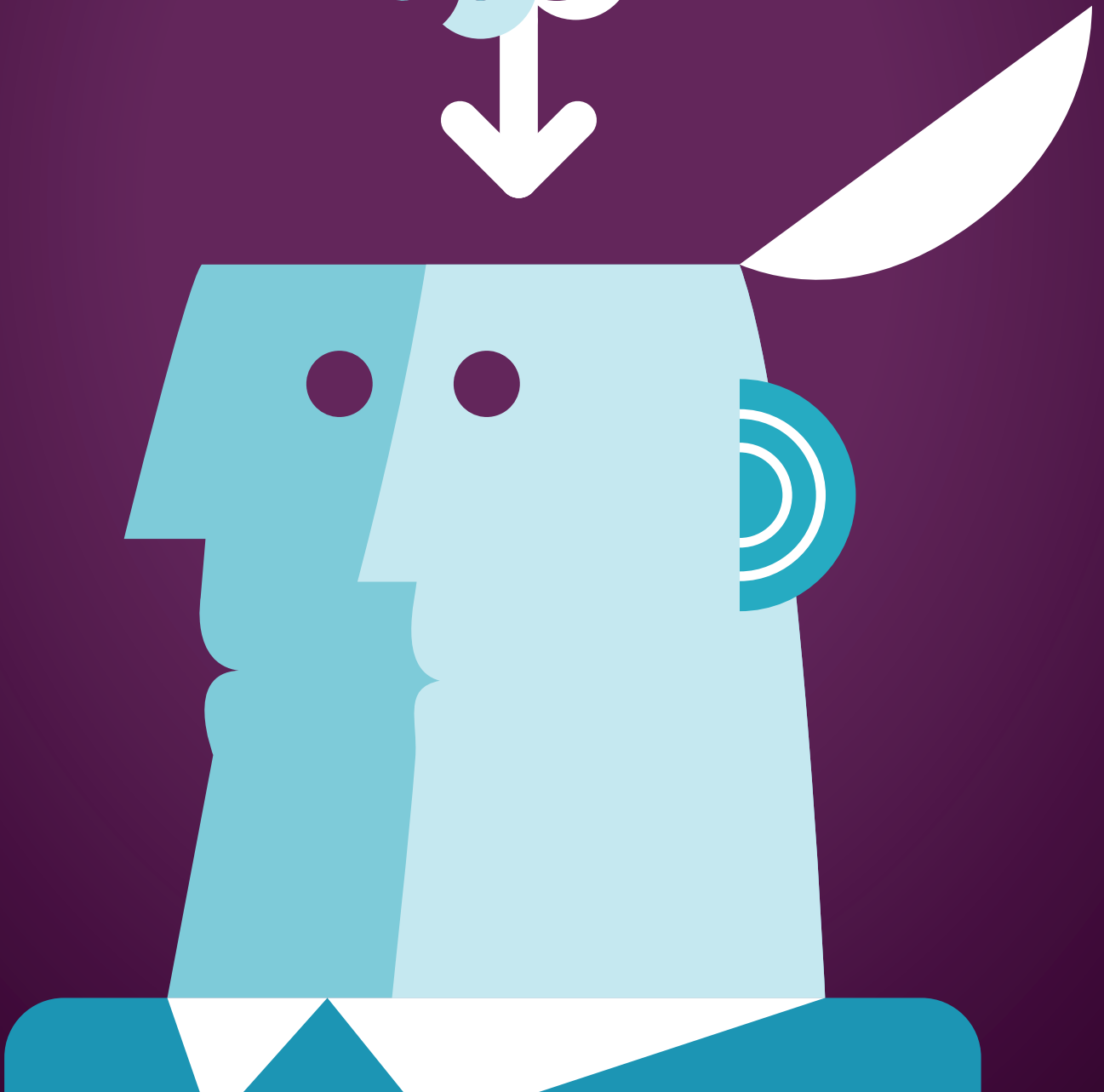
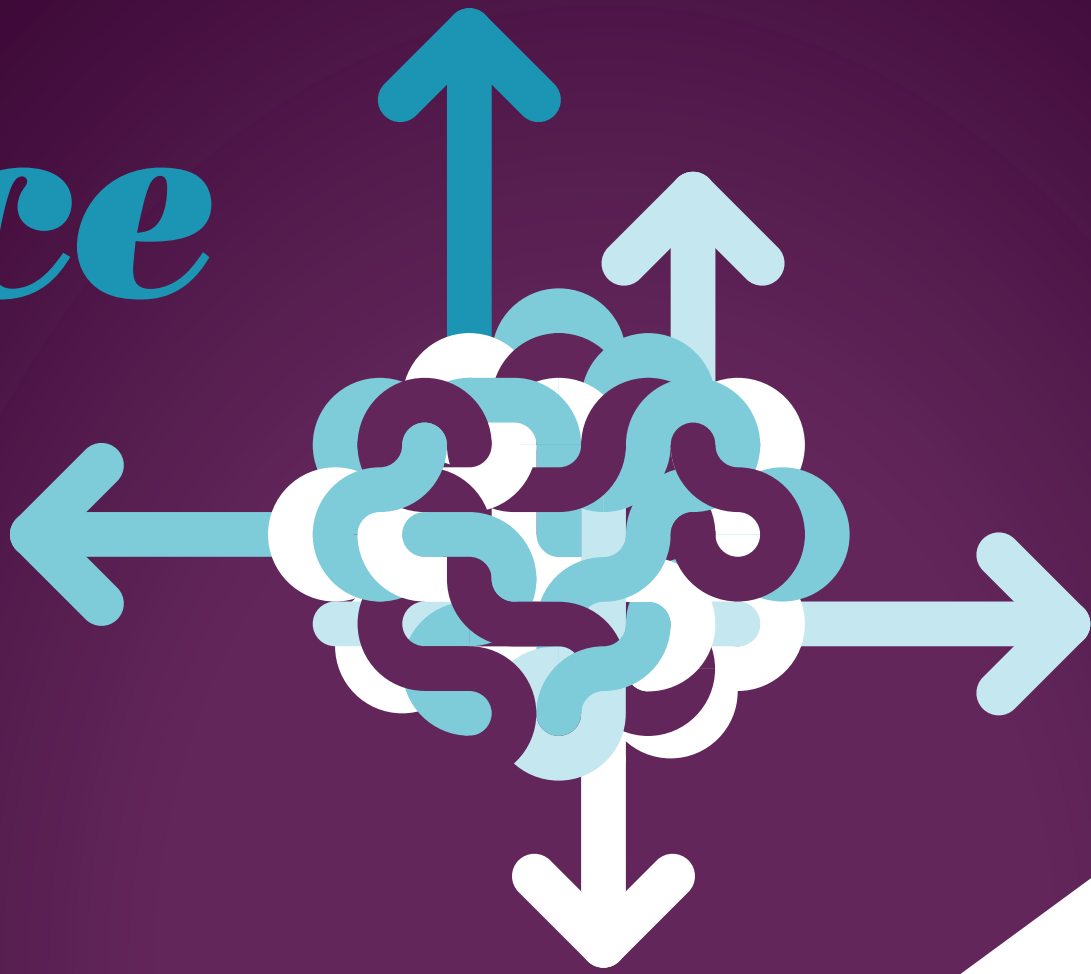


Antarctica is the only continent without reptiles or snakes.



The youngest pope was 11 years old.

nce



PROTECT YOUR CHILD'S IDENTITY



by Donya Parrish, Montana Credit Union Network

As parents, we do everything we can to protect our kids and keep them safe. We teach them to look both ways before crossing the street, instill stranger danger awareness, and encourage them to wear seatbelts when they learn to drive.

All this is necessary, but there is also a need to work to keep children's identities safe. In this new online environment, where many tweens and teens spend their time, the risk of exposing their sensitive personal information has grown.

A child's identity is attractive to fraudsters and it can take years to discover that a child's identity has been compromised. Often the realization comes when they apply for their first credit and find negative debts not associated with true usage. Another red flag that a child's identity may have been compromised is notification from the IRS that their Social Security number was used in another tax return filing, or receiving notice they need to file taxes.

For myself, an alarm went off when my daughter received a credit card solicitation in the mail. She was only in the eighth grade. When I contacted the company to find out where her data originated with them, they were not helpful and insisted it was likely tied to a magazine subscription she had started. Fortunately, there was no identity theft associated with the incident, but it did cause some concern and a realization that her data had gotten into the system somehow.

According to the Federal Trade Commission, the federal watchdog on consumer protection issues, "A child's Social Security number can be used by identity thieves to apply for government benefits, open bank and credit card accounts, apply for a loan or utility service, or rent a place to live."

So, what can you do to prevent it? Store your child's information (i.e. Social Security card, birth certificate) in a secure location. Shred and protect their information in the same manner you do your own. Be

vigilant in asking how your child's information will be used and stored by schools and other organizations that ask for it. You have a right to opt out of some sharing with third parties. Encourage your child not to share their information on social networks, or anywhere online, even with their closest friends.

There are two other options available to parents or guardians to protect their child's identity. The first is to check their credit report. This should be done with each of the three credit reporting agencies (Experian, TransUnion and Equifax) since you are asking on behalf of another individual. If fraudulent activity is found, ask each company to remove all accounts, account inquiries, and collection notices from any file associated with your child's name and Social Security number.

Contact every business where a child's information was misused. Ask each business to close the fraudulent account and flag it to show it resulted from identity theft. Fraud alerts can be placed on accounts for minors if it's suspected they may be susceptible to identity theft or a security freeze can be placed on their credit file. For more information, see www.dos.ny.gov/consumerprotection.

We have heard many stories about children whose identities were compromised by family members. While this may be more difficult to prevent, it should still be a concern. It has the potential to have negative impact for those children when they try to establish their own credit and move into the adult world.

So, as you lock your doors at night and tuck your children in, keep in mind that you have another concern in their protection, but also know that prevention is possible. Fraud will not go away, so reducing the possibility should be a family-wide effort. ■

RESOURCES ON CHILD IDENTITY THEFT

www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0095-uniform-minor-status-declaration.pdf

www.consumer.ftc.gov/articles/0017-kids-and-computer-security >> www.consumer.ftc.gov/articles/0040-child-identity-theft

www.idtheftcenter.org/artman2/publish/v_fact_sheets/Fact_Sheet_120.shtml

STATISTICS ON CHILD IDENTITY THEFT

www.allclearid.com/plans/child/2012-research/

Q&A

Q. Bullying has been around forever. How has it changed over the years?

A. Gone are the days when bully meant the stereotypical image of a taller, stronger boy standing over a smaller, weaker one and taking his lunch money. Today's bullying covers a wide range of behaviors from both genders, with emotional attacks causing as much damage as, if not more than, physical ones.

Choosing to exclude a person from a group can be devastating to the target of exclusion. Gossiping, expressing hurtful opinions, and spreading rumors are common bullying practices. Modern technology has made it easier for bullies to abuse their victims—allowing them to say on-line what they might hesitate to say face-to-face. It also enables them to communicate at a rapid rate to an extremely wide audience.

Through the Internet, social media, and cell phones, young people are in constant contact with one another. As a result, targeted youth can never get away from bullying, not even when they are at home, where they should feel safe.

- The Editor

HAVE A QUESTION?

If you would like to submit a question to YC Magazine to be answered by someone on our panel, please email the question to tinateam@roadrunner.com

Not all questions are guaranteed to make the magazine, but we will do our best to answer your question via email.

BY THE NUMBERS



95%

The percentage of the creatures on earth that are smaller than a chicken egg.

(<http://weirdfacts.com/fun-facts-a-stuff/3061-percents-and-stats.html>)

\$132 BILLION

The annual cost of drunk driving in the United States.

(National Highway Traffic Safety Administration FARS data, 2010)



46%

The percentage of total television violence that occurs in cartoons.

(<http://weirdfacts.com/fun-facts-a-stuff/3061-percents-and-stats.html>)

9,878

The number of people who died in drunk driving crashes in 2011, which is equal to one every 53 minutes.

(National Highway Traffic Safety Administration FARS data, 2012)



314,000%

The annual growth of internet traffic.

(<http://weirdfacts.com/fun-facts-a-stuff/3061-percents-and-stats.html>)

10 MILLION

Number of times you blink every year.

(<http://weirdfacts.com/fun-facts-a-stuff/3061-percents-and-stats.html>)

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▶▶ Youth Activities Calendar



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