

FACES NEWSLETTER

Family and Consumer Science



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Encouraging Good Communication Skills

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In previous generations, people didn't have to worry about good communication skills because they had time to talk to one another.

With so many changes in today's fast-paced world, many things can interfere with good interaction between parent and child.

Here are some good ways to encourage good communication with your child.

- Be an attentive listener. When your child has something important to tell you, give her your undivided attention. Even if the topic seems trivial to you, it may be very important to her.
- Be patient. Even though you may want to interrupt what your child is telling you, be patient. Let her finish what she has to say.
- Paraphrase. It's helpful to repeat to your child, in your own words, what you think you heard her say.

This will avoid misunderstandings and will give her an opportunity to clarify what she wants to tell you.

- Be sensitive to your child's body language. Pay attention not only to your child's words, but also to her body language, such as nervous behavior or facial expression.
- Focus on one topic. When you have something important to say to your child, focus on only issue at a time.
- It's better to convey a clear message on one topic than to confuse your child by addressing several issues at one time.
- Be brief. Keep your message as short as possible because young children have a rather limited attention span.
- Keep your message simple. Use simple words, one or two syllable words, if possible which your child will understand. Use no more than nine or ten in a sentence.

- Deal with the here and now. The concepts of time which young children have are different from those of adults.

Young children tend to live in the present rather than the past or future. Reopening old wounds from the past will only get in the way of what you want to communicate right now.

- Be aware of your own body language. When talking to your child, be aware of the non-verbal message your body may be communicating.

Use good eye contact, for example, to convey your message. Young children pay more attention to your facial expression and to the emotional tone of your voice than to the actual words you use.

Teaching Values

A child learns by observation, especially by observation of parents and other adults in his life.

If he is told, “Don’t do as I do, do as I say,” he is all the more likely to try out the behavior he sees. And a child who is told what to do all the time grows up either dependent on other for advice about every one of his actions or rebellious.

Parents can encourage the development of value in a variety of ways. They can encourage children to watch television programs and listen to stories, which teach moral lessons, and then talk about those lessons.

The discussions that are most helpful are those that allows a child to ask questions and try to come to some of his own conclusions about morality and values.

When children see values being cast aside as when a parent or other adult swears or tells a lie, the child can be given a reason why the value is not at work, such as anger or desire not to hurt someone’s feelings.

This teaches that no one is perfect all the time.

Positive Guidance

Many parents seem to believe that there are now alternatives in child rearing.

One is to become the kind of ogre that we may remember from our own childhoods, the adult who rules absolutely by producing fearful responses in children.

Since this is not an appealing role for most parents (harmful as it is to parent child relationships) they often adopt the other alternative.

This is to become a kind of “anything goes” adult, who seems powerless in the face of children’s learning behaviors.

You have likely seen these adults, usually coaxing or cajoling an out-of-bounds child while receiving the obvious disapproval of others around.

There is actually a third alternative. The kind of adult who helps children slowly learn how to live within the parameters of acceptable and respectful behavior, without fear or the absence of self control.

These adults use positive guidance strategies. Let's consider several of these.

1. Parents offer two choices that are acceptable to both child and adult.

Choices support children's need to be independent, as well as define the limit and acceptable behavior. This gives children some control over what is happening.

"Do you want to walk to the car by yourself, or do you want me to carry you?" This is an example of positive guidance.

Either way, the child is getting to the car, but the parent is allowing the child a measure of control.

2. Another positive guidance strategy is to provide alternatives to the unacceptable direction of behavior.

In early childhood speaking, we call this "redirection", which is simply offering an acceptable alternative to an unacceptable behavior.

It is completely unacceptable to kick little sister or the dining room table leg.

Providing a big Nerf ball allows the child to redirect the kicking impulse and energy to the backyard where it belongs.

"Those are Daddy's book," Mom says to the toddler. "Here, let's find your books to look at instead."

3. Help children understand "when" "then." This kind of statement helps children know the next appropriate step

or behavior, and places the child firmly responsible for what happens next.

"When you put on your jacket, then you may go outside." "When you stop screaming, then you may come back and join us in the family room."

4. Tell children how you feel and why.

"I statements" (like "I feel scared when you climb on the shelf, because you could fall and get hurt," or "I feel angry when you yell names at your brother, because that hurts his feelings.") describe what is going on, your feelings, and the reason for your feelings.

Such communication teaches children that their actions affect others, giving them a reason to modify their behavior.

After all, the relationship you have with your child means that your child is happier knowing his/her behavior has been pleasing to you, so your less positive feelings become motivations to change.

5. The last strategy for today is being quite specific in your comments when you see your children behaving appropriately.

Explaining exactly what it is that children are doing appropriately, and why, means you will see that behavior repeated.

"You are picking up the baby's toy for her. That makes her happy, because she couldn't reach it herself."

There is power in positive guidance, the power of helping your children learn

appropriate behavior, and the power of helping you become an authoritative, effective parent.

Making the Most of Your Tax Refund

Palms get itchy this time of year with folks anticipating their tax refund. All too quickly the refund is here and gone again, spent as quickly as it came. It is important to remember, especially this time of year that a tax refund is not “free money” – rather it is the return of earned income. Develop a plan for saving the bulk of your refund. For example, by taking a small amount – perhaps 20% – to use that for a fun purchase or a vacation. But, by saving the remaining 80% of the refund, taxpayers can begin improve their family’s financial situation. Here are some considerations to share with your clients:

Look at your financial health and consider the year ahead.

What debts are you paying off? Do you have a high interest credit card or loan? Check out PowerPay.org to see how much money you would save in interest by paying a lump sum toward your debt. Power Pay will show you which loan you should target and how much quicker you will pay off your debt by using your refund as a debt payment.

What crisis could come along?

Do you have six months’ worth of living expenses saved for an emergency? What if you were to lose your job? What if you need to repair your car, replace your washing machine, or have a major medical expense? Could you pay for those things without resorting to your credit card? A tax refund is a great way

to start an emergency fund that would help handle any of these events.

What big events are planned this year?

Is there a wedding, summer trip or a graduation in the future? Use your tax refund to open a savings account for this purpose. With a lump sum to start you on your way, adding a small monthly amount can make saving for a special occasion a cinch.

Are you saving for your retirement or your child’s education?

This tax refund could make a great impact toward any savings goal and can have a positive effect on your taxes for next year.

By using direct deposit for your tax refund, you are already taking a step toward success! Directly deposited refunds arrive faster than a mailed check. By using an IRS Form 8888, you can assign your refund to up to three different bank accounts. So, you could send 20% of your tax refund amount to a checking account reserved for discretionary purchases, then, send the remaining amount to a retirement account or savings account. You can also use this form to purchase up to \$5,000 of U.S. savings bonds to add to your retirement or education savings. Now, you are already on your way to improving your financial health in 2013!

Make Your Refund Work for You.

The much anticipated tax refund is not a windfall, but a return of earned income, which the government has been using all year. While many families regard this refund as forced savings, it may serve you better if you were to have access to that money throughout the year.

Consider reviewing your annual withholding amount. If you decide to change your withholding rate, submit a new Form W-4 Employee's Withholding Allowance Certificate to your employer. Be sure to discuss changing the withholding rate with your spouse if you are married. Coordinate your withholding rates so you do not accidentally under-pay your taxes, which would cause your household to owe money the following year. To make your money work for you, develop a plan for that extra money that will be in each of your paychecks. If you don't have a savings account, open one and move a set amount into it each month.

These are just a few things to think about as you prepare your tax return. We are all having to tighten our belts these days and these are just a few possible changes you can make that will allow you to use your money and to be able to see where it is actually going.

Let's do History

When your children ask, "Where was I born?" or "How old was I when I started walking?" They are asking questions about history. These two questions contain the two meanings of "history":

1. The story of people and events.
2. The record of times past.

History helps us understand the past and how we got here. Here are some "history" things you can do at home:

- Share family history with your children. Share your memories and help your relatives and

friends share family stories, too. Encourage children to tell their own stories.

- Read with your child about people and events that have made a difference in the world. Help your child pick other people and events you both find interesting to learn more about.
- Watch television programs about topics related to the past with your children.

Search the Internet for the most recent information on-line. Go to the library and find books on the same topics. Ask the librarian for help.

Then ask this question: Do the books, websites and television programs agree?

- When you celebrate holidays such as Independence Day, Christmas, Passover or Martin Luther King, Jr.'s birthday, explain to your child what is being celebrated and why.

Help your child find stories or speeches about these holidays on-line, at the library, or in a newspaper or magazine.

- Get to know the history of the town or city where you live.

Your newspaper may list parades, museum and art exhibits, children's theater, music events, history talks and walks under "things to do."

Choose some of the activities to do with your children.

February Spotlight

February is American Heart Month, a time to recognize the seriousness of cardiovascular disease. Cardiovascular disease is the leading cause of death in the United States; one in every three deaths is from heart disease and stroke, equal to 2,200 deaths per day. Use these questions to assess your risk of heart disease.

1. What's your blood pressure?
 - a. Below 120/80 (0)
 - b. Between 120/80 and 140/90 (+1)
 - c. Above 140/90 (+3)
 - d. Don't know (+1)
2. What's your cholesterol?
 - a. HDL ("good" cholesterol) above 50, LDL ("bad" cholesterol) below 130, triglycerides (fat levels in the blood) less than 150 (0)
 - b. Any of the following: HDL below 50, LDL above 130, triglycerides above 150 (+2)
 - c. Don't know (+1)
3. How often do you eat fried foods?
 - a. Once a month (+1)
 - b. Several times a month (+2)
 - c. Never (0)
4. Does anyone in your family have heart disease?
 - a. Yes, my mother had problems before age 65, or my father before age 55 (+2)
 - b. No (0)
 - c. Don't know (+1)
5. On a typical weekend night, you:
 - a. Have one glass of wine (0)
 - b. Have more than one glass (+2)
 - c. Skip the alcohol (0)

6. How many cigarettes have you smoked this week?
 - a. None (0)
 - b. Just a few (+3)
 - c. Half a pack or more each day (+8)
7. How many colors were in your last meal?
 - a. 1 – for example, chicken & rice (+2)
 - b. 2 to 4 – some vegetables (+1)
 - c. 4 or more – for example, a salad and some vegetables (0)
8. How do you feel after climbing three flights of stairs?
 - a. Fine or even energized (0)
 - b. Winded (+1)
 - c. Who knows? I never climb stairs (+2)
9. What's your body mass index (BMI)?
 - a. 18.5 to 24.9 (0)
 - b. 25 to 29.9 (+1)
 - c. 30 or above (+2)

Results:

0-2: You are on the right track to preventing heart disease. Exercise, eating right, and avoiding cigarettes can help prevent 80% of heart disease.

3-7: One or two harmful habits can increase your chances of developing heart disease. Simply knowing your risk factors is also important to reducing your risk, especially if you need to reduce your cholesterol or blood pressure.

8 or higher: Your risk is elevated. See your doctor soon. In the meantime make the commitment to one healthy behavior change, such as quitting smoking or exercising.

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