

# BalancedLiving

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## RAISING EMOTIONALLY HEALTHY KIDS

If you're like many parents, you probably haven't given as much thought to your child's emotional health as you have to the child's physical well-being.

"Emotional health is an area that a lot of pediatricians overlook and, as a result, so do many parents," says Juliette Tuakli-Williams, M.D., M.P.H., a clinical instructor of pediatrics at Boston University School of Medicine.

But emotional well-being is no less important than, say, making sure your child gets immunized on schedule. By supporting the youngster's emotional health, you'll nurture his or her spirits, which can influence everything from self-esteem to a child's ability to form relationships with you and other adults and children.

Dr. Tuakli-Williams offers these suggestions for enhancing your child's emotional development from birth through the teen years.

### Take baby's cues

During the first two months of a child's life, regard your baby with an open mind and pay attention to the infant's behavior and various cries and ways for expressing hunger, distress, boredom, displeasure, and pleasure.

"I think most children come into the world with a basic temperament that essentially takes them through the rest of their lives," says Dr. Tuakli-Williams. "The sooner you learn to appreciate your baby's personality and work with it, the happier everyone will be."

### Give toddlers time

More than anything else, toddlers need to feel important to their parents. To make your toddler feel appreciated, try to spend at least 30 to 60 undivided minutes each day with your child.

"No matter what else is going on in your life, take time each day and engage totally and completely with your child in activity that's driven by your child," advises Dr. Tuakli-Williams. "Having a predictable daily connection goes a long way toward enhancing your child's sense of security and self-importance."

And if you haven't already begun to do so, read up on what's age-appropriate behavior for your child or attend a parenting class. By understanding where your child is developmentally, you'll be better able to manage behavior problems.

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### Be available to school-aged kids

Entering kindergarten is an important emotional landmark for children that parents should recognize, as are the various "graduations" from lower to junior high and on to high school.

"Parents make a grievous error by regarding them as no big deal," says Dr. Tuakli-Williams. School, in general, can unearth a host of emotional issues, from fitting in and making friends to meeting academic and social expectations within the school and at home. To help your child better deal with school anxiety, be available at the end of each day so the youngster can talk things out.

### Share your experiences

The teenage years are a time when children separate from their parents emotionally. Though it may not seem the children want anything to do with you, "they still need you," says Dr. Tuakli-Williams.

Your role: to be on the periphery of your child's life while watching for signs of distress, such as falling grades, truancy, substance abuse, social, emotional, or physical withdrawal from the family or others, and/or risky sexual activity.

At this stage, children are confronting their budding sexuality and self-image. "To help your child better cope with this emotionally complex time, talk about your own experiences as a teenager or those of friends or family members," advises Dr. Tuakli-Williams.

Recounting these anecdotes can "give teens a frame of reference," says Dr. Tuakli-Williams. "They won't thank you or acknowledge it, but they'll use it as a source of comfort."

## MAINTAINING YOUR MENTAL EQUILIBRIUM

Over time, chronic stress and anxiety can cause a hormonal chain of events that can lead to illnesses such as heart disease, depression and ulcers. Out-of-control stress can also impair your job performance and drain your energy. But you can take steps to deal with your physical response to stress.

"Performing a daily de-stress routine can effectively counteract stress and anxiety, so that the results of stress don't build up and cause problems," says Gerald W. Vest, professor emeritus of sociology at New Mexico State University in Las Cruces. Mr. Vest offers the following suggestions for staying calm when your in-box is filling up, your children are screaming or your car's breaking down.



### Stress Rx

The following de-stressing exercises can be done at home or the office:

- **Belly breathing.** For immediate stress relief, Mr. Vest recommends placing your left hand over your heart, your right hand on your belly and breathing deeply. "Just notice your breathing," he advises. "By observing the rise and fall of your breath, you'll naturally begin to relax." At home, or at work if you have privacy, you can also do this technique lying down. Do it for several minutes any time you feel anxious or stressed.
- **Arm yourself.** Pull up your right shirt sleeve and massage your right shoulder with your left hand. Then feather down your arm with gentle soothing motions. Repeat on the other arm. "The nervous system is connected to all the cells of the body. By soothing the skin of your shoulders and arm, you'll immediately start to relax," says Mr. Vest. And whenever you're using touch, continue to focus on your breathing.
- **Hand care.** To discharge tension that can accumulate in the hands, knead your left palm with your right hand. Repeat on the other hand. Also, spread your fingers and use the thumb and forefinger of your opposite hand to lightly press each joint and work out the tension between your fingers. Switch hands. Then make circles in your palm with your opposite hand. Switch hands.
- **Saving face.** Massaging the face also reduces cumulative tension. For quick stress relief before a meeting or important presentation, Mr. Vest recommends lightly massaging your temples, smoothing your eyebrows and massaging your cheekbones and jaw. Also, spend a few seconds pinching and stretching your ear lobes, a typically tense area.
- **Progressive breath relaxation.** Use your breath to relax your muscles. "Starting with your feet, visualize each muscle and imagine that your breath is going to the muscle and relaxing it," says Mr. Vest. "Working your way up, spend a few seconds on each part of the body, going through it consciously."

### Home remedies

Mr. Vest recommends the following stress-busting techniques, which can be done at home:

- **Unison breathing.** Have someone stand behind you and rest his or her hands on your shoulders, then begin breathing in unison. "Just hearing that person's breathing can be very calming," says Mr. Vest.
- **Foot care.** Make circles with your knuckles on the bottom of your feet. Then spread your toes and press lightly on each joint.

Overall, Mr. Vest recommends spending at least 5 to 10 minutes a day on these types of self-care activities.

"A daily breathing and touch-maintenance routine is like health insurance," he says.

## THE ADVANTAGES OF A SIMPLE LIVING TRUST

For most people, the key benefits of a simple living trust are supervision of fund distribution and effective management of trust assets. Some find avoiding probate court is also a benefit, since probate proceedings can be expensive and are a matter of public record.

Many people who establish trusts (the trust grantors) are concerned about the possibility of leaving money or property to persons unable to handle the responsibilities - young children, for example. This is a major motivator when choosing to use a living trust over a simple will. A simple will of a married person usually leaves everything to the surviving spouse - if there is a survivor, and names the children as secondary beneficiaries after the death of both parents. If both parents die while the children are minors, a guardian must be appointed over the children's inherited assets and over the children themselves. This is a cumbersome form of property ownership. More importantly, guardianship usually ends at age 18, and the assets must be handed over to the kids. While guardianship of the children should be handled by will, the management of assets is better handled by trust.



A trust could provide for a number of preconditions. One could arrange it so large distributions are made:

- When children reach a specific age - perhaps 21 or 25, when they are more grown up.
- For certain worthy purposes - to pay for college, plan a wedding, or pay for a first home.
- Only under certain conditions - e.g., to receive an amount when they turn 18 and enroll in college, and additional funds for each semester thereafter.

If the grantors are willing to give the trustee broad discretion, almost unlimited flexibility can be achieved in the day-to-day management of trust funds. Such flexibility could help the trustee deal appropriately with the unique abilities and opportunities (or disabilities or misfortunes) of each child. This is the approach most parents take while alive.

If little Sally, for example, showed exceptional promise on the piano, the trustee might decide, all things considered, to spend the money to send her to music school. If 21-year-old Jethro got kicked out of college, the trustee might decide to give him no more spending money. But if the young man agreed to an inpatient drug abuse program, the trustee would likely decide that would be money well spent. In family situations like these, the parents call upon the trustees to make the same kinds of judgments they would make if they were there and able.

The living trust is an extremely useful tool in planning for possible disability.

Property and money management are important in another context - disability planning. Although the grantors of a revocable living trust are initially capable of managing their own affairs, that may not always be the case. The living trust is an extremely useful tool in planning for possible disability. Assets in the trust are already under the control of "the trustee," whoever may be serving at a given time. So, if the grantors initially serve as co-trustees, but become disabled, the successor can step in without interruption. The grantors' resources can then continue to be managed and used for their benefit.

Usually, family trusts are set up so that either one of the spouse-grantors can independently act as trustee if the other is disabled. But it is imperative that a backup trustee be named in case something happens to both grantor-trustees. A living trust can help avoid lengthy legal proceedings, such as waiting for a court-appointed guardian, or court supervision of financial decisions.

Remember that since a testamentary trust is created in a will, it can't help you plan for disability.

Not everyone needs a simple living trust. For many people of even modest means, however, this tool can deal with a wide variety of potential concerns and issues.

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