



# Navigations



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## Children: Home Alone

With the start of a new school year, many parents are wondering if their child is able to stay home unsupervised. For some people, the thought of children home alone evoke images of absentee parents, or Macaulay Culkin fending off burglars. The truth is, in today's society the dual income parent family has become commonplace. Every day several million children come home to an empty house and successfully take care of themselves while their parents work. The following can help determine when it is appropriate for your child to stay home alone.

Many individuals look to age as the major indicator as to whether or not they can leave their child home without supervision. The age a child can stay home alone really depends on that child's maturity level. Children need to be physically, mentally, socially and emotionally ready to stay home alone. Age alone, cannot be a determining factor when deciding when is the right time.

Not only does the child need to be ready, the parent also needs to feel comfortable with the choice he or she makes. Parents need to think about the safety risks involved with their child staying home alone, the increased responsibility their daughters or sons will have to handle, the emotional hurdles of loneliness and boredom, and how their child deals with peer pressure. What are their attitudes toward being independent... what sense of responsibility does s/he have? Since parents know their children best, it is up to them to make the right decision.

They can help ease the transition by preparing their child. Parents should start by considering if their child knows the following:

- The parents work schedule and when to expect mom and dad home
- Important names and telephone numbers, and how to use the phone

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## EVENTS SCHEDULE

*Click on links for flyers or resources. Please note that the dates and locations of events listed below are subject to change. Video tapes of seminars will be made available on the Web site after the event.*

### Past Resource Fairs

To view resources from the Health and Wellness Resource Fair held 10/23, click below:

<http://www.ofa.noaa.gov/-Diversity/employeeworklifecenter/WellnessResourceFair.pdf>

To view resources from the Worklife Resource Fair held 10/25, click below:

<http://www.ofa.noaa.gov/-Diversity/employeeworklifecenter/Workliferesourcefair.pdf>

### November

Nov. 6 Holiday Worklife Wellness Resource Fair in cafeteria, Bldg. 3 11:30 - 1:00

<http://www.ofa.noaa.gov/-Diversity/employeeworklifecenter/holidayfair.pdf>

Nov.8 1:00 - 2:00pm Coping with Grief and Trauma Seminar – Bldg. 4, 1<sup>st</sup> floor conference room

<http://www.ofa.noaa.gov/-Diversity/employeeworklifecenter/GriefTrauma.html>

Nov. 13 Financial Planning Seminar, Bldg. 3, RM. 4527 1:00-2:00

<http://www.ofa.noaa.gov/-Diversity/employeeworklifecenter/financialflyer.PDF>

Nov. 20 Parenting Resource Fair in cafeteria, Bldg. 3 11:30 - 1:00

TBA Worklife Center Meet & Greet

### Discussion Groups Now Forming!

- |                            |                               |
|----------------------------|-------------------------------|
| <b>Alzheimer's Disease</b> | <b>Breast Cancer</b>          |
| <b>Chronic Illness</b>     | <b>Diabetes</b>               |
| <b>Weight Management</b>   | <b>Special Needs Children</b> |

## Need Worklife information fast?

*E-mail or call in your questions to your Worklife Advisor on:*

- ❖ Parenting and Child Care
- ❖ Aging and Elder Care
- ❖ Balancing Work & Family
- ❖ Health and Wellness
- ❖ Plus much more!

**(866) NOAAWLC**

**TDD: 301-713-9470**

**Worklife.Center@noaa.gov**

# SMART MONEY

1. What is the maximum % of your take home pay that should be taken up by regular monthly expenses (food, utilities, care, rent, etc.)
  - a) 80%
  - b) 65%
  - c) 36%
- 2) How often should you update your will?
  - a) Whenever your situation changes – such as a new job, baby, house, etc.
  - b) When you remarry
  - c) Every 3 years
- 3) Which investment has proved to be the best weapon against inflation over time?
  - a) Stocks
  - b) Bonds
  - c) Gold
- 4) What is the best way to stem big losses in your investments when the stock market tumbles?
  - a) Don't buy stocks in the first place. Stick to money-market funds or passbook savings accounts.
  - b) Be the first to sell at the slightest hint of a downturn.
  - c) Diversify your portfolio

See page 3 for answers and explanations

continued from page 1

- What appliances he or she may use and how to use them
- What to do if a stranger follows them home from school
- What to do if someone knocks on the door
- Basic first aid
- Rules on whether friends are allowed over, TV use, homework, chores and talking on the phone

Parents also need to set up emergency plans to help children react calmly during situations like losing a key, missing the bus, being approached by a stranger, discovering a fire, getting injured, or finding a broken window or door open when they come home.

Before allowing a child to stay home alone, parents can discuss arrangements with children including why they are going to be on their own, how long they'll be alone, what's expected, and which child is in charge. With proper preparation and good communication, children are more likely to be safe and feel secure when at home alone. For additional tips on leaving your child home alone or for a list of referral agencies for after-school care, call or e-mail your Worklife Advisor.

## Out at sea...a conference or maybe a site visit?

Parents everywhere often dream of a night alone, without having to make dinner, having to answer a zillion questions, having to drive from soccer practice to ballet class to piano lessons.... But for those parents whose jobs force them to be away from their children for extended periods of time, just one of these everyday moments would be a blessing. When you have to be away from your child, here are a few activities you can do separately or together to keep you connected.

1. **Set up a "Communication Center"**. Hang a map on the wall, and have your family use markers to follow where your car, plane or ship takes you. Put up a corkboard where they can post pictures and letters you send them or souvenirs you bring home.
2. **Make a video- or audiotape**. Children can read a book, act out their favorite story, sing a song or just record their daily lives.
3. **Prepare a photo-album**. Include lots of pictures of the deployed parent. Younger children will enjoy 'kissing' their mommy or daddy each night before bed.
4. **Write a family newsletter**. Be sure to include activities of everyone in the family, including the pets!
5. **Make a family pillowcase**. Use acrylic paint, glue guns, and glitter. Make one for your child and have him or her make one for you to take.

For more ideas like these, contact your Worklife Advisor.

## Assistive Devices

Most people want to live in their own home, not having to depend on others. But, as we age, our needs and abilities gradually change. At some point, we may find the home that always seemed so cozy no longer supports our lifestyle – like a favorite coat that no longer fits.

Stairs may prove a challenge. Favorite throw rugs may become slippery hazards. Lighting may no longer be adequate. Doorknobs and faucets may become difficult to use.



When that favorite coat does not fit, we take it to the tailor for alterations. What many of us don't realize is that a few simple alterations inside and outside of a home can make it safer, more convenient and more comfortable. These changes can help us enjoy living in our own home longer. Many changes are inexpensive and easy to do.

To explore what devices are suitable for you or your loved ones, visit the Universal Design Section of the AARP Web site. <http://www.aarp.org/universalhome/>

You can start with the American Association for Retired Persons checklist by visiting [www.aarp.org/universalhome/checklist.html](http://www.aarp.org/universalhome/checklist.html) or contacting your Worklife Advisor for more information.

## Answers to the Smart Money Quiz...

1. **B.** Regular monthly expenses equal 65% of your take home pay is the maximum. Another 20% would go for occasional expenses such as clothing, repair and recreation. 10% should be earmarked for necessary expenses such as insurance premiums and taxes. This leaves 5% for savings and investments.
2. **C.** You should update your will every three years. Financial advisors recommend having an attorney draft your will.
3. **A.** Stocks are the best weapon against inflation over time. Since 1926, according to Ibbotson Associates (investment software firm, Chicago), stocks gave returned an average of 11% a year, vs. 5.2% for long-term government bonds and 3.8% for cash investments.
4. **C.** Diversifying your portfolio is the way to stem losses during a market downturn. Having a mix of stocks and bonds in your portfolio – including large and small companies, foreign and domestic corporations, corporate bonds and gov't securities, -- offers you protection when one segment of the market slumps.

For more information or to test your knowledge further, visit [http://www.usaweekend.com/wealth/money\\_basics\\_quiz.html](http://www.usaweekend.com/wealth/money_basics_quiz.html)

## Corrections...

Last issue's coping tips suggested expressing your feelings about a tragedy to your priest, rabbi, or minister. The tip should have read "express your feelings to someone you trust."

## Did You Know?

- ❖ Your Worklife Advisors are available as a resource and referral for all of your Worklife needs. Already they have helped over 600 people in areas like financial management, home health care, relaxation, homework tutoring, adoption, stress management, child care, elder care housing, plus much, much more. Call or e-mail them today!
- ❖ 60% of workers are concerned that they are not getting enough sleep. (Work Trends Survey)
- ❖ The Alzheimer's Association offers a 24 hour information and referral hotline for families who need assistance within nearby chapters. The number is: 800-621-0379.