

# Newsletter

**East Central Illinois Refugee Mutual Assistance Center**

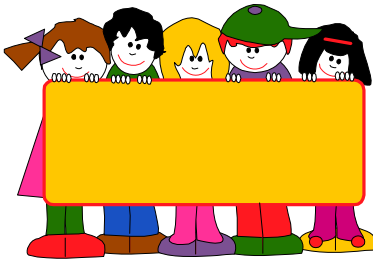
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## **CONCLUDING NOTE ON THE SERIES ON PARENT-CHILD RELATIONSHIPS**



Since June of 2007, we have been offering a series of articles on parent-child relationships. We hope that they have been helpful and maybe given our readers some ideas for dealing with their own children.

There are many different opinions about child rearing practices in the many different parts of the world. What was offered is only one of the many points of view. Our hope was to be able to provide some practical suggestions that parents might be able to use with their own children.

We would like to end this series with this poem by Dorothy Law Nolte which summarizes well the idea that "children learn what they live" and that parents' attitudes are often the strongest and more important influence on children's behavior and outlook on life. Something that many parents overlook.

### **CHILDREN LEARN WHAT THEY LIVE**

IF a child lives with criticism, HE learns to condemn.  
IF a child lives with hostility, HE learns to fight  
IF a child lives with ridicule, HE learns to be shy.  
IF a child lives with jealousy, HE learns to feel guilty.  
IF a child lives with tolerance, HE learns to be patient.  
IF a child lives with encouragement, HE learns confidence.  
IF a child lives with praise, HE learns to appreciate.  
IF a child lives with fairness, HE learns justice.  
IF a child lives with security, HE learns to have faith.  
IF a child lives with approval, HE learns to like himself.  
IF a child lives with acceptance and friendship, HE learns to find love in the world!

Dorothy Law Nolte

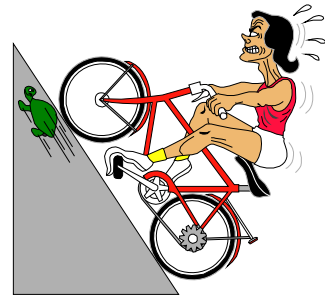
## Health Hints

**Sharing the Flu:** How can you prevent sharing the flu? The Center for Disease Control [CDC] recommends that you get a yearly flu vaccine. It is also highly recommended that children ages 6 months through 59 months get vaccinated.

October and November are the best months to get the vaccine. Flu season runs through April but it takes two weeks after the vaccine for protection to begin. (Source: [In Touch Newsletter & Training](#))

**Aging Gracefully:** As people get older they sometimes become unsteady on their feet. The following are some exercises you can do anytime or anywhere to help improve your balance but before starting them check with your doctor. Also do them near something sturdy to hold on to if you do become unsteady.

- a. Walk heel to toe. As you walk forward position your heel just in front of the toes of the opposite foot each time you take a step. Your heel and toes should touch or almost touch. Do this as you walk down a hallway or close to a wall in case you need to hold on to something.
- b. Practice standing up or sitting down without using your hands. Use your leg muscles. Keep your feet hip width apart and make sure your knees do not come together as you sit down or stand up.
- c. Stand on one foot. Start by standing on one foot while you hold on to a chair. When you feel comfortable let go of the chair. If you feel comfortable doing this try closing your eyes or standing farther away from the chair. Remember to change feet.



As you strengthen your muscles in your lower body your balance will improve. (Source: Marquis, R., [Balance exercises you can do anywhere at anytime](#), The Active Senior, p. 11)

## For Your Information

**Medicare Premiums to Increase Slightly in 2008:** Medicare premiums are expected to rise 3.1% starting in January 2008. With the increase the premium will be \$96.40/month.

"Medicare Part A, which covers inpatient hospital and hospice care as well as short stays in nursing homes" will also see an increase in the deductible (which you pay). The deductible will rise from \$992 to \$1,024 next year. (Source: [Monthly premiums will increase slightly](#), The News Gazette, October 2, 2007, p. D1)

**Credit Scores:** Every time you turn on the TV or pick up a newspaper there is something about credit scores. Credit scores do have an impact on you. They help determine your insurance rates, the rate you pay for your car loan, home loan, even your cell phone, and maybe even whether or not you get a job---so they are important. But what can you do if your credit score isn't that high (higher is better)?

According to Marshall Loeb, the following are seven ways to improve your score:

1. Pay bills on time. If you run into problems (not enough cash to pay all your bills) try and limit the accounts that are late to one as a history of late payments on several accounts will cause more damage to your credit score than late payments on one account.
  2. If you are normally very good about paying on time and you accidentally miss a payment after the bill is paid call the lender ask if they would remove the late-payment information from your files. Not everyone will do this but they may if you are a good customer.
  3. If collection agencies are calling try negotiating. Ask them to agree to remove references to the debt from the credit bureau files if you pay them off.
  4. Hold on to older credit cards. Fully 15 percent of your credit score is contingent on the length of your credit history. But you must keep the cards active (use them occasionally). Dormant cards don't count no matter how long you have had them.
  5. Keep a good mix. They look at the types of credit cards used, retail accounts, and other types of loans.
  6. Limit opening new accounts. A whole lot of new accounts in quick succession make you look like you are more risky. Lenders begin to worry what happens if they limit out all those cards.
  7. FINALLY, watch your spending. The closer you get to a cards limit the more the lender worries. So try to charge no more than half the credit limit on the account.
- (Source: Loeb, M., 7 ways to boost your credit score, The News-Gazette, October 3, 2007, p. B-7)

**Winter Weather Terms:** Hard to believe with the temperature today expected to be close to 90 degrees that winter is not that far off but it is coming. Here is a review of winter weather terms:



*Wind Chill:* Is the calculation of how cold it feels outside when the effects of temperature and wind speed are combined.

*Wind Chill Warning:* Life threatening wind chills of -25 degrees below zero or colder.

*Wind Chill Advisory:* Dangerous wind chills of 15 to 24 below zero.

*Freezing Rain Advisory:* Light accumulations of ice will cause hazardous travel.

*Freezing Fog Advisory:* Very light ice accumulations on roadways, bridge decks and overpasses, predominately from fog, causing hazardous travel.

*Freezing Rain:* Rain that freezes upon impact with the ground, creating a coating of ice on roads and walkways. Sleet pellets of ice, created by frozen raindrops. Sleet bounces when hitting a surface and does not stick to objects. An accumulating of sleet can make roads slick and hazardous. (Source: The Volunteer Connections, January, 2007)

**Low Cost Med's Programs:** The following programs are available for low cost medications:

Walgreens: When you drop off your prescription you need to ask then about their "low cost generic program". Thirty day supply for \$10.

Target: When you drop off the prescription you need to ask then about the "Low cost generic med program" Thirty day supply \$4--some dosages may cost a little more.

Walmart & Sam's Club: Ask about the "low cost generic med program"---30 day supply for \$4, some dosages may cost a little more.

RX Outreach: 3 month supply meds are \$20, \$30, & \$40 all dosages same price, order by mail, free delivery. (Source: Information on Low cost Med's programs, ICIRR, 10/6/07)

## Parenting Tips

**Invite Your Child to Think and Solve Problems:** Collect materials that encourage thinking and problem solving. Cut out pictures (i.e., shoes and socks, flowers and vase, toothpaste and toothbrush) of items that go together and paste them individually on cards. Gather real objects (i.e., a hammer and a nail, a comb and brush) that go together. Then involve your child in discovering which things belong together.

Start with the real items and place them on the floor or on a table. Make sure the items that go together are separated from each other. Ask you child to pair the objects that belong together. Invite (i.e., ask) your child to tell you why they go together. I am sure the explanations will be fun and interesting.



Then use the pictures you have made. Lay the cards out face up on the floor or table. Again make sure the items that go together are not lying side by side. Ask you child to find two pictures that belong together and ask him/her why they go together.

Play pattern games with your child. These are like follow the leader in a way but you create a movement pattern. For example: step-step-jump, step-step-jump (take two steps forward and then jump). Then ask your child to create a pattern that you follow. They will love being the leader trying to create something you can't do.

Give your child lots of opportunities to play with other child. They will learn to share and will also learn (with your gentle supervision) how to resolve disagreements. Talk to the children about hurt feelings and thinking about others when they try to work out the conflicts. You will be guiding their development. . (United Way [Success by 6 Early Childhood Calendar](#), June 2007)

## Local News

**New Baby:** Congratulations Thao Bui and Rod Alexander on the birth of your daughter, *Vanessa Anna Alexander*. Vanessa was born on September 11, 2007, in Champaign and is the grand-daughter of Mr. Bang Bui.

**New Arrivals:** Welcome *Lien Nguyen*. Lien, arrived from Vietnam on July 8. 2007, to join her husband, Tu Bui.

**Center News:** The Refugee Center will be closed for the December holidays from December 24th through January 1, 2008. We will reopen on January 2, 2008.