

COMMUNICATION

Family Spotlight

Family Meetings: Settling Things Together

By Father Val Peter

lot going for them. In fact, sometimes they have too much going for them! Precious time together as a family often gets squeezed out of the

schedule and everyone suffers. Here at Boys Town we have a secret weapon for the busy family: family meetings. They are the best way we can think of to ensure communication with one another so that each one of us can contribute to family decisions.

By holding a family meeting, you can save time, because you can talk to everybody at once. And your children are more likely to follow rules if they feel they had some input into setting those rules. Family meetings are a good time to discuss the rules of our homes and to get input.

Family meetings also help demonstrate good decision-making skills; we debate together and then we settle things together. And they are an excellent time to really recognize the accomplishments that each member has made. With so little time to do that, it's a special event in a child's

Family meetings do increase communication, but you've got to make them fun; they can't be punishing.

Health Tip From the Experts: Change Toothbrushes Often

should be a good toothbrush - per-

Most people, though, take their

ing for it properly. The American Dental Association (ADA) recommends that toothbrushes should be replaced every three to four months. However, a recent survey shows that only 8.6 percent of consumers currently comply with the ADA's replacement recommendation. "In fact, most people replace their toothbrushes every nine months," says Glenn Archibald,

(NU) - Today's families have a You've got to make such meetings a time when things really get done.

Basic Rules

You should have some basic rules for your meetings. At ours, one rule is no interrupting. We also tell the kids that if they want to offer criticism, that's legitimate. But the criticism has to be voiced in a positive, caring fashion. Try a family meeting or two in your house. Wait until you're all in a real good mood, and by all means, talk about important

That's our secret weapon at Boys

We'd like to share it with you and your family. To do that, we have prepared a booklet and a video, 'Take Time to Be a Family." If you would like more information on this or any of our other tips on parenting, write us at: "Videos for Parents," Boys Town, Public Service Division, Boys Town, NE 68010.

(Father Peter is executive director of Boys Town, the famous home for troubled boys and girls in Boys Town, Neb., and in Florida, New York, Louisiana, Texas, Nevada, Rhode Island and California.)

(NU) - Behind every great smile somewhat depending on an individual's brushing habits, on average, a toothbrush will need to be

lowing toothbrush tips:

life of your brush.

medicine cabinet.

chew on the bristles.

three to four months.

Dental experts also offer the fol-

- Do not use hot water to rinse

Store your toothbrush in an

Replace children's tooth-

your toothbrush; it will shorten the

open area — not a tightly closed

brushes often, because they tend to

smiles - in the best shape, remem-

ber to replace your toothbrush every

Finally, to keep teeth - and

haps even two. replaced every three or four months.

toothbrush for granted, replacing it infrequently and sometimes not car-

president of Oral-B Laboratories, U.S. Division.

Although toothbrush wear varies

To Back-to-School Supplies

Add Safety Information

(NU) - School bells will soon be ringing again and most children and parents are getting ready with notebooks and back-to-school clothes. But the National Crime Prevention Council says the best-prepared kids will also have knowledge about crime and prevention in their communities.

According to the National Crime Survey conducted by the U.S. Deptartment of Justice, 9 percent of violent crimes in the United States occur on school property, as well as 12.9 percent of simple assaults, 6.2 percent of robberies and 1.6 percent of rapes. Add to that another government study showing that in 1990 about half of high school seniors had tried some kind of illicit drug, and one thing becomes clear: kids of all ages need to be armed with an array of preventive information.

McGruff a Teacher

For more than a decade, the Council's "Take a Bite Out of Crime" campaign, featuring McGruff the Crime Dog, has been educating children about crime and drug prevention. Today, McGruff and his anticrime slogan are almost universally recognized by America's kids.

Many schools offer drug awareness and crime prevention programs, and McGruff's Drug Prevention and Child Protection Program is in more than 80,000 elementary school classrooms. Where there is no prevention education program, the Council recommends one as an important addition to a school's curriculum, along with teaching by police officers on a variety of topics.

Because part of the school day includes getting to and from school grounds safely, the Council suggests "block parent" or McGruff House

McGruff Houses bear the famil-

Creed of the black Press

from social and national antagonisms when it accords to every person,

regardless of race, color, or creed, full human and leagal rights. Hating no

person, fearing no person, the Black Press strives to gelp every person in the

firm belief that all are gurt as long as anyone is held back.

The Black Press believes that America can best lead the world away

iar McGruff likeness in a window, letting children know it is a safe place to go for adult help in emergencies.

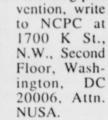
While each parent should take responsibility for teaching children about preventing crime and refusing drugs, community awareness and action are the most effective ways to protect all kids, even those who "forget.

For younger children, parents can band together to organize afterschool child care options through the school, recreation department, church or civic organization. Volunteers can be "phone friends," giving children home alone a place to call if they are scared or lonely. Also, many youth groups and civic organizations offer classes to youngsters on how to cope when they are home alone after school, teaching skills such as what to do in emergencies and how to deal with strangers.

Teenagers can also benefit from community assistance during afterschool hours. If there are no supervised places for teens to go in your neighborhood, work with local groups and facilities to create a "drop in" site where teenagers can safely gather for fun or to study together. Better still, challenge teens to use after-school time to tackle a community improvement project. They have a lot to contribute, and many seek a positive stake in the community.

The Council's McGruff education campaign is largely funded by the U.S. Department of Justice and works in cooperation with the Advertising Council. For additional free information on crime and drug pre-





Your Child Needs You When School Opens

School Principals Give Tips to Parents

By Samuel G. Sava

(NU) - It's that back-to-school time again, when every store in town has a special sale on clothes, lunch boxes, notebooks and other schoolrelated items. For storekeepers, all this upbeat advertising usually pays

But what your child needs on the first day of school can't be bought in any store. Your child needs you to be just as upbeat and just as excited about the opening day of school as any storekeeper. Even more so.

What does it take? Here are four simple suggestions from the principals of America's elementary and middle schools. If you follow them, the first day of school — and every day thereafter - will go more smoothly for you and your child:

Begin School Day Schedule

- Start now to ease out of your carefree summer schedule and into a school-year routine of regular meals (especially breakfast and lunch) and earlier bedtimes. Also, little by little, cut down the time your child can watch TV. (I know it's not easy. But please try.)

- Make sure you and your child know how to get to and from school. Walk on the same streets and pathways your child will use every day. Has anything changed from last year-new construction, for example, or a new fence? If your child

takes a bus, visit the bus stop together. Talk about bus safety. Emphasize good behavior on the bus.

- Avoid the confusion of opening day. If your child is new to school, call the principal and ask for an informal tour for you and your child a few days or a week before school starts. Walk around the playground. Visit the cafeteria and library. Note the location of the bathrooms.

Read and Read

— Finally: Read. I hope you've been reading to your youngster throughout the summer. If not, do it now. It's never too late. Check a few books and magazines out of the library and read them aloud to your child. Ask your child to read to you, too: the comics in the newspaper, descriptions in mail-order catalogues, and anything else that's handy.

Spend 15 to 30 minutes a day reading together. It could be your child's best preparation for a school year's worth of concentration and homework.

And I'll add my own fifth suggestion: Don't change when school opens. If you show your child you truly care about school and education, your child will care, too.

(Dr. Samuel G. Sava is executive director of the National Association of Elementary School Principals.)

Excessive TV Viewing Can Harm Kids

(NU) - Some people feel there cording to officials at Boys Town, in should be warning labels stuck on all television screens. They might read: Warning: Excessive viewing and TV violence can be harmful to children.

There is pretty strong evidence to show that watching TV violence has clear negative effects on kids. They can become less sensitive to pain and the sufferings of others through heavy doses of TV violence. As a result, they may become more fearful. Or they may develop a tendency toward aggression themselves, ac-

Boys Town, Neb.

There's a big difference between kids who are light viewers (one hour or less a day) and heavy viewers (four or more hours a day). Heavy viewers usually put in a lot less effort on school work, have poorer reading skills and have fewer hobbies and activities.

For information about videos on parenting, write for a free brochure: Boys Town Public Service Division, Boys Town, NE 68010.

PEOPLE W THINK THEY CAN'T

Not everyone has the money it takes to take out a home loan from a bank.

But right now, a lot of people in Portland who think they can't qualify for a home loan, can. With a HomePartners loan from U.S. Bank. It gives you the money you need to buy a house without costing an arm and a leg. Or even a foot. Here's how it works.

With a HomePartners loan, the amount of money you need for a down payment is one third less than

even the usual federally insured home loan requires. And most closing costs, for things like title insurance and other fees, don't have to be paid up front - they can be borrowed with the rest of the money.

Not only does this home loan cost less, it's easier to qualify for. A steady income and a good history of paying your bills might be all you need.

Now, we aren't exactly giving away these loans to everyone who walks in the door. But, we guarantee CONVENTIONAL VS HOMEPARTNERS

DOWN PAYMENT

HOW DO YOU GET YOUR DOWN PAYMENT? Can be a gift from Must be from your

a relative own savings

5%

Must be done before

loan is given

NECESSARY REPAIRS All repairs (except those required for health or safety reasons) can be done after loan is given

ADDITIONAL CLOSING COSTS

All costs must be paid up front

Most costs can be financed

\$2,160

TOTAL CASH REQUIRED AT CLOSING FOR A HOUSE WITH A SALES PRICE OF \$30,000 (For down payment, up front closing costs,

estimated taxes and insurance \$3,652

DO YOU QUALIFY?

% OF MONTHLY INCOME ALLOWED FOR HOUSE PAYMENT Up to 33%

CREDIT HISTORY

Previous loan experience on cars, credit cards, etc.

Without prior loan experience, landlord references or a good record of paying utility bills can be used to establish credit history.

The U.S. Bank HomePartners Program can help you purchase a house in Portland for up to \$49,000. You are eligible to apply if your annual household income does not exceed the following income guidelines: 1 person – \$24,000, 2 people – \$28,500, 3 or more people – \$31,700. HomePartners is offered through U.S. Bancorp Mortgage Company.

that a lot of people who thought they'd never be able to get a home loan, will get one.

So, before you give up on the idea of owning your own home, take a look at what U.S. Bank's HomePartners loan has to offer. It could save you from a lifetime of rent.

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