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### **Grandparenting the right way**

One of the great adventures life has to offer is that of becoming a grandparent and having an opportunity to interact with your very own grandchildren.

Being a grandparent is special because it is part of the magic and mystery of reproduction and family. It is a kind of confirmation of eternity when one sees this tangible extension of the family tree take place before your eyes. Many people with strong family traditions find this experience to be wonderful.

Statistics say that 70 percent of Americans over the age of 65 are grandparents. Nearly half of them will see their first great-grandchild. These millions of grandparents are discovering the whimsical wisdom of the popular T-shirt slogan: "If I knew grandchildren were this much fun, I would have had them first." There is no feeling better than being wanted.

On some level, children under-

stand that there is no absolute requirement for caring such as that expected of parents, so the kids begin to understand that their grandparents love them for themselves, not just because they are expected to. If both parties, children and grandparents, feel lucky that they are related, there is good feeling all around. The bonding that takes place is second only to that with parents, and in some cases, may exceed it. Grandparents bring a different perspective to the relationship than one's parents. That is why there are many traditions in different societies that call for grandparents to pass along the lore and traditions of the culture. Since grandparents often transmit the culture, they provide a sense of connection with the past and our origins. If the child has good parents, grandparents can concentrate on their unique relationship. Therefore, grandparents must understand the points of view and philosophy of

their children, so they can build on that, or remedy it if necessary. Of course, grandparents are expected to have many attributes beneficial to a good relationship.

Let's face it, some people are poor parents. If all attempts to successfully pass along concerns to the parents fail, the best grandparents can do is to show the children that there are other ways of doing things.

If the family is chaotic, the grandparents should do their best to provide order.

If parents are hyper-critical, constantly tearing their children down, grandparents should take care to find things to approve and build up egos. Clearly, this sort of activity requires great sensitivity.

It is not unreasonable for grandparents to have different expectations from parents when children are visiting. If, for example, children have no discipline or guidelines at home, it is perfectly appropriate to have rules in your own house. When they enter school, children will find different expectations from their teachers, so why not from different members of the family?

Understanding that people can be legitimately different is an important understanding for children to learn. Helpful guidelines include:

 Rule making is not a grandparents task.

2. Grandchildren need your attention and interest in their activi-

ies.
3. Grandchildren need to hear of

their parents childhood and youth.

4. Speak to the parents about your concerns — but never in the presence of the children.

Celebrating special days creates memories and continues traditions.

While children are small, help them explore their world.

7. Offer your time to assist without interfering.

#### The Parent Mentor Project

Addictions Recovery Association Most of the women who graduate from the Letty Owings Center's residential drug and alcohol treatment program are single, with low incomes and little education. When they graduate from treatment, they must establish homes for their children and create social networks to keep themselves in recovery. A volunteer mentor can make a crucial difference for a mother facing these challenges. A mentor is a nonjudgmental listener who cares. The relationship with the mentor is an opportunity for the mother to practice being open and honest, asking for help, and solving problems with another adult. The mentor may share ideas for parenting as well as teach daily living skills like housekeeping and job hunting. In short, the mentor's role is to be a dependable support person, affirming the mother's strengths and standing by her during rough times.

If you wold like to be a mentor, call (503) 235-3546.

# Caring for infants with special needs

Finding affordable quality care for an infant or toddler with a disability can be challenging. To address this need, Easter Seal Solutions (ESS), a child care training and placement program, was developed by the Easter Seals Society of North Georgia.

The program recruits and trains temporary and permanent caregivers in early childhood developmental practices and in working with infants and toddlers with varying types of disabilities. In addition, Easter Seals staff will customize training for child care centers, replicate training packages for those outside of the Atlanta area, and provide consultations on issues related to the Americans with Disabilities Act (ADA).

The training program has seven sections and is based on developmental practices supported by the National Association for the Education of Young Children (NAEYC). One training section focuses on working with infants and toddlers with disabilities and other special needs. In another section on speech therapy, staff are trained to address the communica-

tion needs of young children, including how to meet different needs and ability levels within a group. The occupational therapy training focuses on the development of fine motor skills. Providers learn about feeding techniques and adaptations for different abilities. The physical therapy section presents gross motor skills training and includes diapering, positioning, and related issues.

Acadia Bah NEA is a Senior Government Relations Specialist in the Office of Public Affairs, National Easter Seal Society. More than 40 local Easter Seal affiliates provide child care, and more than 90 affiliates provide infant and early intervention services. For more information, contact Katy at: (202) 347-3066.

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# Life insurance and viatical settlements

Very often, when someone has a life threatening illness they cannot work, the caregivers may have to quit their job and then there is no income. People in these positions may need to declare bankruptcy. They cannot pay their bills - including the premiums due on Life Insurance policies and those policies lapse.

A Life Insurance policy that was purchased to pay a sum to beneficiaries after your death can be used now. The option is to sell the policy for cash and relieve the burdens of mounting medical bills that exceed

medical coverage, assist in the cost of daily living and relieve the pressure from caregivers who might othewise drain their own resources.

The BEST source for information and obtaining a Viatical Settlement is either your financial advisor or Life Insurance Agent.

There are also some groups, associations, and employers that have contracted with a major viatical settlement company for their members or employees. Again, your best source of information is your financial advisor or Life Insurance Agent.

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## **Child Care Financing:**

#### Challenges and Opportunities

Over the past two decades, there has been a growing demand for child care and an increased recognition of the need for more funding for child care services. Many families are limited in what they can afford to pay, although they often spend a significant portion of their income for child care. According to Census Bureau figures, child care costs are on the rise. A family with a preschool-age child spent an average of \$15 more per week on child care in 1993 than in 1986. In addition, poor families who paid for care spent 18 percent of their income on child care, compared with non-poor families who spent 7 percent.

Currently, the federal government supports child care directly with approximately \$2 billion in funding for services through Child Care for Aid to Families with Dependent Children (AFDC) Recipients, Transitional Child Care (TCC), At-Risk Child Care (ARCC), and the Child Care and Development Block Grant (CCDBG). Another major source of funding is through tax relief with the Dependent Care Tax Credit, at \$2.5 billion.

With this benefit, families can receive credit for 20-30 percent of their child care expenses, depending on income. Several states also offer tax credits for child care. Yet, there is a substantial gap between what this provides and what parents must pay for quality child care services.

The growing demand for child

care calls for creative financrvices ing to build the supply of available services, to help parents
ChilTranand to ensure investments in
training and in other quality
protections.
Such creative financing

strategies are beginning to emerge across the country. This presents opportunities for involvement and partnering in new ways and on many different levels. Federal government agen-

rederal government agencies, states, and municipalities are joining with representatives from businesses, foundations, and other sources of private sector support to find new ways to raise revenues, manage collaboration, and deliver services to support children and families.

