

North Shore **&** Families

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Summer Camps &
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Series returns!
RSVP by January 17th!**



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December 2007 - 2017



Thank you for letting us be a part of your
North Shore family for 10 years!

*From Our North Shore Family to Yours -
We Wish You the Happiest of Holidays!*

WINTER ISSUE: DECEMBER 2017 - JANUARY 2018

From the Publisher & Editor

Celebrating Our 10th Birthday • Wishing You the Happiest of Holidays

by **Suzanne Provencher, Publisher/Editor**

It's hard to believe, but another year has almost passed. **This December marks our 10th birthday – and 10 years of being a part of your North Shore family!** I am so thankful for the advertisers and contributors who have helped to make *North Shore Children & Families* possible and available to families throughout the North Shore – including yours. And I welcome new advertisers to join us in the New Year – so we can continue to share this family-friendly, local publication and resource with you and parents throughout the North of Boston region each month. While we are free for you, our dear readers – this publication is very expensive to produce, print and distribute. So whenever you can, please tell our advertisers that you saw them in our pages – and thank them for making this publication possible for you and your North Shore family. And finally, we are so grateful for our loyal parent-readers throughout the North Shore – *all 50,000+ of you!* We are here for you and because of you and your North Shore family.

At this time of year, we also celebrate many holidays which are steeped in rich, religious traditions. While it's wonderful to celebrate the holiday we most identify with – it is also interesting to learn about the many

different holidays that are celebrated at this time of year. Whether your house has a tree or menorah or kinara – whether you hang stockings or spin dreidels or light candles – may we all respect the many ways to celebrate and may we take this opportunity to educate our children about all of the wonderful religions and cultures that make up the fabric of our world. Knowledge, understanding and respect will lead us towards peace, which our world desperately needs. May our differences bind us and not divide us.

This issue is our 2-month Winter issue, which covers December and January. We will be back to our monthly publishing schedule in February. **To advertise in the February issue, please contact suzanne@northshorefamilies.com by noon, Wed., Jan. 17.**

Attention Summer Camps & Programs: We will launch our 11th Annual Summer Camps & Programs Showcase Series in the February issue. To feature your summer camps and programs, please contact suzanne@northshorefamilies.com for our special camp showcase ad sizes and rates. Our Showcases will appear in the February, March, April, May and Summer (June/July) issues in 2018, 5x. For over a decade, *North Shore Children & Families* publishes the largest camp showcases in print on the North Shore and we hope your summer camp or program will join us in 2018.

In closing, please choose love and peace and kindness and gratitude – whenever you possibly can. Positive energy brings positive change – and our world is desperate for positive change. How will you and your family or classroom make a positive difference – not just at this time of year, but each and every day?

*From Our North Shore Family to Yours ~
May Your Holidays
Be Filled With Love, Peace,
Kindness & Gratitude.*

Until next time ~
Suzanne



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Parent Guidelines for Giving the Gift of Technology

by Dr. Kate Roberts, PhD

At the top of so many children's holiday lists this year are video game consoles, iPads and computers. Technology can be an amazing gift, but it's also a potentially dangerous one that needs close supervision. Families tell me that although they want to protect their children from becoming video addicts, they also don't want them to be without tech completely and out of their friend's social norms. The question becomes *how can parents give the gift of technology without losing control over it and their children?*

When you choose to allow your children to engage in technology, you should consider the range of responsibilities that giving this gift entails. Technology is many things, but it is not just a toy. Yes, it's true that a nine-year-old who plays *Angry Birds* offline is just playing a game, but consider the addictive quality of the game and it takes on a new meaning. Games are

meant to be played for entertainment, in limited intervals. Games should not cause anger and defiance when removed.

Parents can have control if they set up technology with guidelines they can enforce. Consider these principles before you buy the next device.

1. Focus on their behavior. More than the time spent on devices, focus on what they are doing when they are not on devices. If they are thinking about the next time they can get on, you have an issue. If they have a full life and they are using technology as one more way to entertain and connect with their friends while gaming and the like, and if it's all in moderation, then it's okay.

2. Focus on how they stop using it. The expectation needs to be from the



outset that they will stop using technology when you ask them to stop. Period. They will stop without antics and anger.

3. No multi-tasking. Do not accept multi-tasking, like talking with you while they are on their phone. It sets a negative precedent and it's horrible behavior for building positive social skills.

4. Be prepared to talk. Now more than ever, parents need to talk with children and teens to know what's happening in the tech and non-tech world. The more you, as a parent, are in the know, the better off your children will be.

5. Establish trust. Tell them, upfront, that the phone is *yours* and you are leasing it to them and they will be expected to give it to you any time for your review. Being sneaky about when and whether you look at their phone and technology use erodes trust. Be upfront about it and

there will be no surprises.

6. Establish rules about posting pictures. There are few rules about which pictures are acceptable to post. The healthy rule is no picture posting of any friend or enemy or anyone without the person's *upfront* permission. That will save you and your children a lot of headache if they follow this rule. On the flip side, to enforce this you also need your children's permission to post pictures of them on your social media sites. You are teaching them to be respectful of others and it works all the way around.



7. Stand firm on social media. More and more studies show that teens who are not on social media are happier. Some very popular and connected

Continued on page 4

North Shore Children & Families



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Suzanne M. Provencher
Publisher/Editor
suzanne@northshorefamilies.com

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for our upcoming deadlines.

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Dr. Kate Roberts

KATE ROBERTS, PH.D. **Exciting New Groups for Parents!**
Dr. Kate Roberts is offering two new groups:

1. The Parenting Technology Management Group will teach parents strategies for managing their children's technology use, including safety issues, contract implementation and access to kids' technology and social media use. You are not alone!

2. Mother's Support Group: This group offers mothers a confidential place to speak openly about their fears, parenting struggles, life transitions and relationship challenges. In this group, mothers will feel validated and learn strategies to help them reclaim their unique identities and gain control over their lives, resulting in a more centered existence.

Both groups will be starting in January 2018 and have limited space. The location of groups is Wenham and/or Salem. Meeting Times TBD.

**If interested, please call or email Dr. Kate Roberts at
kate@drkateroberts.com or 978-884-1213.**

Dr. Kate Roberts is a licensed psychologist and therapist who specializes in group counselling and education, women's issues, parenting and families. Reach her at kate@drkateroberts.com & www.drkateroberts.com.

Our Next Issue is Our February Issue!

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Technology Gifts

Continued from page 3



preteens and teens don't use social media. Keep them off social media at least until the age of 13, the legal age to sign up for many social media platforms in the United States. Over emphasis of social media leads to depression, negative peer pressure and distorted thinking such as the whole world is happier than me. Avoid all that by staying off of it.

8. When they break the rules, have them engage in activities that they

hate as part of the consequences. Don't make it about you and act angry, just give them the consequences they hate and let them learn their lesson naturally.

9. Consider a contract upfront. A contract is good for reminding them that you have an agreement. Expect it to be broken, but the biggest thing is to follow your gut instincts. If you think they are overly invested in technology time, you have a problem. Address it proactively by limiting technology and getting them involved in other things to make a well-rounded child.

10. Technology offers children and teens endless opportunities.

However if not managed correctly, those opportunities can turn into nightmares. You can raise a healthy, tech-savvy engineer-to-be. But remember that today, you are the technology boss in your home. And with that mindset, you are good to gift technology!

Dr. Kate Roberts is a licensed child and school psychologist and family therapist with offices in Salem and Wenham. She specializes in cognitive-behavior therapy, family therapy, anxiety and learning disabilities. She can be reached at kate@drkateroberts.com and www.drkateroberts.com.

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Estate Planning

Congratulations! You're Rich!

by Mark Tuttle, Esq.

A friend and financial aid director at a Boston college recently told me that the hardest part of his job was convincing people that they were rich. As an example, he noted that couples with a household income of over six figures do not feel rich because they do not have a 3,500 square-foot house with luxury cars in the garage. These people are indignant about the fact that they do not qualify for one dollar of financial aid. I had to ask whether they eventually felt good about their wealth and my friend said, 'No'.

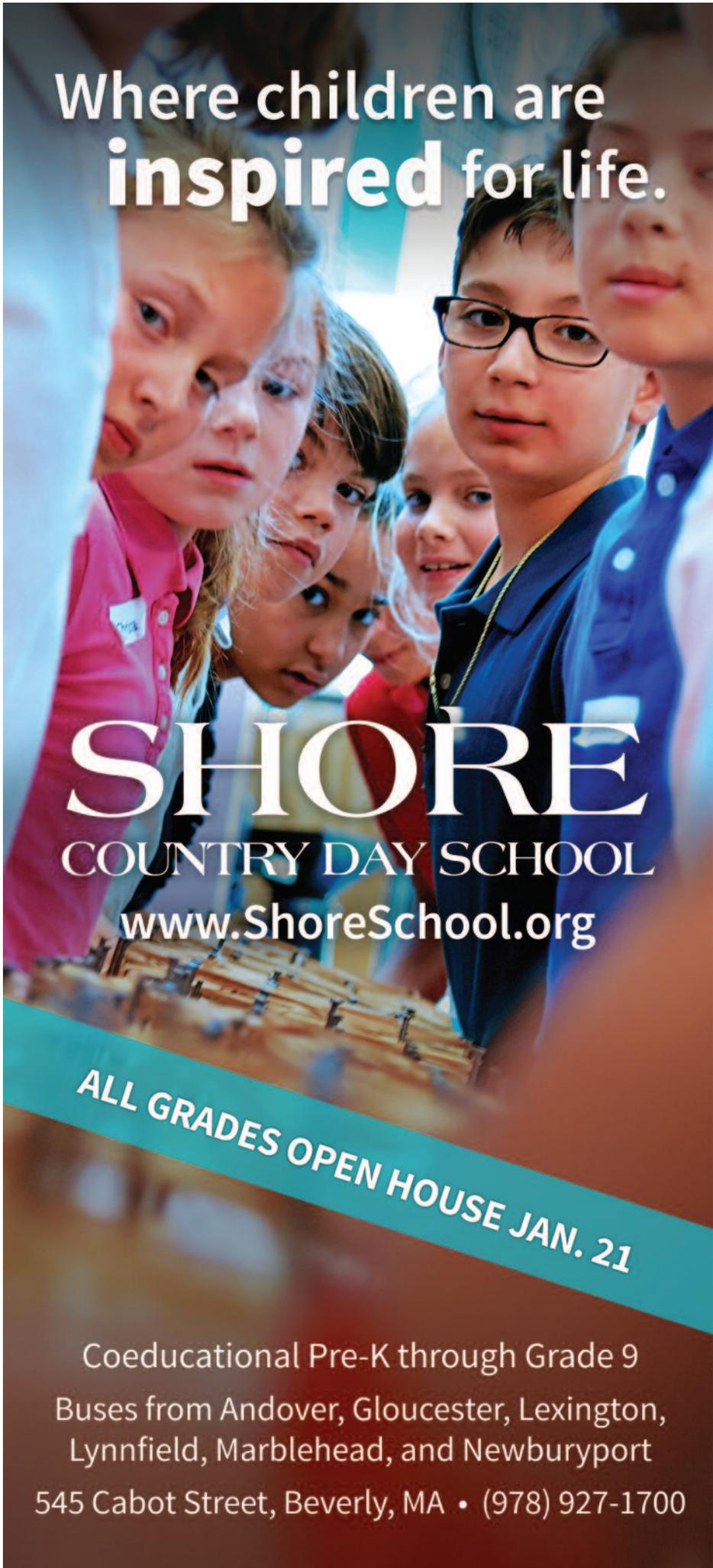
Several years later, I have the same problem. In order to convince certain people that they should be in the market for estate planning/asset protection help, they have to understand that they have assets that need to be protected. The biggest asset in nearly everyone's portfolio is their primary residence. The great thing about a home is that you get a generous loan from a bank with a reasonable interest rate. You build equity as you pay off the loan and the federal government allows you to deduct the interest as an expense on your tax return. With the simple act of filing a homestead at your county's registry of deeds, you can protect up to \$500,000 of your home's value from attachment by creditors. Of course the Internal Revenue Service and Massachusetts Department of Revenue are exempt, but a homestead is a great way to protect your house from attachment or a forced sale. If your home is worth more than \$500,000 and you seek similar protections, you may consider creating a trust to hold the title to your home and protect it from creditors.

What is the best return on your investment? Education. Whether it is your own education or your children's, ponder the following data from the U.S. Census Bureau. The average household net worth with no high school diploma is \$5,038. The average household net worth with a high school diploma and with some college education but no degree is \$36,795. The average household net worth with an associate's degree, bachelor's degree and graduate or professional degree rises dramatically to \$66,943, \$147,578 and \$325,400, respectively. The reason is clear: the more education you have, the more money you make. The more money you make, the more money you will have to save or spend on a home, both of which will contribute to your net worth. Whether it is for yourself or your children, a great way to get ahead financially is to obtain as much education as you can afford. Another great thing about an education is that creditors cannot take it away from you.

The U.S. Census Bureau states that people in the Northeast have an average of \$70,000 in their retirement accounts. If you have more than \$70,000 in retirement assets, I wouldn't throw a party yet. Married households typically have \$145,000 of retirement savings at retirement. Sadly, using the rule of 4% withdrawal rate, \$145,000 of savings only gives you \$5,800 a year to spend over 25 years of retirement. Again, not a reason to celebrate unless you can live happily on social security. Most middle class or emerging affluent households have \$800,000 in retirement savings on the date of their retirement. Using the 4% withdrawal rule, \$800,000 at retirement will give you \$32,000 annually, \$1.25 million will give you \$50,000 annually and \$2.5 million will give you \$100,000 annually. No wonder no one feels rich. We need millions to retire and that doesn't include the value of your home. Know that retirement savings in qualified plans are typically not attachable by creditors, but IRAs do not have the same protections. As such, it may be worthwhile to put attachable retirement savings in a trust in order to protect those hard-earned savings.

So if you do not qualify for financial aid, take heart that you are a high wage earner and/or have a high net worth. If not, keep saving and investing until you do. Spend only on what you need. If you spend on more than what you need, make sure you spend it on your home, education or vacation. Work hard, save diligently, and soak up happiness through shared memories with your loved ones.

Mark Tuttle is a practicing attorney with offices in Salem, MA – Tuttle Trust & Fiduciary Services, LLC. Mark is a member of the Massachusetts Bar and the Federal Court Bar. **You can contact Mark to set up a free estate planning or elder law consultation at mark@tuttletfs.com.**



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Raising Compassionate Children



Teaching Kids to Give Brings Happiness, Healing and Purpose

by Leah Okimoto,
Founder/Executive Director

This fall flew by, and we are psyched to already be working with 139 kids (82 whom are new to Aaron's Presents) in Lynn, Lawrence, Lowell, Danvers and Peabody! The joy that is present when they are helping, giving to and connecting with others is palpable and is a powerful antidote to the pain and suffering that has been going on in many places around the world. Children who feel empowered to value and act on their ideas for the good of others are truly a source of hope, and we don't want them to wait until they're older. We need them now!

Halloween inspired several of our participants. First, 5th graders Kaiden

and Sarah collected about 100 Halloween costumes from the Andover and Sanborn Elementary School communities and brought them to kids at our awesome after-school program partners in Lawrence, *Si, Se Puede* and *Happy Hands*. Everyone had so much fun finding cool costumes for themselves as well as their siblings, neighbors, cousins and others, and the girls loved helping them! This project will have ripple effects for years to come as these costumes continue to get re-shared! It's always exciting to bring together people from different communities, and after experiencing several projects themselves, many more kids at *Si, Se Puede* are now being inspired to do their own Aaron's Presents projects!

During the recent week with the strong wind storm that left many without power, two 8th graders, Rosy and Nikauri, came up with the idea to throw a Halloween Festival for the entire 1st grade at their school, the Wetherbee School in Lawrence. They planned 6 fun activities that the kids rotated through, and recruited 5 of their classmates to help lead each one. They created a room full of joy (and amazing 1st grade behavior!) for almost 100 people to experience for an hour. The 8th graders were so proud of what they had done, and also now have a greater appreciation for 1st grade teachers. And who knows what the 1st graders will want to do for younger kids when they're older with these awesome "big kids" as role models?

We look forward to meeting more of your families this year and empowering your children to discover the truly meaningful and memorable impact they can have on others, at any age, because of their unique qualities. Please visit www.aaronspresents.org to learn more about what our organization offers and how a child you know can apply to participate.

If you or someone you know is looking for a local organization to support before the end of the year, we would be so grateful if you would consider recommending Aaron's Presents. The number of kids we can reach is now only limited by our financial and staff resources. Thank you for your consideration and Happy Holidays to all!

Leah Okimoto is the Executive Director of Aaron's Presents, a 501(c)(3) nonprofit organization that she founded in 2014 in memory of her infant son, Aaron. Feel free to contact: Leah at lokimoto@aaronspresents.org or (978)809-5487; Kimberly LaBonte-Kay, North Shore Regional Director, at kimberly@aaronspresents.org or (978)886-6312; Ebony White, Lynn Project Mentor, at ebony@aaronspresents.org or (978)886-6257; Kate Adams, Lawrence Project Mentor, at kadams@aaronspresents.org or (978)886-6076; or Nana Younge, Lowell Project Mentor, at nana@aaronspresents.org or (978)886-9965.



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Children's Book Review

Nathan Hale's Hazardous Tales: Raid of No Return ~ A World War II Tale

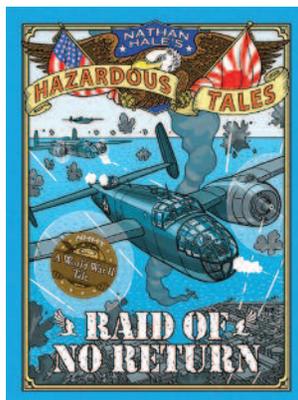
Written & Illustrated by Nathan Hale; 2017 Amulet Books

by Michelle Mullett

On the back cover of this awesome new graphic novel, there's a little chart that warns future readers about the hazard level of this book. So, dear parents, if you don't want your middle schoolers reading about amputation, propeller accidents, torpedoes, demolition bombs, exploding whales, drowning, prison camps or whiskey-drinking-while-parachuting, then I'd say this book is a hard pass.

However, if that list just made you very interested in the story of World War II, then by all means listen up. Sometimes real life can get dangerous and on a basic level, kids know war is hell. So this graphic novel does a fantastic job of offering up historical facts in a comic book format without ever being too gory or too dorky.

This book has everything. Action, adventure, travel and kids learn a new vocabulary without being bored. Words like *embargo* and *sanctions* are put into action and make sense with simple line drawings and bite-size explanations. There's an incredibly beautiful 2-page drawing of the deadly Japanese armada. Anyone who has ever played *Battleship* will enjoy looking at these miniature renditions of naval cruisers, destroyers, battleships and fully-loaded aircraft carriers. The names of each unique navy ship are attached to each vessel and it's fun to say the names out loud with your kids as you read. I sometimes read English/Spanish books to my children and the different



phonetics always make it enjoyable to try out a new language.

Another 2-page illustration gives readers a bird's-eye view of Pearl Harbor and the Ford Island Naval Air Station before the nearly 2 hour attack. The amount of air power, combined with submarines and naval armada, is truly astounding when they are pictured altogether. Author-illustrator Nathan Hale creates beautiful vignettes using First Lady Eleanor Roosevelt's radio announcements. Her words resonate over a quiet, snow-covered suburb and you can feel the far off tragedy hitting close to home for so many Americans at that significant point in time. The quote is so powerful that I wanted to share it here in this review:

"We must go about our daily business more determined than ever to do the ordinary things as well as we can. And when we find a way to do anything more in our communities to help others, to build morale, to give a feeling of security, we must do it. Whatever is asked of us I am sure we can accomplish. We are the free and unconquerable people of the United States of America."

Kids don't realize until the next page that they've just read Eleanor Roosevelt's full December 7th broadcast on Pearl Harbor. It's an unusual speech since she addresses the American public before her husband, who is, of course, the President at the time, Franklin Delano Roosevelt. Throughout the book, Hale lets famous quotes breathe new life above simple, blue toned drawings of important scenes, like the President addressing Congress and declaring war on Japan.

After reading this book, I'm definitely going to check out some of the others in this series. It seems like you can't go wrong with titles like *Treaties*, *Trenches*, *Mud and Blood* and *Big Bad Ironclad*. If you have kids interested in drawing and learning more about these books, visit www.hazardoustales.com. There are also some YouTube videos that show the artist at work and drawing scenes from *Raid of No Return*.

Michelle Mullett is a local mom to two young boys and a published writer living on the North Shore. She is currently working on several picture books. You can follow her on Twitter @michelle_mullett.

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