MONTANA
GRANDPARENTS
RAISING
GRANDCHILDREN
PROJECT

Montana GRG Newsletter

VOLUME 7, ISSUE 3

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IN THIS

- ChildGrowth &Development
- Favorite Family Recipes
- 2011 Kinship Caregiver Enhancement Workshops
- Winter
 Heating &
 Energy Saving
 Tips
- Montana
 Medical Care
 Savings
 Accounts
 (MSA's)
- Goodbye to Melody
- Montana
 Grandfamily
 Support
 Contacts





Managing Holiday Stress

The holidays are a stressful time, even though it is supposed to be "the most wonderful time of the year." All members of the family will experience some level of stress during this time. Unrealistic expectations, changes in routine and for some, grief, during the holidays can add to the stress.

With the commercialism of the holiday children may have unrealistic expectations of gift receiving. Talk with your grandchildren about what the season means to you such as family, faith, and peace. Remind them that gift giving and receiving is only a small part of the holidays. Help them to put their ideas of gifts in perspective with the family budget.

Many grandparents raising grandchildren are hesitant to reach out for assistance. Most people find it difficult to ask. especially help in supporting the family. Remember you are taking on an incredible role at a time in life where you should be able to focus on your own needs. Food banks, food stamps, TANF child only grants, and community supports are there to help families in need. Since you are raising grandchildren, your family is most likely in need. Reach out to the community during this time. Register your



family to receive a holiday basket or to receive gifts for the grandchildren. The schools and churches are good places to get information on what is available. These services can assist in reducing your holiday stress! If you are hesitant to accept assistance, remember the times when you have contributed to others in need.

Keep in mind that the family's routine will be disrupted during the holidays. Holiday get-togethers, school activities, and religious services can mean a hectic schedule. Try to plan time for yourself so that you can be rested. If your grandchildren are distracted, irritable, or act up, remember that this is normal as their routines have been disrupted. Do your best to keep routines as regular as possible.

Grief from our losses is often felt during the holiday season. You may feel regret, guilt, or anger toward your adult child who is not able or willing to parent your grandchildren. A loved one may have died and the holidays remind you of what you have lost. For grandfamilies, the grief is not only felt by the grandparents but also the grandchildren. It is okay to share your feelings of sadness with your grandchildren, however, do not dwell on the loss. Talk with your grandchildren about it at a level appropriate for their age. A 5-year-old may simply want an acknowledgement that his parents are not there for the holidays and that you too are

Overall, to manage stress during the holidays, take care of yourself first! Make sure to eat right, get some exercise, and adequate rest. Keep the holidays simple for you and your grandchildren. Finally, discover what you are thankful for and share that with your grandchildren.

feeling the sadness.

Happy Holidays to all from the Montana Grandparents Raising Grandchildren Project.

-by Sandra J. Bailey, Ph.D., CFLE, MSU Extension Adapted from
OneToughJob.org
and "Ages and
Stages" at lowa
State University
Extension
-by Melody Dykstra

Child Growth & Development: 6-8 Years

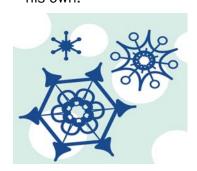
This stage of childhood, often referred to as "middle childhood," brings many changes to a child's life. Developing independence from family becomes more important now. Events such as starting school bring children this age into regular contact with the larger world. Friendships become more and more important. Physical, social, and mental skills develop rapidly at this time. This is a critical time for children to develop confidence in all areas of life, such as through friends, schoolwork, and sports.

How to Support Your Child's Learning Process

- Show affection for your child. Recognize her accomplishments.
- Help your child develop a sense of responsibility—ask him to help with household tasks, such as setting the table.
- Talk with your child about school, friends, and things she looks forward to in the future.
- Talk with your child about respecting others. Encourage him to help people in need.
- Help your child set her own achievable goals—she'll learn to take pride in herself and rely less on approval or reward from others.
- Make clear rules and stick to them, such as how long your

- child can watch TV or when he has to go to bed. Be clear about what behavior is okay and what is not okay.
- Help your child learn patience by letting others go first or by finishing a task before going out to play.
- Encourage him to think about possible consequences before acting.
- Do fun things together as a family, such as playing games, reading, and going to events in your community.
- Get involved with your child's school.
 Meet the teachers and staff to understand the learning goals and how you and the school can work

- together to help your child do well.
- Continue reading to your child. As your child learns to read, take turns reading to each other.
- Use discipline to guide and protect your child, rather than punishment to make her feel badly about herself.
- Support your child in taking on new challenges.
- Encourage him to solve problems, such as a disagreement with another child, on his own.



Books to Support Parenting

Caring for Your School Age Child: 5 to 12. American Academy of Pediatrics. (1999). New York: Bantam.

How to Talk so Kids will Listen and Listen so Kids will Talk. Faber, A., & Mazlish, E. (1980). New York: Avon Books, Inc. VOLUME 7, ISSUE 3 PAGE 3

Developmental Milestones

Children develop at their own paces. These developmental milestones are meant to give you a general idea of the changes you can expect in the areas listed below when your child is between six and eight years. Remember - there is a range of development that is considered "typical" for children. If you ever have questions regarding your child's skills, please contact your pediatrician.

Social and Emotional Development

- More independence from parents and family
- Stronger sense of right and wrong
- Increased ability to engage in competition
- Beginning awareness of the future children are learning to plan ahead
- Growing understanding about one's place in the world
- More attention to friendships and teamwork
- Start to have feelings about how they look and how they are growing

Physical Development

- Grow an average of 2.5 inches per year and start gaining weight faster at age 8 or 9
- Large muscles in arms and legs are more developed than small muscles children can bounce a ball and run, but it is difficult to do both at the same time.
- Even though children are tired, they may not want to rest. You may need to plan time for them to rest.

Mental/Cognitive Development

- Rapid development of mental skills
- Greater ability to describe experiences and talk about thoughts and feelings
- Less focus on one's self and more concern for others
- Begin to think logically

Speech and Language

- Comprehension and use of language becomes more sophisticated
- Share opinions in clear speech

Fun Ideas for Grandparents

- Provide opportunities for active play. Throwing at targets, running, jumping rope, tumbling, and aerobics may be of interest.
- Provide opportunities to develop an understanding of rules by playing simple table games: cards, dominoes, tic-tac-toe.
- Provide opportunities for your child to do noncompetitive team activities such as working a jigsaw puzzle or planting a garden.
- Encourage your child's sense of accomplishment by providing opportunities to build models, cook, make crafts, practice music, or work with wood.
- Encourage collections by allowing your child to make special storage boxes or books.
- Encourage reading and writing by encouraging your child to produce stories with scripts, create music
 for plays and puppet shows, produce a newspaper, record events, go on field trips, or conduct
 experiments.
- Help your child explore the world by taking field trips to museums, work places, and other neighborhoods.

PAGE 4

TREATS FROM GRANDMA

Every year around this time I make the same two treats to share with my family and friends. My Grandmother made these when I was a child and passed the recipes on to me; not only are they easy and delicious but they make me feel close to my family.

I hope you enjoy them as much as I do! -Deb Albin, Montana GRG Project

"Every time I make these treats I think of my Grandmother... just pulling out the recipes and touching the rumpled paper brings back amazing memories of childhood."

New York Coffee Cake

1 1/2 c. sifted flour 2 tsp. baking soda 1/2 tsp. salt 3/4 c. sugar 1/4 cup shortening 1 egg 1/2 c. milk 1 tsp. vanilla

Combine all dry ingredients. Cut shortening into dry ingredients using a fork until it is tiny crumbs. Beat egg, milk and vanilla together and add, stirring with a fork. Pour into greased 8" pan, sprinkle topping on top, bake 25-30 minutes at 375 degrees.

Cinnamon Topping

1/2 c. brown sugar 2 Tbs. flour 2 tsp. cinnamon 2 Tbs. melted butter 1/4 c. chopped nuts

Mix sugar, flour and cinnamon together, blend in melted butter, add nuts, mix well.

Filled Cookies

3/4 c. shortening 1 c. sugar 2 eggs, well beaten 3 1/2 c. flour 3 tsp. baking powder 1/2 tsp. salt 1/3 c. milk 1 1/2 tsp. vanilla

Cream shortening and sugar, add beaten eggs. Mix together all dry ingredients and add alternately with milk and vanilla. Mix well after each addition. When dough gets stiff mix with a spoon.

Roll out dough to 1/8" and cut out circles using a cookie cutter or glass. Top circle with a spoonful of your favorite jam or preserves. Put a second circle on top and pinch sides closed with a fork. Sprinkle with a bit of sugar. Bake 15 minutes at 400 degrees.



Back By Popular Demand!

The GRG Annual Conference has been renamed the 2011 Kinship Caregiver Enhancement Workshop and two Montana dates have been scheduled.

- June 11 at the Best Western Heritage Inn in Great Falls
- June 25 at the Billings Hotel & Convention Center in Billings

This year's theme is "Communication" and a variety of presenters and activities are planned; the keynote presenter at both locations will be Anna Whiting Sorrell, Director of the Montana Department of Public Health & Human Services.

Free childcare and travel and accommodation assistance will be available to attendees. Watch your mail for more information or call (406) 994-3395.

These workshops are brought to you by the Montana GRG Project, Montana Alliance of Families Touched by Incarceration (MAFTI), MT DPHHS, and Montana Head Start Collaboration.

VOLUME 7, ISSUE 3 PAGE 5

Winter Heating & Energy Saving Tips

The cold weather has arrived along with those sky-high heating and electric bills! Follow these easy tips and save energy and money...

Control Your Gas/Forced Air Thermostat

You can save on your heating bill by keeping your thermostat at an energy efficient and comfortable setting during the day and turning the heat down at night and when you're not home. Try 68 degrees F or less during the day and 60 degrees F when you're away or sleeping.

Lower Your Water Temperature

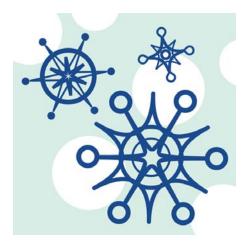
Your hot water is probably hotter than necessary. Most heaters are set at 140 degrees F, and this high a setting is only needed if you have a dishwasher without a booster heater. Turn the temperature down to 120 degrees F (medium setting on a gas heater dial), and you'll cut your water heating costs by 6 to 10 percent.

Insulate Your Water Heater

To keep your coffee hot, you put it in a thermos or an insulated cup. That same common–sense approach works for your water heater, too. Wrapping the tank in a blanket of fiberglass insulation will reduce heat loss by 25 to 45 percent.

Replace Your Showerhead

A standard showerhead sprays you with up to 8 gallons per minute of hot, steaming water. Replacing it with a quality low-flow showerhead will allow you to use only 1 to 2 gallons of water—and you'll hardly notice a difference—except on your utility bill!



Discover the Cold Water Wash

Water heating accounts for 90 percent of the energy used by washing machines. Washing in hot water costs 20 to 40 cents per load. That adds up, and it's not necessary, except for special loads such as diapers or stained work clothes. Try washing in cold water using cold water detergents, and wash full loads whenever possible.

Plug those Leaks!

On windows, use clear weatherstrip tape along the gap where the glass meets the frame and to seal any cracks. On double-hung windows, tape over the pulley hole and use rope caulk between the upper and lower windows. To stop leakage under exterior doors, roll up towels to block the breeze or buy an inexpensive door sweep. If the door leaks around the entire frame, install foam weatherstripping with adhesive backing between the door and the frame. Use caulk to seal along the basement sill plate and around door and window frames. Also seal little holes around water pipes and stuff insulation into big holes around plumbing fixtures. Heat leaks out of light switches and electrical outlets, too. Inexpensive foam gaskets that fit behind the cover plates easily solve this problem.

Install Storm Windows

Once you have sealed air leaks around your windows, you can double their insulating value by installing storm windows. Adding another layer of glass or plastic creates a dead air space, and trapped air is an excellent insulator. Plastic film window kits are the lowest-cost option and can be easily installed on the inside or outside of your existing windows. Be sure the air space is at least 1/2 inch and not more than 4 inches.

Regularly Clean or Replace Your Furnace Filter

All forced air furnaces have filters that keep dust and dirt from blowing into your house. If not periodically cleaned or replaced, dirty filters can greatly affect the heating ability of the furnace and waste valuable fuel. Some filters are disposable; some can be washed and reused. Do not reuse disposable filters. New ones can often be purchased for less than a dollar. Each month of the heating season, clean or replace your furnace filter(s).

Watch Your Refrigerator

Refrigerators cost \$5 to \$8 per month to operate and consume 3 to 5 percent of your home's total energy use. To keep out warm room air, keep the door closed as much as possible. It also helps to regularly clean dust out of the coils and to minimize freezer ice build-up. Keep the refrigerator at 36 to 38 degrees F and the freezer at 0 to 5 degrees F. If you have more than one refrigerator or freezer and one doesn't get much use, unplug it and save.

Find more weatherization, heating and energy information at www.weatherization.org or at www.msuextensionhousing.org.

Montana Medical Care Savings Account

The Montana Medical Care Savings Account Act allows Montanans to save money for medical expenses and long-term health care and reduce their state income taxes at the same time.

While the term "medical care savings account" implies a savings account, a checking account or certificate of deposit



are also
permitted. The
account holder
can designate
an account as
a "Montana
medical care
savings
account" at a
financial
institution
(bank, savings
bank, credit
union, or

mutual fund company.)
An MSA must be separate from other accounts and only the account holder can have access to the funds. Joint accounts for MSAs are not allowed. In other words, spouses must establish separate MSAs.

The money that is deposited in an MSA is not subject to Montana income taxation while

in the account or if used for eligible medical expenses for the account holder or his or her dependents. If an account holder does not use money deposited in his or her MSA during the year deposited, it remains in the account and earns interest that is free from Montana taxation. The money in the MSA then can be used for eligible medical care expenses in future years. Any money used in the reduction of income in one year cannot be deducted from income in a future year.

Who is eligible for an MSA?

All resident taxpayers are eligible to establish a Montana MSA even if they have another health care plan provided by their employer or a Section 125 (Flexible Spending Account) or a Federal Health Savings Account (HSA). A taxpayer does not have to be in a high deductible plan at work to be eligible for an MSA. An MSA could be considered as a health care risk management tool for Montanans regardless of their type of employment. An MSA cannot be established for a minor child under 18. However, a parent's account can be used for eligible expenses for a minor child.

How much will I save on state income taxes?

A Montana taxpayer's adjusted gross income is reduced by the amount annually contributed to the MSA account. The maximum amount can be up to \$3,000 for single filers and up to \$6,000 total for two MSAs for joint filers. As a result of a reduction in income, there is a reduction in the Montana income tax that is due.

How much interest will my MSA earn?

Money in an MSA can earn interest just like money deposited in other savings, checking, and investment accounts at financial institutions. The rate of interest is determined by the financial institution where the MSA is established. Interest earned and investment gains on an MSA are not subject to Montana income tax if left in the account or if withdrawn for eligible medical expenses.

Learn much more about the Montana Medical Care Savings Account by reading the entire MSU Extension Montguide; download a free copy at

http://www.msuextension.org/store/ or call (406) 994-3273.

Melody is Moving On....

After spending three semesters with the Montana GRG Project, Melody Dykstra is moving on to exciting new things. Melody has been working with the GRG Project since Fall of 2009; among other things, she coordinated logistics for the Bozeman therapeutic support group and contributed to the GRG Newsletter. She is graduating in December with a Master's Degree in Family and Consumer Sciences, with a focus in sustainability and early childhood education. She plans to combine her new-found knowledge and 16 years of teaching experience to found an independent pre-K and elementary school that serves as a model of sustainable practice. Good luck, Melody!

Grandfamily Support Contacts Across Montana

Western Region

Flathead County

The Nurturing Center, Inc. Kalispell (406) 756-1414

Lake County

Nori Pearce Ronan (406) 676-4271

Madison/Jefferson County

Andrea Sarchet Whitehall (406) 287-3282

Lewis & Clark County

Rocky Mountain Development Council Head Start Janet Coughlin Helena (406) 457-7308

> Dorothy Dilman *Helena* (406) 442-0938 (406) 439-5676 (cell)

Ravalli County

Brenda Fisher
Family Services
Hamilton
(406) 363-1961 ext. 107

Allison Dunne
WORD—Local Living Family Center
Florence
(406) 273-0142

Central Region

Cascade County

Jona McNamee Great Falls (406) 454-6980 Mariellen Ritts (406) 453-3554

Fergus County

Denise Seilstad Lewistown (406) 535-3919

Gallatin County

MSU Extension Family & Human Development Bozeman (406) 994-3395 grg@montana.edu

Glacier County

Carrie Jackson/ Connie Bremner Eagle Shield Center Browning (406) 338-7257

Hill County

Rocky Boy Reservation
Stone Child College
Box Elder
Mary St. Pierre
(406) 395-4875

Central Region, cont...

Phillips/Blaine Counties

Fort Belknap Reservation
Paula Enkerud
Harlem
(406) 353-2656

Stillwater County

Lisa Terry Columbus (406) 322-8035

Teton County

Jane Wolery Choteau (406) 466-2491

Eastern Region

Dawson County

Pete Bruno
Montanans for Children,
Youth and Families
Glendive
(406) 992-2090

Roosevelt County

Ardis Oelkers Culbertson (406) 787-5312

Rosebud County

Jennifer Anderson Forsyth (406) 346-7320

Yellowstone County

Bernie Mason Billings (406) 256-2828



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Montana Grandparents Raising Grandchildren Project

Call it a clan, call it a network, call it a tribe, call it a family. Whatever you are, who ever you are, you need one. ~Jane Howard



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www.montana.edu/wwwhd/grg/index.htm