



JULY 2018

COMMUNITY ASSISTANCE PROGRAMS

Tri-Valley Opportunity Council, Inc	1-800-820-7263
• Nancy Ramon	• Maureen Hams
nancy.ramon@tvoc.org	mhams@tvoc.org
(218) 779-3009	(218) 689-2184

Dear Families and Friends of Tri-Valley Opportunity Council:

HAPPY 4TH OF JULY

I hope everyone is enjoying our summer months. This is a good time to spend some time outside with our children. Exploring Mother Nature with all of her wonders. Be sure to include some time and read to your children or have them read to you. School will be here in no time and our children need to keep learning during the summer.

Multi County Local Advisory Council on Children's Mental Health

Our next meeting will be Monday, July 9th at 6pm at the Tri-Valley Opportunity Council office in Crookston. We also have conference call available. Please call Nancy at 1-800-820-7263 or email her at nancy.ramon@tvoc.org for more information.

FAIM

Family Assets for Independence in Minnesota is a matched savings project to assist low income earners to purchase a home, pursue a higher education or start a small business. If you would like more information, please contact Nancy at 1-800-820-7263.

Financial Empowerment Class

We offer "Behind on Bills" class. We use tools to help participants achieve goals and work through the challenges of money management. Contact Nancy at the number above.

Other programs

We can assist with rent evictions, security deposits and utility disconnects. Call 1-800-201-3475 for more information.

7 TIPS FOR CONVERSATIONS WITH YOUNG PEOPLE

(www.searchinstitute.org)

1. **Keep it going.** It's one thing to ask a question and sit back for the answer. It is another thing to really engage in a conversation. Asking follow-up questions and providing open-ended responses are great ways to keep the conversation going. This list shares some old standbys: *"That's interesting. Tell me more."* *"You've really thought about this, haven't you?"* *"Have you always thought this way?"* *"Are you saying....?"* *"Interesting. Have you thought about....?"* *"What experience led you to feel this way?"*

Please remember, the idea is not to debate an answer but to learn more. Acknowledging a young person's opinion as valid, even if you don't think it's "right," shows respect. As a result, you model tolerance and being nonjudgmental. And you probably know this, but it's worth a reminder: belittling an answer or telling young people they are "wrong" will make the next conversation pretty tough to start.

2. **Conversation doesn't have to be "heavy."** It is important to have conversations about subjects that matter deeply, such as who are the most influential people in a young person's life. It is also important to listen to why a young person likes a current fad, music star, or TV program. All conversations are meaningful when two people are truly engaged and interested in one another's questions and answers.

3. **Be prepared for the unexpected answer.** You may ask and get an answer you did not want or expect. Remember, the object in asking questions is to be engaged, not to prove or win an argument or teach a lesson. If an answer bothers you (perhaps it doesn't reflect the values you hoped for), simply listen and ask more questions about why the young person thinks and feels that way. Suspend your own judgment and let young people express their ideas and opinions.

When I feel the need to respond to something my child shares in a way other than would be constructive, I carefully consider my response and reframe it if necessary. Sometimes I buy time with questions such as "What makes you believe that?" or "Could you tell me more?" These responses help me to avoid judging right away. I learn a bit more about what makes my granddaughter tick, and I gain more insight into the person she is becoming.

If the answer still bothers me a day or two later, it's a great opportunity to say, "Remember how you responded to that question yesterday? I need to talk some more" - a set-up for another conversation!

4. **Listening is most important.** Conversations with kids are better when we adults carefully practice the art of listening. Through careful listening we tell them we care about their thoughts—we care about them. When I talk with young people I also have to try very hard not to give them advice, not to tell them the answers, not to give my opinion—unless it is asked for. I simply listen.

Continued on next page

5. Timing can be everything. Young people tell me that they sometimes feel as if their whole day at school is filled with adults asking them questions. If you ask a question that is met with silence or “the look,” maybe this isn’t the best time for a conversation. Or it could be that a question triggers a bigger issue for them, and they need some time to process it. Taking a rain check on a question is okay.

6. Ask the same question again. You can ask the same question several weeks or years apart and get very different answers. It is a great way for you to watch a young person’s developmental growth.

7. Enjoy the exchange. Our kids are very wise. By intentionally engaging in conversations with them, we can learn a lot. Listen for their convictions and passions. Support their newly forming independence. And be prepared to have the tables turned on you. Kids wonder about who we are under our adult exteriors, too!

HUGGING

(Circleofparents.org)

NOTICE: The Surgeon General has determined that hugging is good for your health.

HUGGING IS PRACTICALLY PERFECT:

No moveable parts, no batteries to wear out,

No periodic check ups, low energy consumption,

High-energy yield, inflation proof, non-fattening,

No monthly payments, no insurance requirements, theft proof,

Non-taxable, non-polluting, and of course,

Fully returnable.

HUGGING IS ALL NATURAL

Organic, naturally sweet, no pesticides,

No preservatives, no artificial ingredients,

100% wholesome.



LET'S TALK ABOUT RACE AND DISCRIMINATION

(parents.nea.org)

Today, the nation is engaging in an important conversation about race in our government, in the news, in our communities, and yes, in our classrooms. Recent events have underscored the importance of diversity and the strength of different cultural perspectives in our society.

As parents, it is imperative to have candid conversations to ensure that your child feels safe, understands tolerance, and treats others with compassion and respect.

Below are a few tips that can help you start a dialogue with your child:

- ⇒ **Initiate the conversation**—Don't wait for them to ask. Be the one to bring up the topic with your children. Dr. Robin Gurwitsch states "If we don't start the conversation kids sometimes get the idea that, "This must be scary" or "My parents don't understand what is happening so I don't bring it up." Ask your child questions to see what they understand and how they feel about race and discrimination. Then build from their understanding, your thoughts to answer questions and fill in some of the gaps.
- ⇒ **Be mindful of age.** For younger children, it may be hard to grasp and process certain things. When talking to your child about race, make sure to talk in terms that they will understand and provide scenarios that they can relate to.
- ⇒ **Discuss the nation's history.** Talk to your child about remarkable moments in history, like the civil rights movement, including hardships different Americans have experienced and the impact those hardships have today. Explain to them what the country has endured and how it has moved forward. Be clear that the nation's history is not perfect, but there has been improvement. Remind them that change starts with individual kindness towards all people.
- ⇒ **Keep in mind that you don't have to have all the answers.** As a parent you sometimes feel pressured to say all the right things. Discussions about race and discrimination are going to be ongoing and thought provoking for you and your child. Your role as a parent is to start the conversation, listen, and guide your child towards being an understanding and compassionate individual.
- ⇒ **Lead by action.** You are your child's role model. Reevaluate your actions. Ask yourself if the way you deal with all people is the way you want them to deal with others.
- ⇒ **Help others.** Advise your children on actions they can take when they see other people in trouble. For example, if a student in your child's class is being bullied for their race, ethnicity, or religion, make sure your child is aware that such behavior is unacceptable and that an adult should be notified.
- ⇒ **Learn more.** Take time to understand different cultures, religions and races and spend time with your child to find common ground between your family and those of different backgrounds. Talk about the different cultural practices they may encounter, how this diversity adds to the fabric of your community.

The conversations with your child may be challenging, but they are incredibly important to have. These conversations will help shape your child's character and how they treat all individuals.



SPECIAL ENROLLMENT

LIFE EVENT CHANGES TO REPORT

1. Adding someone to a household or application due to marriage, birth or adoption, foster care or court order, or MNSure.org application correction.
2. Address change due to a move
3. Changed income or projected annual income
4. Correction to date of birth
5. Change in pregnancy status
6. Change in tax-filing status
7. Loss of other health coverage, not including Medical Assistance or Minnesota Care
8. Name change or correction

Consumers should report life events by calling MNSure Contact Center at 1-855-366-7873. Enrollees of Medical Assistance and Minnesota Care should contact their county or tribal servicing agency or the Department of Human Services.

Tri-Valley Opportunity Council has navigators to assist the public with the on-line application. There is no cost to you for this service.

Please call Nancy Ramon for more information at 1-800-820-7263

Websites for your family

A lot of resources and information is available for children and families on the internet. You need to be very careful about information you find and very cautious about websites, but there are many quality sites out there. Here are a few sites you can look at :

www.pacer.org— resource and information center for families and youth with disabilities, bullying resources

www.nami.org— a mental health advocacy organization dedicated to improving the lives of individuals and families

www.macmh.org-training and resources for children and families promoting positive mental health

www.samhsa.gov— resources and information regarding substance abuse, mental health and services for children and families

www.health.state.mn.us/mcshn— a website for Minnesota children with special health needs and their families

www.fape.org-information about IDEA, special education and disability issues

www.parenttoolkit.com

www.parentsknow.state.mn.us— resources and information for parents

www.how-to-stop-bullying.com— resources and activities on preventing bullying and how to handle bullying

HOW TO GET PAST PARENTING GUILT WHEN YOUR CHILD HAS LEARNING AND ATTENTION ISSUES

(understood.org)

If you feel guilt around your child's learning and attention issues, it's important to know you're not alone. Feelings of guilt and shame are common among parents of kids with learning and attention issues.

You may feel guilty that your child even has these issues, as if you "gave them" to him. You might feel bad about how you react to your child's behaviors or struggles. Or you may think that you should or could have done (or be doing) something differently.

Understanding some of the reasons parents feel this way may help you set your guilt aside and take some productive steps to feel better.

Why you may feel guilty:

There are a number of reasons you may feel guilty. Some of the most common reasons are:

- *Feeling that you "gave" learning and attention issues to your child.* If you have learning or attention issues yourself, you may feel bad that you passed them on to your child.
- *Feeling that you created or overlooked the issues.* If you're a mother, you may wonder if you didn't take good enough care of yourself during pregnancy. Other parents worry that they didn't see the early signs of learning and attention issues and didn't get an evaluation soon enough.
- *Feeling bad for wishing your child didn't have learning and attention issues.* Sometimes you might view your child's learning and attention issues as a struggle for you, too, and be angry that you and your child have to manage them. You might think "Why me?" or "Why my child?"
- *Feeling like you're a bad parent.* Even if you know it's not true, you may still feel as though if only you tried harder, your child wouldn't be struggling in school. Or other people might imply that your parenting is to blame and cause you to wonder if this is the case.

Ways to move past feeling guilty:

All of these feelings are normal. But they're not helpful or warranted.

- *Know that you didn't cause your child's issues.* There is a genetic component to learning and attention issues, but it's not predictable. Some kids with a family history of dyslexia may have dyslexia, but others won't. And some kids with no family history of ADHD may have ADHD.
- *Resist the urge to blame yourself or your child's other parent.* Instead, consider the benefits of being able to talk about and understand your child's issues from a personal perspective.
- *Build a support network.* Know you're not alone can help, too. Other parents of kids with learning and attention issues can be a source of advice and a listening ear. You might also consider talking to certain family members and friends to let them know what you need and how they can help.
- *Learn as much as you can about your child's learning and attention issues.* Understanding more about your child's issues and your educational rights can increase your confidence. It can also help you advocate for your child with the school. And it can help you realize that with the right support, your child can be successful and happy.
- *Have strategies for coping.* Some days will be better than others. Find out how to keep from losing your cool and discover ways to respond to your child's frustration—and your own. Being empathetic and calm can make you feel more in control and less guilty about your reactions to your child.

Most importantly, have a plan to manage situations that may trigger guilt. Think about how you'll reply when people say things that make you feel guilty or annoyed. Discover ways to maintain a strong relationship with your partner or tips for working with your ex.

AVOID THESE 10 COMMON CREDIT SINS

(MoneyTalksNews.com)

Credit cards have their place, but they can make it easy to overspend. If you don't handle your cards responsibly, they will wreak havoc on your finances and credit score. Here's 10 common credit mistakes that can cause long-term damage to your financial standing.

1. Ignoring your credit reports. It's easy to assume that your credit report is stellar. However, all it takes is one bad move on your part—or some shady activity by a fraudster—to lower your credit score. Your credit report also may contain errors. By federal law, each of the three national credit reporting bureaus must provide you a free copy of your credit report once a year. [Request yours at www.annualcreditreport.com](http://www.annualcreditreport.com).

2. Taking cash advances. A cash advance on your credit card is actually a short-term loan and an expensive one, usually with a steep cash-advance fee and interest rate. In addition, interest charges start accumulating immediately.

3. Paying bills late. Unfortunately, it takes just one late payment—as little as just 30 days in some cases to tank your credit by as much as 110 points. You'll also pay a late fee. Your credit company also might raise your interest rate if you're late repeatedly.

4. Exceeding your credit limit. If you reach your card's credit limit, expect merchants to reject your credit card. If you go over your limit, expect a hit to your credit score.

5. Applying for too many cards. Applying for a credit card generally results in the lender making a "hard" inquiry into your credit. Hard inquiries are noted on your credit reports, and having too many can lower your credit score.

6. Responding to offers in your mailbox. Pre-approved offers don't guarantee that you'll be approved. Think it over. You may not need that card.

7. Abruptly closing an account. Closing a credit card account, even if you're doing so because it's no longer useful to you could negatively affect your credit score.

8. Ignoring statements. Like your credit report, your bank and credit card statement may have mistakes. But if you don't open and read those statements, you'll never spot the problems. It's a good practice to examine your account activity weekly to catch any problems early.

9. Applying based solely on a promotional offer. The next time a clerk pitches a store credit card at the register, remember receiving 15% off your purchase does not make up for all the high interest and fees that come with those cards. Also beware the annual fees and higher interest rates that often come with rewards cards.

10. Failing to read the fine print. When you apply for a credit card, you are agreeing to take full responsibility for any legitimate charges with the card. So, you can't afford to ignore disclosures.



Supplemental Nutrition Assistance Program (SNAP)

With proper nutrition, children learn more easily, adults work more productively, and seniors are healthier and more apt to maintain their independence. Federally funded through the U.S. Department of Agriculture, the SNAP program helps people with lower incomes buy food, and buy plants and seeds to grow food to eat.

Eligibility:

- ☺ Candidates complete an application and are interviewed by phone or in person by a county human services worker to determine nutritional assistance.
- ☺ Household size, income, and other factors determine program eligibility and benefit amounts
- ☺ Legal noncitizens, age 50 and older, who are not eligible under the federal SNAP, can receive state-funded nutrition assistance from the Minnesota Food Assistance Program.
- ☺ Families with children who received financial assistance also receive SNAP as part of the Minnesota Family Investment Program.

Access to benefits:

- ☺ Food benefits are issued by Electronic Benefit Transfer, cards that are similar to debit cards.
- ☺ Cards allow food purchases from authorized grocers, farmers markets and Meals on Wheels.

**BE SURE TO CHECK OUT THE LOCAL
FARMERS MARKETS IN YOUR AREA.
SOME OF THE VENDERS WILL TAKE YOUR EBT CARDS**

