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Your Teen's SOS Signals

It's way past midnight, and once again your adolescent has broken curfew. Finally, she arrives home. When you ask for an explanation, she races past you without a word, runs to her bedroom and slams the door behind her.

Infuriating? You bet. But whatever you do, don't react on your emotions. "Instead, stay calm; get the facts and after everyone's had a chance to cool down, talk things out," says John Rowlett, M.D., a member of the American Academy of Pediatrics who specializes in treating adolescents. He offers these tips on how to communicate effectively about the problem:

How to communicate effectively:

- Go to a neutral setting and try to have both parents present.
- Other siblings or people should not be there.
- Start out by saying, "I am concerned about ..."
- Don't pass judgment or be defensive.
- Find common areas that you agree on and establish some rules.
- Discuss with your teen what would be a reasonable punishment.
- Forget any kind of physical contact as punishment; this will not work.
- Some teens communicate better in writing. Encourage your teen to write down their feelings.

When things settle down and times are good, review the boundaries you set. For example: "You know when your curfew is. If you break it, you have crossed the line and will be punished by ..." Remind your child of all the good times you have had together and how you have always been there for her.

Still, sometimes no matter how hard you try to do things right, they don't come out right and the behavior problems continue. While an occasional broken rule usually is not cause for concern, there are ways to tell if your child is having significant problems.

Here are some clear signals from your teen that he or she wants or needs help:

- A sudden, dramatic drop in school performance.
- A change in friends, eating, dress or favorite activities.
- Fighting or getting arrested.
- Substance abuse.
- Sexual promiscuity.

When your teen is sending these SOS signals, it may be time to get help. But remember, that doesn't mean you have to seek out a person with a therapy license (such as a psychologist or social worker). While these professionals certainly can help, your minister, a relative, or anyone else your child can

identify with and you can trust can help, too. “And don’t be afraid to call in the authorities; a cop intervening can straighten up a kid real fast,” says Dr. Rowlett.

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Nutrition and the Family

The sooner you talk to your kids about nutrition, the sooner they can start making smart decisions related to their own health and wellbeing. It’s not easy to get kids to eat right. However, it’s especially difficult when you’re setting a not-so-great example through your own unhealthy habits. But, if you and your family work together, you can all start off on a path that leads to happier, healthier living.

Kids are Naturally Curious

The best way to start kids off on a life of good nutrition is to activate their curiosity. Make healthy living an experience that they can explore and learn from. Find ways for kids to see where their food comes from, how it’s grown and harvested, and cooked into tasty meals.

Appeal to Their Activities

Are your kids into sports, outdoor activities, or just having fun? Remind them that healthy foods provide the energy their bodies need to keep up with their friends, stay focused in the classroom, or score those game-winning goals. Promote food and eating as a means to stay active, not a reward.

Monitor Food Fads

Fads can have a serious impact on younger family members, especially teenagers. From new food crazes to fad diets that might impact their development, you need to keep an eye on what they’re eating and how they’re developing a relationship with nutrition. Remember, monitoring what’s happening in your child’s life will help you guide them to the right decisions about healthy living.

Look for Small Ways to Make Big Changes

If you’re in charge of shopping for your family, consider the needs of everyone when you’re at the grocery store. Try purchasing low-fat or sugar-free alternatives. Avoid stocking up on high-sodium or high-caloric meals. Make a dinner plan for the week so everyone can discuss what they want to eat and have a hand in their nutrition.

Written by Life Advantages - Author Delvina Miremadi ©2019

Is your home insurance coverage adequate?

As the overall cost of replacing a home has risen due to the impact of multibillion-dollar natural disasters, it’s hard to open an annual homeowners insurance bill without fear.

Yet if you’re tempted to save money, don’t underinsure in order to offset rising premiums, say financial professionals. But there are measures you can safely take to blunt those increasing costs while making sure your coverage is adequate.

Clean Up Your Credit Score

Remember that credit scores are being used for many purposes besides offering credit. Increasingly, insurers set pricing based on how much credit you’re already using, which obviously puts a strain on finances if you suffer damage at your home or lose your job. Make this a first step in keeping your overall costs down.

Test Replacement Coverage at Several Insurers

Keep in mind that your insurer isn't insuring your land – that's not going anywhere – but the structure and contents on top of it. That's why the insured amount of your home seems so much lower than what someone would pay for it if it went on the market. Many financial planners recommend taking out a guaranteed-replacement-cost policy. The insurer pays for the cost of fully replacing the property even if costs exceed the policy's stated value of the home. Go for the highest replacement value at the lowest cost.

Value Your Improvements

Insurers will ask if you've upgraded a kitchen, added a floor or another bath, but if you didn't do this at the time you were considering the project, here's a resource for valuing various project costs to get an idea of whether the insurer's replacement cost estimate is somewhere close to reality. It's Remodeling magazine's annual Cost vs. Value report Web site. It allows you to check costs by project and region, which is helpful.

Always Keep a Thorough Home Inventory

And don't forget to update it regularly. You may no longer have certain computers, jewelry, art or fur coats in your home, and if you've insured that material in the past, tell your agent to leave it out of the current estimate. Of course, if you've replaced those items with other expensive items that wouldn't be covered with your ordinary household items, make sure you price adequate coverage. Digital cameras make it easy to photograph whole rooms as well as valuable items – you can put those images on a disk or hard drive and store them in a fire safe with your policies.

Consider Higher Deductibles

One of the best ways to cut your overall premium is to take on more risk. That means taking a higher deductible. If you have a \$250 deductible, raise it to \$1,000, and you might be able to save up to a quarter of what you'd pay in annual premiums.

File Claims Only for Major Items

If you keep filing claims for damage under \$1,000 several times during the course of three to five years, you'll see your premium creep up and up. Try and keep your claims behavior confined to larger events and go out-of-pocket for the rest.

Check All Available Discounts

Security and fire alarms – provided they're working – are great ways to keep your premium lower on a long-term basis. If you haven't purchased a system, ask your agent how significant the cost benefit will be over time. There are other discounts as well. Buying home, auto and other coverage from the same insurer might lower your overall rates considerably, and depending on the insurer, they might give you a break for a brand new home or new hail-resistant roofs.

See if Those Dwelling with You Will Cost You More ... Or Less

If your entire family smokes, you'll pay more – for that matter, you'll pay more if one person smokes. If you have a senior in the home, you might get a discount because they're home more and can watch for problems in the home and in the neighborhood. Also, give some attention to the pets you have in your home – certain insurers are asking more questions about breeds deemed to be more predatory, and therefore greater risks for liability.

Consolidate Coverage

Buying both home and auto insurance from one carrier has long been a way to cut the overall cost of premiums, but see if a competitive life insurance, disability or other insurance product you legitimately need might also lower your overall insurance bill if you buy those coverages together. An outside expert like a financial planning professional might be a good resource on any insurance you're buying and may offer good tips to follow when buying in your community.

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