

Building Self-Esteem in Children

Most parents have heard that "an ounce of prevention is worth a pound of cure" and it's especially true with self-esteem in children. All children need love and appreciation and thrive on positive attention. Yet, how often do parents forget to use words of encouragement such as, "that's right," "wonderful," or "good job"? No matter the age of children or adolescents, good parent-child communication is essential for raising children with self-esteem and confidence.

Self-esteem is an indicator of good mental health. It is how we feel about ourselves. Poor self-esteem is nothing to be blamed for, ashamed of, or embarrassed about. Some self-doubt, particularly during adolescence, is normal—even healthy—but poor self-esteem should not be ignored. In some instances, it can be a symptom of a mental health disorder or emotional disturbance.

Parents can play important roles in helping their children feel better about themselves and developing greater confidence. Doing this is important because children with good self-esteem:

- Act independently
- Assume responsibility
- Take pride in their accomplishments
- Tolerate frustration
- Handle peer pressure appropriately
- Attempt new tasks and challenges
- Handle positive and negative emotions
- Offer assistance to others

Words and actions have great impact on the confidence of children, and children, including adolescents, remember the positive statements parents and caregivers say to them. Phrases such as "I like the way you" or "You are improving at" or "I appreciate the way you" should be used on a daily basis. Parents also can smile, nod, wink, pat on the back, or hug a child to show attention and appreciation.

What else can parents do?

- Be generous with praise. Parents must develop the habit of looking for situations in which children are doing good jobs, displaying talents, or demonstrating positive character traits.
- Remember to praise children for jobs well done and for effort.
- Teach positive self-statements. It is important for parents to redirect children's inaccurate or negative beliefs about themselves and to teach them how to think in positive ways.
- Avoid criticism that takes the form of ridicule or shame. Blame and negative judgments are at the core of poor self-esteem and can lead to emotional disorders.
- Teach children about decision making and to recognize when they have made good decisions. Let them "own" their problems. If they solve them, they gain confidence in themselves. If you solve them, they'll remain dependent on you. Take the time to answer questions. Help children think of alternative options.
- Show children that you can laugh at yourself. Show them that life doesn't need to be serious all the time and that some teasing is all in fun. Your sense of humor is important for their well-being.



Five Steps to Better Memory



You've met her before. You can even remember where. But her name? It eludes you, taunting you, just out of reach.

Has this happened to you? Do you accept it as part of growing older? Ironically, new research shows this attitude may make things worse. When older adults were told they couldn't control their memory during a University of Florida study, they lost confidence and made little effort to remember a series of names. In contrast, older adults who had been told they could improve their memory tried much harder.

"We believe what happens when you have this kind of negative mind-frame in the long run is that you will give up doing things you should be doing to improve your abilities," says Robin L. West, Ph.D., associate professor of psychology at the University of Florida Center for Gerontological Studies. "When you get older it's extremely important to continue to work on your memory, continue to challenge your memory and keep using your skills."

Aging can make it harder to remember some things. But by focusing on your potential and continuing to exercise your mind, you may be able to boost your memory power. Get started with these strategies:

1. Take on new challenges

Studies show that when researchers put adult mice and rats in a more stimulating environment, their brain structure changes in ways that enhance cell communication. That improves the animals' ability to learn and recall new behaviors.

These studies suggest that similar stimulation also may help humans, says Andrew Monjan, Ph.D., chief of the neurobiology and neuropsychology at the National Institute on Aging. "If you maintain an intellectual challenge, it may help maintain your cognitive function.

"If you are skilled at crossword puzzles, doing more crossword puzzles would not be an intellectual challenge," says Dr. Monjan, "whereas learning a new language, learning to use computers or reading something new that is stimulating would be."

2. Control stress

Studies show that anxiety hampers your memory. "All the research we know of shows that it isn't so much whether or not you're exposed to stress, it's how you respond to it that seems to make a difference in the way stress hormones are released," says Marilyn S. Albert, Ph.D., professor of psychology at Harvard Medical School.

Rather than giving up when faced with difficulties, she says, it's best to take the initiative so you feel you're making a difference. If you're troubled by financial problems, for example, develop a detailed plan to reduce your expenses and debt.

"If you feel out of control, you have higher levels of stress hormones, or glucocorticoids," Dr. Albert explains. "If you give large amounts of glucocorticoids to animals for long periods of time, you actually damage brain cells. So our theory is that ultimately attitude translates into some hormonal difference that influences the brain."

Stressful experiences, such as grief or moving, also may limit your ability to store and recall information.

3. Make the effort

"Whenever you know you have to remember something, plan a way to study it and plan a method for recalling it," Dr. West suggests. For example, if you want to tell your daughter about an article you read, you may post it on your refrigerator and read it when she calls. But that's too easy, Dr. West says. Instead, post that clipping just as a reminder: Its presence will jog your memory when she calls, but you'll try to recall and relate the main points.

4. Use memory tricks

These techniques can help you recall things:

- Visualization. "If you want to remember a person's name, you imagine the face with the name written across it," Dr. West suggests. Or, imagine the face with something connected to the name. "So if the name is Gordon, you remember a garden on his face."
- Association. Connect things you're learning with something you already know. "If you meet someone whose name is similar to a person you've already met, you try to connect it that way," Dr. West recommends. "If you meet someone who has an interesting job, associate the name with the job."
- Organization. By keeping your important items -- keys, glasses and wallet -- in one place, you always know where to find them. When writing your grocery list, group items by category. Even if you forget to take the list with you, you're more likely to remember its contents, says Dr. West.

5. Stay fit

Cardiovascular health is important to your memory because it allows the heart to effectively pump blood with nutrients and oxygen into the brain. Congestive heart failure and long-term untreated high blood pressure have been shown to hurt memory. To fuel your body and brain, eat healthy foods.

While you're trying these strategies, focus on your capabilities and don't get discouraged. "Plan ahead. Plan for memory. Study things you want to remember and really go after it in a way that you wouldn't if you weren't thinking about your potential," says Dr. West.

How age alters memory

Aging can affect your memory in several ways, experts say.

"It becomes harder as we get older to get new information into memory, but we do a very good job at remembering things that fit into our general knowledge base, things that we know something about from the past, our specialty areas," says Dr. West. "New information on these things tends to move very well into memory and stay there."

However, it's harder to remember unfamiliar or abstract information. Older adults also are good at retrieving information from semantic memory -- in using words and understanding their meaning, Dr. West explains.

If your memory slips, talk with your doctor. If you're becoming more forgetful, check with your doctor.

Memory problems can be caused by stress, depression, hypothyroidism, cardiovascular problems and a range of other illnesses. Some drugs, including certain heart medications, antidepressants and even cold remedies, also may hurt your memory.

"Memory requires alertness," says Dr. West. "Anything that depresses the system -- alcohol, Valium, any kind of tranquilizer, any kind of sleeping pill -- will depress the memory system as well."

When you begin any new drug or change dosage, keep an eye on your reactions. Even drugs not known to disrupt memory may affect yours. Drug interactions also may contribute to memory problems.

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Setting Personal Financial Goals



If you do not know where you are going, how will you know when you get there? This is very true about financial goals. You need to set financial goals to help you make wise financial decisions, and also as a reward for your efforts. Goals should be clear, concise, detailed, and written down. Unwritten goals are just wishes. Those who set goals and fail will find that they didn't set realistic goals to begin with. So, the first step in setting any goal is to determine what is realistic and what is not. In this article, you will learn how to set realistic and achievable

financial goals.

You achieve your financial goals when you have the cash or assets available to satisfy some immediate financial need, want, or desire. The key is to be prepared to have the required cash or assets when the time comes to achieve the goal. For example, suppose you want to buy a brand-new car costing \$30,000 using cash five years from today. In five years and one day, you will know whether you achieved that goal. If you have the \$30,000 five years from today, you might achieve your goal. That is all pretty definite, but is it realistic?



You will have more than one financial goal to achieve. Besides the new car, you might be considering buying a home, funding higher education, paying for a wedding, taking a vacation, or accumulating retirement nest savings. Each financial goal has its own price and time horizon—when you need the money.

In order to achieve all your goals, you will need a plan. Starting from assets you already have available, you will need to determine how much more you need to accumulate and when you will need it. Don't neglect to consider that the price of your goal items might actually increase as well. Depending upon how you invest your savings over time, you might receive interest, dividends, or capital gains to help you along—you should consider this as well. Do you have the means to make additional investments necessary to accumulate the required assets? Don't neglect to consider the effects of taxes on your savings. After considering the foregoing, you might determine that you can achieve some goals in less time. Or you might find that it could take longer. The time horizon is important to setting realistic goals.

Consider how important it is to achieve your goals on time. Some goals are so important that not achieving them would be not only disappointing but also disastrous. When a goal must be achieved by a specific date, you must plan conservatively, save more money, and take less investment risk to ensure against loss. However, if the timing isn't as important or if you have discretionary assets and can take some investment risk, you might be able to invest more aggressively. Let's say you needed to save an additional \$15,000 in five years to buy the car mentioned above. After five years, you only manage to accumulate \$27,000—you're \$3,000 short of your goal. So, it will take you longer to buy the car. Had you invested more aggressively, you might have made the goal, but you might also be worse off. In this case, let your risk tolerance help you determine your time horizon.

Goals should be grouped as short-term (three years or fewer), intermediate-term (three to seven years), and long-term (more than seven years). Generally, the longer the time horizon to achieving a goal, the more aggressive you can be in your investment approach. However, you should never exceed your risk comfort level—the amount of risk you can take without abandoning your goal. This is your risk tolerance. If you approach setting financial goals in this way, you will make better financial decisions about setting goals and ways to invest to achieve them.

You should always monitor your goals to be sure they are on track. Set up a way to measure your progress. If you see that you are lagging behind, you may need to make an adjustment in the amount or way you are investing. If you are way ahead, you may want to be more conservative, shorten your time horizon, or add a new goal.