

THE

Talk

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It's not the end of the world: Raising Resilient Children

By Sugandha Jain

“It is far more important to know how to deal with the negative than to be positive”

---Martin Seligman, Author of the book *Learned Optimism*

Do you want your children to grow up to be fragile as a flower or tough as Teflon? If you want your children to be strong, then, you need to fuel them with power to face every adversity that comes their way. According to Paul Stoltz, Adversity Quotient (AQ) is the ability of individuals to withstand adversity and surmount it. Resilient children with a high AQ turn obstacles into opportunities.

Resiliency is the ability to not only survive, but thrive. In order to remain strong, we must stretch ourselves and spring forward. In life, things happen that knock us back for awhile. We just don't want to get stuck there. We may fall back, but then look out- we're moving forward, stronger than ever!

A rubber band can be used to explain the concept of

resilience in children. A rubber band can be stressed and stretched, but it quickly returns to its regular shape when the stressor is gone. Similarly the resilient child quickly «bounces back» from stress or trauma. This ability to recover quickly from a stressful experience is important to brain development. When a child is stressed the brain is bathed in a stress hormone called cortisol. If cortisol levels remain high, the hormone starts to interfere with the development of connections within the brain.

A 2012 study by Stanford University School of Medicine team used MRI scans to identify how humor affects children's minds. The research proves that a strong sense of humor is an important part of positive emotion and may help children to be more resilient. Being able to see the humor in stressful situations, or to be able to laugh at difficult things can make children successful in life.

Parents have to find ways to laugh more and find humor in everyday life. Laugh at yourself and FOR your children. As parents we have many opportunities to show our children when things don't go as planned, that we can fret, pout, wish for different circumstances OR we can bounce back and make fun!

Sugandha Jain is Master Registered Texas Trainer and Director of Accreditation at a local preschool.



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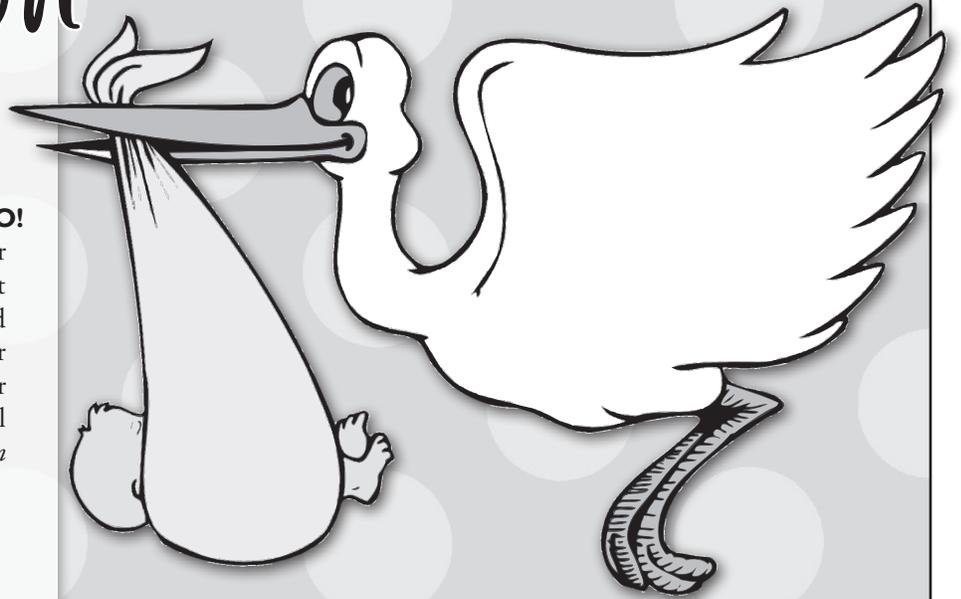
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Financial Focus - Student Loans Crushing College Grads

Submitted by Rich Keith

Today's college grads are facing the "real world" with an extra scoop of debt. Two-thirds of students graduating from college or graduate school have student loans – about \$25,000 on average. That's a 25% increase over the past 10 years. In fact, today's twentysomething holds an average debt of \$45,000, including everything from student loans to mortgages and credit cards. Unfortunately, unemployment for those aged 18-29 is 12.4%, well above the national rate of 8.2%.

Don't feel as if you have to be the savior. Six in 10 boomers report giving financial help (outside of college tuition) to a child or grandchild in the past five years. Of those, \$59,000 was the average amount of aid. If this sounds like you, ask yourself: Do I really have the resources? Am I saving enough for retirement? Try to share more financial wisdom and less cash with your adult offspring. The more you save for your own future means less possibility that you'll need their help later on.



Without going into too much detail, share the family financial picture with your children once they hit the mid-teen years. They need to know the family income is X and it takes Y amount to cover the mortgage and bills. Once they see X minus Y in action they will be surprised at how much it actually costs to run a household.

This may have a side benefit of limiting how much and how often your children ask you for money and gifts.

Children who have a basic understanding of money, especially the corrosive effects of debt, have a better chance of becoming financially independent later in life. They will be more resistant to the credit card offers sure to come to them in their freshman year at college. And they will more ready to partner with their parents as the family manages their college finances with them.

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A Focus on Heat Emergencies

HEALTHY TIPS TO STAY COOL IN EXTREMELY HOT WEATHER

By: *Concentra Urgent Care*

Heat emergencies fall into three categories of increasing severity: **Heat Cramps, Heat Exhaustion & Heatstroke.**

Heat illnesses are easily preventable by taking precautions in hot weather. Children, elderly, and obese people have a higher risk of developing heat illness. People taking certain medications or drinking alcohol also have a higher risk. However, even a top athlete in superb condition can succumb to heat illness if he or she ignores the warning signs.

If the problem isn't addressed, heat cramps (caused by loss of salt from heavy sweating) can lead to heat exhaustion (caused by dehydration), which can progress to heatstroke. Heatstroke, the most serious of the three, can cause shock, brain damage, organ failure, and even death.

SIGNS & SYMPTOMS

— Heat Cramps —

- Sweating
- Pain in arms, legs, and abdomen

— Heat Exhaustion —

- Moist, pale skin
- Fatigue and fainting
- Dizziness and lightheadedness
- Headache and confusion
- Nausea and vomiting
- Rapid pulse and breathing

— Heat Stroke —

- No sweating
- Dry, hot, red skin
- Confusion and loss of consciousness
- Rapid pulse
- Temperature over 103° F
- Seizures

CAUSES:

The following are common causes of heat emergencies:

- High temperatures or humidity
- Dehydration
- Prolonged or excessive exercise
- Excess clothing
- Alcohol use
- Medications, such as diuretics, neuroleptics, phenothiazines, and anticholinergics
- Cardiovascular disease

What to do in heat emergencies..

FIRST AID

1. Have the person lie down in a cool place. Elevate the person's feet about 12 inches.
2. Apply cool, wet cloths (or cool water directly) to the person's skin and use a fan to lower body temperature. Place cold compresses

(Continued on Page 7)



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A Focus on Heat Emergencies- (Continued from Page 6)

on the person's neck, groin, and armpits.

3. If the person is alert, give cool water or sports beverages. It's advisable to drink slowly and steadily, particularly if they are experiencing nausea.

4. For muscle cramps, give beverages as above, and massage and stretch affected muscles gently, but firmly, until they relax.

5. If the person shows signs of shock (bluish lips and fingernails, and decreased alertness), starts having seizures, or loses consciousness, call 911 and continue cooling procedures, as described above.

DO NOT:

- DO NOT underestimate the seriousness of heat illness, especially if the person is a child, elderly, or injured.
- DO NOT give the person medications that are used to treat fever (such as aspirin or acetaminophen). They will not help, and they may be harmful.
- DO NOT give the person salt tablets.
- DO NOT give the person liquids that contain alcohol or caffeine. They will interfere with the body's ability to control its internal temperature.
- DO NOT use alcohol rubs on the person's skin.
- DO NOT give the person anything by mouth (not even salted drinks) if the person is vomiting or unconscious.

PREVENTION:

- Wear loose-fitting, lightweight clothing in hot weather.
- Rest regularly in a cool area; seek shade when possible.
- Avoid strenuous physical activity in hot or humid conditions.
- Drink plenty of fluids every day. Drink more fluids before, during, and after physical activity.
- Be especially careful to avoid overheating if you are taking drugs that impair heat regulation, or if you are overweight or elderly.
- Be careful of hot cars in the summer. Allow the car to cool off before getting in.
- Avoid heavy meals and hot foods.

For more information on how to cope with the heat, ask your Concentra health professional, or visit the CDC's Web site at: www.cdc.gov/niosh/topics/heatstress/

References

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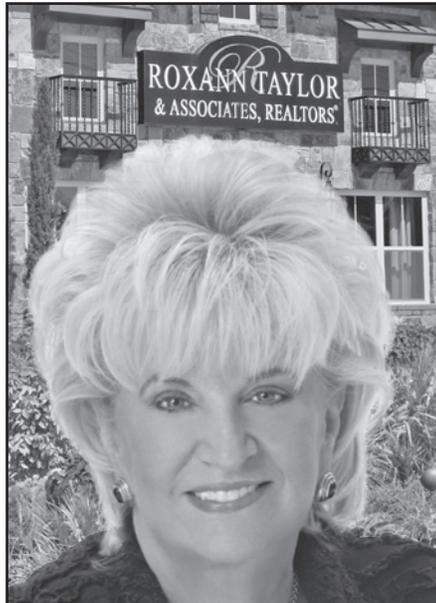


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1203 Kirkcaldy Court	\$1,698,540	1205 Kirkcaldy Court	\$725,000	1425 Kensington Court	\$549,000	2007 Caspian Lane	\$640,000
1430 Byron Nelson Pkwy	\$1,665,000	1405 Montgomery Lane	\$700,000	518 Northwood Trail	\$535,000	1420 Bent Creek Drive	\$637,000
1708 Byron Nelson Pkwy	\$1,565,000	1305 Regency Court	\$699,000	1116 Longford Circle	\$518,800	1421 Sandstone Court	\$635,000
1724 Byron Nelson Pkwy	\$1,475,000	615 Logans Lane	\$678,900	125 Creekway Bend	\$515,000	215 Creekway Bend	\$628,000
1311 Chadwick Crossing	\$1,385,000	7203 Stilton Court	\$675,000	1122 Longford Circle	\$512,000	2217 Collins Path	\$585,000
409 Oak Ridge Court	\$1,300,000	7305 Balmoral Drive	\$675,000	1426 Montgomery Lane	\$509,000	601 Rustic Ridge Court	\$565,500
1208 Chadwick Crossing	\$1,300,000	1355 Bent Trail Circle	\$669,000	613 Regency Crossing	\$500,000	706 Wentwood Drive	\$550,000
1516 Byron Nelson Pkwy	\$1,299,500	1661 Byron Nelson Pkwy	\$664,900	809 Heatherglen Court	\$500,000	1307 Regency Court	\$550,000
1600 Byron Nelson Pkwy	\$1,298,800	1374 Bent Trail Circle	\$650,000	708 Longford Drive	\$499,900	2213 Collins Path	\$509,000
1319 Eagle Bend	\$1,275,000	805 Aberdeen Way	\$650,000	1422 Kensington Court	\$498,000	728 Bryson Way	\$501,500
1226 Strathmore Drive	\$1,200,000	607 Aberdeen Way	\$649,900	1115 Highland Oaks Drive	\$489,900	1320 Regency Court	\$499,900
1632 Byron Nelson Pkwy	\$1,199,900	1700 Thames Trail	\$649,500	802 Durham Court	\$475,800	612 Logans Lane	\$490,000
1301 Eagle Bend	\$1,179,000	524 Villa Crossing	\$649,500	723 Wyndor Creek Drive	\$469,000	714 Wentwood Drive	\$485,000
404 Oak Ridge Court	\$1,169,800	1485 Bent Trail Circle	\$639,900	700 Aberdeen Way	\$459,900	1400 Kensington Court	\$482,500
1334 Eagle Bend	\$1,049,000	1409 Waltham Drive	\$625,000	939 Midland Creek Drive	\$450,000	320 Glenrose Court	\$475,000
1310 Chadwick Crossing	\$965,000	1315 Regency Court	\$625,000	600 Regency Crossing	\$449,900	811 Caroline Lane	\$475,000
2102 Conner Lane	\$899,000	1434 Waltham Drive	\$625,000	325 Highland Oaks Circle	\$446,000	1360 Bent Trail Circle	\$471,000
412 Bryn Meadows	\$898,000	901 Aaron Way	\$624,900	702 Bryson Way	\$439,750	1008 Hanover Drive	\$470,500
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403 Atherton Circle	\$850,000	603 Regency Crossing	\$619,900			702 Heatherglen Drive	\$440,000
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301 Augusta Court	\$799,000	600 Logans Lane	\$575,000	1644 Byron Nelson Pkwy	\$865,942	934 Midland Creek Drive	\$406,000
1205 Province Lane	\$798,000	604 Blair Court	\$569,500	1329 Province Lane	\$837,500	712 Heatherglen Drive	\$395,000
614 Fairway View Terrace	\$795,000	1012 Hanover Drive	\$569,000	1624 Byron Nelson Pkwy	\$784,000	923 Midland Creek Drive	\$395,000
807 Fairwood Court	\$765,000	513 Villa Crossing	\$569,000	7204 Majestic Manor	\$705,000	Z=price is undisclosed	

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