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SUMMER ISSUE • JUNE/JULY 2018

From the Publisher & Editor

Congratulations Grads!

Happy Father's Day to All North Shore Dads!

by Suzanne Provencher, Publisher/Editor

Hello again, dear readers! Can you believe that summer is finally here?

I'd like to congratulate all grads and wish all Dads a very Happy Father's Day!

You are reading our 2-month Summer issue, which covers June AND July. After this issue, we'll be back with our August issue – just in time for *Back to School Season*! **To advertise in our August issue, please contact suzanne@northshorefamilies.com by noon, Wed., July 18.**

In this issue, we have our **final installment in our 11th Annual Summer Camps & Programs Showcase Series**. If you still need to make plans for your kids' summer – the time is now! Visit our **online Camp Directory**, too, at www.northshorefamilies.com/camp-directory-2018/ – click on a camp – and you'll be connected to their website. And please tell our camps that you saw them in **North Shore Children & Families** when you register.

In closing, I am looking forward to taking a little break from the day to day operations of **North Shore Children & Families** for some summer fun. I wish the same for you and your family. May your summer be healthy and safe, and filled with family, friends and fun.

Until August ~
Suzanne

Smooth(er) Sailing into Summer

Tips to Help Kids Have a Smooth Transition into Summer

by Dr. Kate Roberts, PhD

When kids end another year of school, most are happy to be finished. And yet kids need to adjust to the change from being overscheduled and overwhelmed during the school year to having free time during the summer. If parents don't plan carefully, kids could end up spending much of their summer days alone with video games or social media.

Because it's normal and natural for kids to feel a "let down" in their transition from the school year to summer time, parents need to expect some moodiness and frustration and be prepared to address it. The over-scheduled nature of children's lives has resulted in their physiology becoming accustomed to living in a state equivalent to "flight or fright", making it a big challenge when they go from school to summer. Kids can mentally look forward to summer and yet psychologically and physiologically, they need time to adjust to the change. How quickly and effectively kids transition from an over-scheduled school year to a slower paced summer depends a lot on how parents help them manage this transition.

Here are some tips that can help make a potentially bumpy passage from school to summer go more smoothly from the outset:

Know your child's temperament.

Different children respond differently to the change of pace from fast to slow. Some children will adjust easily with less structure and activity, while others will have a difficult time. When a parent is prepared to respond to his or her child's individual needs and temperament, the transition occurs more easily and without event.

Talk with them about their feelings.

Let them know that if they are feeling out of sorts, there is nothing wrong with them; rather they are adjusting from school to summer in a manner that is normal and natural. Encourage them to vocalize their feelings of boredom or disinterest as a way of moving forward and adjusting.

Establish good habits from the outset.

As much as parents may want to be hands off and give their children a total break, a free for all of unmonitored and overused technology, binge eating and other overindulgences will only create new problems. When parents give their children more of a break than they can handle, bad habits form risking power struggles when parents eventually attempt to rein back control.

Have a plan and a schedule.

Regardless of how independent and mature a child appears, parents still

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need to be the ultimate decision makers. Generally speaking, a week off from many responsibilities is sufficient and research data indicates that kids need to be challenged in the summer. For most kids, summer reading and work packets for up to an hour a day is enough to prevent summer learning regression.

Keep social connections. School is a social place where friendships occur without planning and effort. Parents may need to be more involved in keeping social connections alive in the summer. Ask your children about getting together with their friends and if it's not happening naturally, step in and facilitate. Even if you have to get

more involved than you would like, it's better than having a socially isolated child.

Set a family calendar from the start. While it's great to have down time and go with the flow, it's also realistic that kids do better and feel more secure when they know what to generally expect. Avoid over-scheduling, but fill in the calendar with a couple of daily activities such as 20 minutes of reading, a family activity (after parent work hours if necessary) and a small daily chore. Allow the kids to have a sense of control by filling in what they would like to happen the rest of the day.

Use the summer as a time to set personal goals with your children. Take children aside individually and set personal goals, such as developing social skills through increasing eye contact and handshakes with new and unfamiliar

people or when greeting adults. It's less risky for kids to try new behaviors outside of school during summer vacations. Another goal is self-advocacy. More and more schools push children towards independence at younger ages. If your child is shy or self-conscious, put them in situations where they can take safe risks and learn to overcome their shyness. Examples include volunteering at the local church, having a leadership role in a family community service project or enrolling them in overnight camp where they can learn to be more independent.

Summer is a time for freedom and fun, and this can be balanced with some structure and a game plan to prevent summertime blues. If you follow these tips, your kids will have a smoother transition from school to a fulfilling and enjoyable summer.

Dr. Kate Roberts is a psychologist and parent coach on the North Shore. Questions can be directed to www.drkateroberts.com.

North Shore
Children & Families



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Issue	Ad Space Deadline
August	Noon, Wed., 7/18
September	Noon, Wed., 8/22
October	Noon, Wed., 9/19

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Family Law

Choosing the Right Trustee

by Mark Tuttle, Esquire

If your will leaves assets to a trust, the executor will transfer those assets to the trustee for distribution to the beneficiaries, or for continued management. A trust is a binding legal contract, so the trustee has a legal obligation to follow the trust's instructions and to manage the funds in a prudent manner. A good trustee is one that possesses a combination of interpersonal skills such as impartiality, integrity and the ability to be discreet regarding confidential information, and technical abilities such as administrative capabilities and investment management skills. The biggest decision to make in designating a trustee is whether to use a family member or a professional.

Family Member as Trustee

Most family members will not charge a fee and they generally have a stake in the trust's success. Possible downsides to choosing a family member as a trustee include lack of expertise, mortality and family conflicts. If a family member is financially competent in matters concerning the trust, has the time and interest to manage the trust and if you are not afraid of family conflicts, using a family member can be a great choice for a trustee. However, depending on the type of trust, you should ensure that appointing a family member does not run afoul with certain tax benefits or your estate planning goals.

Institutional Trustee

Most banks have a trust division which can manage your trust longer than any living person. Banks typically have experience with investments, tax preparation, accounting and trust administration. They are highly regulated and are typically a sound choice for trustee. However, this expertise comes at a cost, so you should understand what the costs are and how they are assessed before you hire a bank as trustee. Banks are typically conservative investors and may not meet your investment wishes if you employ complex or higher-risk investments. Banks, unlike individuals, typically do not die or become incapacitated and can manage trust assets in perpetuity. Banks do merge and bank personnel move, so there is an impersonal element as trustee and the level of empathy provided to your family may be lacking. However, when family members are in vociferous disagreement, this detachment is very beneficial to the orderly administration of the trust.

Lawyers can also act as trustees and typically charge less than a bank. If you hire a lawyer as trustee, make sure there are no conflicts of interest between a lawyer running the trust and the lawyer representing individuals with an interest in the trust.

Splitting the Difference: Co-Trustees

You may decide that multiple trustees would be beneficial. Co-trustees should be familiar with your intent and special considerations while managing the trust. You can decide how the trustees will make decisions, what responsibilities they will have and how trustees can be removed for unsatisfactory performance. Multiple trustees could have different duties aligned with their area of expertise, or they could act as a checks and balances system. A popular choice when choosing a family trustee or a family and professional trustee combination is to choose an independent financial institution as the trust's investment adviser. This step can alleviate both conflicts of interest and any lack of investment management expertise on behalf of one or more trustees.

Conclusion

If you have a simple trust with assets well below the state and/or federal estate tax thresholds and you have a family member who has the temperament, time and technical abilities to manage a trust, a family member as trustee is a great choice. If you do not have such a person in your family, or if your trust is complicated or has substantial assets, a professional trustee or a combination of family and professional trustees is a better option. The best trustee is one who will make the same decisions you would make if you were available to make them.

Mark Tuttle is a practicing attorney with offices in Salem, MA – Tuttle Trust & Fiduciary Services, LLC. He specializes in Estate and Business Planning; Wills and Trusts; and Divorce Mediation. Mark can be reached at mark@tuttletfs.com or 978.548.7662. www.tuttletfs.com

Raising Compassionate Children



Teaching Kids to Give Brings Happiness, Healing and Purpose



by Leah Okimoto,
Founder/Executive Director

It's almost summer! Time for sheep shearing and fishing! Our kids have been waiting for the weather to finally get warmer so they can carry out their ideas in both of these areas. How could sheep shearing and fishing involve doing things that benefit others? We're glad you asked!

"Give a man a fish, and you feed him for a day. Teach a man to fish, and you feed him for a lifetime." So how powerful is it when kids teach other kids to fish! On a Saturday in late May, 6th graders Andrew, Davis, Ryan and Thomas led a workshop at Poms Pond and taught six kids from Lowell, most of them older, how to fish. Living in the city, these kids do not have an opportunity to spend much time in the woods, in nature, near ponds and trails. It was very peaceful and relaxing, but they also had so much fun learning how to catch (and release) bass, croppie and sunfish. The boys are so passionate about

this sport and already so knowledgeable! It was inspiring to see what natural teachers they were and how much they enjoyed sharing their love of fishing with others.

And then that same weekend on Sunday was the annual Sheep Shearing Festival in North Andover on the Commons! For the second year in a row, 7th grader Lyla hosted a booth there offering free dog-sitting and treats and toys for attendees who came with their dogs but needed help while going to see the sheep shearing and shepherding demonstrations. She also recruited a few friends to help her and welcomed donations, which will go to the MSPCA – Nevins Farm. She had "people food" available as well and handed out free juice boxes, chips and fruit to very grateful parents and kids. This year, she designed a beautiful banner that can be used in future years and discovered her love of graphic design! It was such a creative way of using her love of animals to participate in and help out her community, while also raising



funds for an amazing shelter that helps so many animals.

In this issue, we also wanted to highlight and thank our incredible summer program and camp partners who are offering opportunities for 42 of our middle and high school Alumni to have life-changing and horizon-expanding experiences this summer. It's all part of our Alumni Development program, through which we try to support our participants, especially those with the least access to enrichment opportunities as they get older and look to their future. We need caring leaders like them who take initiative, have empathy toward others, notice their needs and seek to help wherever they can, so we want to develop them in every way possible starting right now! "The more you learn, the more you know, the more you can do...the more you can give." If you are looking for summer opportunities for kids you know, please consider these generous, highly regarded programs:

Agassiz Village Camp, Andover Bread Loaf, Beam Camp, Brown University Leadership Institute, Camp Merrowvista, Choate Summer Session, Exeter Summer Session, Essex Art

Center, Grab the Torch girls leadership institute, Hurricane Island Foundation camps, Hurricane Island Outward Bound (thanks to enormous support from the Stevens Foundation!), Merrimack Repertory Theatre Young Company Camp, Phillips Academy Summer Session, STRIVE Trips, and Wildwood at Mass Audubon Camp!

For those of you who would like to experience Aaron's Presents and be inspired by what our young people are doing in our communities, **please join us for our 5th Annual Ice Cream Celebration at Phillips Academy in Andover (Kemper Auditorium) on Saturday, June 16th, 1:30-3:30pm.!** It's free for all and an afternoon of joy and hope for youth and adults alike. Have a wonderful, safe summer, and please visit www.aaronspresents.org to learn more about how a child you know can apply to participate in Aaron's Presents next school year!

Leah Okimoto is the Executive Director of Aaron's Presents, a 501(c)(3) nonprofit organization that she founded in 2014 in memory of her infant son, Aaron. Feel free to contact: Leah at lokimoto@aaronspresents.org or (978)809-5487.



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Children's Book Review

This Is It

Written and illustrated by
Daria Peoples-Riley

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Reviewed by Ann Britton Ranger

While shopping for a sentimental gift for my daughter's college graduation, I stumbled upon a beautiful picture book that calls to mind so much of Abby's childhood, which was filled with ballet classes, Nutcrackers at Christmas and flowery springtime recitals. From the free-spirited dancer in mid-grande jete on the book's cover, to the uplifting story inside, *This Is It*, by Daria Peoples-Riley, is sure to delight dancers of all ages.

The book was inspired by the author's own daughter and a trip to



New York City. On her way to an audition, the aspiring young dancer in the story gains confidence as she

moves through the city with her shadow in tow. At first she is hesitant, with crossed arms and a worried countenance. Her shadow stands taller, hands on her hips, as the story begins, "Look at me. Stand up tall. Arch your back. Hold your head high."

The shadow begins to dance, with pointed toes and outstretched arms, taking the red-haired girl by the hand. "The future is in your footsteps. Freedom is in your feet. Put one in front of the other, and greet your destiny." They dance on the sidewalk, through the colorful trees in the park, among the tall buildings, leaping and twirling, ever higher and more joyously, until finally they arrive at the audition. The shadow recedes, and the dancer stands ready, her curly red mane neatly coiled atop her head. She is ready for the spotlight. "Hold your

head high. This is it."

As I flipped through the pages of this book in the gift shop, I teared up a bit as I thought back to the day that my husband and I first dropped Abby off at college. That morning, in our hotel room, my previously confident high school senior dissolved into a blubbing mess. "I can't DO it!" she sobbed. I knew she could, and I told her so as I held her. After graduation, when she leaves her beloved college, she will find this delightful book on her nightstand, welcoming her back home. I hope she will find both comfort and inspiration in the story.

Ann Britton Ranger is the Early Childhood Education Program Director at Beverly Children's Learning Center. She began collecting picture books when her own three children were young, and enjoyed sharing these stories while teaching preschool for many years.



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