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Series returns!**
RSVP by January 16th!



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December 2007 - 2018



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North Shore family for 11 years!

*From Our North Shore Family to Yours -
We Wish You the Happiest of Holidays!*

WINTER ISSUE: DECEMBER 2018 - JANUARY 2019

From the Publisher & Editor

Celebrating Our 11th Birthday • Wishing You the Happiest of Holidays

by Suzanne Provencher, Publisher/Editor

It's hard to believe, but another year has almost passed. **This December marks our 11th birthday – and 11 years of being a part of your North Shore family!** I am so thankful for the advertisers and contributors who have helped to make *North Shore Children & Families* possible and available to families throughout the North Shore – including yours. And I welcome new advertisers to join us in the New Year – so we can continue to share this family-friendly, local publication and resource with you and parents throughout the North of Boston region each month. While we are free for you, our dear readers – this publication is very expensive to produce, print and distribute. So whenever you can, please tell our advertisers that you saw them in our pages – and thank them for making this publication possible for you and your North Shore family. And finally, we are so grateful for our loyal parent-readers throughout the North Shore – *all 50,000+ of you!* We are here for you and because of you and your North Shore family.

At this time of year, we also celebrate many holidays which are steeped in rich, religious traditions. While it's wonderful to celebrate the holiday we most identify with – it is also interesting to learn about the many different holidays that are celebrated at this time of year. Whether your house has a tree or menorah or kinara – whether you hang stockings or spin dreidels or light candles – may we all respect the many ways to celebrate and may we take this opportunity to educate our children about all of the wonderful religions and cultures that make up the fabric of our world. Knowledge, understanding and



respect will lead us towards peace, which our world desperately needs. May our differences bind us and not divide us.

This issue is our 2-month Winter issue, which covers December *and* January. We will be back to our monthly publishing schedule in February.

To advertise in the February issue, please contact suzanne@northshorefamilies.com by noon, Wed., Jan. 16.

Attention Summer Camps & Programs: We will launch our 12th Annual Summer Camps & Programs Showcase Series in the February issue! To feature your summer camps and programs, please contact suzanne@northshorefamilies.com for our special camp showcase ad sizes and rates. Our Showcases will appear in the February, March, April, May and Summer (June/July) issues in 2019, 5x. For over 11 years, *North Shore Children & Families* publishes the largest camp showcases in print on the North Shore and we hope your summer camp or program will join us in 2019.

In closing, please choose love and peace and kindness and gratitude – whenever you possibly can. Positive energy brings positive change – and our world is desperate for positive change. How will you and your family or classroom make a positive difference – not just at this time of year, but each and every day?

*From Our North Shore Family to Yours -
May Your Holidays Be Filled
With Love, Peace, Kindness & Gratitude.*

Until next time ~
Suzanne

Returning in February!
The 12th Annual Summer Camps & Programs Showcase Series – Part 1

To advertise your summer camp or program, please RSVP by noon, Wed., Jan. 16. Special ad sizes & rates apply.
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Parent Guidelines for Giving the Gift of Technology

by Dr. Kate Roberts, PhD

At the top of so many children’s holiday lists this year are video game consoles, iPads and computers. Technology can be an amazing gift, but it’s also a potentially dangerous one that needs close supervision. Families tell me that although they want to protect their children from becoming video addicts, they also don’t want them to be without tech completely and out of their friend’s social norms. The question becomes *how can parents give the gift of technology without losing control over it and their children?*

When you choose to allow your children to engage in technology, you should consider the range of responsibilities that giving this gift entails. Technology is many things, but it is not just a toy. Yes, it’s true that a

nine-year-old who plays *Angry Birds* offline is just playing a game, but consider the addictive quality of the game and it takes on a new meaning. Games are meant to be played for entertainment, in limited intervals. Games should not cause anger and defiance when removed.


Parents can have control if they set up technology with guidelines they can enforce. Consider these principles before you buy the next device:

- 1. Focus on their behavior. More than the time spent on devices, focus on what they are doing when they are *not* on devices. If they are thinking about the next time they can get on, you have an issue. If they have a full life and they are using technology as one more way to entertain and connect with their friends while gaming and the like, and if it’s all in moderation, then it’s okay.
- 2. Focus on how they stop using it. The expectation needs to be from the outset that they will stop using technology when you ask them to stop. Period. They will stop without antics and anger.
- 3. No multi-tasking. Do not accept multi-tasking, like talking with you while they are on their phone. It sets a negative precedent, it’s rude and it’s horrible behavior for building positive social skills.
- 4. Be prepared to talk. Now more than ever, parents need to talk with children and teens to know what’s happening in the tech and non-tech world. The more you, as a parent, are in the know, the better off your children will be.

- 5. Establish trust. Tell them, upfront, that the phone is *yours* and you are leasing it to them and they will be expected to give it to you any time for your review. Being sneaky about when and whether you look at their phone and technology use erodes trust. Be upfront about it and there will be no surprises.
- 6. Establish rules about posting pictures. There are few rules about which pictures are acceptable to post. The healthy rule is no picture posting of any friend or enemy or anyone without the person’s *upfront* permission. That will save you and your children a lot of headache if they follow this rule. On the flip side, to enforce this you also need

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North Shore Children & Families



www.northshorefamilies.com
P.O. Box 150
Nahant, MA 01908-0150
781.598.8025

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Suzanne M. Provencher
Publisher/Editor
suzanne@northshorefamilies.com

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Please see page 3
for our upcoming deadlines.

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PUBLISHING SCHEDULE

Issue	Ad Space Deadline
February	Noon, Wed., 1/16
March	Noon, Wed., 2/13
April	Noon, Wed., 3/13

To explore your advertising options or to secure your space, please contact Suzanne at 781.598.8025 or suzanne@northshorefamilies.com.

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Our Next Issue is Our February Issue!

Featuring Part 1 in The 12th Annual Summer Camps & Programs Showcase Series!
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Giving Technology

Continued from page 3

- your children's permission to post pictures of them on your social media sites. You are teaching them to be respectful of others and it works both ways.
7. Stand firm on social media. More and more studies show that teens who are not on social media are happier. Some very popular and connected preteens and teens don't use social media. Keep them off social media at least until the age of 13, the legal age to sign up for many social media platforms in the United States. Over emphasis of social media leads to depression, negative peer pressure and distorted thinking such as the whole world is happier than me. Avoid all that by staying off of it.
 8. When they break the rules, have them engage in activities that they hate as part of the consequences. Don't make it about you and act angry, just give them the consequences they hate and let them learn their lesson naturally.
 9. Consider a contract upfront. A contract is good for reminding them that you have an agreement. Expect it to be broken, but the biggest thing is to follow your gut instincts. If you think they are overly invested in technology time, you have a problem. Address it proactively by limiting technology and getting them involved in other things to make a well-rounded child.
 10. Technology offers children and teens endless opportunities. However, if not managed correctly, those opportunities can turn into nightmares. You can raise a healthy, tech-savvy engineer-to-be. But remember that today, you are the technology boss in your home. And with that mindset, you are good to gift technology!

Dr. Kate can be reached at
kate@drkateroberts.com
and www.drkateroberts.com.

Family Finances

Financial Help for The Disabled

by Mark Tuttle, Financial Advisor

People with severe disabilities are almost assured a life of poverty. Many could work but for their disability. People with disabilities receiving Medicaid and Social Security income would lose those benefits if they earn more than \$700 a month or have assets greater than \$2,000. There are ways to provide for a special needs child without running afoul with Medicaid and Social Security eligibility. The following discusses the pros and cons of three types of special needs trusts and the newly enacted 529 ABLE accounts.

Third-Party Special Needs Trust

If parents or others want to provide for a special needs child, the best course of action is most likely a third-party donor special needs trust. This type of trust requires the donor not to be the beneficiary, or the donor can be anyone but the special needs child. Anyone can donate assets to this trust during their lifetime or at death. The trust has added flexibility in that it can be a revocable or irrevocable trust, and it allows beneficiaries in addition to the disabled child. One of the greatest benefits of this type of trust is that if the special needs child passes away, the remainder of the trust is not required to be paid to Medicaid for the services provided during the special needs child's life.

First-Party Special Needs Trust

If a special needs child receives or is going to receive assets as an inheritance, these assets will cause the disabled person to lose his Social Security and Medicaid benefits. A first-party special needs trust must be established by a parent, grandparent, guardian or the court, and the designated beneficiary must



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be under the age of 65. Unlike third-party special needs trusts, the special needs child must be the sole beneficiary, it must be irrevocable and a Medicaid payback provision is required. Note that if the Medicaid payback is satisfied, the remaining assets can be distributed to anyone as a named beneficiary.

Pooled Income Trust

Pooled income trusts can be beneficial if a sum is too small to justify the cost of creating and administering a trust, if someone does not have a good trustee available or if the beneficiary is over the age of 65. Pooled income trusts are created and managed by a non-profit organization which combines your assets with other assets for investment purposes, yet accounts for the assets as if they were segregated from the other assets. The trust must be funded with the funds of the disabled beneficiary, and created by the disabled beneficiary, if competent, or by a parent, grandparent, guardian or the court. Medicaid payback is required and any assets remaining are retained by the non-profit organization administering the trust.

529 Able Accounts

It is sad to know that a statutory account for disabled people was not enacted by the federal government until December of 2014 via the Achieving Better Life Experiences (ABLE) Act. However, now that Internal Revenue Code subsection 529A exists, a statutory special needs trust is available. ABLE accounts are modeled after 529 college savings accounts in that you can contribute up to the maximum annual gift allowance in a calendar year (\$15,000 per individual donor in 2018), gains on contributions are tax-deferred and distributions for qualified disability expenses are tax free. ABLE accounts dispense with the formalities and expense associated with creating and administering a trust, but also have additional restrictions such as the disabled beneficiary must have become disabled prior to the age of 26 and amounts over \$100,000 will disqualify the disabled person for SSI eligibility (note this amount will not disqualify the disabled person for Medicaid). Any amount distributed that does not qualify as a qualified disability expense will be taxable to the special needs child as income, subject to a 10% penalty, and could disqualify them from Social Security and Medicaid. Medicaid payback is required at the death of the special needs child, but any remaining amount can be distributed to a named beneficiary with such amounts being taxable income to the beneficiary.

If you are confused as to which account is best for you or whether you should have multiple accounts, help is available. You can contact your state's disability law foundation, speak with an estate planning attorney and call your state's ABLE account administrator for more information. With proper planning, asset and income limitations imposed by Social Security and Medicaid can be overcome and you can provide for your special needs child.

Mark Tuttle is the father of two and a lifelong resident of the North Shore who writes about personal finance. You can reach Mark at marktuttlesq@gmail.com.

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Raising Compassionate Children



Teaching Kids to Give Brings Happiness, Healing and Purpose

by Leah Okimoto,
Founder/Executive Director

What a busy autumn it has been! We have been working with many kids around the Merrimack Valley and North Shore areas to bring their kind, thoughtful ideas to life. Thank you to all of you parents and teachers and others who have supported their desire to participate in Aaron's Presents. For any of you who might know other kids who are interested in doing something good for someone else, feel free to go to our website where we have our application online in English and Spanish. This is how

they can participate even if they do not attend one of the schools or after-school programs that we currently partner with on a weekly basis. We welcome kids from throughout the North of Boston region!

Here are a few examples of the projects that elementary and middle schoolers have led over the past couple weeks:

5th graders Evelyn, Kara and Katie collected blankets for people in Lawrence displaced from their homes by the recent gas explosions. They did not want to simply deliver the



blankets, however, but also wanted to volunteer and be of service in some way. So they spent the morning at Debbie's Treasure Chest in Lawrence, sorting and organizing donations, and had a great time making positive memories together and by helping out the community.

8th graders Dasia, Diosmairy and Jade shopped for some toiletries and other essential items, and then donated them to community hero Deb Carberry's annual *Someone Cares Package Party* effort. Every year, Deb brings together hundreds of volunteers and truckloads of donations to assemble care packages for local homeless individuals, some of whom are living outdoors. The girls helped put together the packages and

then gave some of them out personally to people in need around the city of Lawrence and to a large homeless shelter. Jade also baked chocolate chip cookies herself and added them to the packages.

And in late November, 5th graders Stella and Hannah visited with a group of 10 seniors at Wingate in Andover. They asked their former principal, Patty Barrett, and her dog Gracie, to join them – and together they brought joy and cheer to everyone in the room. They also brought some warm gloves for everyone and made ornaments and cards with them. We love seeing young children so excited to spend time with elders. They have a special kind of compassion that is so important to cultivate in our society,



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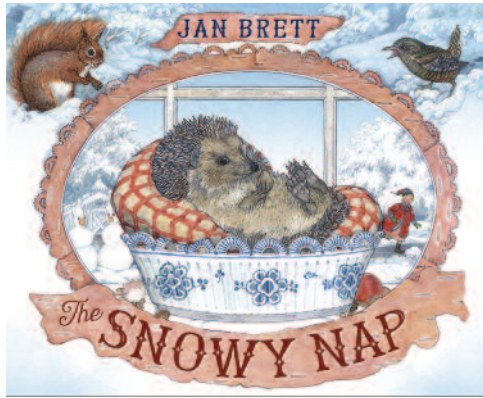


Children's Book Review

The Snowy Nap

Written and illustrated by Jan Brett
Copyright 2018 by Jan Brett; G.P. Putnam's Sons
An imprint of Penguin Young Readers Group

Reviewed by Ann Britton Ranger



The winter season is the perfect time to curl up with your children to enjoy a few good books. Chilly, snowy days lend themselves to hot cocoa, fuzzy slippers and many of my favorite wintry favorites like *The Snowy Day* by Ezra Jack Keats, *Katy and the Big Snow* by Virginia Lee Burton, and of course, *The Mitten* by Jan Brett. Seeking to add to my collection, I recently perused the children's shelves at a local

bookstore and I was thrilled to discover a new book by Jan Brett, titled *The Snowy Nap*.

This story features a curious hedgehog named Hedgeie, who is also the main character in another book, *The Hat*. This time we find Hedgeie preparing for a long winter's nap. As is the case with all of her books, Jan Brett's wonderfully detailed illustrations draw you in. A playful cast of characters includes many woodland and barnyard animals. As Hedgeie stops by to chat with each feathered and furry friend, he grows more and more determined to stay awake to see the winter they all describe. Hedgeie decides that snowflakes, icicles and jingle-bell sleigh rides are too wonderful to sleep through.

As you share this book with children, they are sure to be entertained as they learn about the concepts of changing seasons, hibernation and animal habitats. Rich vocabulary is woven throughout the story. Descriptive words such as ramble, bedazzled, trundled and shimmering embellish the tale. Just before Hedgeie finally drifts off for his much needed rest, he gazes out a window from inside a warm house where a young girl brought him after he nearly froze. He sees "flowers of frost" on the windowpane, and trees that "looked like lace against the sky".

The Snowy Nap would be a great gift to treasure for years to come. The next time the snow flies, grab a blanket, head for the couch and enjoy!

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.



to ensure that each generation, who cared for the one after them, is not forgotten, and so on.

We are so grateful to be connected with so many of you in our communities who are giving their time, resources and other gifts and abilities to help and serve so many

others. Many children are struggling to feel purposeful and valuable, and having firsthand experiences – no matter how simple – and making an impact outside themselves in their own unique ways, can be extremely empowering and invigorating. For more information about how we can

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; Kimberly LaBonte-Kay, North Shore Regional Director, at kimberly@aaronspresents.org; Ebony White, Lynn Mentor, at ebony@aaronspresents.org; Franchesca Arias, Lawrence Mentor, at franchesca@aaronspresents.org; Jenry-Ann Diaz, Lawrence Mentor, at jenry@aaronspresents.org; Monica Veth, Lowell Mentor, at monica@aaronspresents.org; or Matt Wolterding, Lowell Mentor, at matt@aaronspresents.org.

help a child you know to create and lead such an experience, please visit aaronspresents.org or contact one of our staff members below. Our

application is now on our website in English and Spanish. Wishing you a joyful holiday season and a compassion-filled New Year!

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