

RESOURCE KIT

For New Immigrant Parents

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SOUTH ASIAN WOMEN'S CENTRE

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Our Sincerest Thanks!

South Asian Women's Centre
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Introduction

The Ready for School Project of the South Asian Women's Centre (SAWC) that ran from September 2002 to June 2003 was made possible through the 'Prevention of Violence' grant of the Children's Aid Foundation. It was a community-based resource program to help promote school readiness behaviour and skills amongst low-income, new immigrant families. SAWC and the community would like to graciously acknowledge their gratitude to the Foundation for their generous support.

In the settlement phase of their new life, which is a process that takes a few years, new immigrants experience a lot of stress – much of it from having to understand everything one needs to know in a country in order to live: finding a job, housing, school or daycare for children, food, weather, language, a different educational system that might limit the capacity of parents to help their children navigate through the system or even helping with homework, support networks for social needs – as well the rights and responsibilities of citizens and the laws of a new country. What normally takes one a lifetime to understand and absorb, new immigrants have to try and learn in a short space of time, experiencing considerable stress in their lives.

This project reached out to children and parents. For both groups, support networks were created to meet their unique and group needs.

Through the Homework Club and Early Literacy Program, children received help with literacy readiness and homework. These programs provided space for children to make friends, learn skills for making and retaining friends, learn conflict-resolution strategies, and come together for recreation or just to hang out. Being part of a community, in this case a culturally supportive environment, that understands the stress and the unique cultural challenges created through identity change, helps to alleviate stress in children, as they find and shape their identity in a new country.

Parents' had a supportive forum where they discussed their problems of adjustment to a new environment, finding commonality of experience within the group, and seeking solutions to problems. In addition, they learned about aspects of their new environment, such as differences in the school context, understanding of child abuse definitions, prevention of child abuse and the legislation surrounding it. In addition, they had an opportunity to experience community development. They, and other parents like them, will have receipt of this resource kit – which we hope, will, in one resource, answer most of their questions and mitigate the environmental stress that they undergo. This resource kit will be translated into a few South Asian languages – Tamil, Bengali, Urdu, and Hindi. These will be available from 2004.

There was a strong community need for such a program. The program has been a success – accessed by many children in the community. I would like to express my deepest thanks to the Children's Aid Foundation, and especially Andrea Orr, Manager of Grants, for their generous support; the children who not only had need of the program, but brought a much appreciated energy and liveliness to the Centre; parents who came together and gave much-needed time and support to each other; volunteer tutors, some

of whom were themselves parents of the children in the program, who generously contributed their time, skills and warmth to the program; and the management and staff of SAWC for all their support.

Information for this resource kit has been drawn from various sources, with occasional adaptations by me. The sources are credited at the end of each chapter. The topics for consideration came through consultations with parents. They were felt to be immediately useful and relevant to new immigrant parents.

Some of the chapters are meant as springboards for reflection and discussion. They may not be culturally familiar or appropriate to some readers. Others are information-based. None of the chapters have claim to great depth. Readers are invited to explore the issues in greater depth at their leisure.

I have attempted to be accurate, relevant and informative as far as possible. However, please ensure for yourself the accuracy and relevance of information, before you consider any action. If you are not sure of any information, do seek advice and information from a settlement counselor. The South Asian Women's Centre provides settlement services to newcomers. Services are also available in many South Asian languages.

Happy Reading!

Faviola Fernandez
Project Coordinator
Ready for School Project (2002-2003)
South Asian Women's Centre

Developmental Guidelines

Ages and Stages

Moral Milestones

AGES AND STAGES

GUIDE TO DEVELOPMENTAL MILESTONES OF CHILDREN

Introduction

A general guide to developmental milestones in children is presented here. This highlights the sequence of development in children. Not every child will follow the same developmental path, especially not with regards to pace.

Explanations of the categories used are as follows:

Gross and Fine Motor Skills

Gross Motor skills refer to the control of large muscles of the body, while Fine Motor skills refer to the finer skills of reaching and grasping. Both are necessary for the development of balance, coordination, manipulation, hand-eye coordination, ability to tell left from right or back from front, tactile ability and response to auditory stimulus.

Cognitive Skills

These are the skills for knowing, creative and critical thinking, communicating, memorizing, concentrating, solving problems and learning how to learn.

Language Skills

Learning a language involves various factors including biological, psychological, affective and socio-cultural factors. Learning a language usually refers to the more readily obvious skills of reading, writing, speaking and listening. However all skills, gross and fine motor skills, cognitive and social skills all contribute to language readiness and development skills. It is important to recognize that learning a second language, especially while a child is young, is important. While English or French are the official languages in Canada, knowing a second language or learning one's own heritage language helps in a variety of ways, including furthering cognitive development, enriching one's personal life, maintaining generational ties within a family, extending one's social network, and perhaps even offering a greater range of job opportunities.

Affective and Social Skills

Affective skills refer to the ability of an individual to understand and manage his or her own emotions and values in order to lead a life of personal value. It strongly influences social skills, which refer to an individual's ability to interact and relate to others and in many circumstances in healthy ways. The individual will be able to find a voice, a place in the community, a role or contribution for himself/herself.

Note:

In many cultures, the social and spiritual domains are more closely intertwined than they may be for other cultures that also live in Canada. Children from all cultures learn and live together and will influence each other. Parents may need to recognize this distinction. For example, in some cultures, smoking may be considered only an anti-social habit, which an individual is seen to be responsible for personally; but it may well be, that for you as a parent, your child's refusal to quit smoking is seen not only as a failure to get rid of a bad social habit, but takes on a greater dimension, as a moral or spiritual failure to respect you as a parent. Countless such examples may be found.

GUIDE TO DEVELOPMENTAL MILESTONES OF CHILDREN

AGE: 0 – 12 months

GROSS and FINE MOTOR SKILLS

- Gains in height and weight
- Learns to control head, body, arms and legs, and fingers in that order
- Rolls, sits, crawls, stands, walks
- Reaches and grasps objects
- Uses hands to manipulate objects

COGNITIVE SKILLS

- Rapid gain in ability to discriminate sounds and colours
- Focus and concentration develops
- Ability to perceive depth and distance improves
- Ability to recognize and remember improves
- Imitates
- Able to categorise

LANGUAGE SKILLS

- Listens and focuses on variations of sound
- Shows sensitivity to rhythm
- Coos, babbles and makes sounds of language
- Attends to labeling to objects
- Shows and points to communicate

AFFECTIVE and SOCIAL SKILLS

- Displays basic emotions (happiness, fear, anger etc.)
- Smiles at people
- Engages with people through mirrored facial expressions
- Stranger and separation anxiety appears
- Shows attachment to familiar faces
- Explores environment in limited way

GUIDE TO DEVELOPMENTAL MILESTONES OF CHILDREN

Age: 1 – 2 Years

GROSS and FINE MOTOR SKILLS

- Walks, runs and climbs with better coordination
- Uses crayons, pencils to scribble
- Uses hands to build blocks of several cubes

COGNITIVE SKILLS

- Manipulates objects
- Imagination develops
- Finds hidden objects
- Able to perform more complex categorization
- Simple, problem-solving behaviour appears

LANGUAGE SKILLS

- Takes part in games such as peekaboo
- First words appear
- Vocabulary increases at a later stage; speaks in simple sentences, with some awareness of grammar

AFFECTIVE and SOCIAL SKILLS

- Joins in play
- Shows empathy
- Obeys and cooperates
- Becomes more self-conscious
- Understands self and others in terms of age and sex
- Able to exercise self-control

GUIDE TO DEVELOPMENTAL MILESTONES OF CHILDREN

Age: 2 – 3 Years

GROSS and FINE MOTOR SKILLS

- Physical play characteristics of jumping, hopping, throwing and catching
- Puts on some items of clothing
- Feeds self
- Ready for toilet training

COGNITIVE SKILLS

- Imagination matures
- Memory improves
- Develops ability to see things from others' perspective

LANGUAGE SKILLS

- Vocabulary expands dramatically
- Sentences show word order of language
- Takes part in conversation; uses cues to take turns and manage topic

AFFECTIVE and SOCIAL SKILLS

- Develops self-concept and self-esteem
- Understands causes and consequences of actions
- Able to empathise
- Gender stereotyped behaviour increases
- Cooperative and aggressive behaviour increases

GUIDE TO DEVELOPMENTAL MILESTONES OF CHILDREN

Age: 3 – 4 Years

GROSS and FINE MOTOR SKILLS

- Have better control of their bodies and functions

COGNITIVE SKILLS

- Able to generalize
- Categorises in more complex ways
- Understands counting
- Understands cause and effect
- More complex thinking skills appear, especially ability to play with thought

LANGUAGE SKILLS

- Able to adapt conversation to social occasion
- Continues to expand and explore grammar in language use
- Vocabulary continues to expand

AFFECTIVE and SOCIAL SKILLS

- Able to tell moral rules from social conventions
- Forms friendships
- Prefers same-sex playmates
- Self-conscious behaviour becomes more common
- Need a lot of love and encouragement as they learn
- Like to please others and do things right
- Likes to be praised
- Calmer and more cooperative than earlier age group
- Anxious

GUIDE TO DEVELOPMENTAL MILESTONES OF CHILDREN

Age: 4 – 6 Years

GROSS and FINE MOTOR SKILLS

- Able to dress and clean themselves
- More coordinated movement
- Can tie shoe-laces
- Uses crayons, pencils confidently
- Can use zips and buttons
- Can ride a bicycle

COGNITIVE SKILLS

- Concentration improves
- Ability to plan activities on a schedule
- Memory continues to improve
- Simple arithmetic skills appear
- Able to identify basic colours and shapes

LANGUAGE SKILLS

- Complex grammar forms appear
- Is very inquisitive
- Will constantly ask the question 'Why?'
- Likes songs, rhymes and puppet-play
- Asks questions
- Might talk to toys as well
- Likes to share information with others
- Sees relationship between letters and sounds
- Speaks in complete sentences
- Speaks in sentences that are more grammatically correct
- Describes events of the day
- Listens and follows simple directions

AFFECTIVE and SOCIAL SKILLS

- Able to make friends more easily
- Enjoys being involved in games
- Enjoys music
- Loves being read to
- Enjoys role-playing
- Enjoys the company of children of their age
- Knows how to share and cooperate
- Has good friends
- May display some aggressive behaviour during rough and tumble play
- Has acquired many morally relevant rules and behaviours
- Understands sex differences
- Understands, interprets, and influences a wider range of others' emotions

GUIDE TO DEVELOPMENTAL MILESTONES OF CHILDREN

Age: 6 – 8 Years

GROSS and MOTOR SKILLS

- Writing improves as motor coordination improves
- Drawings show depth and detail
- Permanent teeth set appear

COGNITIVE SKILLS

- More logical
- Understands conservation, classifications, and place order
- Spatial ability develops – concepts of time, distance and speed become more real
- Focus improves
- Ability to organize improves

LANGUAGE SKILLS

- The ability to make finer discrimination of meaning appears
- Vocabulary and grammar continue to expand

AFFECTIVE and SOCIAL SKILLS

- Self-concept becomes more refined
- Recognises ability, effort and luck in successes and failures
- More responsible and independent
- Concept of justice changes from equality to merit to benevolence
- More sociable
- Self-conscious emotions of pride and guilt are integrated with personal responsibility

GUIDE TO DEVELOPMENTAL MILESTONES OF CHILDREN

Age: 9 – 11 Years

GROSS and MOTOR SKILLS

- Start of puberty, with girls at least 2 years ahead in physical development
- Motor skills continue to improve

COGNITIVE SKILLS

- Logical thought – but more apparent for concrete situations rather than abstract situations
- Greater capacity for knowledge base, and better organized
- Elaborates
- Thinks about thinking

LANGUAGE SKILLS

- Discrimination of meaning becomes more refined; able to recognize layers of meaning
- Ability to manipulate abstract thought such as metaphor, and humor
- Conversational skills mature

AFFECTIVE and SOCIAL SKILLS

- Personality traits included in self-concept
- Self-esteem rises
- Greater emotional maturity
- Can distance self from event to gain perspective
- Appreciates the link between moral rules and social conventions
- Peer groups appear
- Friendships based on trust
- Gender-stereotype behaviour extends to academic subjects

GUIDE TO DEVELOPMENTAL MILESTONES OF CHILDREN

Age: 11 – 14 Years

GROSS and FINE MOTOR SKILLS

- Puberty peaks for girls
- Growth spurt begins for boys

COGNITIVE SKILLS

- More abstract and formal thinking appears
- Creates effective arguments
- Expresses a range of interests
- Metacognitive skills improve

LANGUAGE SKILLS

- A lot more abstract words added to vocabulary
- Understands and uses different style forms eg irony
- Ability to use complex grammar in speech and writing continues to develop

AFFECTIVE and SOCIAL SKILLS

- Moodiness; parent-child conflict increases
- Spends more time with peers
- Cliques form
- Peer pressure to conform increases
- Concern with appearance increases

MORAL MILESTONES

What is morality?

The following table reflects the work of Piaget, who assumes that all morality consists of a system of rules and that the morality is the extent of respect, which the individual has for the rules. Moral development in his studies corresponds with cognitive development for the age. His work, some consider outdated, but you might want to see some of its applications to you as a parent in observing, understanding and managing your child's behaviour.

AGE	STAGE
Below 2 years	May not have a sense of rules. Their play is a purely motor activity. Their ability to play games involving repetition of activity may not reflect awareness of rules.
2 to 6 years	Children develop an awareness of rules through imitation of others. They understand that these rules are created by authority and that they should obey them, but they cannot apply these rules to new situations. They can only imitate them in situations that they experience regularly.
7 to 10 years	Children understand that rules are important ways to regulate social interactions. While they may show glimpses of independent moral judgment, this stage is still marked by awareness of morality as rules determined by someone in authority that are meant to be obeyed.
11 to 12 years	Children display a lot more independence and autonomy in their understanding of rules. This corresponds with the development of their cognitive ability to move away from 'concrete' situations and think in the abstract, as well as the development of their social skill of cooperative play. They are able to understand that rules can be developed by consent. They do not merely come from authority.
Early adolescence to adolescence	Autonomous morality develops. A period of conflict may result as child asserts autonomous moral rules that go against the received values of early childhood or of parents – hence, the conflicts that children often face in their teens. Peer influence becomes stronger.

Communication and Discipline

Communicating With Your Child
Positive Discipline

COMMUNICATING WITH YOUR CHILD

We raise our children to feel loved, have a sense of identity, confidence, and dignity and to feel a sense of control over their lives and their environment. This encourages them to develop into strong, loving, capable and independent people, who will be able to manage the swings of life confidently.

How we communicate with our children can help them achieve a healthy self-esteem. Some ways to do this include:

Recognise the Importance of Communication

Communication is the means by which we teach and guide our children and learn from them what they feel, think and know. Draw your child out to express their feelings and thoughts. Share your thoughts and feelings appropriately.

Identify Barriers to Communication

Be aware of barriers that may prevent honest communication. Are you always in a hurry? Do you have a style of speech that puts others down or ridicules them? Is communication only one way? Your child might stop listening if you make no room for the child in the communication. Do you blame the child or does the child feel blamed when something goes wrong? Are you going through a very stressful period or experiencing strong emotions? Check yourself first. Delay communication if you are experiencing very strong emotions.

Set the Climate for Communication

Make yourself available. Set aside a regular time and place. It may be the few minutes after your child returns from school, during dinner or just before bedtime. Ensure that there are no interruptions. Your child needs to know that he or she is more important than interruptions. Prepare to give undivided attention. Make sure you are in a good mood. Be patient.

Listen With Attention

Try to recognize a child's point of view. Be sensitive to your child's feelings. Help a child identify feelings and work through situations, many of which are unfamiliar to the child. Teach your child to use words and not fists when they express frustration and anger. When children's feelings and thoughts are not acknowledged, they learn not to accept and respect their own feelings and thoughts. In the process, they lose their sense of self and their self-esteem. When consistent, loss of self-esteem makes a child vulnerable to abuse from others.

There is a strong, even direct connection between how children feel and how they behave. They behave right if they feel right. By listening to them with attention, you can help them feel right or guide them towards right.

It may not be helpful to deny the feelings they express, give advice, ask questions, defend the other person, show pity or psychoanalyse. Instead, share their experience. Some psychologists suggest you do not moralise either. The point is to encourage a climate of open communication within the family, instead of blocking off communication by these means. These means will have their place and time, but should not take place at the stage of first communication. As a parent, you are helping your child to solve his / her problems, so that they can learn to do the same for themselves, independently.

Engage Cooperation

Every parent has expectations of their child. Children have expectations of their parents that may not be articulated. Both have wills of their own. In a disagreement with your child, avoid getting into a battle of wills or a power struggle. Find a way to get cooperation. Most of all, avoid blaming, name-calling, threatening, making martyrdom statements, or being sarcastic.

Faber and Mazlish offer a 5 Step Strategy:

- 1) Describe what you see / describe the problem
- 2) Give information
- 3) Say it with a word
- 4) Talk about your feelings
- 5) Write a note

Here's an illustration. You, as a parent, might say, "I notice that there are many toys on the floor. The floor needs to be clear so that no one will trip or be hurt". Or, you might say, "Clear". Or perhaps, "It bothers me when I see that the toys on the floor have not been cleared after you have played with them". Or write a note to your child. Be humorous if you can manage it.

Create a problem-solving mode of communication

Help your child understand that certain types of behaviour are unacceptable. If your child has persistent disciplinary problems, let your child know that you will work collaboratively with them. Try the following strategy.

- Talk about the child's feelings and needs
- Talk about your own feelings and needs
- Brainstorm to find a solution which is acceptable to both
- Write down all ideas
- Decide on the idea you like
- Plan
- Go through on the plan
- Praise your child for every effort to stay on the plan
- Don't give up until you are successful

Encourage Autonomy

We teach so that children can learn to stand on their own feet. The teaching and guiding process is most intensive while a child is young. Some ways to encourage autonomy and self-confidence are:

- Let your children have choices
- Show respect for your children's strengths
- Don't rush to answer questions – lead your child to finding the answers
- Encourage your child to use sources outside the home, such as talking to friends for advice
- Don't take away hope
- Let your child own his or her own body – give your child privacy or teach them to respect the privacy of their own body
- Don't talk about a child in front of him or her – no matter how young the child. They might feel like possessions or objects, rather than real people
- Let a child answer for him or herself. This shows respect for the child
- A child will eventually be ready for certain behaviours. Tell your child that
- Avoid saying too many 'No's. Find a way to refuse without using the word 'No'

Instead of 'No's:

- Give information – eg. "It's late"
- Accept feelings
- Describe the problem. Eg, "I'd like to help you but I have to prepare dinner"
- Substitute 'yes' for 'no'. eg. "Yes, we can do that right after lunch"
- Give yourself time to think eg. "Let me think about that"

Instead of advice:

- Help your child to sort out feelings and thoughts and to articulate them
- Restate the problem as a question
- Point out resources your child can use outside the home eg. talking to grandparents

Praise

Praise helps your child feel valued and loved. It helps your child feel like a person of worth. Children develop a healthy and realistic self-image through praise. Most adults remember praise from their childhood that helped them develop themselves. Praise from a parent is especially treasured. Praise often translates into hope.

Descriptive praise is helpful. Instead of the vague, "What a good girl you are!" say, "I see you have done a lot of work here. Every book has been put away. It's a pleasure to walk

into this room.” This helps the child identify the actions and outcomes that deserve praise.

Free Children From Playing Roles

As they grow, children discover new possibilities within themselves and new images of themselves. As a parent, you can free your child from playing roles only to please you, especially roles that give them too many adult responsibilities

- Look for or create opportunities to show your child a new ‘picture’ of themselves, such as signing your child up for a craft session at the local library
- Put children in situations where they can see themselves differently
- Let your child overhear you saying something positive about them
- Model the behaviour you want to see
- Share with your child treasured memories of moments with them
- Encourage your child to see the best in him / herself

Maintain climate of open communication daily

Families desire close bonds amongst themselves. By maintaining a climate of communication daily, bonds strengthen and grow. Long after children leave their homes to lead independent lives, the effort you put into communication will reap its own rewards.

References:

Faber, Adele and Mazlish, Elaine: How to Talk so Kid will Listen and Listen so Kids Will Talk, Avon Publishers, 1999 (An excellent book)
<http://www.extension.umn.edu/specializations/youthdevelopment/components/6141-11.html>

POSITIVE DISCIPLINE

Children need a safe and predictable world to live in to feel secure. Rules are guidelines that help children know what to expect from their parents, how to behave in social situations, to understand the world better and to live in harmony with it. Rules set safe boundaries for children and help them respect the boundaries of others. Positive discipline involves defining acceptable behaviour and reasonable consequences for children who misbehave. In positive discipline, the child's behaviour is managed, not his or her emotions. Parents manage by establishing and reinforcing rules and guidelines, not by their emotions.

In establishing rules, parents might want to consider the following:

General Guidelines

- Be sure your child knows that you love him or her, even if you don't approve of the behaviour
- Encourage appropriate behaviour
- Rules and consequences for misbehaviour are more effective when both parents agree on them, practise them and enforce them
- Consistency is important. Discipline will be less confusing to the child if rules are consistently applied
- Create routines and stick to them
- Decide which behaviours and what values are important to you
- Set a few rules which can be enforced consistently
- Set the rules together with your child
- Let your child choose
- State rules simply and clearly. Help your child to understand the rules
- State expected behaviour. Rather than say 'Don't shout', say 'Ask him quietly if he wants a drink.'
- Ask what payoff a child gets from you – (positive or negative response) – from their misbehaviour. Does the child get positive or negative attention or does the child avoid doing something he or she dislikes? Do not react but find a way to help the child display more appropriate behaviour.
- Recognise that it will take practice and time to bring about appropriate behaviour.
- Change rules as children grow older

Misbehaviour and Punishment

- Discipline is about teaching
- Parents should explore ways in which they can discipline the child without instilling fear in them, humiliating them or causing them harm in any way. Some examples are suspending a regular 'treat' such as ice-cream, having a Thinking Corner where the child has to think about his/her behaviour and report back how he/she ought to have behaved. Brainstorm creative ways to discipline your child, always bearing in mind that discipline should bring about learning in the child
- Have a graduated system of discipline according to the seriousness of the misbehaviour

- Own a repertoire of strategies for disciplining the child
- Recognise that different children will respond to different forms of discipline
- You do not need to respond to every instance of misbehaviour. It would be too tiring. Ignore slight misbehaviour or misbehaviour which is the result of a child's tiredness
- When your child does not observe rules, let your child know that he or she has done something wrong, ask him or her to identify the misbehaviour, and to repeat the rule. Find out if your child has merely forgotten the rule. Do not punish forgetfulness. It will take time to bring about desired behaviour.
- Children will test the limits of parents. Expect this and do not over-react to it. State the rules firmly and clearly.
- Do not get into a power struggle with your child. This takes practice! Stay calm and focus on the behaviour of the child.
- Avoid disciplining your child in public; this humiliates the child, brings about shame in the child, but will probably not bring about much learning about the desired behaviour. It might bring about compliance, but not necessarily learning.

Proactive Behaviour Management

- Anticipate problems before they happen.
- State rules in advance.
- Create posters around the house that tell the child how to behave when eg. A poster in the washroom reminding the child to wash hands after using the washroom. Have it cheerfully illustrated so that children create positive associations to behaving well.
- Praise the child when he or she exhibits desired behaviour.
- Recognise your child's moods.
- Behave as you want the child to behave.
- Anticipate needs of your child. Pack a snack before you go out, so that the child does not throw a tantrum when he or she is hungry
- Learn to recognize your child's moods and anxiety. Catch problems before they can develop or early so that you can deal with them

Setting Consequences

(Adapted from article by Betsy Mann in Child and Family Canada)

Instead of using the term 'punishment', you might want to use the term consequences. If you cannot find the equivalent in your language, be sure that it is clear in your mind. You may want to allow your children to experience the consequences of their acts. In this way, the children learn that their decisions and behaviour have an impact on themselves and the people around them. This involves the child taking responsibility for the choices they make and gradually becoming more aware and questioning of the choices they make. Discipline through consequences empowers children and promotes self-discipline.

a) Natural Consequences

Life is a great teacher. The child can learn through direct experience that if they do not wear their hat or mittens, they will feel cold. More direct cause and effect situations are more effective with younger children. Older children will be able to respond to more remote cause and effect connections for example, if they spend all their savings, they cannot buy what they want.

b) Logical Consequences

Logical consequences are those consequences imposed by parents to link the behaviour of the child to consequences that make sense. For example, the parent might want to say to the child, 'If you finish brushing your teeth by 8.30 p.m., I'll be able to read you a story before bedtime.' Then if the child does not make the deadline, the child does not have a story read to him or her.

c) Consequences that repair

Give children opportunities to repair or undo the effects of their actions. For example, if they spill a drink, let them clean it up. This way they are empowered to bring about the desired change to an undesired situation. The spirit in which this is done is important. The child should not be made to feel that he or she is being punished.

d) Consequences that teach

Children need to know how they are supposed to act. And they need their parents to coach them on how to behave. Coach your child on what to say when a friend takes their toy without permission. Practise often and the child will learn to express his or her frustration in peaceful ways.

e) Creative Consequences

Get imaginative with consequences to some behaviours. If your child consistently forgets to wear his togue and mittens, create a system where each time the child forgets, he or she helps you with one household chore. Again, the spirit in which this is done is crucial. It would be if a spirit of fun is created. The child should not be made to feel small, humiliated or punished by the exercise.

References:

Website of Child and Family Canada: <http://www.cfc-efc.ca/> (An excellent resource)

Literacy and Learning

Preparing for Literacy

Creating a Learning Environment

Enrolling your Child in Day Care and School

Parents - Partners in Education

PREPARING FOR LITERACY

Preparing a child for literacy begins from birth. When babies listen to sounds, they learn to tell them apart and learn what meanings they signify. Learning a language is a complex and natural act that can be fostered deliberately. Speaking, listening, reading and writing are the four main skills that we recognize in communication, but there are many physiological, cognitive, and psychological processes that are engaged in developing and using these skills. You can consciously help develop these through various activities.

Skills for Literacy Readiness for Babies, Toddlers and Preschool children

It is important to communicate with babies. They receive and respond to a lot of stimuli and develop through this interaction. Children will absorb far more than they produce. By communicating with your child, you will have introduced your child to many sounds and words of the language. The child is also being exposed to the underlying grammar of the language or languages being heard. When your child is ready, he/she will be able to draw from this repertoire of received sounds and words to produce language. Listening to your child is also important. It sets up the interaction that is the basis of all communication. You can communicate with your baby through various means. Opportunities for pre-writing and writing activities should also be encouraged. Here are some suggestions:

- When your baby makes noises, acknowledge and respond. Mimicking the sound made is one response. Responding in a different tone, such as a questioning or reassuring tone is another way of preparing a baby for learning a language.
- When a toddler uses one or two words or pointing gestures to make requests, expand their request by using full sentences. For example, if a toddler points and says 'Milk', expand and ask, "You want milk, do you?"
- Ask a preschooler what he/she did while she was out.
- Children recognize and respond to rhymes and tunes. Introduce very young children, including babies to songs and nursery rhymes. Action songs and alphabet rhymes are usually well-received.
- Telling simple stories to children is another way to prepare them for literacy. When the same story is told repeatedly, you might find the child anticipating the story and telling you the lines instead. Be expressive. Introduce sound effects. Ask questions. Substitute your child's name for the main character's name. Be interested yourself in the story. Introduce stories from your heritage. Tell stories in your native language. Improvise by introducing objects and environments that are familiar to your child into the story.
- Play with sounds and words to make language learning fun. Create rhymes for words such as "funny bunny" or play games such as 'I spy' which goes like this, "I spy with my little eyes. What do I see? The letter 'b'. The child and you then look

for objects that begin with the letter 'b.'" Your preschooler can read signs on the street and pick up word recognition skills. Or get your child to read out the names of train stations and make up stories about what people do who get off at different stations. There are endless creative possibilities to play with language.

- Take your child to the library. Join in story-telling sessions. Show your child cloth books, board books, plastic books and picture books. Chapter books can be introduced to them at a later stage. Introduce fairy tales from a very young age. They capture and expand the imagination of children. As far as possible, let your child choose the books that interest him/her. Take advantage of the reading time to cuddle with your child. Talk to them about the pictures. Allow your child to feel and turn the pages. Encourage younger children to tell the story even if they're not reading the words. This encourages fluency and boosts their image of themselves as readers. Ask questions. Animate sounds wherever possible. Use story-telling cassette tapes. Do all of these in both languages wherever possible.
- Speak to and encourage your child to speak in your native language and in English. If you are not fluent in English, speak to your child in your native tongue. If someone else in the family can speak English, ask that person to speak to your child in English. Very young children can learn two or more languages without being confused. If none of the caregivers speak English, do not feel discouraged. Over time, children can and do pick up English in school. The initial disadvantage that your child might have in school by speaking only his or her mother tongue or English / French well, will not outweigh the long-term advantages of being able to speak both the language of the family and English / French. These advantages include a stronger sense of identity in the child, positive feelings about his/her family and social background, a closer relationship to members of the family who do not speak English, a finer appreciation of the metaphorical content of languages and the cognitive flexibility that comes with this and the possibility of finding jobs that require knowledge of two languages.
- Pre-writing and writing activities such as the use of play-dough, reaching for mobiles, drawing with crayons and paints, cutting with blunt-edged scissors and printing with pencils help the child develop their fine motor skills or their muscles in their hands, fingers and arms. Safe engagement in these activities should be encouraged as they prepare children for writing activities.
- Music is a great way to learn language. Rhymes and songs make learning a language fun. Use finger rhymes and hand rhymes to engage them. Action rhymes help them participate in songs.
- Use the dial-a-story service offered by the Toronto Public Library. Call 416-395-5400 to let your child hear a story.

Learning to Read

Learning to read takes place in stages. Children will go through the stages differently and at their pace. People read and write for many reasons. They do so for pleasure and interest, for work, for information so that they can make decisions, to know more about the world and to maintain personal relationships.

The *beginning reader* likes to be read to and likes to look at pictures in books. They learn by looking at picture books and playing with blocks that have letters on them. They especially love rhymes and songs and these are rich resources for teaching a child language.

The *emerging reader* is ready to learn to read. They begin to match words with sounds and start to read words aloud. They use pictures and memory as aid to understand text.

The *early reader* recognizes many words and uses more complex reading strategies to identify words. They develop confidence as a reader at this stage.

The *fluent reader* reads easily and for pleasure. They can read many types of text and can relate the meaning of books to his or her experience of the world.

Suggested Readings

The best time for children to learn to read is at pre-school level. Even babies can and should be exposed to books. Do read to the child in his/her native language, as well as in English / French. Compile your own list or help your child compile a list of books to read or that have been read.

Infant to 18 months

Board books made of heavy laminated cardboard are ideal for this age group. Some authors and series to look for are: Ann Blades, the "Hello Baby Books", and Helen Oxenbury, Mother Goose rhymes. Songs and rhymes in both languages are ideal for children in this age group.

Pre-school and Kindergarten

Khalsa, Dayal Kaur. *Sleepers*

Beck, Ian: *The Oxford Nursery Treasury*

Hayes, Sara: *Clap Your Hands*

Thomsan, Pat: *Rhymes Around the World*

Raffi: Five Little Ducks: *The Wheels on the Bus*

Ahlberg, Janet and Alan: *Each Peach Pear Plum*

Dr Seuss: *Green Eggs and Ham*

Eric Hill: *Spot series*

Junior and Intermediate School

There is such a range of choice of books for children. You might want to consider these as well as the choices your child makes. This list includes works featuring South Asians.

Krishnaswami, Uma : *Yoga Class* (A young girl tries out a series of yoga asanas, and finds out who she really is.)

Mehta, Lila & Chhaniara, Neela : *The Enchanted Anklet*

Gajadin, Chitra and Ong, Helen : *Amal and the Letter from the King*

Lee, Dennis, *Alligator Pie*

Munsch, Robert, Any book by him

Potter, Beatrix, *The Tale of Peter Rabbit*

Piper, Watty: *The Little Engine That Could*

Wettasinghe, Sybil : *The Umbrella Thief* (When each of the umbrellas he brings back to his village disappears, Kiri Mama devises a plan to track down the thief. A tale from Sri Lanka.)

Raimondo, Lois : *The Little Lama of Tibet*

Ray, Satyajit : *The Feluda Stories* (A collection of detective stories set in Calcutta)

Zimmerman, Werner, *Henny Penny*

Young, Ed. Lon Po Po, *A Red Riding Hood Story from China.*

Richler, Mordecai. *Jacob Two-Two Meets the Hooded Fang*

Arni, Samhita : *Mahabharata : A Child's View* (The author started writing the story when she was 7, and it was published when she was 12. She illustrates it.)

Amar Chitra Katha – Fables from India

Sendak, Maurice: *Where the Wild Things Are*

Gilmore, Rachna : *Lights for Gita* (The story of a young girl, newly-immigrated to the US from India as she celebrates Diwali)

Jones, Margaret : *The Elephant-Headed God* (A collection of Hindu myths)

Burnett, Frances, *The Secret Garden*

Silverstein, Shel, *Where the Sidewalk Ends*

Taylor, Mildred, *Mississippi Bridge*

Bains, Rae & Snow, Scott : *Gandhi : Peaceful Warrior*

Sreenivasan, Jyotsna : *Aruna's Journeys* (Aruna, an 11 year old Indian-American girl, reluctantly visits India and in the process discovers more about who she is)

Khan, Rukshana : *The Roses in my Carpets* (A young Afghani refugee finds hope amid adversity)

Perkins, Mitali : *The Sunita Experiment* (An Indian-American girl whose grandparents come to visit from India. Also about cultural conflicts she faces, and her maturing relationship with her mother)

L'Engle, Madeleine. *A Wrinkle in Time*

Montgomery, Lucy Maud. *Anne of Green Gables*

Smucker, Barbara. *Underground to Canada*

Yee, Paul, *Tales From Gold Mountain*

Khan, Rukhsana : *Dahling, if You Luv Me, Would You Please, Please, Smile*

Paterson, Katherine: *Bridge to Terabithia*

Taylor, Mildred: *Roll of Thunder, Hear My Cry*

Green, Betty: *Philip Hall Likes Me, I Reckon Maybe*

Moore, Janet: *The Many Ways of Seeing: An Introduction to the Pleasures of Art*

Armstrong, William H.: *Souder*

Rowling, J.K.: *Harry Potter series*

References:

Toronto Public Library: <http://www.tpl.toronto.on.ca/>

South Asian Women's Network: <http://www.umiacs.umd.edu/users/sawweb/sawnet/>

Ontario Ministry of Education: 'A Parent's Guide: Helping Your Child Learn to Read'.

Also on Website: <http://www.edu.gov.on.ca/>

CREATING A LEARNING ENVIRONMENT

There are many ways parents can directly influence the school readiness behaviour and school success of their children. Even if you cannot help your child directly with homework, you can create a positive and conducive learning environment for your child at home. With reluctant children, you may want to create incentives for the child, such as allowing them to watch a favourite TV program after they complete their homework.

The following tips will help you:

- Provide a specific area in your home for your child to do his or her homework. This place should be free from distractions such as noise from people talking or the television and telephone.
- Set a consistent time for your child to learn or complete his or her homework.
- If you can, equip the area with comfortable furniture for your child.
- If it is within your means, you might want to include general learning references, such as a dictionary as well as stationery such as pencils, pens, glue stick, scissors, paper, and mathematical set. These can be obtained at reasonable prices at Dollar Stores. Providing these signals your interest and commitment to your child's learning.
- Be physically present at your child's side occasionally or throughout the time you have set aside for homework. Your presence should be a supportive presence.
- Talk to your child about what he or she is learning in school. Ask them what they enjoyed at school, as well as what problems they faced. This may be a personal or academic problem. If the child brings up a personal problem with a friend, you might want to listen to your child first, then ask him or her what he/she thinks is the best way to resolve the problem, and then make suggestions if you think they might be useful. The same applies with homework problems. Ask if the child knows the best way to complete it, and if he/she doesn't, help the child through the process of finding a way and even experimenting with ways to complete homework. The advantage of this is that the child learns not just the content of a subject matter, but also the process of discovering the answer, which is an equally important skill. This would be of great benefit to the child in another way as well. His/her self-esteem will improve in time. Instead of feeling helpless in the face of difficult homework, the child will learn that there are ways he/she can help him/herself. With support and guidance, the child will learn problem-solving strategies, an important skill to have. Give constant encouragement to your child.
- Even if the child does not have homework for a day, encourage the child to read or practise their mathematics or writing skills in the set time. You might want to

try more creative and fun ways to practise these skills during these times, such as getting the child to help you draw up your grocery list or add up your expenses.

- Encourage your child to ask the teacher or friends for help if they find the homework difficult.
- Speak to your child's teachers often and ask them to suggest strategies to help your child's persistent difficulties.
- Get your child to show you the completed homework.
- Praise your child for completing his/her homework.

ENROLLING YOUR CHILD IN DAY CARE AND SCHOOL

Child Care

It is illegal in many provinces to leave any child under the age of twelve at home alone. One parent might want to stay at home to look after a child. In case, this is not possible or desired, parents need to look into childcare. In Ontario, there are three basic types of childcare. Licensing agencies regulate issues such as staff qualifications, child to staff ratios, physical space, health and safety and nutrition.

- 1) Child Care Centres – are licensed facilities located at a centre. Staff who are qualified in Early Childhood Education cares for children.
- 2) Home-based childcare – is childcare provided in the home of a caregiver. The caregiver may have a license to operate this from his/her home.
- 3) Own home care – where a caregiver is employed to care for a child in his/her own home.

Choosing Quality Childcare

Your child deserves the best care possible. If you are unable to provide care for your child and need to make alternative arrangements, you may want to consider the following for your choice of childcare. Your child's well being will be enhanced if these characteristics are present in the childcare of your choice.

- *Relationship between caregiver and child* – This should be a positive one. Ideally staff should be warm, enthusiastic, caring and responsible. Children will feel secure and will be able to develop in ways that enhance their self-esteem and confidence. They will likely look forward to being with the caregiver.
- *Caregiver training and satisfaction* – Training in Early Childhood Education, or experience with young children would be useful. Safety training is also important, especially in unlicensed childcare situations.
- *The physical setting* – The centre must meet standards in such areas as emergency and fire procedures, nutrition and cleanliness. The physical area must be safe, and there should be areas where the child can take part in activities such as playing, painting, looking at books, playing with blocks. Colourful and interesting wall decorations would capture and retain your child's interest in his/her environment.
- *The nature of the program* – High quality care is crucial. A balanced, supervised program made up of a variety of interesting learning and play activities that help a child develop healthily is useful. Imaginative and creative activities enrich a

child's development. Emphases on values education through activities help a child develop personally and socially.

- ***Licensing requirements*** - The basic requirements for quality care are met when licensing inspections are carried out. These requirements have been developed to ensure the health and safety of your child. In a childcare centre, the licence is displayed where parents and visitors can see it. If a provisional licence is displayed, ask the supervisor about the requirement that has not been met and the steps that are being or have been taken to meet it. It is your right to know.
- ***The amount of supervision the child receives*** – When a caregiver is responsible for a small number of children, they provide higher quality care. The adult-to-child ratio and maximum size of a group varies with age groups. For example, there must be one adult to every five children for ages 18 to 30 months. The maximum number of children for this group is 15. These ratios are regulated according to the *Day Nurseries Act*.
- ***Parent involvement*** – The involvement of parents as partners with their childcare providers are a critical element to the quality of childcare obtained. Parents who ask for information and who are actively involved in their child's development are acting responsibly towards their children. Caregivers who provide regular feedback and information strengthen the foundation of care that the child receives.

Locating Child Care Centres in Your Community

- Ask your friends, relatives, neighbours and colleagues for recommendations
- Go to the local office of the Ministry of Community, Family and Children's Services
- Look up the yellow pages of the telephone directory under Child Care or Day Care
- Try community information centres, childcare resource centres, libraries and religious centres
- Your workplace

Cost of Child Care

Childcare can be expensive. Depending on the type of childcare you choose, costs can vary from \$615 to \$1000 per month at childcare centres in Toronto. Home-based care giving costs slightly less, but nevertheless, is still costly. Prices vary from city to city.

Parents who cannot afford these costs can apply for fee subsidies, if they meet income and employment criteria. Seek out your closest settlement agency or contact the Ministry of Community, Family and Children's Services for information on how to apply for a subsidy. Be warned – there is a long waiting list for this, so act early.

The Ontario Child Care Supplement for Working Families provides support for children under the age of seven, to parents with low and middle income who are working, studying or training, as well as to families with one stay-at-home parent. Parents would normally receive this form automatically if they meet the eligibility criteria. Parents can also receive assistance through the Canada Child Tax Benefit. This is a tax-free monthly payment that helps eligible families with the cost of raising children under the age of 18. You can obtain the application form from a Canada Customs and Revenue Agency office or download the form from their Website at <http://www.ccr-aadrc.gc.ca/>. Please ask for advice or see a settlement counselor if there are financial implications for you if you avail yourself of these benefits.

ENROLLING YOUR CHILD IN SCHOOL

In Ontario, all children under the age of 18 have the right to attend a school in the area served by the local board of education. Even if the parents of the children are in the country illegally or have no status, children should be able to attend school.

All residents in Ontario between the age of 6 and 16 must attend school. Register your child at the local school or with the local school board office.

When you're enrolling your child in a school, bring the following documents:

- a) your child's birth certificate / passport
- b) your child's immigration status
- c) your child's immunization / vaccination documents
- d) any previous school records or documents

You may want the school to know of your child's medical condition, dietary needs, religious observances, any behavioural strength or weakness and any other concern.

Communication with School Staff

The principal and teachers of your child will be in communication with you regularly and on various matters. It is your responsibility to meet with your child's teacher to track the progress of your child or to raise concerns. A Parent-Teacher interview is one forum you can use to communicate with staff at your child's school. Ask for an interpreter, if necessary. Or bring along someone from your family or a good friend to interpret for you. It is very important that you recognize your role as an advocate for your child.

Your child may have special needs. It may be that your child is only just learning English and needs extra help. Find out about opportunities for your child to learn his/her heritage language in school. Ask as well about any special programs that the school might have, such as extra-curricular activities. Get to know the safety and emergency procedures of the school so that you can reinforce them at home.

You may be interested in finding out about the curriculum for the year and the teacher's expectations with regard to homework. Ontario's curriculum is a standardized one. You can access the website of the Ministry of Education and Training to find out more about the curriculum or call the Ministry to ask how you may obtain further information.

Be involved in your child's education. Your child will know you care!

References:

Ontario Ministry of Community, Family and Children's Services

www.settlement.org

www.voices4children.org

PARENTS – PARTNERS IN EDUCATION

Parents are important stakeholders of public education in a democratic society. As parents, you are partners of the school and you have an important say in how your child is being educated. The most effective way to exercise this right is by getting involved in your child's school or in a broader community-based organization that deals with education issues.

Why You Should Be Involved

- By being a member of the school community and engaging with teachers, administrators and other parents, you will better understand your child's learning environment. You can do this without intruding on your child's privacy.
- With this understanding, you can provide more meaningful support to your child, either by reinforcing, complementing or supplementing what your child learns in school.
- You can be your child's or your community's advocate.
- You will provide your children with an excellent model for community involvement.
- It strengthens your community. When communities do well, individuals do well too.
- You can learn some useful skills.
- It can strengthen family ties and relationships.

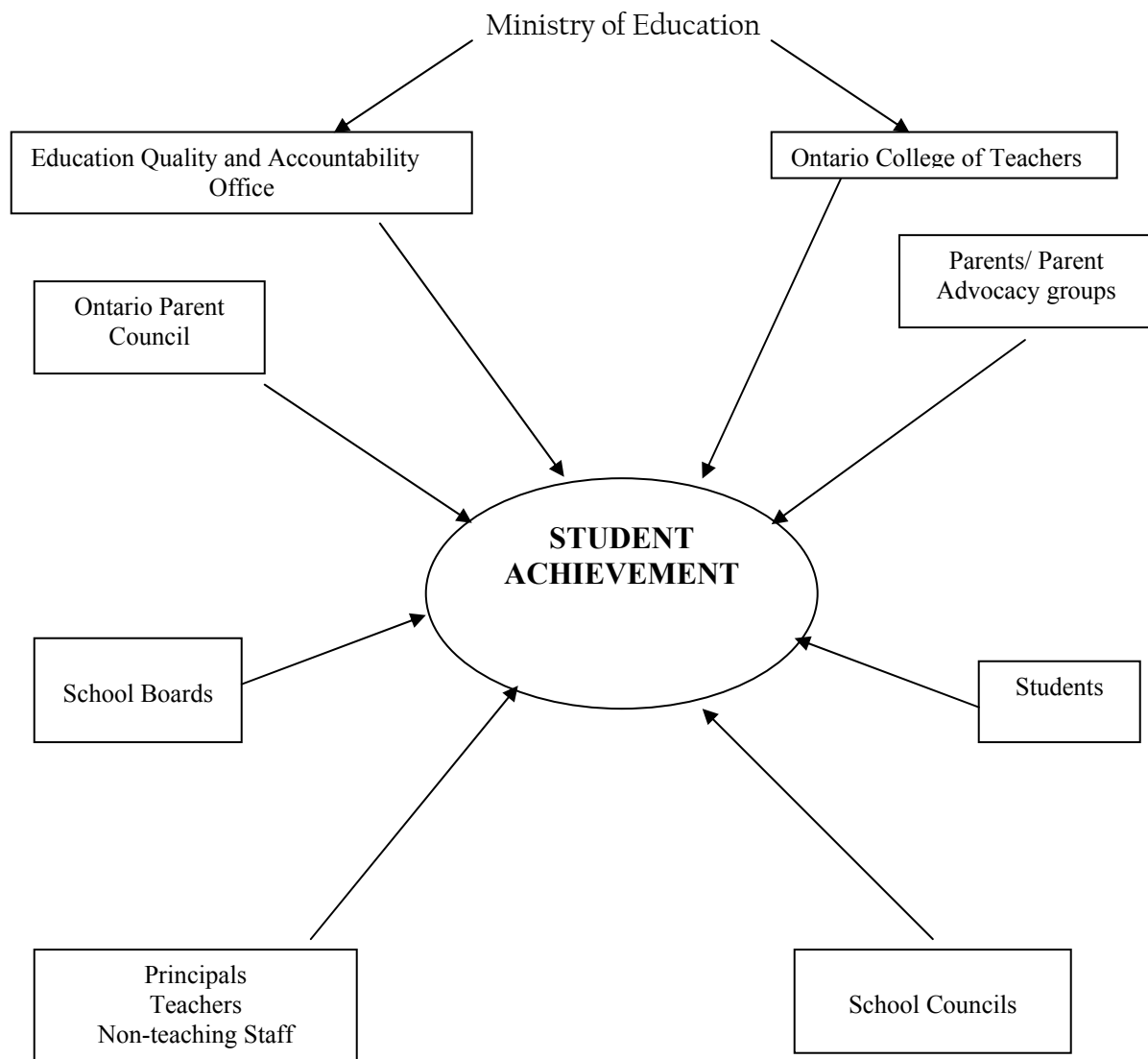
How You Can Be Involved

- The best way to get started is by attending a school's open house at the start of the academic year.
- The most common way to be involved is by attending parent-teacher conferences. It is an excellent opportunity to meet with your child's teacher to discuss your child's development and progress. You can also discuss volunteer opportunities with your child's teacher who may redirect you to the person in charge.
- You might want to join as a member of the School Council. The purpose of a school council is for schools to share information with parents and the community and to seek their ideas and views about matters under consideration by the council. The school council is made up of a chairperson, parent representatives, the principal, student representatives, teaching and non-teaching staff representatives and a community representative. By your involvement in the school council, you can be part of a team of partners working to ensure a high quality of education and accountability in the education system in Ontario. You will have a forum through which to express opinions, contribute to the goal of improving student achievement, be a partner whose views are valued and be kept informed about what is happening at the school and the board, and at the provincial level of education.
- The School Council has representation on the Ontario Parent Council. The Ontario Parent Council has resources for parents on many issues, such as

curriculum, homework, safe schools and fund-raising. You might want to access these resources. Their website address is www.ontarioparentcouncil.org Or you might want to contact them directly.

- In addition you may want to keep yourself updated on the education system by visiting the websites of the Ministry of Education in Ontario, the different school boards and the Ontario College of Teachers.
- You may want to work with community agencies and school boards to support heritage language programs, ensure that schools use community languages to communicate with parents, advocate for the hiring of teachers and other school personnel who speak the community languages, promote an effective bilingual program in school and so on.

Partners in Education
(Source : Ministry of Education, Ontario)



Play and Recreation

PLAY AND RECREATION

Introduction

Play is a vital part of a child's development. The play that children engage in teaches them skills and values that serve them throughout their life. Children pick up skills that help them develop physically, emotionally, cognitively and socially. Children improve in dexterity, coordination, cognitive skills such as cause and effect, estimation, creativity, personal expressive skills such as expressing frustration or joy, and social skills such as turn taking, sharing and cooperation. The child also learns to have passion for life's activities. This interest transfers to other activities as well. It is important to recognize as well that an activity is only play if the child finds it pleasurable. Otherwise it would only be considered a play activity and you and your child will not reap the desired rewards of genuine play.

Playing with your child from an early age helps build the foundation of a relationship based on affection and trust. It improves the self-esteem and confidence of children. Parents can gain from interactions with their child that are fun and relaxing. Introduce games that reflect your culture. This will enrich your child's cultural heritage.

You may also want to consider how you influence your child by the choice of toys or play activities. Apart from the specific skills and values that you promote through activities, you might want to consider how you are influencing your child about gender roles. Your child who is a girl might be interested in dolls or in make-believe roles as nurses or teachers, but might she not be interested in construction toys such as Lego? Try and explore your child's interests with them.

All children benefit from play. In addition to being a normal, developmental part of growing up, play can also be used for therapeutic purposes for children experiencing stress. There is no doubt that in addition to its specific benefits, play improves a child's quality of life.

Specific Benefits of Play

- A child discovers and develops his/her interests and imagination through play. Creative play helps a child discover the fun and magic of learning, knowing and creating, while developing a skill essential to survival in new situations. The child expands on an awareness of the known and the unknown, the real and the imagined. A playfulness of mind can be a useful quality to promote enjoyment and happiness. Involve your child in the planning and construction of games, as this will enhance their enjoyment.
- Children learn to learn through games. They learn by imitation and they learn through trial and error. Their awareness that new skills are needed for new games sharpens their awareness and readiness for learning in new situations.
- Children learn social skills and values through play. Among other skills, they learn to get along in a team to achieve an aim, they learn about competition and fair play, they learn about compassion and they also learn to explore different social roles through play-acting

- Children learn physical skills such as skipping rope, building forts from furniture and furnishings, dressing up, playing hide-and-seek and so on. Healthy development of physical and psychomotor skills is the outcome of such types of play.
- Children work off and work through their stress through play. Parents too benefit from the anti-stress benefits when they play with their child. Through play, children develop an essential coping ability that will be useful to them throughout their life.

Play Today?

You say you love your children, and are
concerned they learn today?
So am I – that’s why I’m providing a variety of kinds of play

You’re asking me the value of blocks and other such play?
Your children are solving problems:
they will use that skill every day.

You’re asking what’s the value of having your children play?
Your daughter’s creating a tower;
She may be a builder one day.

You’re saying you don’t want you son to play in that “sissy” way?
He’s learning to cuddle a doll;
He may be a father someday.

You’re questioning the interest centres; they just look
like useless play?
Your children are making choices;
They’ll be on their own someday.

You’re worried your children aren’t learning
and later they’ll have to play?

They’re learning a pattern for learning;
for they’ll be learners always.

Leila P. Fagg
(from Child Care Management Guide, p.36)

TYPES OF PLAY

- Blocks (varying sizes)
- Nesting toys
- Bubble-blowing materials
- Clay
- Dolls – (feature dolls of various cultural identities)
- Jump rope
- Play with sand, mud or play dough
- Hop-scotch
- Walk, Run or Climb
- Play Catch
- Stack Toys
- March or dance to music
- Throwing, catching, bouncing or kicking a ball
- Riding a bicycle
- Singing – especially nursery rhymes
- Books
- Play musical instruments, even home-made ones
- Speak nonsense sentences
- Crayons and Drawing Paper
- Stencils for tracing
- Dollhouse with furniture
- Toys for water play
- Fingerpaints
- Kite
- Magnetic letters and numerals
- Miniature people, animals, farms, vehicles
- Plastic bats and balls
- Puppets
- Puzzles
- Science materials (magnets, magnifying glass, home-made pulleys)
- Toy clock
- Toy telephone
- Wheeled toys
- Workbench with child-size tools
- Memory Games
- Chess
- Checkers
- Draughts
- Swim
- Games such as soccer, basketball and so on

IDEAS FOR PLAY

You do not need to buy many toys or gadgets to be able to play with your child. Many games do not involve the use of materials. Also, you might be able to use materials you find around the house or at a dollar-store to construct the toys. If your financial resources do not permit you to buy new toys for your children, you might want to buy used toys from stores or garage sales. Alternatively, friends and relatives may have children who have outgrown their toys and they may be willing to pass them on to you. Introducing games from your own culture to your child will be useful. If you run out of ideas, visit your local library and look for or reserve books on multi-cultural games. A balance of structured and unstructured play activities is also desirable. It provides children with the skills of discipline and the scope for imaginative discovery.

Pre-schoolers

With very young children, peek-a-boo is always fun. Action rhymes also interest children. Playground visits should be fun. Running in an open space is a healthy pursuit. Telling stories with felt characters expands the imagination of a child.

With slightly older children, magnetic letters on the refrigerator for letter and word recognition can be fun and can boost interest in language learning. Alternatively, you can cut out numbers from felt cloth and on a felt board, play numbers games. Get your child to choose the number that tells them what age they are or how many birds they saw. The level of difficulty of this game can be adjusted for different age groups. Children are ready for age-appropriate puzzles and word games at this stage. One cultural game from Sri Lanka is 'Train Station'. Children stand in a circle and are given or take names of actual stations or towns in Sri Lanka. When the leader who stands in the centre shouts 'Colombo to Kandy', the two children who represent these stations must run and replace each other in their places in the circle before the leader gets their place. This is a wonderful way to learn about the country their parents or grandparents come from. It enriches the child's knowledge of his or her culture.

Children from Junior and Intermediate School

A much wider range of games and recreation are available to children in this age group. Children can be encouraged to join school-organised games and recreation. In addition, they play self-initiated games at this stage, choosing their own friends to play them with. Other games that become more apparent at this stage are those with greater intellectual content. Parents can influence children's values at play especially in regard to choosing friends to play with, giving everyone a chance to participate, fair play, and how to safely accept and express frustration. You may need to express a zero-tolerance policy towards violence in both behaviour and content of games. This applies especially to computer games. An interest in military-inspired toys, however, does not necessarily suggest a proclivity to aggression or violence. It may simply be an imaginative exercise.

Apart from the toys and games that can be bought, try creating your own games. Here's an idea from www.kids-play-and-learn.com 'Landscape' is an imaginative, construction game that uses household items such as tables and blankets. Ask your child to create a country scene using any furniture or old, furnishing they can find in the house. Allow

your child to explore their imagination as they create a scene and a story around the scene.

Another idea from the same source is 'Travel World History'. Materials needed: posters, cut-out pictures of familiar structures from different countries eg. Statue of Liberty for the United States etc., glue, dice, encyclopedia. Paste the pictures to represent different countries in different areas of the poster. Then draw walkways or ladders from one picture to another. Start at one corner (your country) and place another country to represent the destination in the opposite corner (Finish). To go from start to finish, the child will need to roll the dice, and move the number of paces indicated by the dice. To stay in the place/country, the child will need to announce one fact or piece of information about the country eg. which continent it is in or what its capital city is. This game is appropriate for children from ages 6 to 12 and even beyond.

As a parent you might remember back to a time before cash registers were used in shops. Use a tin, a rope and a hook or nail on a wall or ceiling to illustrate the principle of a pulley and how it can be used to do work for us as a cash register. With your child, apply the principle to new designs of machines. Wouldn't that be exciting?

What are some games from your country or the country of your ancestors? Introduce them to your children. It can only enrich their personal experience.

At the end of the day, be sure that your child is having fun through play!

References:

Website of the Children's Aid Society of Toronto

www.kids-play-and-learn

Bertrand, Jane: Child Care Management Guide, Child Care Network, Ontario Coalition for Better Child Care, Ontario, 1990

Health and Safety

Nutrition

Safety in the Home

Children and Stress

Child Abuse

Bullying and Harassment

Street Proofing Your Child

NUTRITION

The best way to encourage healthy development in your child is by helping them develop healthy attitudes about eating and physical activity. As a family, develop habits and routines that will influence your child to stay healthy. Start early, while your child is young, taking into account as well that children do have independent tastes. Eating well, being active and feeling good about one's self are three intertwined aspects of healthy living.

Setting a Healthy Pattern for Life

1) Eat Well

Canada's Food Guide to Healthy Eating

Healthy eating involves a variety of food that helps ensure that all the nutrient needs of a person are met. Children will have different nutrient needs and may even have different allergies. It is important to know your child's health well enough to be able to recognize their needs. Consult a doctor for information on your child's allergies if any.

Canada's Food Guide shows different food groups as the basis for a healthy eating pattern. Finding a balance between the different food groups is important. The overall pattern of foods eaten over time is important. For example, you do not need to eat meat or its substitute everyday, but over a week you may have consumed them. Canada's Food Guide has been adapted for its multicultural population and copies of the food guide are available in Tamil and Urdu.

Here's a quick look at Canada's Food Guide. Feel free to substitute within the food groups. You may want foods that are more appealing to you and your child or that is appropriate to your culture or religion.

Grain Products (5 – 12 servings per day) – These include rice, pasta, cereals, bread, pita, muffins, 'pitu' and 'roti'. A slice of bread or a bowl of cereal is one serving, while a plate of rice or bun is 2 servings. Choose whole grain and enriched products (i.e. enriched with vitamins or calcium among others) more often.

Vegetables and Fruits (5 – 10 servings per day) – These include all fresh, frozen or canned vegetables and fruits, including juices. A medium size vegetable for fruit, such as a banana, or a slice of honeydew gives 1 serving. One-cup measure of salad or ½ a cup of fruit juice also adds up to 1 serving. Choose dark green and orange vegetables and orange fruit more often.

Milk Products (Servings per day: Children 4 to 9 years – 2 to 3 servings; Children 10 to 16 years – 3 to 4 servings; Adults – 2 to 4 servings) – These include milk, yogurt, cheese and butter. 1 cup of milk, 2 slices of cheese and a ¾ cup of yogurt are each equivalent to one serving. Choose lower-fat products more often, even for children.

Meat and Alternatives (2 – 3 servings per day) – Included among these are meat, poultry fish, eggs, lentils, peas, beans, and peanut butter. 50 – 100 grams of meat or fish, 1-2 eggs, ½

cup of lentils are each equivalent to 1 serving. Choose leaner meats, poultry and fish, as well as dried peas, beans and lentils more often.

Other Foods – Taste and enjoyment can come from other foods that are not part of the 4 food groups. Some of them especially should be enjoyed in moderation. They include water, jam, snack foods like potato chips, salad dressings, and chocolate. Choose lower-fat and lower-salt snack foods more often. Encourage children to drink water to quench their thirst and to drink more in hot weather or when they are playing hard. Having their own water bottle can help increase how much water children drink.

2) Be Active

When children are active, they are more likely to feel good about themselves and to recognize when they are hungry and when they are full. This will allow them to eat enough to meet their nutritional needs. Promote eating in the context of being active and feeling good about themselves.

Most children enjoy physical activity, especially when they can get to play with friends. It gives them a sense of accomplishment. Different children have different energy needs. More and more, children have a tendency to spend their time in front of the television or on the computer / video games. Children need encouragement and the opportunity to get up and moving.

Help Children Enjoy Physical Activity:

- Add active time to sessions, such as standing up to stretch.
- Make physical activity fun. They need not be ‘winners’ and ‘losers’ in games all the time. Make everyone a winner.
- Plan group activities such as an afternoon in a park. Even household chores become fun when done as a group.
- Make it easier for children in your community to be physically active. Work with parents, community leaders and schools to build in active time, to support before and after-school physical activities and to provide space and improve playgrounds for children of various ages.

3) Feel Good About One’s Self

Children come in different shapes and sizes. It’s what makes every one of them unique and special. Being comfortable with their own body is an important step in developing a good sense of self and leading a healthy life

Help Children Feel Good About Themselves:

- Accept children as they are, no matter their weight, size or shape. Focus on abilities rather than on appearance.
- Listen when children talk to you about their concerns over their changing bodies and appearance. Take them seriously and help them keep things in perspective.
- Promote healthy eating and do not encourage heavy children to diet or convince small children to eat more. Encourage children to decide for themselves and help them make healthy choices.

- Feel good about yourself. Children are more likely to feel good about themselves when the adults they look up to have a positive view of themselves.

What Influences Children's Eating?

Recognising the various influences on children's eating will help you as a parent to make choices to create healthy patterns. *Taste* is the main reason children give for choosing a favourite food. Include your child's choices in the menu. *Family influence* is another factor. Family eating habits, activity patterns and attitudes toward food and eating have an enormous influence on children. *Family income* also affects the food choices available to children. If your family income is limited, enrol your child in his / her school's breakfast club. If one does not exist, speak to the principal and to the parent group. Together, you may be able to find the financial and human resources needed to create one. *School* is another influence. School is an important source of information on nutrition information. The type of snacks served at school events reinforces eating habits. *Media messages* are subtle, yet powerful influences on children's eating habits. You might want to restrict your young child's TV viewings to advertisement-free stations such as Television Ontario (TVO). It would be useful to you to discuss with your child how the influence that television advertisements can have on them, often to his / her detriment. Help them to recognize the profit motive of manufacturers, as well as the persuasive techniques they use. Help him / her to recognize their identity as individuals with many personal and social values, and not merely as consumers for markets. *Other children* are an important influence. Children, and especially teenagers, have a great need for identification and approval from their peer groups. Recognise this need and with your child, discuss a balanced approach to planning nutrition.

Conclusion

Remember that, as a parent, you play a very important role in influencing your child's healthy patterns for eating and living. Model these healthy patterns for your child or influence them through supporting them by your presence, your involvement and most of all, your interest.

References:

Canada's Food Guide – Focus on Children 6 –12 years – Background for Educators and Communicators, prepared by the Office of Nutrition Policy and Promotion of Health Canada.

Occasional adaptations are mine

SAFETY IN THE HOME

What can you do to make your home a safe place for your child?

Injuries are the leading cause of death among children. The type of danger your child is exposed to changes with their age, abilities and environment. What this means for you, as a parent, is that you cannot let your guard down, even though you believe your child to be a responsible one and have taught your child safety skills. Tumbles and falls might occur naturally while a child learns to crawl, walk and run, but you can prevent bad accidents.

Be Proactive

- Recognise the threats and dangers associated with the age of your child. This will change over the years. If you have young children at home, get down to their height level and look around the house. Identify the safety hazards to them. Are there drawers he / she could open? The act of opening a drawer, as well as the possible contents of a drawer, can pose safety hazards to your children. Are there objects within their reach that they might choke on? Are there heavy objects they could pull down on top of them? Are there exposed electrical outlets? Remove all safety hazards to your child.
- Anticipate the new skills of your growing child. Before your child learns to crawl, install child-resistant locks in drawers and cupboards and gates at the top and bottom of stairs. With older children, block access to unsafe websites.
- Recognise when children are most likely to injure themselves. When children have just acquired a new skill, when they are in an unfamiliar place or when they are hungry and tired, they become prone to accident or injury. Be more vigilant at these times.

Prevention

Falls

- Never leave your baby or young child alone on a changing table or sofa.
- Use approved safety gates to block your child's access to stairs.
- Make sure that latches to balcony doors are installed high on the door, well beyond the reach of a child. Check that the door is always secured.

Burns and Scalds

- Children's skin is easily burned. During showers, set your hot water thermometer at 49 degrees Celsius. Or test the hot water on the inside of your wrist where the skin is delicate.
- Keep hot liquids out of a child's reach.
- Keep pots and pans on the back burners of the oven. Make sure all handles are turned inwards.
- Use safety covers for electrical outlets when not in use.

Choking and Suffocation

- Keep cribs and beds away from windows and away from curtains and blinds cords.
- Objects like stuffed toys and pillows should not be placed in a child's crib.
- Keep small objects out of reach.
- Don't give children under 4 years of age food they can choke on, like raw carrots and candy.

Poisoning

- Make sure that dangerous products are stored away from a child's reach. Some household products like bleaches, medication, perfumes and alcohol must be locked up.

Drowning

- Never leave your child near water, especially near bathtubs and pools. Children can drown in as little as 4 cm (1 ½ inches) of water.
- Whether you own a home swimming pool or you are visiting a friend who has one, make sure that the gates leading to the pool are secured with self-locks and self-latches.

Child Products

When you buy any child product, check to make sure that they will be safe for your child or what hazards to your child the manufacturer has identified. Do not be afraid to ask the salesperson if the product complies with safety standards. This would be especially necessary in products for babies and young children such as cribs and booster seats. Cribs made before 1986 are unsafe. Do not accept one from anyone if the crib is made before this date. Baby walkers are not recommended either. Keep yourself regularly informed about unsafe products. Keep your child safe!

(With acknowledgments to Canadian Paediatric Society, writing for the Canadian Health Network)

CHILDREN AND STRESS

Stress is a normal, everyday occurrence. Some stress in our lives is necessary to feel energized and to function at a high level. But too much stress prevents us from doing normal activities and can cause health problems.

It is not usually recognized that children face stress in their lives because of the myth that childhood is a time of carefree happiness. Stress in children needs to be taken seriously because children may lack the knowledge to understand what they are going through and may need help with developing appropriate coping strategies. It is an important part of their healthy development that children learn to recognize and cope with stress. Too much stress can make children feel lost and helpless and have a negative impact on their ability to deal with life's challenges. Without effective strategies, children can suffer from poor health, poor relationships and academic problems in school.

Learning how to cope with stress helps children feel a sense of control even in difficult situations. It helps them to develop new strategies to cope with new and difficult situations. In addition, the sense of empowerment they gain can improve their self-esteem.

7 KEY CONCEPTS

To Build On

- Parents and caregivers can help children learn ways to manage stress.
- There are signs and symptoms of too much stress.
- Relaxation strategies can reduce a child's reaction to stress.
- With help, children can learn to solve problems.
- Children who can recognize, acknowledge and express their feelings appropriately cope better with stress.
- There are simple ways to create a less stressful home.
- When children speak harshly or critically to themselves, they create more stress. Using their positive voice can lower stress.

Ways of Dealing With Stress

1a) Prevention strategies

Stress can be prevented in many situations by creating an open and loving family environment. With very young children, routines help to reduce stress. More general preventative strategies include regular sleep, nutritious food, open communication between parents and children and regular playtime or unstructured, unplanned time for children to spend by themselves. Reducing busy schedules and eliminating stressful situations can help get rid of stress.

1b) Symptom-reduction

These strategies include ways to calm down and move from a highly emotional state to a more rational one. Physical activities such as deep breathing and stretching help to reduce reactions to stress.

1c) Problem-solving

This is an effective strategy to help children to find alternate ways to deal with a problem. It is a new skill that can be taught gradually. Children are creative and can find solutions to problems over which they have some control. Problem solving allows children to try different options and discover what works well. If the first solution doesn't work, then they can try a different one. Recognising that there are a variety of possible ways to solve any problem helps children realize they have choices and gives them an increased sense of competence and confidence.

1d) Adaptation Responses

These help children minimize a stressor's (the cause or source of stress) impact. In some situations, there are no feasible ways to remove a stressor without equally unpleasant consequences. In such situations, individuals may adapt to help themselves cope with a stressful situation. Adaptation responses include positive self-talk to help put a stressor in perspective, or an imagination activity to rehearse for and relax in a situation.

2) Recognising Symptoms

Psychological

- Sadness and Depression
- Nightmares
- Frequent crying
- Anxiety and Fearfulness
- Reduced interest in activities
- Insomnia

Physical

- Tummy aches
- Headaches
- Frequent illness
- Bed-wetting
- Nail Biting
- Thumb-sucking
- Loss of appetite

Behavioural

- Hyperactivity

- Withdrawal – low interest in play and interaction
- Aggression
- Crying
- Biting
- Attention-seeking behaviour

3) A Problem-Solving Approach

As a parent, recognize your role as your child's best teacher. Children pick up many habits from their parents. Teach your child coping skills - set the stage for learning skills to solve problems. Here are some tips:

Help Children Relax

When a child is upset or angry, he or she is having a problem. This is not the time to try to solve the problem. Your child can only think if he/she is calm. Teach your child to use a relaxation strategy such as deep breathing or give your child a hug. Help them find other relaxation strategies such as drawing, running around, hugging a toy or taking a walk. Let your child know that you are aware he / she is upset. Help your child identify and express what he / she is feeling. But do not try to problem-solve at this stage.

Be a Coach

Help your child articulate the problem and come up with solutions that might work. The best thing to do is to ask questions and let your child do the thinking. Listen to your child's ideas and give encouragement. Only give suggestions if your child is unable to think of a solution. Teach your child the process.

- Do not solve the problem for your child.
- Do not give advice.
- Do not criticize your child's solutions.
- Listen very carefully to what your child says and observe how your child feels.
- Allow your child to come up with possible solutions. Some might seem reasonable, others silly. Encourage your child to find as many solutions as possible.
- Offer suggestions if your child is stuck and can't think of any solutions.
- Help your child to think ahead to see if the chosen solution might work.

4) Ways to Solve Problems

Step 1 – What is the problem? Name it. Clarify it.

- What happened?
- What are you doing about it?
- Is it working?
- Think of another question that you can ask.

Step 2 – How big a problem is it?

- Trace a hand, numbering thumbs and fingers.
- On a scale of 1 to 5, with 1 not much of a problem and 5 a big problem, assign a number to the problem.

- How does it make you feel?
- Think of another question that you can ask.

Step 3 – What could you do?

- What could you do to solve the problem?
- What else could you do? What other ideas might work?
- Think of another question that you can ask.

Step 4 – What would you like to try doing?

- Which idea will you choose?
- What might happen if you choose to do it?
- Will it make things better or worse?
- Think of another question that you can ask.

Step 5 – (Some time later) How well did the solution work?

- What happened?
- Was the problem solved?
- If not, what else can you do?
- Think of another question that you can ask.

Praise your child for the skills he / she uses to find a solution. It does not matter if the solution does not work the first time.

5) Scenario – Try a problem-solving approach for yourself

Your daughter is crying. She has just burst through the door, running all the way from school. Her older sister, who is supposed to come home with her, comes in a few minutes later. She won't tell you what happened and refuses to eat dinner. As a parent, how would you approach the problem?

New Immigrant Families and Stress

Many new immigrant children experience both the thrill and the stress of the experience of being in a new country. They also feel the vicarious stress that the adult members of their family face. From one session of the Parent Support Network, the following changes and challenges were identified.

Family

The sudden loss of immediate and extended family members through immigration is the strongest loss that is felt. A feeling of grief is experienced for quite some time. Families may lose their support network, both financially and socially. In South Asian families, where the extended family continues to play an important role, even children feel the loss and loneliness. Making friends one can trust takes time, as does creating a supporting network.

Especially in families where parents do not speak English, role reversals can take place. Suddenly, adults find themselves depending on their children to speak to authority

figures on their behalf. Parents can feel diminished. Children take on adult roles. We do not really know the impact of this on them.

Financial

Finding a job takes time and creates enormous stress. Language may be a barrier but non-recognition of foreign credentials and experience is also a huge source of stress. New immigrants often take up jobs that they did not train for, to ease the financial strain on the family. Not being able to practice their skill and trade is frustrating and the lower-skill level of job that many immigrants have to settle for is often humiliating. Immigrants often describe this as a betrayal by the government for having rewarded them with points for their education and experience on their applications to immigrate to Canada, but then neglecting systemic conditions that prevent them from working in their field of training. A culture of hiring that stresses the need for 'Canadian experience' reinforces the sense of injustice felt. Children often feel the stress vicariously.

Identity

One's sense of identity receives an immediate jolt upon landing. All the familiar markers of identity from a previous social environment are no longer relevant and immigrants have to 'find' or 'remake' their new identity in a new country. The confusion of finding out that what is valued is no longer valued, such as introversion or modesty, contributes to the confusion and sense of loss. The sudden exposure to a diversity of cultures and the skills for navigating such an environment are not 'taught' anywhere. They have to be learned, though. In a hurry.

Social Values

Values and value systems can and do come under personal interrogation, as individuals learn to accommodate diversity. How much of the 'old' culture should be retained? What is no longer that important or relevant? Why do children feel ashamed to pack food to school that they used to enjoy in the country of their birth? Why are they so familiar with elders? How does one make friends? Nothing is the way it used to be. Someone forgot to make visible invisible rules and norms. Needless to say, children will be experiencing the same stress.

Two resources for you and your child to consider when you need a listening ear are:

- 1) Kids Help Phone
Telephone Number: 1800-668-6868
www.kidshelp.sympatico.ca
- 2) Parent Help Line
Telephone Number: 1888-603-9100
www.parentsinfo.sympatico.ca

References:

Kids Have Stress Too: Program of the Psychology Foundation of Canada
Website of Child and Family Canada: <http://www.cfc-efc.ca/>

CHILD ABUSE

Child and Family Services Act

The Children's Aid Society is mandated to provide protection for children in need. While the Society has wide-ranging powers of child protection, these powers are neither self-prescribed nor arbitrary.

A child is deemed in need of protection in the following circumstances:

1. The child has suffered physical harm inflicted by the person having charge of the child or caused by or resulting from that person's
 - i. Failure to adequately care for, provide for, supervise or protect the child, or
 - ii. Pattern of neglect in caring for, providing for, supervising or protecting the child.
2. There is a risk that the child is likely to suffer physical harm inflicted by the person having charge of the child or caused by or resulting from that person's
 - i. Failure to adequately care for, provide for, supervise or protect the child, or
 - ii. Pattern of neglect in caring for, providing for, supervising or protecting the child.
3. The child has been sexually molested or sexually exploited by the person having charge of the child or by another person where the person having charge of the child knows or should know of the possibility of sexual molestation or sexual exploitation and fails to protect the child.
4. There is a risk that the child is likely to be sexually molested or sexually exploited as described in paragraph 3.
5. The child requires medical treatment to cure, prevent or alleviate physical harm or suffering and the child's parent or the person having charge of the child does not provide, or refuses to or is unavailable or unable to consent to, the treatment.
6. The child has suffered emotional harm, demonstrated by serious
 - i. Anxiety
 - ii. Depression
 - iii. Withdrawal
 - iv. Self-destructive or aggressive behaviour, or
 - v. Delayed development,and there are reasonable grounds to believe that the emotional harm suffered by the child results from the actions, failure to act or pattern of neglect on the part of the child's parent or the person having charge of the child.

7. The child has suffered emotional harm of the kind described in the subparagraphs of paragraph 6 and the child's parent or the person having charge of the child does not provide, or refuses or is unavailable or unable to consent to, services or treatment to remedy or alleviate the harm.
 8. There is a risk that the child is likely to suffer emotional harm of the kind described in the subparagraphs of paragraph 6 resulting from the actions, failure to act or pattern of neglect on the part of the child's parent or the person having charge of the child.
 9. There is a risk that the child is likely to suffer emotional harm of the kind described in the subparagraphs of paragraph 6 and that the child's parent or the person having charge of the child does not provide, or refuses or is unavailable or unable to consent to, services or treatment to remedy or alleviate the harm.
 10. The child suffers from a mental, emotional or developmental condition that, if not remedied, could seriously impair the child's development and the child's parent or the person having charge of the child does not provide, or refuses or is unavailable or unable to consent to, treatment to remedy or alleviate the condition.
 11. The child has been abandoned, the child's parent has died or is unavailable to exercise his or her custodial rights over the child and has not made adequate provision for the child's care and custody, or the child is in a residential placement and the parent refuses or is unable or unwilling to resume the child's care and custody.
 12. The child is less than 12 years old and has killed or seriously injured another person or caused serious damage to another person's property, or services or treatment are necessary to prevent a recurrence and the child's parent or the person having charge of the child does not provide, or refuses or is unavailable or unable to consent to, those services or treatment.
 13. The child is less than 12 years old and has on more than one occasion injured another person or caused loss or damage to another person's property, with the encouragement of the person having charge of the child or because of that person's failure or inability to supervise the child adequately.
 14. The child's parent is unable to care for the child and the child is brought before the court with the parent's consent and, where the child is 12 years of age or older, with the child's consent, to be dealt with under this part.
- * The above is only intended as a guide. If you have questions about a given situation, you should consult a lawyer or the children's aid society.

CHILD ABUSE

Under the Child and Family Services Act, anyone who witnesses a child being abused or recognizes the symptoms of an abused child, is legally required to report to the Children's Aid Society and the police. The child's safety is of paramount importance. Your call will be treated in confidence.

PHYSICAL ABUSE

Physical abuse is any harm to a child caused by an action or omission of action by a child's caregiver. It is defined as "any non-accidental physical force or action that results in or could result in an injury, impairment, intense or prolonged pain to the child, or a child's death. It may include but is not limited to such actions as assaulting, burning, shaking or poisoning" (The B.C. Handbook for Action on Child Abuse and Neglect, quoted in the Prevention in Motion Handbook of the Canadian Red Cross). It is rooted in the misuse of power by someone in a position of power. Injuries may include

- bruises
- welts
- cuts
- fractures
- burns
- internal injuries

Physical abuse can be one or two isolated incidents or can occur over a prolonged period of time. Children carry the impact of physical violence over their lifetime. Without intervention, some even perpetuate the pattern of violence in their relationships. Other general lifelong indicators include a poor self-esteem, an inability to trust, guilt or shame. Children sometimes suffer death from physical abuse.

Behavioural Indicators

- cannot recall how injuries occurred or offers an inconsistent explanation
- wary of adults
- may cringe or flinch if touched unexpectedly
- infants may display a vacant stare
- extremely aggressive or extremely withdrawn
- indiscriminately seeks affection
- extremely compliant and/or eager to please

Physical Indicators

- injuries that are not consistent with explanation
- presence of several injuries that are in various stages of healing
- presence of various injuries over a period of time
- facial injuries in infants and preschool children
- injuries inconsistent with the child's age and developmental phase

SEXUAL ABUSE

Sexual abuse is any sexual exploitation of a child by an older person where the child is being used for sexual stimulation or gratification. It is important to realize that the presence of any one indicator is not conclusive proof that a child has been abused. In most instances, abused children will exhibit a number of behavioural and physical indicators. The Criminal Code of Canada identifies a number of types of sexual abuse, including:

Sexual interference is

an invitation to sexually touch;
sexual exploitation of a young person;
parent, guardian, or stranger procuring sexual activity from a child;
householder permitting sexual activity;
exposing genitals to a child; and
incest.

Behavioural Indicators

- age inappropriate play with toys, self or others displaying explicit sexual acts;
- age inappropriate sexually explicit drawing and/or descriptions;
- bizarre, sophisticated or unusual sexual knowledge;
- prostitution; and/or
- seductive behaviours

Physical Indicators

- unusual or excessive itching in the genital or anal area;
- torn, stained or bloody underwear (may be observed if the child needs bathroom assistance);
- pregnancy;
- injuries to the genital or anal areas, eg bruising, swelling or infection
- venereal disease

Child Abuse Accommodation Syndrome

Sexual abuse is very damaging. Children who are sexually abused take a long time to recover from the abuse. Unfortunately, a few choose suicide as a means to end their pain. Summit, 1983, quoted in Prevention in Motion, identifies 5 categories that form the Child Abuse Accommodation Syndrome. This is an attempted explanation for why children are sometimes known to accommodate abuse – suffering the torment in silence. As adults, we need to be aware of and take responsible action to intervene. It is not within a child's capacity to do it themselves.

A. Secrecy

The sexual abuse of children thrives in an atmosphere of secrecy. Children are influenced to keep the secret of their abuse by:

- physical threats to their person or to their loved ones

- being told that the perpetrator might get into trouble if it got out (misguided loyalty to an abuser, especially if the abuser is a member of the child's own family)
- promises of rewards

B. Helplessness

Children and adolescents are in less powerful, even helpless positions in families and society. Too often, they lack the ability to understand and escape from abusive and dangerous situations.

C. Entrapment and Accommodation

A child trapped in an abusive situation may accommodate his / her abuse by various strategies, including minimizing, denying, forgetting, escaping (including suicide), and rationalizing.

D. Delayed, Conflicting and Unconvincing Disclosure

Too many children delay disclosing abuse. Their reasons include: fear of punishment, shame, fear of being blamed, or even that their parents knew but did nothing about it.

E. Retraction

Children often retract their testimonies. They may feel overwhelmed by guilt and anxiety or do not find the support they need within the family or community. Their fear increases because of the lack of support.

Understanding the process and impact of child abuse should motivate parents and other caregivers to provide a protective environment for children. Consider what preventive measures you can take and how you can prepare your child to avoid abusive situations.

EMOTIONAL AND PSYCHOLOGICAL ABUSE

Emotional abuse includes all act of omission or commission, which result in the absence of a nurturing environment for the child. It occurs when the caregiver continually treats the child in such a negative way that the child's concept of 'self' is seriously impaired. Emotionally abusive behaviour by the caregiver can include constant yelling; demeaning remarks; rejecting, ignoring or isolating the child; or terrorizing the child. Emotional abuse can be the most difficult to identify and prove.

Emotional abuse impacts the victim in the following ways, among others:

- Loss of self-esteem
- Loss of sense of self
- Impaired capacity for forming healthy relationships
- Impaired ability to identify own or others' emotions and respond appropriately
- Impaired ability to cope with the stresses of life
- Affected sense of personal fulfillment

Behavioural Indicators

- severe depression

- extreme withdrawal or aggressiveness
- overly compliant, too well-mannered, too neat or clean
- extreme attention seeking
- displays extreme inhibition in play

Physical Indicators

- bed wetting that is non-medical in origin
- frequent psychosomatic complaints, headaches, nausea, abdominal pains
- child fails to thrive

NEGLECT

Most caregivers do not intend to neglect their children. It usually results from ignorance about appropriate care for children or an inability to plan ahead. Neglect occurs when a caregiver fails to provide basic needs such as adequate food, sleep, safety, supervision, clothing or medical treatment.

Behavioural Indicators

- pale, listless, unkempt
- frequent absence from school
- inappropriate clothing for the weather, dirty clothes
- engaged in delinquent acts, alcohol/drug abuse
- frequently forgets a lunch

Physical Indicators

- poor hygiene
- unattended physical problems or medical needs, eg. dental work, glasses
- consistent lack of supervision

When is it safe to leave a child home unsupervised?

Leaving a child alone at home is potentially dangerous and against the law. The legal age at which a child can be left alone at home varies across provinces from age 10 to 12. In Ontario, the legal age is 12. However, age alone is not the sole determinant of whether a child is mature enough to be left home alone. The following must also be considered:

Is the child comfortable being on his/her own?

As a parent, are you comfortable leaving a child on his/her own?

Are all potentially hazardous situations to the child removed or secured? (Hazardous situations include poisonous substances, balconies, sharp objects and open doors and windows)

Is your child responsible?

Does your child understand and follow instructions?

Can your child find constructive things to do with him/herself without getting up to mischief?

Can you and child get in touch with each other easily if you need to?
Does your child know what to do in an emergency?
Does your child know how to get in touch with someone in an emergency?
Can your child handle unexpected situations?

If a child who is 12 years and older is guardian to a younger sibling, it might be a good idea to place the child through a safety-training course conducted for example, by the Red Cross.

TOP TEN PREVENTION TIPS

1. Report abuse. If you suspect a child is being abused or neglected, it is your legal duty to report the situation to a children's aid society. In Toronto, call 416-924-4646.
2. Know what abuse and neglect is
3. Know the signs
4. Volunteer to help vulnerable families
5. Support prevention programs
6. Be an advocate by encouraging leaders in your community to be supportive of children and families
7. Educate yourself and others
8. Teach children their rights. When children are taught that they are special and that they have the right to be safe, they are less likely to think abuse is their fault and more likely to report an offender
9. Discipline without hurting
10. Nobody is perfect. If you need help, ask for it. Free confidential information about parenting and services in your community is available from the Parent Help Line at 1-888-603-9100

References:

Children's Aid Society of Toronto: <http://www.casmt.on.ca>

Canadian Red Cross of Toronto: Prevention in Motion Handbook

BULLYING AND HARASSMENT

What is Bullying?

Bullying is a deliberate act of aggression and / or manipulation by one or more people against another person or people. It can last for a short period or go on for years. (Sullivan: 2001). All acts of bullying have one or more of the following characteristics:

- An unequal balance of power
- An abuse of power where the victim cannot defend himself / herself
- Often planned and systematic
- Occurring over a period of time
- Having different emotional and psychological effects on the victim, who will feel fearful, distressed and threatened, and the bully, who will feel calm and controlled and showing a lack of compassion for the victim. (Website of the Toronto Catholic District School)
- Harm to the victim can be external and will also be internal/psychological

What Form Can Bullying Take?

Physical

Egs. Hitting, kicking, pushing, biting, hair-pulling, locking in a room, pinching, punching, spitting, damaging another's property, and threat with a weapon

Verbal

Egs. Name-calling, abusive phone calls, taunting, teasing, verbal threats, racist name-calling and remarks, sexually suggestive or abusive language

Socio-Emotional

Egs. Malicious rumours, setting up to take blame, ignoring or excluding from groups, silent treatment, ruining friendships, sending poisonous notes

Some children are picked on to be bullied because they have one particular feature or characteristic that stands out from the rest of the group. This might be because of ethnic group, disability, sexual preference or even colour of hair!

Racist Bullying

Racist bullying is usually directed against ethnic minority groups, especially if they occupy less-privileged socio-economic positions in society. In extreme cases, such bullying has escalated to criminal acts of harm, including murder. For many ethnic minority children, racist bullying is encountered on a daily basis in the classroom, the playground and the world at large on a daily basis. (Sullivan:2000)

Sexual Harassment

Sexual harassment is unsolicited sexual attention. Girls and boys can encounter this, although girls experience this more often than boys. It includes obscene gestures and

remarks, comments about a person's body, sexual demands, sexual teasing or taunting. Such harassment has the effect of making the victim feel humiliated and demeaned.

Unwanted sexual touching is more than bullying – it is criminal behaviour.

Bullying of Children with Disability

Studies have shown that children with disabilities are two or three times more likely to experience bullying than other children. There are some reasons for this: disabilities make these children a target, they are often less well-integrated in the classroom, and some children with disabilities often display behavioural problems and act up, making them vulnerable to backlash.

Sexual Preference Bullying

Even in societies where homosexuality is legal and accepted, the culture of institutions can still be homophobic. Children can be teased or assaulted for their sexual orientation by other children and even adults.

Cyber Bullying

This is a relatively new form of bullying. Bullying has never been confined only to school. It occurs in the community as well. Cyber bullying includes sending threatening text messages to the victim and to other people, hacking into e-mail accounts to send threatening messages, and creating web-sites to maliciously spread rumours about a person. It is an insidious form of bullying as the victim is less likely to immediately know what's taking place or the identity of the bully without formal help.

Identifying Bullies and Victims

None of the following is meant to suggest that children are not individuals or that they can be classified; or even that once a bully or victim, then forever a bully or a victim. Parents, schools and the community at large are responsible for addressing some of the systemic problems underlying issues related to bullying and victimization.

Who Bullies?

Research has identified three types of bullies:

- 1) Physically strong, confident bullies, enjoys aggressive and domineering behaviour, feels secure and of average popularity
- 2) Academically weak, anxious, less popular
- 3) Bully / Victim – people who bully in some situations and are victims in others

In common, they all lack empathy for the victim. They are also more likely to have been victims of bullying, even perhaps within the family.

Effects of being a Bully

Children who are bullies are more likely to be involved in other types of anti-social behaviour such as shoplifting and truancy

Who is a Victim?

Three types of victims have been identified:

- 1) Passive, anxious, lacking in self-confidence and self-esteem, physically weak and unpopular
- 2) Physically stronger victims who can provoke other children, usually because of such problems as poor concentration, and provoking irritation
- 3) Some victims are aggressors. They are bullied by stronger children, and in turn bully weaker children

Effects on Victims

Harassment, isolation and exclusion can have the following effects:

- Children are affected socially. They are denied friends and social interaction.
- Feel unattractive and incompetent
- Have trouble forming relationships
- Academic work suffers
- May suffer poor health
- Sleeping difficulties
- Feel alienated, disempowered, ashamed and angry
- Physically, may suffer from broken bones, broken teeth, concussion, bites, bruises, cuts etc.

Observers to Bullying

Onlookers often report feeling a sense of powerlessness when they observe bullying taking place. They often lack strategies to deal with the situation and often do not believe that the situation can be stopped. Schools and communities that have effective anti-bullying philosophies and programs have met with success. Bystanders can feel empowered to stand up and intervene against bullies.

How Can Parents Tell If Their Child Is Being Bullied?

Your child may:

- feel anxious about going to school
- want to take a different route to school
- develop psychosomatic symptoms such as headaches and stomach aches
- show anxiety such as nervousness, bedwetting or have nightmares
- come home with mutilated books or torn clothes
- lose their possessions and ask for or steal money
- seem depressed and even threaten or attempt suicide
- be unable to concentrate on schoolwork
- show anger

What Can Parents Do If They Suspect Their Child Is Being Bullied?

- Ask your child directly. Reassure your child that it is not their fault and that they have done nothing wrong. Listen to your child attentively and treat the matter seriously.
- Assure your child that you will help them sort out the problem discreetly. Your child might fear retaliation on himself / herself if the matter is dealt with poorly.
- Keep a record of incidents and dates of incidents that had taken place.
- Inform the school immediately. The school is most likely to have a protocol to deal with bullies and a strong anti-bullying program.
- If this fails, consider moving your child to a different school with the help of the principal. The school community in the new school may have values that are friendly to your child.

Prevention

The best approach to take is a proactive one – prevention.

- Talk to your child everyday about what goes on in school without being too intrusive. Ask about what made them happy and what upset them.
- Help your child recognize behaviours that would be considered harassment or bullying.
- Help your child develop assertive behaviours. Model this for your child.
- Practise bullying scenarios at home and how your child can respond.
- Encourage your child to have at least one friend. Often children who are bullied have few friends. Friends are an important support in situations of victimization.
- Find out about the anti-bullying program in your child's school and how *all children* – bullies, victims and observers alike – are *taught* more constructive behaviours. Rules and regulations against bullying are not enough.
- Create a parent support group and work with other parents to create a safe and healthy school environment for all children.
-

References:

Toronto Catholic District School Board: 'Bullyproofing Handbook for Parents':

<http://www.tcdsb.org>

Sullivan, Keith: The Anti-Bullying Handbook. OUP; 2001. Auckland

STREET PROOFING YOUR CHILD

Street Proofing is a concept created to help children and parents identify and react to threatening or dangerous circumstances. Parents can help children identify a situation that is harmful to their well-being and to react to the situation. However, street proofing does not relieve parents of their responsibility to supervise their child. Remember, no child under 12 should be left unsupervised. Even adults can have problems against attackers. Children are definitely more vulnerable. Even so, it is useful to take some proactive steps to prevent dangerous situations and to react to them when they occur.

Here are some steps you can take with your child:

Identify Potentially Dangerous Situations

Awareness of Environment – Depending on the age of your child, you may want to walk around your neighbourhood with your child to familiarize him / her with what is normal for the area – people, places and activities. Help your child to spot something that is out of the ordinary and to avoid the situation. Identify safe people and places your child can go to for help, if necessary.

Be alert – point out areas in the neighbourhood that pose potential problems such as isolated parking areas, poorly lit alleys, cars near parks, abandoned houses and so on. The child should be trained to avoid these areas. Locate the closest telephones or police stations.

Preventing Danger

Create a plan – Work out with your child what he / she should do if they or one of their friends are in trouble. Train them to locate the nearest phone. Practise with your child how to make an emergency call. The call will be free of charge in an emergency.

Safety Tips for Children and Parents

You and your child should plan and practise the following in a consistent manner:

Children

- Always tell someone where you are going and when you are going to be home
- Know your name, address and phone number. Know the name, address and telephone number of the parent's workplace or someone else's if both parents are not easily available during office hours
- Only use well-travelled streets and lanes. Avoid back alleys and empty lots, especially at nights
- Always go around with a buddy. Do not travel alone
- Never go near a car or approach a car if the driver asks for assistance. Remember, adults do not need help from children
- Never allow a stranger to touch you. Even with people you know, there are good touches and bad touches. Learn to identify what a good touch is and what a bad touch is (Parents should know that 80 % of all sexual assaults to children are

- committed by a person the child knows and trusts, such as a friend, neighbour or family member)
- If home alone, never let a stranger into the house and don't let callers know that you are alone
 - In an emergency, it is important to tell someone what the problem is and what help you need. Call the police, fire department or anyone, especially an adult, that can help

Parents

- Know where your child is at all times. Know their friends. Keep a list of their friends' addresses and telephone numbers
- Do not leave your child unsupervised in locations such as cars, parks, public washrooms, arenas and malls
- Teach your child never to go anywhere with strangers and never to talk to strangers. As well, your child should never accept candies or gifts from strangers. Your child should always ask permission from you before accepting gifts from people they know
- Teach your child never to give anyone their address, phone number or the school they attend. This is especially important while using the telephone or chatrooms on the internet
- Tell your child never to allow anyone to touch them in areas not covered by their bathing suits or to touch anyone in these areas
- Teach your child to talk to you immediately if someone does anything that makes them feel strange or uncomfortable. Listen to your child and take action calmly
- Watch for troubling changes in your child's behaviour such as hesitation to go with certain people, or withdrawal. Find out what is happening.
- Take your child to and from school or meet your child's school bus both ways.
- Make sure that the school has a list of people who are allowed to pick up your child
- Work with other parents to encourage children to have a stable buddy system, so that your child never walks home alone

Reacting in a Dangerous Situation

Teach your child to:

- Say 'no' if he/she feels uncomfortable or threatened
- Stop and ask for help if he/she feels threatened or is lost
- Scream out "Fire!" if someone grabs them. People are more likely to respond to shouts of fire than to cries of help
- If someone grabs him/her, tell your child to yell, loud and long and to keep it up until the person lets go or help arrives
- Run – put as much distance as possible between him / herself and the problem
- Run directly to the nearest safe location – parent, neighbour, corner store, police officer etc. Tell them what happened.

Being physically with your child and mindful of him /her at all times is the best bet to your child's safety.

References:

Royal Canadian Mounted Police: 'Parent's Guide to Street Proofing Your Children' at <http://www.rcmp-grc.gc.ca>

Peel Regional Police: 'Streetproofing' at <http://www.peelpolice.on.ca>

Sick Kids Hospital of Ontario: 'Kids' Health' at <http://www.sickkids.on.ca>

Finance

Child Care Tax Benefit

Saving for Your Child: CESG and RESP

CANADA CHILD CARE TAX BENEFIT

What is the Canada Child Tax Benefit?

The Canada Child Tax Benefit (CCTB) is a tax-free monthly payment made to eligible families to help them with the cost of raising children under age 18. Included with the CCTB is the National Child Benefit Supplement (NCBS), a monthly benefit for low-income families with children.

What is the National Child Benefit?

The National Child Benefit is a joint initiative of the federal, provincial, and territorial governments. This initiative:

- helps prevent and reduce the depth of poverty
- ensures that families will always be better off as a result of parents working; and
- reduces overlap and duplication of government programs and services.

How are the Canada Child Tax Benefit and the National Child Benefit Supplement calculated?

You may want to use the online service on the Canada Customs and Revenue Agency website to get an estimate of your benefits. Or ask for help from your settlement counselor.

The benefits are calculated as described below: Please check for updates on figures.

Basic Benefit

- The basic benefit is \$1,151 (\$95.91 a month) for each child under age 18 (the basic benefit is different for residents of Alberta).
- There is a supplement of \$80 (\$6.66 a month) for your third and each additional child.
- There is a supplement of \$228 (\$19 a month) for each child under the age of seven. This supplement is reduced by 25% of any amount you or your spouse or common-law partner claimed for child care expenses on your income tax return.
- A benefit reduction is subtracted from this amount if your family net income is more than \$32,960. For a one-child family, the reduction is 2.5% of the amount of your family net income that is more than \$32,960. For families with two or more children, the reduction is 5%

National Child Benefit Supplement (NCBS):

- One-child family: \$1,293 a year (\$107.75 a month). This amount is reduced by 12.2% of the amount of family net income that is more than \$22,397.
- Two-child family: \$2,380 a year (\$198.33 a month). This amount is reduced by 22.5% of the amount of family net income that is more than \$22,397.
- Three-or-more-child family: \$2,380 for the first two children plus \$1,009 a year for the third and each additional child. The total will be reduced by 32.1% of the amount of family net income that is more than \$22,397.

NOTE

If you are on social assistance, the NCBS may affect the amount of your social assistance payments. Many provinces and territories will consider the NCBS you get as income and will adjust your basic social assistance by this amount – a feature known as clawback.

What determines the maximum payment for the National Child Benefit Supplement? The National Child Benefit Supplement (NCBS) is intended for low-income families with children. Therefore, the maximum is paid only if family net income is less than \$22,397. It is reduced by a percentage amount (which depends on the number of children) when family net income is more than \$22,397. Families with three or less children and family net income between \$22,397 and \$32,500 will receive partial NCBS. Families with four or more children will still receive some NCBS if their family net income is just above \$35,500.

What is meant by “family net income”?

Family net income is your net income added to the net income of your spouse or common-law partner, if you have one. Net income is the amount on line 236 of a person’s tax return.

About qualifying for the Canada Child Tax Benefit (CCTB)

Can I get the Canada Child Tax Benefit (CCTB)?

To get the CCTB, you must meet all the following conditions:

- you must live with the child, and the child must be under the age of 18;
- you must be the person who is primarily responsible for the care and upbringing of the child;
- you must be a resident of Canada; and
- you or your spouse or common-law partner must be a Canadian citizen, a permanent resident, a protected person or a temporary resident.

When do I apply for the Canada Child Tax Benefit (CCTB)?

Generally, you should apply for the CCTB as soon as possible after:

- your child is born
- a child starts to live with you; or
- you become a resident of Canada.

If you are eligible for the CCTB, you should apply even if you think you will not be entitled to receive it based on your current family net income. Your entitlement is re-calculated every July based on your family net income of the previous year.

How do I apply for the Canada Child Tax Benefit (CCTB)?

To apply for the CCTB, complete Form RC66, Canada Child Tax Benefit Application. Depending on your immigration and residency status, you may also have to complete the schedule *Status in Canada*.

You should not delay applying because Canadian Customs and Revenue Agency (CCRA) can only make retroactive payments for up to 11 months from the month it receives your application. In addition, if you apply for the benefit after the child is one year old, you have to attach proof of birth. However, if circumstances beyond your control prevented you from sending CCRA your application on time, you can ask for an extension by attaching a note to your application or writing to your tax centre.

Note: If you applied for the GST/HST credit, CCRA will use the number of children you have registered for the CCTB to calculate your GST/HST credit.

You can expect to hear from CCRA before the end of the second month after it receives your application. If your application is not complete, you will be asked to provide the missing information. This will delay the processing of your application.

Do I have to file an income tax return if I have no income to report?

Yes. You and your spouse or common-law partner (if you have one) has to file income tax returns reporting that you have no income, so that CCRA can correctly calculate your entitlement to the Canada Child Tax Benefit (CCTB). You have to do this each year to ensure that your CCTB payments continue.

Conclusion

As a new immigrant, you may find the above information overwhelming. Seek the help of your closest community agency or the relevant government department to ensure that your child benefits from any assistance that is given to them.

References:

Canada Customs and Revenue Agency: <http://www.ccra.gc.ca>

Immigration Canada: <http://www.cic.gc.ca>
www.settlement.org

SAVING FOR YOUR CHILD
Canada Education Savings Grant
and
The Registered Education Savings Plan

Canada Education Savings Grant

Every Canadian child is entitled to the Canadian Education Savings Grant (CESG). To access the grant, you need to open a Registered Education Savings Plan. Every RESP beneficiary is entitled to receive an extra 20% through the Canada Education Savings Grant for your child's savings plan.

What is an RESP?

RESPs are registered education savings plans that permit savings to grow tax-free until the beneficiary is ready to go full-time to college, university, or any other eligible post-secondary institution. When the student begins to use the RESP for education, the income accumulated on the subscriber contributions and the grant as well as the grant itself becomes taxable. However, because the student typically has little other income, he or she effectively pays little or no tax on RESP income.

The Government of Canada has made RESPs a clear choice for families wishing to save for their children's future education costs. You can choose from different types of RESPs – Family, Non-Family, and Group Plans – one that is right for you.

Important facts about Registered Education Savings Plans

- Any child can be the beneficiary;
- Parents, grandparents, relatives or friends may put a combined total of \$4000 a year into RESPs in respect of a particular beneficiary;
- Subscribers can contribute for up to 22 years after a non-family plan has been opened and up to the year in which the beneficiary turns 21 years of age in a family plan;
- Contributions to all RESPs on behalf of a beneficiary are subject to a lifetime limit of \$42,000;
- Contributions made to an RESP are not tax-deductible, and are not taxed when returned to the subscriber;
- The money in an RESP grows tax-free until the beneficiary is enrolled full-time in a qualifying program at a college, university or other recognized post-secondary educational institution;
- Then, the beneficiary can use Educational Assistance Payments paid from the RESP to help finance his/her post-secondary education;
- If the beneficiary does not go on to full-time studies, another beneficiary can be named (subject to terms of the plan). However, in order to keep the Canadian Education Savings Grant, the new beneficiary must be under 21 years of age and either the new beneficiary is a brother or sister of the former beneficiary or both

the new and old beneficiaries are under 21 years of age and are related to the subscriber. RESPs also now permit the payment to the subscriber of Accumulated Income Payments (AIP), or the roll over of the income to a subscriber's or a subscriber's spousal Registered Retirement Savings Plan, under certain conditions.

- An RESP must be terminated by the end of the 26th year.

How to Apply for an RESP in 3 steps

1. Apply for the Child's Social Insurance Number

For an application form, visit any Human Resources Centre of Canada (HRCC). Your local office is listed in the Government Blue Pages under "H".

2. Take out a Registered Education Savings Plan (RESP).

Once you have received the child's Social Insurance Plan, take out an RESP. Simply visit any Canadian or other financial institution, scholarship trust or financial planner.

3. Ask your RESP provider to apply for the grant and watch those savings grow!

It's easy. Your financial institution or other RESP provider will apply for the CESG on your behalf. The child's grant money will be deposited directly to his or her RESP on a regular basis, according to the terms set out by the financial institution.

IMPORTANT NOTE: If you are receiving social assistance, please check with a settlement counselor, a community worker, or with HRDC, on how saving through an RESP might affect your social assistance application or the amount you receive.

References:

Department of Social Development Canada at
http://www.hrdc-drhc.gc.ca/menu/youth_child.shtml

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