



Saipan Tribune

parenting today

challenges • support • strength

Raising a child for first-time parents

By BEA CABRERA
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CORRESPONDENT

Becoming a parent does not come with instructions or a manual. From expecting a child and to rearing one, this journey can be overwhelming, frustrating, tiring, and fulfilling all at the same time. Many parents say that having their first child is one of the best moments in their life and the journey may not be perfect but experience teaches them to be the best that they can be.

Sasha Zanduetta of Chalan Lau Lau recalls being a first-time parent to a boy who is now 5 years old. "To be honest, my husband and I were not really prepared for parenthood but, as soon as our baby was born, our 'parental instinct' began to come out naturally. ...We were both so excited and happy to meet our first baby boy and we couldn't stop staring at him, holding him and feeling such immense joy," she said.

"My husband and I did not talk much about playing roles but we did our parts and one example is the husband would do laundry while I stay at home and take care of the baby. ...There were many challenges we had to



Sasha Zanduetta, shown here with her family, said that parental instincts come naturally after your first child is born.

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face becoming new parents, which meant we were on our own now as a family and my husband and I teamed up on responsibilities and we learned not to do things on our own but work together for our family," she added.

Experience taught Zanduetta that first-time parents should always be there for each other. "Split the responsibilities...help one another...

er... accept the responsibilities and make adjustments. ...There are moments when mothers go through 'post-partum depression' with their first child and my advice to all the fathers is to be there to help ease the situation and realize that new mothers are not overreacting in these moments. ...Be a team and work things out."

Zanduetta said that her son

and husband inspire her to keep going. "...We started our life together pretty young and, with a son, our life is pretty much a handful but we are moving forward every single day. ...Just to see our son grow is very rewarding. ...Seeing my family together and happy pushes me to be a better version of myself despite going through PPD. ... My husband inspires me to never give up," she added.

Alisa Baquilles of Gualo Rai said she and her husband cried tears of joy when they saw their baby girl for the first time 14 months ago. "We were both so happy, thankful, and blessed. ...Just like many parents, we did not really appoint who will do specific tasks. It just happened and parenthood will push you that way but in a good way," she said. "Breast-feeding was a challenge at first and I still do this until today. I thank God for being able to provide 'liquid gold' for my little one."

She said their daughter keeps them going through many challenges. "Giving up is not an option, especially if you are new parents. Always pray and do not forget to take care of yourself for your family," she added.



Alisa Baquilles with her family said tears of joy overwhelmed her after seeing her baby and holding her baby for the first time.

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Parents like **Kristine Galang** and her husband from Chinatown did a lot of research when they were expecting their first baby girl 15 months ago. "We read a lot and talked to other 'first-time' parents. We were scared and nervous but the moment we saw her, it was pure joy and love. ...I have always loved babies but knowing that this baby is mine, the feeling is just amazing," she said.

"Every day, my husband and I inspire each other. Life can be challenging but we are a team. Both of our mothers would give us advice and help guide us. I am learning every day as I also talk to other first-time mothers and listening to their experiences is enlightening," she added.

Galang echoes what other new parents also go through—that the transition to parenthood can some-

times be overwhelming. "Aside from the lack of sleep and worry if what I am doing and decisions that I call are right, breastfeeding was my biggest challenge. ...I was not producing enough and I beat myself up thinking I have failed my baby. ...When my baby reached 4 months [old], I finally let go and accepted [that] it is not about me. I did what I could and supplementing her with formula is not bad as my baby now is happy, healthy, and growing," she said.

"My advice to new parents is [to] learn as you go. Not all babies are the same and only you know your child and what is best for them. Communication is key to my husband and me. ...Be open to one another and never be afraid or ashamed to ask for help when needed," she added.



Kristine Galang said she and her husband not only sought advice from family and friends about parenthood but also read books and did research.

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Healthy parenting during a pandemic

By BEA CABRERA
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CORRESPONDENT

As early as January, when the CNMI government first had an inkling of the COVID-19 outbreak, everybody knew that life was never going to be the same for everyone, especially for parents who are trying to create a healthy work and life balance. Today, with the pandemic very much in the picture and added to the daily equation, how do parents help their children cope with the restrictions, yet still have the kind of childhood that they want their children to have?

Carmen Hasselback of San Vicente said that good

ing situation lighter and an opportunity to learn and self-improve," she added.

Leith Poole immediately thought how he and his wife could help their children adjust to a long break from school and then again adjusting to school days filled with government restrictions. "... Parents should realize that there will be an adjustment period when returning to school," he said. The couple have three boys who all go to Brilliant Star Montessori. They initially returned to school full time until the government closed all private schools after one week of instruction. They have since returned to school for over three weeks



since the last order was lifted and have face to face classes with other students and teachers. "My wife and I have discussed identifying emotions, letting the boys express themselves and talk about how they feel going

Carmen and George Hasselback make sure that their line of communication with their son is clear and honest.

BEA CABRERA

back to school. This has been cool to witness, especially with Evan, our 6-year-old. We realized that letting them talk and listening to them intently are vital tools during this challenging times," he added.

Poole said that his children initially had a hard time adding the wearing of face masks to their daily routine. "...But they adapted quickly as they

Continued on Next Page



Leith Poole, shown here with his family, said that living in nearly COVID-19-free Saipan is the best place for rearing their children. CONTRIBUTED PHOTO



Brilliant Star Montessori School

Brilliant Star School is a private nonprofit organization located on Navy Hill, and for the last 20 years have been educating children from the age of 18 months through the 6th grade. Our mission is to provide an environment that will help children develop four key qualities: global understanding, service to humanity, exemplary character and a creative mind.

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communication is an effective way to keep the bond with her 8-year-old son. "Explaining anything to an 8-year-old is challenging because you have to speak in a way that your message is conveyed clearly but making sure you don't use words that are too big or too small for that age group to understand. With our son, explaining what COVID-19 is and why we need to wear a mask almost all of the time and why he can't have 'play dates' was tricky and so we capitalized on his caring nature, letting him know that wearing a mask protects his friends from getting sick," she said.

"It is important to also talk to your children about their mental and emotional health. We consistently ask our son how he is feeling and even exploring the option of talking to a therapist if he wants to. We try to do more family-oriented activities and make sure he is included in some decision-making, especially when it involves him. Finally, our family strongly believes that open communication makes any challeng-



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From Page 13

saw their friends wear them and pick out cool designs together... Their grandma sent some different ones from the [U.S.] mainland, which they liked. I feel fortunate our boys returned to school, learn-

ing, and having recess with the protocols of COVID-19 in place in the classroom. I believe most of the students have adjusted after a few weeks. ...Children crave the interaction and they need it," he added.

Poole admits that trying

to keep one's perspective is challenging but it can be done. "...Remain positive through thick and thin and this is what I want to pass along to our children. I never realized until becoming a parent that it is true what they say—Children are smarter

that most people give them credit for. [They are] awfully resilient, they adapt and adjust more easily than many adults," he said.

"...Living on Saipan, we are lucky to be nearly COVID-19-free and that has led to an amazing childhood for these



Kimiko and Steve McKagan make sure that their daughter has both quality time at home and outdoors. CONTRIBUTED PHOTO

island boys, even during lockdown and after," he added.

Being an athlete and married to an environmentalist, **Kimiko McKagan** encourages her daughter to enjoy the great outdoors while also spending quality time at home, bonding with mom and dad. "We try to keep our daughter, Mika, get used to a routine starting when she was much younger. So even before COVID-19, she is pretty well-adjusted with her surroundings and now, we try to make her socialize with many friends from different ages in accordance with COVID-19

safety and health protocols," she said.

"Our routine when outside includes swimming, hiking, and scootering. Going to Pau Pau Beach and Capitol Hill are her favorites because it is like a big playground for her. At home, we make her finish her homework, let her help us with easy chores and we play music in the house all the time as Mika loves singing and dancing," she added.

Not sugar coating what reality is like is what **Michelle** and her husband, **Charlie Atalig**, are going for. "When See HEALTHY on Next Page

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Living with children: The realities of teens and smart phones

By JOHN ROSEMOND
TRIBUNE NEWS SERVICE

A mother in California seeks her pastor's opinion on allowing her 15-year-old son to have a smart phone. The boy claims that if he can't use social media, he will have no friends. Mom is skeptical concerning the claim and afraid of other Internet experiences the youngster might be drawn to if he has a smart phone.

The pastor tells Mom that her son needs to learn to navigate the realities of the Internet and learn to use a smart phone responsibly before he goes off to college. Three years! The Doomsday Clock is ticking!

"Help me out here," Mom asks me.

With all due respect for the pastor, here is the short list of "realities" concerning smart phones and teenagers:

REALITY: Smart phone use by teens coincides with a dramatic increase in adolescent mental health problems including depression, anxiety and suicide.

REALITY: The addictive element of smart phone use has been verified by several researchers and supported by a preponderance of anecdotal evidence.

REALITY: Teenage boys are notorious for using smart phones and other screen-based devices to access pornography.

REALITY: Teens quickly learn to circumvent smart phone controls installed by their parents. Don't kid yourself.

REALITY: Teen girls often employ social media to construct alternative identities and personal soap operas that are destructive to proper socialization and adjustment.

REALITY: There is no compelling evidence to the effect that teens without smart phones are at some form of risk – socially, emotionally, cognitively. In fact, the term "responsible smart phone use by a teenager" is not an oxymoron only because a small minority of teens do happen to use smart phones in a completely responsible

manner. Repeat, a small minority.

REALITY: I am personally acquainted with teenagers who do not have smart phones or tablets. Said teens are, without exception, personable, well-adjusted, happy and have plenty of friends. In short, they are normal. The idea that an otherwise well-adjusted teen is going to have no friends if he doesn't have a smart phone



is propaganda.

REALITY: Many of the teens I have met who have smart phones do not act like normal human beings. They don't converse, for example. They mumble. They don't look people in the eye. They have their smart phones in their hands at almost all times like they are part of their bodies. While one attempts to engage them in conversation, they are snatching looks at their devices and even texting.

REALITY: Over the last 10 years, hundreds of parents

have shared horror stories of well-adjusted, trustworthy kids who, a year or so after obtaining smart phones, were no longer trustworthy and in many cases had developed significant mental health and behavioral issues.

You think you can throw the dice and roll snake eyes? Best of luck to you.

Visit family psychologist John Rosemond's website at www.johnrosemond.com; readers may send him email at questions@rosemond.com; due to the volume of mail, not every question will be answered.



Michelle and Charlie Atalig believe that, in order to be the best parents, you have to be your best selves first. CONTRIBUTED PHOTO

HEALTHY

From Page 14

COVID-19 began, Charlie and I had an honest conversation with our children. We explained what we knew about the virus at that time, how serious it was and why we needed to stay at home. They understood and were actually very happy to stay at home," she said. "The experience was very positive for them and I believe it was because we did everything we could to ensure they were comfortable, with lots of time for learning, play, snacking, eating, and rest."

The Ataligs also took time to explore the island and maximize activities with their children. "Having to isolate in the Marianas is the best place, in my opinion. When

COVID-19 restrictions began, we took advantage of our parks and beaches. We made it a regular thing to go for a run, walk, swim, fly kites, fish, and enjoy other outdoor activities. It was a great way to bond, de-stress and stay active," she said.

"I believe that to be the best parent for my children, I too need to be at my best. Finding strategies to de-stress, whether it is reading a book or listening to a podcast, running, or doing yoga, squeezing in a nap, or stepping outside for fresh air were all healthy ways for me to keep a clear head. Undoubtedly, the pandemic, remote learning, and working from home all at the same time is a lot. It is manageable because of the structure we set at home," she added.



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Teachers get real about their new normal: Remote teaching

By **BEA CABRERA**
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CORRESPONDENT

CNMI teachers and educators found themselves faced by a different challenge this school year—remote teaching while also making sure to sustain student learning. That new normal in the time of the COVID-19 pandemic had many teachers scrambling to teach themselves the ins and out of internet technology and execute effective and creative ways to teach their students online. Weeks after classes started, the process is still not easy, with both teachers and students still getting accustomed to their new classrooms and their new teaching aide called “technology.”

Dan Wollak, a teacher at Marianas High School, appreciates that students have been very understanding of the situation. “Teaching online has been extremely challenging but students have been very understanding and teachers are trying to do the best they can despite the difficult circumstances. Over the month of August, the Public School System Distance Education team taught the rest of PSS teachers how to use the online learning platform Blackboard and my teacher, who happens to be my wife, Ferleen, did an awesome job of thoroughly teaching me the platform and helping me get comfortable with the features,” he said.



“My first day teaching an online class was the most nervous I have ever been as a teacher.” He described it as a “different feeling” compared to standing in front of a physical class and introducing yourself on the first day. “With each day I have become more comfortable with it and my students have as well,” he added.

Wollak admits that reaching every student virtually has many ups and downs. “...To this day, many of my students don’t want to turn on their cameras or their audio. Sometimes, I will ask a question that they are supposed to respond to and some of my students who are logged on don’t respond at all, which tells me they are online but not paying attention,” he said. “Another difficulty is the fact that the first couple of weeks we weren’t teaching our subject area but focusing on social and emotional learning. Not only are we trying to get comfortable with online teaching but we are teaching a subject area that is not our primary content.”

“The biggest challenge is for our students who do not have laptops or tablets or don’t have internet. We were able to check out laptops for students but our supply ran out quickly. ...Students without internet are getting paper packets for their curriculum, while they wait on receiving WiFi’s. I worry that learning from a packet isn’t nearly as effective as taking an actual class,”

he added.

Despite all this, Wollak believes in the power of the community. “We will get through this but we need everyone’s support to make meaningful learning possible. One way is to donate your old electronics to those in need. Second, open up your homes to your children’s friends without internet and, third, check on your children and make sure they are engaged in their classes,” he said.

“Be supportive of us teachers as we navigate these new waters, trying to make learning as meaningful as possible. I look forward to the day I get to see my students face-to-face again. The last time I taught my students in person was on March 13. I know this because this was also the last time I shaved. I will shave again when we resume face to face instruction,” he added.

Rhonda Gross, a teacher at San Vicente Elementary School, said she and other teachers are concerned about the welfare of their students



under the new system of remote teaching and learning. “...We think about the quality and fidelity of our students’ education, especially the lack of physical interaction in the elementary level, so we try our best to make it effective as possible. We make ourselves always accessible for both parents and students as we have been meeting and preparing bi-weekly remote learning packets for our students,” she said. “The LP’s were distributed physically and digitally. ...During the orientation, teachers welcomed families to the new school year and informed them of what to expect moving forward. We are in constant communication with families via phone or email. This way, our students have continued education,” she added.

Gross said her current challenge is reaching parents whose child’s registration is not completed yet. “Parents and the community can help by getting in touch with the schools, always check for updates on the Facebook page of their child’s schools and, please, do not hesitate to communicate with your child’s teacher. We thank the parents for taking time out of their busy schedules to get oriented and bringing their child to take their STAR assessments, which is important.

“Parents should know that submitting their child’s learning packets is important and the LP No. 2 is due on Oct. 5,” she added.

Adam Walsh, a professor at the Northern Marianas College, said that education should never stop despite the pandemic. “Technology is great as it has done so much for us over the last decade or more in education to prepare our youth for the future and how tech continues to adapt, evolve, and proliferate in many job fields and other opportunities. ...Due to technological

advancements in video conferencing, Learning Management Systems (like Moodle and Blackboard), and other virtual environment features allow educators to reach students efficiently and effectively. We are lucky to have the infrastructure on such a remote place as the CNMI to conduct online learning for 10,000+ public, private, and college-level student body.”



He concedes, though, that “just because we are lucky in this regard doesn’t mean everything is okay or simply fine. We are all not fine.” Walsh said it would be ignorant to think that families on the islands can manage the struggles this pandemic has caused: massive unemployment, lack of resources, inequity, and so much more.

“We aren’t alone in this struggle as the U.S. mainland and other areas continue to feel the full force of lockdowns, increased COVID-19 case numbers, hospitalizations, deaths, and the aftermath of having to deal with all of these things on a daily basis.

“We also forget that learning is as much social as it is intellectual. I am at my best in a classroom, walking around to different groups during a discussion, interacting with the technologies available but, most importantly, being there physically for my students. We can’t replace what it means to be human with a computer screen or smartphone and we shouldn’t. We should, however, understand these limitations and do our best to work together and that is how we get through this dark time. Empathy today will build a better community tomorrow, and tomorrow is all we have,” he added.

Ajani Burrell, a teacher at the Northern Marianas College, said the primary challenge of teaching



remotely is to look for ways to keep students engaged “particularly when they’re working asynchronously. I suspect this is a challenge for teachers

across all levels of education. Given the remote dynamic, it also difficult at times to gauge students’ understanding or solicit feedback from them. Of course, the third challenge is access to the technology that makes remote learning possible, and the space/environment to allow for productive learning.”

At a virtual meeting early this month, Dr. Bobby Cruz, Public School System Instructional Technology director said that remote teaching and learning are the only way to go for student’s continued education at this time of the pandemic, particularly since the students’ education, safety, and wellbe-

ing are the priority.

“That is why the primary method that we will use is remote learning. ...Remote learning provides an opportunity for students and teachers to stay connected and engaged while working in different locations,” he said.

“This was not an easy shift. ...I was actually fearful that it will not

take off but the four weeks of training have been positive. ...If you personally know our teachers, please commend them. Our classroom teachers have done an extraordinary job of using the ‘why’ they serve as educational professionals to help them overcome the many hurdles that accompany this shift to remote learning.”

VOX POPULI

Memorable advice I got from my parents

By **BEA CABRERA**
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CORRESPONDENT

It may have started with “Eat your vegetables,” “Do not talk when your mouth is full,” “Love your neighbors” or “Do not drink from the milk carton” but, even as adults, our parents’ admonitions and advice still ring in our ears when confronted with a situation. Whether you need it or not, we will always hear their voices in our heads.

“My parents taught me and my brother not only through words or reminders but also by how they live their lives. They are always loving, respectful, and committed to family, friends, neighbors and spend time with community work. Now that we are adults, they always tell us how proud they are and what we have done for other people. This is the motivation that I use in my every day life”

—**Kara Manglona, Chalan Kanoa**

“I was brought up by a single parent, my mother, and the best advice she ever gave me is never to be shy. She would always say, ‘Why will you be shy when God gave you all the skills to be the best person you can be on this earth?’ I did not really come out of my shell until 9th grade when I was understanding slowly what she meant. I started joining school clubs, talking to new students and making new friends and started playing sports. Now that I am an adult, not being shy helped me improve many skills and landed me in different jobs that entail talking to strangers.”

—**Jen Santos, Gualo Rai**

“A memorable advice from my parents growing up and something that I follow today is to trust my instincts. Whenever I am in doubt or second-guessing a decision, I remember my parents: ‘Listen to that voice inside you, that’s instinct.’ It may not give you the right solutions every time but it is probably the right thing during that particular time”

—**Joe San Nicolas, Koblerville**

“My parents always taught me to have a positive outlook in life. When I was not accepted in the university I wanted, when my team lost or when I did not get the job I was hoping for, my par-

ents would always tell me to look on the bright side of things. ‘If a door closes, a window opens.’ I always think about that when I am down hearted”

—**Jeremy Cruz, Susupe**

“The memorable advice I got from my parents was about keeping relationships: ‘Family First.’ My parents have been married for 40 years and they have gone through a lot—losing our family business, our house getting destroyed because of Super Typhoon Yutu—but they have remained strong and loving. I will always respect having such caring and loving parents and I hope to be like them when I have my own family”

—**Nadine Camacho, San Vicente**

“Always make you bed before you head out of your room.’ My mom especially would say this and when I was a kid she would make sure my bed was in order before I leave for school. The reason she says is that if your bed is arranged and organized, then that means your day will go smoothly too. She was superstitious but I have carried that habit and, yes, it’s true, making your bed makes your mind working and ready for anything.”

—**Rob Aguon, Kagman**

“Choose the right people for friends—people who lift you up, inspire you, challenge you and help you make good decisions. Because of that I have been picky and I am glad I have a group of friends that actually does what my parents talked about”

—**Cam Cabral, Susupe**

“Best advice from my parents: Wear a mask, wash your hands, practice social distancing, and go home before curfew.”

—**David Mendiola, San Vicente**

“Don’t do drugs.’ My Dad drilled that into my head even when I still didn’t know what drugs were. I carried that with me into adulthood and when I went off to college by my lonesome, whenever someone would invite me to try illicit substances, I would hear my Dad’s voice in my head and that got me out of a lot of trouble and made it easy to just say no.”

—**Jayvee Vallejera, Fina Sisu**

Stressful times are an opportunity to teach children resilience

By VANESSA LOBUE
RUTGERS UNIVERSITY NEWARK

Between the global COVID-19 pandemic, the associated economic downturn and widespread protests over racism, it's difficult for everyone. Many people are struggling, consumed with anxiety and stress, finding ourselves unable to sleep or focus.

As a developmental psychologist and researcher on anxiety and fear in infants and young children, I have been particularly concerned about the impact of the pandemic on young people's mental health. Many have not physically been in school since March. They're isolated from friends and relatives. Some fear that they or loved ones will contract the virus; they may be hurt in racial violence or violence at home—or they might lose their home in a wildfire or flood. These are very real life stressors.

Decades of research have documented serious consequences from chronic stress in childhood. But psychologists have identified ways in which parents teach children how to cope with adversity—an idea commonly known as resilience.

The effects of childhood stress

Children cannot be protected from everything. Parents get divorced. Children grow up in poverty. Friends or loved ones are injured, fall ill or die. Kids can experience neglect, physical or emotional abuse or bullying. Families immigrate, end up homeless or live through natural disasters.

There can be long-term consequences. Hardship in childhood can physically alter the brain architecture of a developing child. It can impair cognitive and social-emotional development, impacting learning, memory, decision-making and more.

Some children develop emotional problems, act out with aggressive or disruptive behavior, form unhealthy relationships or end up in trouble with the law. School performance often suffers, ultimately limiting job and income opportunities. The risk of suicide or drug and alcohol abuse can increase. Kids who are exposed to chronic stress may also develop lifelong health issues, including heart attack, stroke, obesity, diabetes and cancer.

So how do some kids thrive amidst serious challenges, while others are overwhelmed by them? Researchers in my field are working to identify what helps children overcome obstacles and flourish when the odds are stacked against them.

It seems to come down to both support and resilience. Resilience is defined as the ability to spring back, rebound or readily recover from adversity. It's a quality that allows people to be competent and accomplished despite tough circumstances. Some children from difficult backgrounds do well from a young age. Others bloom later, finding their paths once they reach adulthood.

Ann Masten, a pioneer in developmental psychology research, referred to resilience as "ordinary magic." Resilient kids don't have some kind of superpower that helps them persevere while others flounder. It isn't a trait we're born with; it's something that can be fostered.

The key factors that help kids build resilience

The same executive function skills that create academic success seem to bestow critical coping strategies. With the capacity to focus, solve problems and switch between tasks, children find ways to adapt and deal with obstacles in a healthy way.

Controlling behavior and emotions is also key. In a recent study, 8- to 17-year-olds who maintained emotional balance despite mistreatment were less likely to suffer from depression or other emotional problems.

However, relationships seem to be the foundation that keep children grounded. "Attachment relationships" provide a lifelong sense of security and belonging. A parent's or caregiver's consistent support and protection is crucial for healthy development and the most important of these relationships. Other caring adults can help: friends, teachers, neighbors, coaches, mentors or others. Having steadfast support lends stability and helps kids build self-esteem, self-reliance and strength.

Ruth Bader Ginsburg is an icon of resilience. She grew up in a Brooklyn working-class neighborhood and lost her mother—her main support figure—to cancer before graduating from high school. She persevered, graduated first in her class at Cornell University and ultimately became one of only four women to serve on the Supreme Court. Another example is John Lewis, who was the son of sharecroppers in segregated Alabama, yet became a pioneer in the civil rights movement and served 33 years in Congress.

How to encourage resilience at home

There are many ways parents can help their children build resilience. Allowing children to talk—and really

listening—shows caring and acceptance, validates their feelings and helps them contextualize issues.

Sometimes the answer is allowing kids some degree of autonomy. Trusting them to try things on their own—and even fail—can help them learn to solve problems or deal with anger, disappointment or other uncomfortable emotions. "Calm breathing" techniques offer another tool that helps children control emotions.

It's important to note that many children face not just one but many hardships. For example, kids who live in pov-

erty may have less present or less competent parents; have high daily levels of stress; suffer hunger, poor nutrition or live in crowded conditions, with few parks; have no health care; study in substandard schools; and have greater likelihood of abuse.

Community-level interventions can help reduce risks while helping children build resilience. These initiatives can provide better living circumstances through affordable housing and improve health by reducing pollution. Strong programs can engage teachers, parents and community

members build a stable support system for local children.

Classes in "social and emotional learning" have been gaining traction in schools. This curriculum teaches children to understand and manage their feelings, develop empathy for others, make responsible decisions and solve problems.

These programs yield tangible results: one analysis of 270,000 participants showed that students raised their grades by an average of 11%. Other studies revealed that fewer participants dropped out of school, used drugs or engaged in criminal activity—and

school behavior improved.

Helping children build resilience is particularly critical now, as Americans face particular turbulence in daily life. Parents, too, need to guard their mental health in order to provide kids with crucial support: Building resilience isn't just kid stuff.

More than 5 million kids in the U.S. experience some kind of trauma each year. Thousands more live with chronic stress. So amid a global pandemic, it's more important than ever to provide children with as much support and "ordinary magic" as we can.

How to avoid PHISHING



What is phishing?

Phishing is a fraudulent attempt to steal your personal information such as usernames, passwords, account numbers, social security number, and other important information.

What are some red flags I can use to identify a phishing attempt?

- YOU RECEIVE AN EMAIL FROM SOMEONE OUT OF THE ORDINARY.
- THE EMAIL CALLS FOR IMMEDIATE ACTION BY CLICKING ON A HYPERLINK.
- THERE ARE MISSPELLINGS.
- YOUR PERSONAL INFORMATION IS NEEDED.

What do I do if I come across a phishing email?

- ❌ DO NOT CLICK ON ANY HYPERLINKS.
- ❌ DO NOT TRANSFER MONEY TO PEOPLE UNKNOWN TO YOU.
- ❌ DO NOT ENTER ANY PERSONAL INFORMATION.
- ❌ DELETE THE MESSAGE.

▶ Contact the Bank immediately if you have already entered personal information.

For more information on how to stay safe from phishing, visit our Fraud Information Center at www.bankofguam.com.







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