

NORTH SHORE PARENTS



Stop lying to your 4-year-old

By EMILY DERUY
TRIBUNE NEWS SERVICE

Pretty much every parent of a young child has told the occasional white lie to preserve his or her sanity. You might, for example, say “I went to the bank” and leave out the fact that you also stopped for frozen yogurt to avoid the inevitable meltdown that would follow the realization of a missed treat.

Harmless, right? Maybe not.

According to a new Stanford study, kids as young as 4 are pretty skilled at spotting “sins of omission” and then judging the adults who perpetrate them.

That may be bad news for some parents, but it’s good news for child development experts, who say such an early ability to detect when technically accurate information is misleading bodes well for the educational progress of children.

“If children are sensitive to others’ informativeness — for instance, able to distinguish less informative teachers from fully informative ones — that will be helpful for their future learning,” says Hyowon Gweon, an assistant professor of psychology at Stanford and the study’s lead author. “Because not everyone is equally

informative, this ability can help children decide ‘Who should I learn from? Who should I approach for more information?’”

In one experiment involving 4-year-olds, her team taught children about two toys, one with just one function and another with four functions. Then the kids watched back-to-back videos of puppets teaching Elmo about the toys.

The puppet who was supposed to be explaining the four-function toy, however, showed Elmo only one of its functions.

The children were having none of it.

Seventy-two percent of the kids liked the more informative teacher better, which suggests even very young children are learning which adults to trust and which adults to be suspicious of.

“It is funny to see how their little minds start reasoning,” says Ashley Vendel, one of the head teachers at Early Bird Preschool in San Mateo, California. When she greets the children each morning with a short version of her previous evening by saying “I watched a new TV show,” for instance, they press her for more information because they know she’s not telling them everything.

Ditch the juice

Pediatricians urge parents to give children fruit instead

By KAREN KAPLAN
TRIBUNE NEWS SERVICE

The American Academy of Pediatrics has some new advice about juice: Kids should resist the urge to drink it.

If you’re craving something fruity and refreshing, try eating a piece of fruit instead. If you’re thirsty, you can wash it down with some water.

Sure, juice has some things going for it. It can be an excellent source of vitamin C, vitamin A and potassium, among other nutrients. It also contains antioxidants, which may help ward off cancer and cardiovascular disease.

All those things are true about fruit as well — plus it contains fiber. That’s good for you because it helps keep your blood sugar in check, reduces cholesterol and cleans your colon.

And it can help prevent unwanted weight gain, since it takes much longer to eat a piece of fruit than it does to drink the juice it contains.

Fruit also beats juice when it comes to fighting tooth decay. When kids carry around sippy cups with juice — or worse, take it to bed with them in a bottle — their teeth are

continuously exposed to carbohydrates. That leads to cavities.

Despite all this, juice remains a popular beverage for kids and teens. For Americans

between the ages of 2 and 18, almost half of the fruit they consume is in the form of juice.

That needs to change, pediatricians say. The Academy’s position statement boils it down succinctly: “Fruit juice offers no nutritional advantage over whole fruit.”

Here’s a look at the new advice and how it breaks down for kids of different ages:

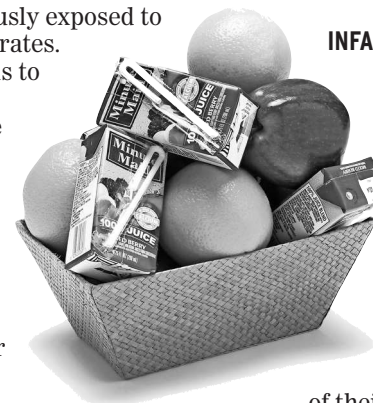
INFANTS YOUNGER THAN 6 MONTHS

No juice at all. Zip. Zilch.

For about the first six months of life, the only thing that should pass an infant’s lips is breast milk or infant formula. (The Academy prefers breast milk but says formula is an acceptable alternative.)

“No additional nutrients are needed,” the statement says.

If caregivers substitute juice for milk or formula, babies risk missing out on all the protein, essential fats and nutrients like calcium, iron and zinc that their growing bodies require. So not only is juice not helpful, it actually can be harmful, the pediatricians warn.



INFANTS 6 MONTHS TO 1 YEAR

Babies in this age group start eating solid foods, and fruit — often mashed or pureed — should

become part of their diet. But in most cases, liquids should be restricted to breast milk, formula or water.

“It is optimal to completely avoid the use of juice in infants before 1 year of age,” the statement says.

If parents opt to give their babies juice anyway, the pediatricians offer this advice:

- Limit juice intake to 4 ounces per day.
- Serve juice in a cup, not a bottle.

- Do not put babies to bed with juice that they can sip throughout the night.

If the goal is to rehydrate a baby with acute gastroenteritis, use electrolyte solutions instead of juice.

TODDLERS AND CHILDREN 6 AND YOUNGER

The Academy warns parents that they start out at a disadvantage when it comes to keeping juice away from toddlers and preschool-age children.

“Fruit juice and fruit drinks are easily overconsumed by toddlers and young children because they taste good,” the statement says.

But parents should not give in. They should continue to encourage their kids to eat whole fruit

instead of drinking juice. (Pediatricians, too, are encouraged to support public policies that back fruit over juice.)

To drive home its point, the Academy compares juice to sugary soda pop: “Like soda, it can contribute to energy imbalance.” (That’s doctor-speak for consuming too many calories.)

If parents insist on serving juice, they should limit it to 4 ounces per day for children between ages 1 and 3, and to 6 ounces per day for those 4 to 6.

Parents should also make sure the juice has been pasteurized, the Academy advises. If not, kids risk exposure to dangerous pathogens like E. coli, Salmonella and Cryptosporidium.

OLDER CHILDREN AND TEENS

By age 7, children typically consume less juice, so there’s less for parents to worry about. Even so, they should not drink more than 8 ounces of juice per day — an amount that represents half of the daily calories that should come from fruit.

Kids and parents should also keep in mind that fruit juice and fruit drinks are not the same. Anything other than 100 percent juice must be labeled as a juice “drink,” “cocktail” or “beverage.” These items may be fortified with vitamins or calcium, but they may also contain added sugars and other flavors.

You won’t go wrong if you remember this:

“Fruit juice,” the Academy says, “has no essential role in healthy, balanced diets of children.”



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Time to revisit sun protection for the whole family

By EMILY PERSCHBACHER
TRIBUNE NEWS SERVICE

Spring sunshine is finally here, and summer is fast approaching. As adults and kids gear up for beach vacations, outdoor play and dining alfresco, it's a good time to revisit sun protection for the whole family.

The Skin Cancer Foundation, on its website, recommends nine simple ways to protect your skin, including using a broad-spectrum sunscreen with an SPF of 15 or higher every day and seeking shade, especially between 10 a.m. and 4 p.m. In addition to these standard sun-safety guidelines, Dr. Debra Jaliman, a dermatologist based in New York, offers a few of her own skin care tips.

SUNSCREEN FOR EVERYONE

Fairer skin may burn more easily, but a July 2016 study in the Journal of the American Academy of Dermatology found that skin cancer is deadlier in people of color, in part because of late-stage diagnoses.

"People say that they have natural sunscreen because of their pigment," Jaliman says. "They do have more 'sunscreen,' but they still need more."

She recommends people of color also apply sunscreen daily and ask for a mole and skin check from their doctors, even if it's not offered.

SUN-PROTECTIVE CLOTHING

"Sun-protective clothing is fabulous because you don't have to keep reapplying it,"

Jaliman says.

Benefits include no greasy lotions, and it provides an easy way to protect your skin without having to think too much about it.

"There are some products you can use on your regular clothing too," she adds. "Sunguard makes something that adds protection to your regular clothing, and it's good for a certain amount of washes."

ZINC-BASED SUNSCREEN

Parents of young children may worry about applying sunscreens filled with chemicals to their children's skin. Jaliman suggests looking for a sunscreen that uses a high concentration of zinc oxide instead of harmful chemicals.

"Zinc is what they use in

diaper rash creams, so we know it's safe," Jaliman says.

She recommends Elta MD UV Pure. "I wouldn't use chemical sunscreens on kids. I even use zinc myself," she says.

PROTECTIVE MAKEUP

While spending the day outside in a beach city or relaxing poolside or on a boat, ladies might not think to reapply sunscreen over their already-done makeup. But Jaliman says: "If you're sweating, you need to reapply every two hours."

She suggests a product like Color Science's Sunforgettable Brush-On Sunscreen that offers UVA/UVB protection and acts as a finishing powder alone or over makeup.



Tribune News Service

One of the Skin Cancer Foundation's recommendations for protecting your skin includes using a broad-spectrum sunscreen with an SPF of 15 or higher every day.

Tips for fun beach days

Millions of people visit the beach each summer. For some people, there is no better place than the beach, where they can listen to the waves crash on the shore and smell the briny air.

The United States Lifesaving Association routinely compiles statistics on beach attendance, watercraft use and other recreational information, estimating that 367,231,142 people took to beaches across the country in 2015, the most recent reporting year. Cool coastal temps and refreshing oceans and lakes make the beach an ideal place to survive the heat.

While a trip to the beach has the makings of a great day, a few tips can help make these sun- and sand-filled days even better.

PROTECT ELECTRONICS

Sand and surf can be calming, but not if your newest mobile phone gets doused with the incoming tide. For those bringing their phones



Courtesy photo

Trips to the beach are a summertime tradition. With a few tips and tricks, the memories can be even better.

or tablets along, steps to protect the gadgets can make the day even more calming. A zip-seal plastic bag can do the trick, and you can still access the screen through the plastic. If you plan to spend time on a boat, you may want to invest in waterproof, floating pouches.

KEEP CLEAN

Sand gets everywhere at the beach, so it can be a challenge to remain clean. Invest in a beach blanket where the sand falls through like a sieve, such as the Quicksand Mat from CGear. Pack baby powder in your beach bag, which will help loosen sand from kids' bodies before they get back in the car.

TIME BEAUTY REGIMEN RIGHT

Shaving legs or underarms right before heading to the beach can result in some painful irritation. It's best to shave the night before diving into saltwater or even pool water. If you need a last-minute touch-up, use mineral oil while shaving to help keep irritation to a minimum.

HIDE YOUR MONEY

Leaving your money or belongings out in the open may entice thieves. Camouflage items of value by storing them in an empty sunscreen bottle nestled in a beach bag.

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Can blueberries beat the ‘baby blues’?

By LISA GUTIERREZ
TRIBUNE NEWS SERVICE

Could the super-food we know as blueberries be any more super? Maybe.

A new study by researchers in Toronto finds that a dietary supplement regimen of the powerful antioxidants blueberry juice and blueberry extract can help ward off the “baby blues.”

The temporary mood swings and sadness experienced by many new moms can sometimes lead to more serious postpartum depression.

In the study of 41 pregnant women in their late 20s and early 30s, women given the blueberry supplements for three days suffered no drop in mood on the fifth day after giving birth, when the so-called “baby blues” are said to peak.

The women were also

given the amino acids tryptophan and tyrosine to counteract the loss of so-called “feel-good” hormones in a woman’s brain after she gives birth.

The 20 mothers who did not take the supplements tested higher for depression after their babies were born.

“We believe this is the first study to show such a strong, beneficial effect of an intervention in reducing the baby blues at a time when postpartum sadness peaks,” lead author Jeffrey Meyer, director of the neuroimaging program in mood and anxiety at the Centre for Addiction and Mental Health in Toronto, told the Daily Mail.

Meyer is also a psychiatry professor at the University of Toronto and co-creator of the supplements.

The study was published online recently in the Proceedings of the National

“We believe this is the first study to show such a strong, beneficial effect of an intervention in reducing the baby blues at a time when postpartum sadness peaks.”

**Jeffrey Meyer,
Centre for Addiction and
Mental Health, Toronto**

Academy of Sciences journal.

According to the Mayo Clinic, many new moms after childbirth experience the “baby blues,” which manifest in anxiety, mood swings, crying jags and difficulty sleeping. They usually begin within the first two to three days after delivery and can last up to two weeks.

Postpartum depression

has more severe symptoms — including withdrawal from family and friends, loss of appetite and intense anger and irritability — and lasts longer, according to the Mayo Clinic.

“Women who take the supplement don’t get sad” in those first few days of motherhood, Meyer said. “We also see this as a promising way to try to prevent postpartum depression.”

He explained the fruit-based treatment was designed to “address specific changes that temporarily occur in the brain,” referencing a surge in a brain protein in some new moms that might contribute to the blues.

The study’s findings are preliminary, and Meyer cautioned that women should wait until the supplement regimen is approved for public use instead of trying it for themselves.



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Keep kids engaged over school breaks

Children in America spend, on average, more than 900 hours attending school in a given year. The average school year in the United States lasts 1,016 hours, the rough equivalent of 42 continuous days.

As much time as kids spend in school, there are times when they are left to their own devices, and during these times it's easy for them to forget classroom lessons. This forgetfulness is visible in the many students who fail to retain all of their lessons over prolonged breaks from school. Studies indicate that students score lower on standardized tests at the end of the summer compared to their performance on the same tests at the beginning of summer. Anywhere from between one

to three month's worth of educational achievement can dissipate during prolonged breaks from the classroom.

To help ensure that those hard-earned lessons are not so easily forgotten, parents can help children remain intellectually engaged in various ways over school breaks.

- **Stick to a schedule.** Try to maintain a schedule similar to school, with children waking at the same time each day and going to bed at similar hours. This will make it much easier to get back into a routine when a new school year begins.

- **Encourage reading.** All it generally takes is 15-30 minutes of reading per day for kids to remember their vocabulary lessons and maintain their fluency and comprehension skills. Children may enjoy

picking their own books.

- **Keep a math book handy.** On long car trips or rainy days, children can do a few math problems to keep their skills sharp.

- **Plan educational trips.** Science centers, museums and living history locations can bring to life information learned in the classroom, even on family vacations.

- **Take a class.** Children and families can learn together by exploring new skills. Enroll in something educational and enjoyable, such as a music or dance class, a STEM seminar or something else that engages the mind and body.

Parents and educators can reduce lesson loss over school breaks by encouraging families to remain intellectually engaged in any way they can.



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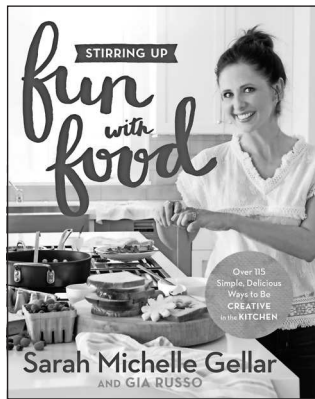
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From vampires to kids meals

Sarah Michelle Gellar takes her skewer skills to a whole new level



Associated Press

“Stirring Up Fun with Food: Over 115 Simple, Delicious Ways to Be Creative in the Kitchen,” by Sarah Michelle Gellar and Gia Russo.

BY MARK KENNEDY
AP ENTERTAINMENT WRITER

As a vampire slayer, Sarah Michelle Gellar learned the value of an old-fashioned wooden stake. As a mom of two children, she’s still pretty handy with a good stick — only this time it’s in the kitchen.

Gellar skewers all kinds of things in her new cookbook, “Stirring Up Fun with Food,” making appetizing-looking chicken fingers, fondues, fruit slices, sliders, cake pops and even a Caesar salad.

The former star of “Buffy the Vampire Slayer” also embraces muffin tins, cookie

cutters, jars and some nifty knife work — all part of her effort to get kids to eat their veggies and try new flavors.

“We eat with our eyes first and a lot of decisions are made just by looking at something,” she said. “A child, an adult, anyone, looks at asparagus and says, ‘I don’t want to eat that. I’m going to go and eat a cupcake.’ So how do you make things more visibly appealing?”

Gellar and co-author Gia Russo think they have the answer with something called food crafting, which elevates a dish’s appeal by using clever presentation. Think of boring old meat

loaf as a cute muffin.

In their book, mashed potatoes are put in shot glasses, bat-shaped mozzarella is baked for Halloween and chili is spooned into mason jars. Those weird asparagus are baked in panko crumbs.

One clever way Gellar gets fruit or vegetables into her kids’ stomach is by using cookie cutters to cut letters out of cucumbers or watermelon, assembling words and then sending her kids to school with edible notes (“I Love You” or “Great Job!”).

“Let me tell you how fast those vegetables go,” Gellar says.

She also substitutes roasted, Parmesan-flavored cauliflower for popcorn for snacking in front of the TV. “You’re getting that same sensation, that same satisfaction, right, but you’re getting a nutritional value at the same time.”

Gellar, who with her husband, Freddie Prinze Jr., have two children, Charlotte, 7, and Rocky, 4, is passionate about food and nutrition, urging kids to learn about different foods early and help in the kitchen.

Cooking, she says, teaches gross motor skills, math, science and vocabulary. “More than that: It’s about time

spent together. People will say, ‘My child is too young.’ You’re never too young. My daughter will say to my son, ‘OK, we need 3 cups. Which one is the 3, Rocky?’ He just points to the 3.”

Karen Murgolo, who worked on the book as editorial director of the Grand Central Life & Style imprint, says she was impressed by Gellar’s creativity and concern for portion control, nutrition and creating food for people on the go. “It’s great for parents of kids anywhere from 1½ to 17, but I think 80 percent of the recipes could be served at any dinner party, honestly.”

4 simple tips to get dinner on the table

The challenge working parents face in maintaining work-life balance is often compared to a juggling act. Finding time together, especially on weeknights when family schedules tend to be hectic, is no small task.

But finding time together, particularly at the dinner table, can pay a host of dividends. According to the Family Dinner Project, studies have linked regular family dinners with higher grade-point averages and self-esteem in children, as well as lower rates of obesity and eating disorders in both children and adolescents.

Cook, writer, activist and mother of two Katie Workman knows full well how difficult it can be to make nightly dinners together part of a family’s routine. But Workman, whose latest book, “Dinner Solved!” (Workman Publishing), provides 100 family-friendly

recipes and variations to ensure that everyone at the table is happy. She relishes the opportunity to help others make family dinners a fun part of their nightly routines.

“Many of us put so much pressure on ourselves when it comes to family meals,” says Workman. “But when we ease up on that pressure, dinner actually seems to happen more often, and the meals are a lot more fun.”

To help even the busiest moms and dads find time for family dinners, Workman offers the following tips so parents can produce weeknight meals the whole family can enjoy.

1. Less is more

Don’t make yourself crazy trying to master a recipe with an endless ingredient list on a Wednesday night. Weeknight meals don’t have to be perfect or exotic. Even the simplest recipes can make for delicious meals.

2. Change it up

Skip those time-consuming, last-minute trips to the grocery store for missing ingredients by replacing them with something similar that you already have on hand.

3. Get a head start on prep work

Whenever possible, reduce the stress of weeknight meals by doing some of your meal prep long before dinnertime. Chop veggies for the week on Sunday nights or take a few minutes each morning to gather ingredients for that night’s meal.

4. Make it a family affair

Make weeknight meals more fun by involving the whole family. Parents can let the kids peel carrots or measure rice or perform other age-appropriate activities.

Nightly family dinners help families build stronger bonds, and weeknight meals need not be lavish undertakings.

MIDWEEK MEALS MADE EASY

Delicious and easy-to-prepare, this recipe for maple-barbecue pork meatballs from Katie Workman’s “Dinner Solved!” makes the perfect weeknight family meal. Pile them on rice or couscous or quinoa with a few extra spoonfuls of barbecue sauce for an easy and different weeknight dinner.

MAPLE-BARBECUE PORK MEATBALLS

SERVINGS: 6

¾ cup panko breadcrumbs
½ cup barbecue sauce, plus more for dipping if you like
½ cup grated peeled apple
⅓ cup minced onion
1 large egg, lightly beaten
Kosher or coarse salt, to taste
1 tablespoon maple syrup
1½ pounds ground pork

Preheat the oven to 375 degrees. Lightly oil a rimmed baking sheet.

In a large bowl, combine the breadcrumbs, barbecue sauce, apple, onion, egg and salt. Add the maple syrup and stir to blend. Add the pork and combine well using your hands, but try not to squeeze the mixture too much.

Form 1-inch-round meatballs and place them on the baking sheet.

Bake the meatballs until cooked through, 16 to 20 minutes. Serve hot, with extra barbecue sauce on the side.



Maple-barbecue pork meatballs are served with quinoa.

Kids prefer TV for viewing, but love other devices

By FRAZIER MOORE
AP TELEVISION WRITER

Grace Ellis has never known a time when you needed a TV to watch TV.

The North Attleboro, Massachusetts, fifth-grader watches shows like “Liv and Maddie,” “Jessie” and “The Lodge” on her laptop, iPad and phone.

“Sometimes I watch TV in the car,” she says. “I have ballet every day, so I watch on the way.”

She has a TV in her bedroom that isn’t hooked up to cable but is perfect for watching DVDs.

And the family’s flat-screen has advantages of its own.

“It’s much bigger,” Grace explains, “and on the couch, it’s comfier.”

Ever since freckle-faced puppet Howdy Doody ushered in children’s television nearly 70 years ago, each new generation of viewers has been treated to a growing bounty of programs on a mushrooming selection of

gadgets.

But nothing compares to the current wave: “The generation coming up now is used to having everything at their fingertips,” says Stacey Lynn Schulman, an analyst at the Katz Media Group.

Why not? From birth, theirs has been a world of video digitally issuing from every screen. And for them, any of those screens is just another screen, whether or not you call it “TV.”

“When they love a (show), they love it in every form and on every platform,” says Nickelodeon president Cyma Zarghami.

This keeps the bosses at each kids’ network scrambling to make sure that wherever children turn their eyes, that network’s programming will be there.

Even so, it may be surprising that children nonetheless watch most television on, well, a television. As in: old-fashioned linear, while-it’s-actually-airing telecasts.

A new Nielsen study finds



ASSOCIATED PRESS/File photo

In this Jan. 6, 1953, file photo, four children watch a television. Each new generation of viewers has been treated to a growing bounty of programs on a mushrooming selection of gadgetry. But even still, the TV remains as the primary source for watching television shows.

that in the fourth quarter of 2016, viewers aged 2-11 averaged about 17 hours of live (not time-shifted) TV each week. Granted, that’s a drop of about 90 minutes weekly from the year before. But by comparison, kids in fourth

quarter 2016 spent about 4 1/2 hours weekly watching video content on other devices.

“Linear TV is still the lion’s share of where kids’ time is spent,” says Jane Gould, senior vice president

for consumer insights for Disney Channel. “But it’s important for us to be in all the other places where they are, as well.” w

One reason: Those other outlets can pave the way for a new program’s arrival on linear TV.

Gould points to “Andi Mack,” an ambitious comedy-drama that debuted on Disney Channel on April 7. Weeks before it landed there, the series could be sampled on digital platforms including the Disney Channel app, Disney.com, Disney Channel YouTube, iTunes, Amazon and Google Play.

Count Grace Ellis among the legions of kids whose attention was snagged by this mega-buildup. When “Andi Mack” premiered, Grace was one of the 9 million TV viewers who tuned in.

When “Sesame Street” premiered on PBS back in 1969, it joined a bare handful of TV shows (chief among them “Captain Kangaroo” and “Mr. Rogers’ Neighborhood”) devoted to uplifting

their young audience.

Nearly a half-century later, “Sesame Street” is going strong.

“PBS is still at its core,” says Sesame Workshop COO Steve Youngwood. So is TV overall, as demonstrated by the series expanding to HBO a year ago. TV currently accounts for 40 percent of its viewership.

But “Sesame Street” has never stopped adapting to an evolving media landscape that today finds 18 percent of its audience viewing on tablets, 14 percent on mobile phones and 25 percent on other streaming devices and computers.

That includes YouTube, where its program content has been a presence for some time. Now it’s getting special focus with the launch of Sesame Studios, which Youngwood describes as “a separate production unit specifically for that platform. We want to harness the power of YouTube to educate kids just like we harnessed the power of TV 50 years ago.”

Establish a household budget to ease financial stress

Household budgets can help families thrive and survive should unforeseen financial issues arise.

Establishing a household budget is no small task, as numerous factors must be considered to come up with a budget that secures families’ futures without sacrificing their everyday quality of life.

FINANCES

To develop a budget everyone in the household can live with, heads of household should first get a firm grasp of their finances. First determine how much money is coming in and how much money is in savings. Then, make a list of the family’s financial obligations, including costs associated with housing,

food, transportation, utilities and other monthly bills like student loan payments.

Be thorough in this examination. You should get an idea of how you’re spending your money and where you can make any cuts if needed.

BEHAVIORS

Heads of household should make honest assessments of their behaviors with regard to money. Are you prone to impulse shopping? How closely do you track your daily spending? Can you cut back on certain daily expenses, such as morning cups of coffee from the coffee shop or restaurant lunches? While you might have little leeway with regard to large



Courtesy photo

expenses like car and housing payments, you can likely save substantial amounts of money by cutting back on small, daily expenses that can add up to substantial amounts of money over time.

Track your behaviors with regard to “spending money,” jotting down each purchase you make, no matter how small it seems. After a couple of weeks of tracking your daily spending, a picture of your financial

behaviors should develop and you can then see if there are any areas where you can save money.

DETERMINING A NEED VS. A WANT

Once you see how you behave financially, you can then make a list of those daily and monthly expenses that qualify as a “need” and those that fall into the “want” category. For example, morning coffee might be a need, but why not brew that coffee at home and take it with you rather than buying a costly cup at the coffee shop near your office each day? You can keep some of the items that fall onto your “want” list as a daily or monthly reward, but try to eliminate those that are compromising your monthly

finances. And remember to include contributions to a savings account in your list of needs.

BUILD YOUR BUDGET

A firm grasp of income, bills and behaviors and the knowledge of what’s a need versus a want should put heads of household in position to develop their budgets. Stick to your budget for a month and then assess how you and your family adjusted. While the adjustment might prove difficult at first, by the end of the first month you might notice any financial-related stress you had been feeling has begun to dissipate, and you might even make an effort to tighten the purse strings a little more as you look to save more money.

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