



Perspectives

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Banana Moments

Family Business Quarterly

Are your kids money smart?



Photo: Ted Percival (Flickr)

Marie Hall, founder and Executive Director of YoungBiz Foundation, California wants to ensure that young people understand how their own choices can make money work for

them and help secure their future. Hall envisions a renewed America wherein the next generation reclaims their financial independence.

A mother of two teens, Hall created workshops to help this generation of digital natives to be savvy about finance. Her aim is to help children be empowered by using money, rather than manipulated by commercial forces telling children what material things they “have to have”.

The YoungBiz Foundation, California is sponsored by corporate and financial contributions, and produces workshops for

(See: [The YoungBiz Foundation offers the ABC’s of money to youth—p. 3](#))

From the Editor: Parenting about what really matters

I chose [Parenting By the Book: Biblical Wisdom for Raising Your Child, \(2007\)](#) by John Rosemond to feature for this edition because it illustrates the fundamental practical criterion for effective parenting:

Children need to know they matter.

A psychologist by trade, Rosemond confesses to being a reformed psychologist and parent, who heralds the distinction between self-esteem and self-respect, which after reading this book, I am convinced that our parenting culture confuses.

The popular belief has been that children need high self-esteem to be productive and happy. When the truth is that children need character to be productive and happy. People with strong character know they matter; they realize that what they say and do impacts the lives of others and evolve into high functioning, responsible adults.

On the other hand, when we pursue self-esteem for our children, we are catering to them— treating them more like consumers than immature humans that need to be disciplined and guided into a mature

high functioning state.

When we do not hold our children accountable for their choices and decisions today, and we only cater to the “idea” of who our child can become for the sake of their self-esteem, we inadvertently produce citizens who are less capable than previous generations of dealing with adversity and contributing to society even when they feel like they might be getting the short end of the stick from time to time.

This entitlement mentality is engrained over the years when we make excuses for Suzie biting Johnny at pre-school, “Oh, she just got her shots,” – or when we argue with teachers to get a better grade for their child or step in and do the work for them — as has been reported by teachers.

In the network culture, the distinction between self-esteem and self-respect is intensified. Accordingly, this edition of Banana Moments presents an article on [Why character matters for digital natives](#) (p.2) the second in this year’s series on [Parenting Digital Natives](#).

Why character matters for digital natives

By Joanna Jullien

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"Children don't have a right to privacy in the home...Parents have a duty to verify what is going on in their children's lives. And don't wait until they are in the eighth grade." –

Beverly Gable, Roseville Police Department

Photo: Brooke Raymond (Flickr-Wikipedia)

network culture.

Betty Gable, the staff psychotherapist with the Roseville Police Department, has observed that many of the cyber safety concerns are inherently matters of family values and discipline. Gable has been practicing for over 24 years, specializing in adolescence, and has two teenagers of her own and offers some ways to cultivate "stand-alone behavior".

"Parents need to hover over texting," said Gable, "Do spot checks to affirm that your children are making decisions and communicating with others consistent with their values."

When parents oversee how their children are making choices according to values, children become more capable of "stand-alone behavior" – the ability to walk away from the risky or unwise choices of popular culture.



Gable maintains the idea that children have rights to privacy in the home is folly. "Children don't have privacy in the home," said Gable, "Parents must conduct checks to verify what is going on in their children's lives. And don't wait until they are in the eighth grade."

In this regard, Gable finds cyber technology a very useful tool to strengthen parent-child relations around family

values. She encourages parents to hold the line on two main values that are not negotiable: no foul language and no criminal conduct.

"Social networking is fabulous," said Gable referring to personal blogs like Facebook and MySpace, "It's like reading a diary, you can see the quality of their friendships now that they are all blogging." The information a parent gleans from texts and blogs can be used to have meaningful conversations about the thinking and decisions children are making.

Gable hastens to add that this includes catching kids doing things right. "You can say to your child: 'I heard about your comments on XYZ from another parent, and I am very proud of how you handled that situation.'"

Reinforcing things done right is just as important as catching the evidence of problematic decisions and conduct.

In the news!

Last month (March), a 27-year-old Roseville man was arrested for soliciting sex from a 15-year-old boy. He had handed the teen a note with a mobile phone number to contact him as the teen was exiting the bus.

Dee Dee Gunther, spokeswoman for the Roseville Police Department, said that the details of the indecent proposal that the suspect, Nery Alvizuris, handed the teenager were withheld. "It was a very graphic and embarrassing note," said Gunther, "The teenager should be commended for showing it to his mother, who then took it to the police."

Gunther encourages parents to help their teens feel comfortable talking about embarrassing things. Had this young man decided to simply ignore the note because he didn't want his parents to know what happened, or the mother decided it was too difficult to go to the police, the suspect would still be loose searching for more victims.

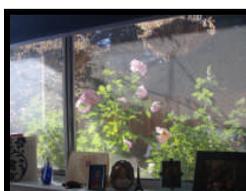
Near misses like the one experienced by this Roseville teen are an opportunity to snag the creeps who take advantage of cyber technology. In this network culture, most teens have mobile phones and social websites, which creeps leverage to engage children.

With the note provided by the mother of the teen, the police set up a sting operation, which led to the arrest.

[\(see Character and the network culture– p. 5\)](#)



Coming summer 2010!



[Authority In Me: How Network Culture Transforms Family Business](#)
By Joanna Jullien

[Available via Amazon on Kindle](#)



for ages 8—19 years old, which are offered at no charge to the participants.

These workshops cover all matters financial including starting a business, job search and resume development, how to spend and save, what makes a good investment, and how to be a savvy user of credit.

The topic of credit cards is a rally cry for Hall who is concerned that children are not properly informed about the impact their decisions

“The financial security of the next generation requires children to have a good relationship with money.” —Marie Hall, Executive Director, YoungBiz Foundation, CA - <http://www.bemoneysmartteens.org>

today can have on their financial futures.

“We live in a consumer culture that exploits those who are uninformed,” said Hall.

Accordingly, the *Be Money Smart Teens* workshops devote a portion to understanding how much money credit card services make and what it costs the consumer. The participants are provided “Credit Card Smarts” which calculate how much debt actually costs, or how much money saved today will be worth in 20 years.

The YoungBiz Foundation, California helps children establish a healthy relationship with money, involving the following principles:

1. Recognizing money motivation. What is your personality like? What are your spending priorities? Do you tend to spend, save or invest?
2. Self-awareness of spending priorities. How do you feel about what you are buying or how much you are saving?
3. Establishing Good Spending/Investing Habits. Are you a procrastinator? Do you save?

Parent factor

YoungBiz Foundation, California also offers advice for parents in leading their children into a healthy relationship with money. The website offers a parent guide, which includes a summary of the consumer culture influencing emotions and decisions:

“In this consumer-driven society, it is very easy for young people to get the idea that money is a measure of personal worth. It is vitally important for parents to teach children healthy attitudes about money as well as practical skills. But be prepared—this is a long-term project that takes ongoing effort. It starts the day you first help your child put a nickel in the gum machine and continues even beyond the day you help him move into his first apartment.”

- *Is your approach to financial matters calm and rational?*
- *Or do you use money to express guilt, anger, or fear?*
- *Is shopping your cure for boredom or depression?*
- *Do you feel inferior to a person who has a nicer home than you?*
- *Do you pay bills on time and put aside money for emergencies?*
- *Are you anxious about the economy?*
- *Do you invest for the short term or the long term?*
- *How do you feel about the risk of investing?*

Source: <http://www.bemoneysmartteens.org>



Generous sponsorships of the following companies makes these free workshops possible:

University of Phoenix (<http://www.phoenix.edu>)

California Central Corporation (<http://www.cchomeloans.com>)

California State Lottery (<http://www.calottery.com/default.htm>)



Photo: nutmeg (Flickr)

When is a tennis shoe more than a tennis shoe? When it's Nike stock.

When you buy consumables like a \$100 pair of Nike running shoes, after you've worn the shoes to school for a week, you'd be lucky to sell the shoes for \$20 at a garage sale. This investment depreciates in value. But if you instead use the \$100 to buy shares in Nike stock, then every time a customer buys shoes from Nike you are sharing in Nike's profits. This is an investment that increases (appreciates) in value over time.

Source: <http://www.bemoneysmartteens.org>



Revenue for schools!

Check the Banana Moments website to learn about fundraising opportunities for schools.

Fearless collaboration: Impact Teen Drivers

by Joanna Jullien



Kelly Browning (left) is the Executive Director of Impact Teen Drivers, a Sacramento based non-profit dedicated to promoting safe driving practices in the teen driving culture. "These teen years are the most dangerous times in their lives," said Browning, "And they want to be heard. They know when they are being condescended to."

Browning has confidence in young people.

She understands the digital natives today will embrace the right thing to do if they are allowed to help create it and own it. She has worked closely with teens to come up with a theme that resonate for them: [What do you consider lethal?](http://www.whatdoyouconsiderlethal.com) Go to: <http://www.whatdoyouconsiderlethal.com>

And she started a contest for teens to develop a specialized application to make it easier to put down the phone and drive:

*65

*65 sends out an automatic response to the sender of incoming texts: "Hey, got your text. I'm driving and I'll get back to you shortly."

Browning envisions **fearless collaboration** among youth, big business, and government. Her aim is to take the functioning text application produced by the teens to the mobile phone industry, who would make it a universal feature in all mobile phones in compliance with new legislation promoting this safety measure.

Just like getting seatbelts to become a mandatory feature in automobiles (which was resisted at first because of the cost), mobile phone carriers will likely need encouragement from customers and legislation to adopt *65 as a universal feature.

It is also true that teens are the *best consumers* of the mobile phone industry, and parents pay the bills.

Personally, I expect my carrier, AT&T, to support this effort and I have contacted them to let them know. As a concerned parent, customer and journalist, it seems to me the mobile phone industry would be very eager to collaborate with their best consumers – teenagers – especially because it means saving lives.

To learn more about Impact Teen Drivers and the *65 contest go to: <http://www.impactteendrivers.org>



Impact Teen Drivers on Oprah!

Friday, April 30

Access pledge:

<http://www.oprah.com/questionnaire/iplodge.html?id=4>

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Mobile Phone Etiquette: Get Manners!

By Michelle Cimino
<http://www.getmanners.com>

Over 250 million Americans have cell phones. But among these parents and teens, very few know about cell phone etiquette or care enough to stress its importance in their households.

The difference between my generation and my children's generation is my kids can't live without their cell phones. It is literally a lifeline to their peers and the outside world. When I was a teenager, I used to talk on the phone for hours, cruise my neighborhood hangouts, and attend sporting events for the latest gossip or to meet that new guy.

Today's teens can do all that from their cell phones.

So when I was demanding a sense of balance between my kids and their cell phone use, they resisted my suggestions. They didn't understand why I was offended that they would return a text message while I was talking to them. Or bring their phone to the dinner table. Or worse yet: texting while driving. Here in Colorado it's against the law for anyone under the age of 18 to text while driving (or even talk on their phone for that matter), and these laws are being passed in more and more states as we speak. Which is great, but it's not enough.

Teenagers think they are invincible. No matter how many times we tell our teens not to text and drive, they do anyway. All the terrible accidents that do happen don't happen to them, in their minds.

To solve the texting while driving dilemma, *65 is a fantastic and smart idea.

In the meantime, I stress to my kids to check their messages in the driveway. Let their friends know they are driving and they will get back to them when they reach their destination. In the end, they will make their own decision. Let's hope it's the smart, legal and the safest decision.



Parenting By The Book: Biblical Wisdom for Raising Your Child (2007)

By John Rosemond

Bookshelf

A Smart Girl's Guide to Style:

Joanna's interview with eParenting expert, Sharon Cindrich about her new book

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Sharon Cindrich offers girls insights to knowing and expressing their own personal style.

Sharon Cindrich sees a need to help girls gain self-confidence, especially in the network culture where everyone is expressing themselves – and not always appropriately or in ways that build healthy and meaningful relationships.

We are witnessing conduct, such as “sexting” and the dramas of social media, including cyberbullying, revealing a lack of respect for self and others, and an inability to demonstrate self-restraint.

In her new book, *A Smart Girl's Guide to Style*, Cindrich seeks to help girls understand the fundamentals about personal style and confidence. Written for tweens, eight to twelve years of age, some of the elements in her book include:

- *How to handle it when parents disagree with what you wear*
- *When others don't like what you wear*
- *How to handle criticism*
- *Understanding the difference between fashion (industry) and your style (personal)*

“The book offers encouragement to stay positive, respectful of others and have confidence that will allow your style to shine,” said Cindrich.

Another core message in the book is that you need to be thoughtful about how you walk and the words you use.

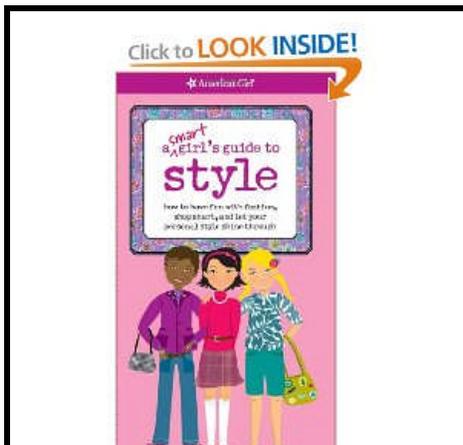
“Words can hit hard as a fist,” said Cindrich.

There is also a fashion quiz with questions like: **How do you react to that?** Helps girls put situations in perspective.

This book helps young girls on the verge of teenage years to develop self-confidence and communication skills as an expression of their own personal style, increasingly important to thrive in a world pressuring girls to always be like someone else.

Other books by Sharon Cindrich can be found on Amazon:

E-Parenting: Keeping Up With Your Tech Savvy Kids
A Smart Girl's Guide to the Internet
Christmas Crafts



Released last month by American Girl, *A Smart Girl's Guide to Style*, is written for tween-aged girls to help them develop self confidence and a foundation for expressing their personal style distinguished from the “fashion” industry and popular culture. Photo: www.amazon.com

Character and the network culture

(continued from page 2)

In the last edition of Banana Moments, we featured the book *Jump Point: How the Network Culture is Revolutionizing Business*, by Tom Hayes (2008), which explores how the network culture exploits everything, for good or not.

It does not discriminate.

Truthfully, the morality of our digital natives is a matter of cyber security. Children who are not grounded first by connection to the family, someplace secure where they belong, make contributions and are valued, are likely to be vulnerable to the whims of the cyber network (sometimes playful and sometimes sinister energy), promoting actions and beliefs that are not always in alignment with our values.

In this context, Rosemond's, *Parenting By the Book: Biblical Wisdom for Raising Your Child* (2007), featured in this edition, articulates well why cultivating character is essential to successful parenting. (see next Summer Edition of *Banana Moments – Shaping Character in Digital Natives*).

The optimist in me focuses on how the network culture is selecting for character – which is a good thing.

We learned from Tom Hayes, for corporate CEO's, the differentiator for our digital native consumers in the network culture will not be the slick, promotions nor the corporate swagger. No, it will be those enterprises with a sincere web presence that people can relate to and with whom they feel secure doing business.

Similarly, for parents, the challenge in raising digital natives is to help set their moral compasses with family values so children may thrive in this very same network pressure. Unless we establish rapport with our children they are vulnerable to bounce around on the fickle, sometimes outrageous and cruel hype and traps of cyber-powered communities.

Top cyber—safety concerns for parents:

- *General disconnect between children, parents and families*
- *Over-dependence upon friends and friend communities as a point of reference for life*
- *Pedophiles access to children*
- *Easy access to drugs and alcohol*
- *Degrading values, norms and beliefs of popular culture reinforced as truth*

For more information Google:
Sacramento Cyber Safety Examiner



The picture you see to the left is my office window, which is adorned by the view my sons gave me for Mothers' Day last year.

My youngest son Kevin, (now 19 years old), came home one day last year during one of the hottest weeks in May, with two tree rose bushes sticking out of the back seat windows of his car—pink, my favorite rose color. He and his older brother, Benjamin who lives in San Diego and helped with the cost, decided they could give me a better view from my office window (which looks out on the side of the house where everything from the dog house to ladders and the kitchen sink is stashed).

I watched in amazement as Kevin, with so much energy and enthusiasm, dug holes in the hard pan next to my office window outside the home, dripping with sweat, his cheeks flush cherry red from exertion in the 90 degree heat.

These Mother's Day roses will grace the cover of the book, [Authority In Me: How Network Culture Transforms Family Business](#), coming this summer on Amazon/Kindle.

These roses symbolize for me that no matter how imperfect we are as parents, no matter how much we screw up, the view can always be made better. Like roses, our children are resilient. The human spirit is indomitable—and this book is a testament of how parenting is truly a matter of the heart and mind. It's not a science, and it does require faith, hope, forgiveness and personal investment.

I have found that parenting in the information age requires us to summon the genuine authority, the authority within, to lead our children in the Internet-powered, mobile-phone enabled, topsy-turvy world that can make us all feel "less than".

This book provides parents with a 360 degree view of youth trends in the network culture. There will be voices of professionals, parents and children—to inspire us to strengthen our own parenting philosophy and lead our children to live lives according to core values — steady, secure and with peace of mind.



Educators: Check Banana Moments Blog for Middle and High School Parent Newsletter Packets

Next Banana Moments Issue: Summer 2010 (Jul—Sept)

Parents! No spin zone 4/21 Test Your Teen Day!

The biggest marijuana smoking day of the year for teens and young adults is April 20th, AKA "420" - from [John Daily's, Recovery Happens](#), www.recoveryhappens.com



Declare "4/21" to be, "Test Your Teen! Day" Why not take advantage of this dubious "holiday" to raise our awareness and to take constructive precautions to protect our teens? Hopefully, we've all already had clear and consistent discussions with our teens about the dangers of drug and alcohol use. Still, it wouldn't hurt to take this occasion to remind them once again.

Home Use Drug Tests There are two basic types of home use drug tests, which are, urine tests and hair tests. Urine drug tests are easy to use at home and are available at any local drug store. They range in cost from about \$15 for a marijuana only test, up to \$40-60 for multiple drug test arrays.

On-Line Drug Test Kit Sources:
www.kleenteen.com; www.collectionplus.net



Photo: Alykat (Flickr)

Jayna's Green Tip: "nonylphenol ethoxylates" (NPE's)

NPE's have been recognized by the Environmental Protection Agency as harmful to aquatic plants and animals, but are still used because they cost less.

These NPE's can be found in laundry detergents, wetting agents, emulsifiers as well as other cleaners, and have already been banned effectively in down the drain products in Europe and Canada.

NPE free cleaners have been rated very good to excellent by consumer reports. We can do our part by refusing to use these toxic and extremely harmful chemicals.

Melaleuca is one such Company with 25 years of naturally derived, biodegradable ingredients in all of their cleaning products.

For more information on how to purchase NPE free cleaners, contact:

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