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Predator is on the loose! Visit **C-Note** on your credit union's web site and click on **Wheels** to get in on the start of our wheeled hero **Marcy's** newest adventure!

PLAY

TOLD YOU SO Think you know something about raising children? Babysit Izzy and Farquad and counter their maddening behavior. We'll tell you what the experts say!

1) Izzy is whining ... again. According to the experts, what is the best way to respond?



a) Make her laugh. She'll forget why she's whining.

b) Whine right back at her. Izzy will learn in

a hurry how annoying whining can be, and she'll eventually stop doing it.

c) Ignore her. Whining can make you angry, and you don't want to lose your cool.

d) Use sharp tones to order Izzy to stop. She'll likely be shocked, and will quickly learn that's not the way to get what she wants.

2) Izzy is a picky eater. How do you get her to eat something she doesn't like?

a) Wait it out. If Izzy won't eat it, make her sit at the table until she does.

b) Keep serving it. Getting used to certain foods can be an important first step in eventually accepting it.

c) Just add ketchup! Drench unwelcome food in a favorite condiment.

d) Mix the good and bad food on the plate. It might look ugly, but Izzy will have to eat the bad to get the good.



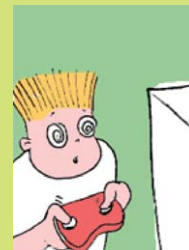
3) How do you stop Farquad from playing too many video games?

a) It would be best if Farquad stopped altogether for a week -- or better still, a month. He'll find other hobbies to pass the time.

b) Restrict Farquad's game play to a certain amount of time each day, perhaps one hour.

c) Make video games a family event. No one plays them alone.

d) Reward Farquad for time spent not playing video games, such as by increasing his allowance.



4) How do you get Izzy to go to bed without a battle?

a) Establish a consistent routine and stick to it. Whatever steps you include, such as reading stories, be sure to do them every night.

b) Alter the routine so Izzy can't figure out ways to disrupt the process.

c) Engage in a physically tiring activity right before bedtime.

Tire Izzy out so that bedtime will be welcome.

d) Convince Izzy that bedtime is quiet time. Have her lay quietly in bed while she waits for you to return. Before you know it, it will be lights out!



4: a Young kids respond to routine. A series of bedtime rituals—as long as they aren't overwhelming—will get Izzy to bed faster.

3: b Limiting time in front of video games will most often yield the best results.

2: b Young children may not like many different rules. They need to get used to a lot of them before they'll dig in.

1: c Experts say that if you respond to her in a controlled manner, eventually she'll stop her whining.