Sometimes, the best playmates can be found right at home

Brush hour. Purchase a framed canvas or canvas board, brushes and nontoxic paints, and don those smocks! Each family member can paint a part of the painting, or everyone can paint together. You'll be surprised how much you and your pint-sized Picassos enjoy creating a family masterpiece.

Family ties. The first player states one relative's name, then says how he is related. The next player repeats what the first player said, then adds another relative and how she is related. The game continues building on itself this way until someone makes a mistake. (If you run out of relatives, it's OK to include close friends.)

Topical tunes.

your complete parenting guide

Choose a theme for which each player

must sing a song that fits. Themes might be songs with the word "love" in them, songs with the word "rain" in them, and so on. The sing-down continues in a circle until the last player can't think of another song to suit the topic.

A-B-C family. On your mark, get set, go...and see who can alphabettiz all the names in your immediate family the fastest (be sure to include pets). Once you've mastered A to Z, challenge players to match their best time while alphabetizina backward (Z to A).

ROBYN FREEDMAN SPIZMAN

What makes children successful? Parents hold the key, suggests a University of California, Fullerton, study that examined what factors help raise bright kids. Here's how to make the findings work for your children:

FINDING: Kids do better in the world when they learn at home that their ideas and actions make a difference.

 Create situations that let children have a direct influence. Involve them in home repairs, cooking—things that show that their efforts get results.

FINDING: Giving rewards, such as

money or toys, for good grades damages kids' motivation and later achievement.

Teach kids that learning is its own reward. For example, when buying movie tickets with your child, demonstrate how his new math skills apply. FINDING: Children of

employed and non-employed mothers develop equally well.

• If you work, don't feel guilty.

But do make the most of your time with your kids.

FINDING: Children's temperaments don't change. How your child approaches the world is inborn.

Work with, not against, your child's personal style. If your child is natur-

ally persistent, don't stifle that quality. Channel it to help her tackle new challenges.

tend to have higher IQs and excel academically because parents stimulate them more than their siblings.

If you have more than one child, don't forget to stimulate the caboose.

FINDING: Early language development relates to later intelligence. Kids who understand and speak sooner are smarter.

Talk to your children a lot, starting at birth. Use real words—not baby talk—and, of course, read. The more parents read to their kids, the brighter the kids will be FINDING: Intellectual

giftedness can emerge at any age.

Don't lose contidence in your child's potential. Late bloomers do exist. And if your child appears gifted early on, don't assume it's permanent. Giftedness needs nurturing, Successful kids come from homes where stimulation is continuous.

MARNELI JAMESON



Mommy Minder

Want a surefire way to keep track of your brood—and vice versa—in 1999? Replace last year's calendar with Mom's Family Calendar by Sandra Boynton (Workman; \$9.95), designed specifically for families. Available in bookstores.

PLEASE TURN TO PAGE 100

*You're so pretty," my 16-year-old daughter, Ashleigh, told her 3-year-old sister, Kaitlyn. Kaitlyn smiled, batted her eyelashes, then whispered in Ashleigh's ear,

"Say it louder!"



CASH FOR

Applications are only half the battle. Now is the time to investigate ways to finance that college education.

WHAT IT IS Money awarded by colleges and other organizations based on financial need or academic merit. Doesn't need to be repaid

HOW TO GET IT Find out what's available and apply. Good sources include secondary school guidance counselors, college advisors, public libraries and the Internet (check out http://www.finaid.com or http://www.fastweb.com).

WHAT IT IS Money awarded by the government, foundations and corporations based on financial need. Doesn't need to be repaid.

HOW TO GET IT Check the Internet (http://www.ed.gov). Submit the Free Application for Federal Student Aid (FAFSA) form, available from college advisors and guidance counselors or by calling the Federal Student Aid Information Center at 800-433-3243.

WHAT IT IS A low-interest loan based on financial need. The federal government pays the interest while the student is in school. The student beains repaying the loan, plus interest, six months after graduation.

HOW TO GET IT Submit the FAFSA form. Colleges request your financial information from the federal processing center, then may direct those who qualify to a bank.

WHAT IT IS Like the subsidized Stafford but not based on financial need, and interest payments are not picked up by the government. Students may delay starting repayment until six months after graduation.

HOW TO GET IT Same as subsidized Stafford.

WHAT IT IS The Parent Loans for Undergraduate Students program allows parents (with a good credit history) to take a bank loan for tuition, less any grants. Payment is due 60 days after final loan disbursement.

HOW TO GET IT Apply through each college's financial aid office.

WHAT IT IS Students work part-time through a college- or federal government-sponsored program.

HOW TO GET IT Apply to each college's workstudy program. May require the FAFSA form.

JANINE S. POULIOT

youcan make it Rlow

hy settle for plain party blowers when

it's so easy to give each mouthpiece a colorful personality of its own? In fact-moms, take note-decorating them could be a fun party activity in itself. Simply set out glue, scissors, assorted markers, pompoms, feathers,

bits of felt, colored paper, squeeze paint and lots of wiggly eyes, and let imaginations roam. We did a smiling froggy face, a pink-eyed, bow-bedecked bunny and a fuzzy, featherheaded duck, but

the possibilities are endless.

THE FACTS OF LIFE

My seventh grader came home from school with a permission slip for sex education class. Is he ready?

Any child can be ready for sex education if the information is presented appropriately for the child's age and understanding, and is done in a nonthreatening manner by a trained instructor, says Robert T. Brown, M.D., director of the division of adolescent medicine at Ohio State University College of Medicine. "If you are concerned about your school's curriculum, ask for a course outline." The syllabus should cover basic anatomy. It should also explain how feelings change during adolescence, teach how to handle sexual pressures, and discuss the emotional and physical consequences of a sexual relationship.

At a family wedding, my 3-year-old cousin was the ring bearer. As he walked down the aisle, he roared at the guests. Afterward, someone asked him why he'd done that. He explained,

"Because I'm the ring bear."