



New parents quickly learn to expect the unexpected. The following are seven steps new parents should take to ensure that their estate plan is in order should the most unexpected of events occur.

Step One: Nominate a Guardian

In Arizona, if you and your spouse are unable to care for your child, whether as a result of death or disability, a court will appoint a guardian to care for your child and make decisions about your child's living arrangements, education and medical care. To ensure that the court appoints a guardian who will provide your child with the proper upbringing, educational opportunities and religious instruction, you should nominate a guardian in your last will and testament and talk with that person to confirm their willingness and ability to serve if the need arises.

Step Two: Review and Update Your Estate Planning Documents

To ensure your assets are distributed to your children upon your death in a tax-efficient and beneficial manner, you should meet with your estate-planning attorney to review and update your estate planning documents. To avoid the need for court-supervised probate proceedings and to safeguard assets until the child is mature enough to manage them responsibly, most parents establish a revocable living trust as their primary estate planning document and limit trust distributions to health, education and support payments until the child reaches maturity.

Step Three: Update Beneficiary Designations

Beneficiary designation forms, not your estate planning documents, will govern the distribution of certain assets upon your death. These assets include life insurance policies, retirement plans and certain bank accounts, investment accounts and savings bonds. To ensure that these assets are properly distributed, you should provide the relevant custodian (i.e., the life insurance company, bank or brokerage firm) with an updated beneficiary designation form that expresses your wishes.

(continued on page 3)





President's Corner

April is a busy month in our area with many great charity events to choose from. We hope you will choose two that are very important to NCPG.

First, of course, is our annual Corks for Kids fundraiser on Saturday, April 26. Check out the article on page 7 for details and watch your mail for your invitation. You can RSVP via the mailed reply card or the Events section of NCPGAZ.org. Corks for Kids helps NCPG fund our great activities, facilities, and instructors. Member tuition covers only a portion of our operating costs and we rely your participation in this fundraiser.

By attending Corks for Kids, you are supporting not only NCPG but also Families Giving Back which will receive a portion of the proceeds from our event. This local non-profit, founded by former NCPG members, works with other non-profits to organize events where parents and their children can volunteer together.

> Also please consider supporting The Team Taylor Arcadia Family Fun Run in honor of Taylor Cosmas on Sunday, April 13. Former NCPG member Katie Cosmas and her husband Mark lost their daughter, Taylor Paige, to SIDS in 2010. At five months old, Taylor went down for a nap and never woke up. This heartbreaking story fuels their motivation to raise money for SIDS research. Check out the ad on page 6 and visit teamtayloraz.com

> > Kori Shapiro NCPG President 2013-2014

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north central parenting group

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Parent Times

is valuable, useful, informative, and fun! We don't want this to be something that gets lost in your stack of mail.

Please let us know if you have suggestions, comments, concerns, or any input that would help us to improve this publication. Thanks for your help!

Editors - Sarah Frey and Carlie Garcia Designer - Neill Fox, foxnoggin, thinking@foxnoggin.com

On the Cover

www.sandratenuto.com

Step Four: Establish a College Savings Plan

Saving for your child's college education cannot begin soon enough. A 529 plan is a tax-advantaged way to save. Earnings on contributions to a 529 plan are not subject to federal income tax when used for qualified education expenses, including tuition, room and board, fees and books. As the owner, you control the investment and distribution of plan assets, while plan contributions can be made by anyone, including grandparents. More information about saving for your child's college education is available at www.collegesavings.org.

Step Five: Maintain Adequate Life and Disability Insurance

The birth of a child should trigger the review of your life and disability insurance policies. While the cost of term life insurance is at all-time lows, you should be thoughtful about the amount of life insurance coverage you purchase and your reasons for purchasing it. Most new parents purchase life insurance for the following reasons: (i) to provide sufficient cash to pay off debt, including any outstanding mortgage obligations; (ii) to ensure that their spouse will have adequate resources to provide for child care; and (iii) to fund their children's college education. Depending on the amount of life insurance purchased, you may also need to consider establishing a life insurance trust to avoid adverse estate tax consequences.

Step Six: Consider a Health Care Power of Attorney for Minor Children

If you regularly travel without your children or if your children are cared for on a regular basis by a grandparent or nanny, you should consider executing a health care power of attorney that gives your child's caregiver the authority to make emergency medical decisions and to access your child's medical records in your absence.

Step Seven: Consider Lifetime Gifting

For parents with substantial wealth, the birth of a child creates an important tax-planning opportunity. To reduce the size of their taxable estate, many wealthy parents make annual gifts of \$14,000 to their children or to trusts established for the benefit of their children. These gifts are commonly referred to as annual exclusion gifts and do not trigger any gift tax or tax reporting obligation. Parents considering such gifts should consult with their estate-planning attorney to ensure that annual exclusion gifts are properly documented.



PAPER PLATE EASTER BUNNY CRAFT

http://www.allkidsnetwork.com/crafts/easter/paper-plate-easter-bunny.asp

Make your own fluffy Easter Bunny from items around the house! This is a great craft for younger children because the cotton balls are something different to use and they add texture!

SUPPLIES

- Paper plate
- Cotton balls
- White poster board or heavy construction paper
- Pink construction paper or pink crayon/marker
- Black and pink pipe cleaners
- Pink pom pom
- 2 googly eyes
- Scissors
- White glue

DIRECTIONS

- 1. Cut out two ears from the white poster board/construction paper that are each about 5" tall and 2" wide.
- 2. Cut out two smaller ears from the pink construction paper.
- 3. Glue the smaller ears inside the larger ears, or color the inside of the larger ears pink.
- 4. With the paper plate right side up, glue the ears to the top of the plate so the pink part is facing the table.
- 5. Turn the paper plate over.
- 6. Cover the plate with glue (use your finger or a paint brush to smooth the glue out).
- 7. Use the cotton balls to cover the plate
- 8. Glue the googly eyes, pom pom (nose) and pipe cleaners on to construct the face of the Easter Bunny.
- 9. Bend the pink pipe cleaner into the shape of the bunny's mouth and glue under nose.

THE LIST: MOMMY AND ME ACTIVITIES IN THE VALLEY

NCPG moms picked their favorite local activities to participate in with their kids – from infant to preschooler.

ARIZONA SUNRAYS KINDERGYM

Baby Gym (6 to 18 months) and Tumble Tots (18 to 36 months) introduce little ones to the world of movement education in a stress free environment for parent and child. Info at arizonasunrays.com



BRICKS STUDIO MOMMY AND ME

A stimulating, fun, creative atmosphere where parents and children (ages 7 months - 4 years) can discover and learn more about each other! Classes are 45 minutes long on Tuesdays and Thursdays. Info at bricksstudio.com

MUSIC TOGETHER

This early childhood music program for infants through kindergarteners and their parents helps families rediscover the pleasure and value of informal music experience, musical play, which does not seek perfect performance, but leads to a life-long love of music making! Info at: musictogetherinphx.com

FIT4MOM - STROLLER STRIDES

Stroller Strides includes power walking and intervals of strength and body toning exercises using exercise tubing, the stroller and the environment. Instructors weave songs and activities into the routine designed to entertain and engage baby, while moms are led through a series of exercises specific to her role as mom. Info at phoenix-scottsdale.fit4mom.com

MUSICOLOGY

In a fun and engaging atmosphere, children explore musical instruments, creative movement, dancing and singing. They will be exposed to beats and rhythms spanning different eras and various parts of the world. Info at musicologyaz.com

GYMBOREE PLAY AND MUSIC

Class curriculum is developed by experienced child development program directors and incorporates a balanced whole-child approach with activities to support what the child is mastering right now and what he or she will aspire to later. Classes are designed in 6-month increments to meet a child's unique interests and abilities. From birth to age 5, there's always something special awaiting. Info at gymboreeclasses.com

HUBBARD FAMILY SWIM SCHOOL

Splash, learn and play. Being in the water with your little one is an amazing and rewarding experience. Classes begin at 8 weeks of age (and, classes for ages 8 weeks to 5 months are free!). Info at hubbardswim.com

KINDERMUSIK WITH MISS BRENLIE AND FRIENDS!

Miss Brenlie & Friends strives to have every family that walks through the studio doors engage in active, playful learning and leave with not only a song in their heart, but the tools necessary to facilitate their child's growth emotionally, physically, cognitively, and socially. Free trial class available. Info at kmwbf.com



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On the Nightstand Book Review

Title: The Whole-Brain Child: 12 Revolutionary Strategies to Nurture Your Child's Developing Mind, Survive Everyday Parenting Struggles, and Help Your Family Thrive

Author: Daniel J. Siegel and Tina Payne Bryson

Source: PublishersWeekly.com

Neuropsychiatrist Siegel (Parenting from the Inside Out) teams up with psychotherapist Bryson in this brain guidebook for parents. The authors assert that parents can have a positive and important impact on helping kids develop brain skills. Siegel and Bryson clearly explain how the brain develops, pointing out specific examples of the brain at work in various situations (e.g., a four-year-old who melts down when left at preschool is working from her right brain; a 12-year-old who denies her emotions after a quarrel with a friend operates from the left brain). The authors offer 12 strategies parents can use to help their children integrate

of the brain, offering comfort, and later appeal to the left or logical brain when the child has calmed down (when a child is upset, logic often

doesn't work). Siegel and Bryson reveal

that an integrated brain with parts that cooperate in a coordinated and balanced manner creates a better understanding of self, stronger relationships, and success in school, among other benefits. With illustrations, charts, and even

THE WHOLE-BRAIN

TO NURTURE YOUR CHILD'S
DEVELOPING MIND





Corks for Kids – April 26, 2014

- Silent Auction
- Raffle
- Live Music

- Food & Drinks
- and Much More!

Tickets are \$35 each or \$60 per couple.

Raffle tickets will be sold at the event, \$10 each or 3 for \$20. All Silent Auction bidding will be conducted via smartphones so be sure to bring yours with you.

You do not have to be present to support Corks for Kids!

Online bidding begins at 9:00 a.m. day of the event (April 26) via NCPGAZ.org/corks-for-kids-2014 and will continue until 9:30 p.m. that evening.

Here's a preview of some of the awesome items available!

Fun for the Kids

Arizona Sunrays

All Saints Episcopal Day School Summer

Camp

As You Wish Pottery

AZ On the Rocks

Deb's Dragons

Desert Botanical Gardens

Disneyland

Flip Dunk Sports

Girly Girlz

Gymboree Classes

Hubbard Family Swim School

The Ice Den

Imagine That Summer Camp

Kidstop Toys

Music Together in Phoenix

McCormick-Stillman Railroad Park

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Bunky Boutique

Dental on Central

Make-up by Danton Robert Thompson at

Spa Lamar

MaryKay by Brittany Moran

MomBomb

Muse Boutique

Roden + Fields

Salon Surreal

Sundrops Nail Spot

Tan on the Glow

UrbanWox

Food & Drink

Acadia Tavern

Hillstone

La Grande Orange Pizzeria

Little Cleo's Seafood Legend

Talavera Restaurant at The Four Seasons

The House Brasserie

The Mission

Vino 100 Wine Tasting

Whisked Away Private Cooking Class

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And much, much more including:

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Golf Lessons

Sprinkles Cupcakes

Raising Arizona Kids Magazine

Images by Kay Photography

Arizona Grand Resort Golf Foursome

Ride in a Warbird Airplane

To purchase your tickets and set up your phone for mobile bidding, visit **NCPGAZ.org/corks-for-kids-2014**For more information, please contact **fundraising@NCPGAZ.org**



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Things to Do in April

Phoenix Art Museum Presents Lifelike in Phoenix

When: April 6 at 10 a.m.

Where: Phoenix Art Museum, 1625 N Central Avenue, Phoenix

What: Lifelike features 50 contemporary sculptures, paintings, video and photography that thread the line between reality and the most imaginative of illusions. These artworks play with scale and media of everyday items and situations including a sleeping bag made from painted bronze and an overstuffed garbage bag made from marble. These works are so detailed and thoughtful, it will have you asking is this real?

OrigiNation: A Festival of Native Cultures

When: April 6 from noon to 4 p.m.

Where: Scottsdale Center for the Performing Arts, 7380 East Second Street What: Outdoor festival featuring Brazilian and Native American cultural performances, workshops, kids' activities, food, music and dance classes, and more!

Voices for CASA Children's Superhero 5k Walk/Run, 1k Walk

When: April 6 at 12:00 p.m.

Where: Kiwanis Park 6111 South All American Way Tempe, AZ85283

What: Proceeds will go to support Court Appointed Special Advocates (CASAs) who give a voice to children in state care because... Kids just want to be Kids! For more information about Voices for CASA children and the work they do to help children in our community please visit www.voicesforcasachildren.org

Peter Rabbit

When: April 9 through 20, 10 a.m. Wed.-Sat. and 2 p.m. on Sat. and Sun.

Where: Arizona Puppet Theater, 302 W. Latham, Phoenix

What: Told with hand puppets, music, and movement - no words!

\$10/adults, \$7 for 12 and under.

Splish, Splash, and Dash

When: April 12 from 8 to 11 a.m.

Where: Skyline Aquatics Center, 845 S. Crismon Rd., Mesa, AZ 85208 What: Kids will compete in a run, swim and obstacle course race at Skyline Aguatic Center. In addition to the race, there will also be a fun zone with inflatables, games, vendors and food.

Infant & Toddler Story Time

When: April 14 at 10:30 a.m.

Where: Arizona Science Center, 600 E Washington Street, Phoenix What: Sing-alongs, stories and open-ended play for infants through age 2.

Included with admission. (\$14.95/adults, Free forunder 3).

Earth Day at the Zoo

When: April 19 from 9 a.m. to 4 p.m.

Where: Phoenix Zoo, 455 N. Galvin Parkway

What: Educational and entertaining activities about conservation. Included with admission. (\$20/adults, \$10 for 3-12, Free for under 2).

THINGS TO DO FOR DATE NIGHT

Scottsdale Culinary Festival

When: April 8 - 13

Where: 7408 E. Osborn Rd.

Scottsdale

What: The six-day festival offers a diverse menu of luxurious dinners, themed cocktail parties and the signature event, the Great Arizona Picnic featuring 50 restaurants, chef demonstrations, live bands and specialty tasting venues. The festival is the primary fundraiser for the Scottsdale League for the Arts.

Celebrity Fight Night

When: April 12 at 5 p.m.

Where: JW Desert Ridge Marriot 5350 E. Marriott Dr. Phoenix

What: This is a signature gala held annually to raise money for charities in honor of guest Mohammad Ali. Celebrities and professional athletes from all across the United States come together for an evening with live auction items and music performances. The primary beneficiary is the Muhammad Ali Parkinson Center at Barrow Neurological Institute in Phoenix, but this event raises money for other charities as well. Reba McEntire will emcee, with musical performance by the Band Perry and musical director David Foster.

John Legend Concert

When: April 4 at 8 p.m.

Where: Mesa Arts Center, One E.

Main St. Mesa, AZ 85211

Swirl, Sip, and Savor

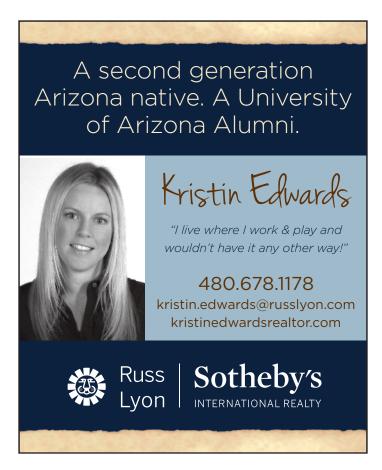
When: April 11 at 6 p.m.

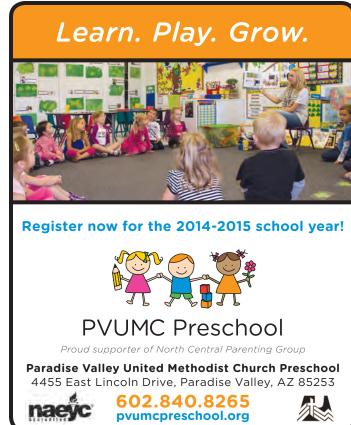
Where: Sanctuary Camelback

Mountain Resort, 5700 E. McDonald

Drive, Paradise Valley

What: This is an exclusive event created for wine enthusiasts. The evening will feature award-winning winemakers and winery owners pouring their exquisite, limited production wines.









Signs of Potty-Training Readiness

How to tell when your toddler is ready to potty train and tackle the toilet.

Your neighbor boasts that her little genius was diaper-free before his second birthday. Your niece, on the other hand, refused to perch on the potty till preschool. Which is the right time frame for potty training? In a nutshell: Neither and both. As with other developmental milestones, kids are programmed with one-of-a-kind schedules — and it's crucial to let your child set the pace for when to start potty training. If your tot's not ready for potty training, even the best toilet tactics are sure to fall flat. So wait until you see these surefire signals:

POTTY-TRAINING READINESS SIGNS:

You're changing fewer wet diapers.

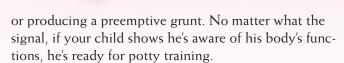
Until the age of about 20 months, kids pee so frequently that expecting them to control their bladders is probably unrealistic. But a toddler who stays dry for an hour or two at a stretch — and occasionally awakes without wetness — is physically ready for potty training.

Your child's bowel movements are predictable.

Whether he has a BM in the morning, after meals, or right before bed, a regular rhythm will help you anticipate when to pull out the potty — and thus boost his likelihood of success.

He broadcasts bodily functions.

Some children happily announce when a bowel movement is about to strike ("I pooping now!"). Others communicate through less-verbal means — say, by retreating to a corner



He despises dirty diapers.

At some point, most toddlers go through a (fleeting) stage when they're averse to personal messes — they're bugged by errant crumbs and sticky fingers, and yes, eager to escape their soiled nappies as soon as possible. This is a golden opportunity to kick off the potty-training period because for the first time, your child dislikes his stinky diapers as much as you do!

He's able to perform simple undressing.

When nature calls, the potty won't be of much use unless your child can quickly yank down his trousers and pull-ups or underwear. Similarly, girls should be able to hike up their skirts in a flash.

He understands bathroom lingo.

Whether you prefer kid-friendly jargon like "poop" and "pee" or formal terminology like "defecate" and "urinate," your child's ready for potty training if he understands and is able to use the family's words for bathroom functions and any associated body parts.

He demands a live demonstration.

If your child has toileting on the brain, he'll want to see how the experts (read: his parents) do it. So don't be surprised if your little one follows you into the loo to have a look.



Shaly Vassigh

Cooking With Kids



Beef and Vegetable Lo Mein

http://momsdish.com/recipe/400/beef-lo-mein-recipe

Prep Time: 20 minutes Total Time: 30 minutes

Ingredients:

- 8 ounces Spaghetti; broken in half
- 1 tsp Sesame Oil
- 1/4 Cup Hot Boiled Water
- 1 Tbsp Beef Better Than Bullion seasoning
- 3 tbsp Soy Sauce
- 2 tbsp Brown Sugar

- Olive or vegetable oil for frying
- 1 pound Beef or Chicken
- 2 large Carrots
- 2 cups Broccoli
- 1 large Onion
- 4 Garlic Cloves

Directions:

- 1. Cook spaghetti per box instructions. Add sesame oil and stir to combine.
- 2. Into hot, boiled water add Better Than Bullion and brown sugar; stir to dissolve. Into the mixture, add soy sauce and set aside.
- 3. Using a hot skillet, brown both sides of the beef. Let beef cool and slice it into two inch pieces.
- 4. Add sliced beef into the same skillet, fry until completely cooked. Into the cooked beef, add sauce mixture, cook all together for about a minute, and set aside.
- 5. Dice carrots, broccoli and onion into two-inch pieces.
- 6. Using the skillet, where you've cooked beef, sauté onions until golden brown. Remove from the heat.
- 7. In a separate oiled skillet, sauté carrots until softened, add broccoli and cook for about three minutes. Press garlic into the same mixture and remove from heat.
- 8. In a large dish, combine spaghetti, vegetables and beef, together. Toss to combine, and serve hot.



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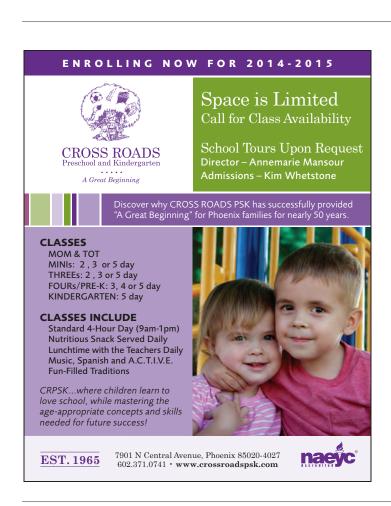
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(Ages 6 mos.-5 yrs.) Explore music through play, activity and song.



Family

(Ages 6 mos.-5 yrs.) Bring all your children to the same class to play and learn together as a family!

gymboreeclasses.com



2014-2015 REGISTRATION FORM

Class Registration:

• \$200 before June 15th

• \$250 after June 15th

Annual Nursery Fees: • First Child (\$200)

• Second Child (\$50)

Additional Child (no charge)

Please Note:

- No refunds on registration and/or nursery fees after 9/30/14.
- Guests are welcome to attend one meeting. Please make reservations with the Membership Director.

The guest nursery fee is \$25 per visit, per child. Space is subject to availability.

- Financial assistance for tuition and/or nursery costs is available to those for whom the fees are prohibitive. Confidential inquiries are handled by the Membership Director.
- There will be a \$25 charge for returned checks.

Name:	lame: Spouse's Name:		
Address:			
City:		State: Zi	ip:
Phone:		Email:	
Child's Name*:		DOB:	Nursery (Y / N)
		DOB:	
		DOB:	
*You will be grouped by your oldest child's l			rearoury (1 / re)
◆ Class Preference: □ Daytime	e classes	g classes	
•		- I Friend □ Newspaper □ Hos _l	pital 🗆 Online
☐ Other (please explain):			
 Would you like to be on a commi 	ttee? Fundraising/	Corks for Kids Event ☐ Special	Events Communications
participation in the NCPG program, I hereby release, remise and from all liability, claims, demands, causes of action and	e forever, discharge, and agree to save a possible causes of action whatsoever,	he Beatitudes (CB) carry insurance to cover any injuries to N and hold harmless and indemnity NOPG and CB, and the er arising out of or related to any loss, damage, or injury that in damage or injuries sustained by myself, my minor child or fa	mployees, officers, directors, and agents of each, of acluding negligence of any of the foregoing. I agree to
Signature		Date	
PAYMENT BY CREDIT CARD: Class Registration	\$250 (or \$200 bo	fore June 15, 2014)	
Nursery (First Child)	\$200	101e Julie 13, 2014)	
Nursery (Second Child)	\$50		
Credit Card Usage Fee	4% of Total		
TOTAL:	\$		
Credit Card #:		Expiration Date:	Security Code:
Check One: ☐ Pay in Full ☐ Tv	vo Equal Payments*		
continues with membership or nursery usage unless the se-	cond payment is received prior via cash	d payment will be automatically charged to the credit card of or check. Policy of no refunds on registration and nursery fe ade, after which it will be securely destroyed. Must register I	ees after 9/30/14 remains in effect. Credit card
I acknowledge that I have reviewed NCPG to charge my credit card up		ns and Conditions of the Two Equa January 30th, 2015.	I Payment Plan and authorize
Signature		Date	
(Signature & Date Required)			
PAYMENT BY CHECK:			
Class Registration	·	fore June 15, 2014)	
Nursery (First Child)	\$200		
Nursery (Second Child)	\$50		
TOTAL:	\$	Check #	

(If paying only the first half of the total registration/nursery fee(s), you are required to fill out credit card information above and sign/date after the Two Equal Payment Plan Terms & Conditions.)

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Dental on Central



Musicology



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Paradise Valley United Methodist Church Preschool (PVUMC)



Phoenix Country Club



Peas in a Pod Nanny Agency



Easter Bunny Playdough Carrots



EASTER BUNNY CARROT PLAYDOUGH RECIPE

http://www.madetobeamomma.com/2013/03/easter-bunny-playdough-carrots.html#_a5y_p=1344047)

Who doesn't love playdough? Make this as a great candy alternative for Easter party favors, basket fillers, or just a fun activity to do alongside your kiddos!

HOMEMADE PLAYDOUGH RECIPE:

- 10 floui
- 1C water
- 1/3C sa
- 2 tsn_cream of tarta
- 1 tbsp. vegetable oil
- Food coloring of your choice

*Note: You can use regular liquid food coloring (colors tend to be more pastel in shade); or for more vibrant colors use gel-based food coloring, available at any craft store.

DIRECTIONS:

Place dry ingredients in a saucepan, and then add vegetable oil and water. Turn your burner on medium heat and stir. Once your mixture starts to thicken, add your food coloring. Keep stirring until your playdough begins to stick to itself and the spoon, eventually forming one ball. The stirring process may take a few minutes... just keep stirring until this happens. Simply knead the ball of playdough to incorporate the color better. Place on a piece of waxed paper or plate to cool. To make the "carrots" just form your cooled playdough into carrot shapes and place inside clear treat bags. Enclose the bags with green ribbon.