



# Head Start Gazette

Community Coordinated Care for Children Inc. 4C

## Get MyMoney financial tips and advice on your mobile device

You can receive weekly texts from Heart of Florida United Way on your mobile device, providing informative and inspirational messages related to the five building blocks of financial stability:

**Family-sustaining employment, Income support, Affordable housing, Managing expenses, Savings**

Text **898211** to opt-in. Type **MyMoney** in the text box to begin your family's journey to financial stability.

## Tips for Parents of Preschoolers

The early years are critical to developing a lifelong love of reading. You can't start reading to a child too soon!



Tell your child how much you enjoy reading with him or her. Look forward to this time you spend together. Talk about

"story time" as the favorite part of your day.

**Read with fun in your voice.**

Read to your child with humor and expression. Use different voices for different

characters. Ham it up! **Know when to stop.**

If your child loses interest or has trouble paying attention, just put the book away for a while. Don't continue reading if your child is not enjoying it.

**Be interactive.**

Engage your child so he or she will actively listen to a story. Discuss what's happening, point out things on the page, and answer your child's questions. Ask questions of your own and listen to your child's responses.

**Read it again and again and again.**

Your child will probably want

to hear a favorite story over and over. Go ahead and read the same book for the 100th time! Research suggests that repeated readings help children develop language skills.

**Talk about writing, too.**

Draw your child's attention to the way writing works. When looking at a book together, point out how we read from left to right and how words are separated by spaces.

**Point out print everywhere.**

Talk about the written words you see in the world around you and respond with interest to your child's questions about words. Ask him or her to find a new word every time you go on an outing.

**Get your child evaluated if you suspect a problem.**

Please be sure to see your child's pediatrician or teacher as soon as possible if you have concerns about his or her language development, hearing, or sight.

<http://www.getreadytoread.org/early-learning-childhood-basics/early-childhood/tips-for-parents-of-preschoolers>

**Read together every day.**

Read to your child every day. Make this a warm and loving time when the two of you can cuddle close together. Bedtime is an especially great time for reading together.

**Give everything a name.**

You can build comprehension skills early, even with the slightest child. Play games that involve naming or pointing to objects. Say things like,

"Where's your nose?" and then, "Where's Mommy's nose?" Or touch your child's nose and say, "What's this?"

**Say how much you enjoy reading together.**

## Happy Labor Day To ALL Of You



The first Labor Day was held in 1882. Originally stemming from the desire

of the Central Labor Union to create a holiday for workers. It became a federal holiday in 1894. Adding a holiday between Independence Day and Thanksgiving

## Pipe Cleaner Flowers

Show your child how to transform colorful pipe cleaners into a fun springtime bouquet by forming twists and loops for the blooms and attaching them to green pipe-cleaner "stems." Tie with a pretty ribbon or place in a container to use as a dinner-table flower centerpiece or give as a gift to Grandma.

<http://www.parenting.com/family-time/activities/9-easy-to-clean-crafts-kids?page=6>



## What can I do to get out of debt?

Start by making a budget. Write down how much money you make every month. Write down how much you spend every month. Include:

- rent
- car payment
- insurance
- utilities
- food
- gas
- credit card bills
- other bills



Look for ways to spend less money. You might not find ways to save. But it helps to write down what you spend. Then you can make a budget.

## Debt dropped from credit report still owed

The rules for collecting a debt and the rules for reporting a debt are not the same. In fact, they are completely different. The Fair Debt Collection Practices Act, or FDCPA, provides the regulations for collecting your charge-off. The Fair Credit Reporting Act, or FCRA, covers how the charge-off is reported. It's a case of 2 different laws -- and 2 different issues.

**First the good news: The FCRA says that, with certain exceptions, a negative item must be removed from your credit report 7 years after the debt became delinquent (Some types of debt can remain on your credit report much longer, such as student loans, tax liens and a Chapter 7 bankruptcy.)**

To be sure that everything is removed on schedule, I suggest checking your credit reports approximately 1 month after you believe the charged-off account is to be dropped. If it is still on there, dispute the listing with the credit bureau.

Now, the bad news: The collection attempts on the debt could go on virtually forever. There is a big secondary market in old debts. Your debt may be bought and sold multiple times to various collection agencies. As the debt gets older it will change hands for less and less, sometimes pennies on the dollar. With each sale, expect at least one collection attempt before it is resold further down the debt food chain.

But as they say, every cloud has a silver lining. In this case, it's called the "statute of limitations." The statute of limitations is

the amount of time a debt is subject to collection using the courts. Each state has its own statute of limitations. But typically it is 3 to 6 years for open-ended accounts such as credit cards, and 6 to 10 years for written contracts such as installment loans for autos. Contact your state attorney general's office for the specifics for where you live.



Once your charge-off outlives the statute of limitations, it cannot legally be brought to court for a judgment or garnishment. If a collector sues you for a debt after the statute of limitations expires, you can sue them back and collect. That is, if you have the time, energy and don't mind going through a legal wrestling match.

Once your debt has outlived the statute of limitations, just tell any collector who calls or writes not to contact you. They must stop, or they will be in violation of the FDCPA. Once you tell collector "A" to get lost, he or she will probably sell the debt to collector "B" and you may have to tell him and his successors the same thing.

The only sure way to be free from collectors regarding the debt is to pay what you owe, either in full or as an agreed-upon settled amount. <http://www.bankrate.com/finance/debt/debt-dropped-from-credit-report-still-owed.aspx>

## Introduce Organization

Nurture your child's helpful spirit by promoting organization in your home. Parents should embrace this quality even though it may slow down activities and chores. Tie in the Label Your Household activity by keeping toys, clothes, dishes, and household items in specific places. As you put things in their labeled bins and drawers, turn the process into a guessing game.

Ask kids where certain items belong ("Where do your toys go? Where should your shoes be stored?") or place forks in

a sock drawer or a toy in the refrigerator and challenge toddlers to fix your "mistakes." They will love to reorganize for Mom or Dad, who can't seem to remember where the cups belong! According to Bridge A. Barnes and Stephen M. York, authors of *Common Sense Parenting of Toddlers and Preschoolers*, "these tasks give you a way to begin teaching your young children about responsibilities, helping others, and being part of a family." (taken from <http://www.parents.com/toddlers-preschoolers/development/intellectual/toddler-development-activities/>)

## Announcements

Greetings Parents!

### Get Involved!!

We have volunteer opportunities year-round for you to be involved in your child's experience in the Early Head Start programs.

- Planning Parent Training Sessions
- Assisting with Recruitment of New Families

Serving as a Representative on the Policy Council

### What is Policy Council?

Policy Council is the parent's and communi-

ty's way to be involved in the shared governance of the program. This means that the parent/guardians and community members have a voice in major program decisions including such things as recruitment and selection policy, personnel policies, budgets, and funding proposals. Each site will elect one Policy Council parent representative to attend the monthly meetings.

### Training Opportunities

You will receive more information regarding dates and a time as the time nears. The trainings for the month of September include:

### Pedestrian Safety

### Car Seat Safety

Orange County: 9/12/2017 @ 3500 W Colonial Drive Orlando, 32808

Seminole County: 9/28/2017 @ 419 S Park Avenue Sanford, 32771

Osceola County: TBA



## How Can I Help Keep My Kids' Bones Healthy?

The same healthy habits that keep your kids going and growing will also benefit their bones. One of the best ways to encourage healthy habits in your children is to be a good role model yourself. Believe it or not, your kids are watching, and your habits, both good and bad, have a strong influence on theirs.



The two most important lifelong bone health habits to encourage now are proper nutrition and plenty of physical activity.

Eating for healthy bones means getting plenty of foods that are rich in calcium and vitamin D. Most kids do not get enough calcium in their diets to help ensure optimal peak bone mass. Are your kids getting enough calcium?

Calcium is found in many foods, but the most common source is

milk and other dairy products. Drinking one 8-oz glass of milk provides 300 milligrams (mg) of calcium, which is about one-third of the recommended intake for younger children and about one-fourth of the recommended intake for teens. In addition, milk supplies other minerals and vitamins needed by the body. The chart on the next page lists the calcium content for several high-calcium foods and beverages. Your kids need several servings of these foods each day to meet their need for calcium. [https://www.niams.nih.gov/health\\_info/bone/Bone\\_Health/Juvenile/default.asp](https://www.niams.nih.gov/health_info/bone/Bone_Health/Juvenile/default.asp)

## Health and Safety for parents with children at Home

Many young children spend most of their time at home. Parents can take many actions to protect their children's health and safety. Infants and toddlers who grow up in safe and loving families tend to become healthy teens and adults. At a very young age, children develop the habits and behaviors that will influence their lifelong health. At home, children can learn: good health behaviors, self-discipline, and good health choices.

As a result of prevention programs, some fatal childhood diseases, such as polio, diphtheria, measles, and pertus-

is, are now rare in the United States. And, although these serious diseases are no longer common, childhood vaccination programs continue to protect our children so that these childhood diseases do not come back. Keeping your children's immunizations up to date is very important. Ask your child's doctor to make sure your kids are protected.

### **Health and Safety Tips**

- Adopt a smoke-free policy in your home.
- Make sure your child does not have

access to peeling paint or chewable surfaces painted with lead-based paint

- Use and store chemicals, household cleaning products, and pesticides according to label instructions and out of reach of children
- Supervise young children in bathtubs.
- Keep pets out of the bedroom and vacuum carpet and floors frequently if your child has allergies or asthma.
- Use safety gates at the top and bottom of stairs to prevent young children from falling (<https://www.cdc.gov/safechild/Falls/index.html>)

# The Nutritional Value of Beans

**Protein** If you would like to continue to build and repair your body's tissue as well as have your muscles contract on demand, then add some bean protein to your diet. There are approximately 7 to 10 grams of protein in a half cup of cooked beans. An ounce of beef has 7 grams.

**Fiber** Keeping our gastrointestinal tract healthy not only keeps our bodies working properly, but it also helps our weight management. Fiber is the perfect addition to our diet when it comes to these two things. About half a cup of cooked dry beans has about 25 to 30 percent of the daily value of fiber which is also excellent in helping hypcholesterolemia (too much cholesterol in the cells). It is a soluble fiber that reduces blood cholesterol, plus beans release glucose slowly, helping control metabolism which can also contribute to weight loss.

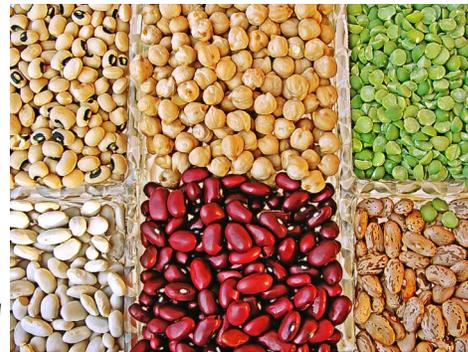
**Carbs** seem to be the enemy of so many diets these days. Like it or not, we need them for energy and brain function, so you may as well get them from a reliable source. Beans hold about 25 grams of carbohydrates per serving.

**Preparation Tip:** Discarding the water the beans are soaked or packed in removes oligosaccharides, simple sugars that can cause gas.

**Vitamins** Beans are packed with B vitamins. B complex is made up of eight vitamins: thiamine (B1), riboflavin (B2), niacin (B3), pantothenic acid (B5), pyridoxine (B6), cyanocobalamin (B12), folic acid and biotin. This incredible little community is essential in contributing to everything from liver, skin, hair and eyes, to intestinal wall muscle health and the breakdown of carbs, fats and proteins. Beans retain about 70 percent of their B vitamins (after preparation) as well as high levels of folate, which helps form red blood cells.

**Minerals** are the building blocks of the body that form and maintain bones, blood and skin, to name a few. Iron, magnesium, phosphate, manganese, calcium, copper, zinc and potassium are all found in beans.

**Lipids** Polyunsaturated fat and no cholesterol are why beans continue to be an optimal dietary choice. Lipids create stored energy (mostly linoleic acid in beans) and the chemical structure is low fat. <http://www.fitday.com/fitness-articles/fitness/exercises/get-jon-snow-level-fit-with-the-game-of-thrones-workout.html>



## Black Bean Dip

- 1 1/2 cups black beans
- 1 avocado, peeled, pitted, and diced
- 1 cup yellow corn
- 1 tomato, chopped
- 1/4 cup Zesty Italian



### Dressing

Mix altogether in a bowl, and serve with your favorite homemade corn chips.

<http://www.superhealthykids.com/4-meals-1-pot-beans/>

## Picky Eating

Do you have a picky eater in your home? Do any of these statements remind you of your preschooler?

"Michael won't eat anything green, just because of the color."  
"Ebony will only eat peanut butter sandwiches!"  
"Maria doesn't sit still at the table. She can't seem to pay attention long enough to eat a meal!"

You're not alone. Picky eating is a typical behavior for many preschoolers. It's simply another step in the process of growing up and becoming independent. As long as your pre-



schooler is healthy, growing normally, and has plenty of energy, he or she is most likely getting needed nutrients.

Many children will show one or more of the following behaviors during the preschool years. In most cases, these will go away with time. Your child may refuse a food based on a certain color or texture. For example, he or she could refuse foods that are red or green, contain seeds, or are squishy. For a period of time, your preschooler may only eat a certain type of food. Your child may choose 1 or 2 foods

he or she likes and refuse to eat anything else. Sometimes your child may waste time at the table and seem interested in doing anything but eating.

Your child may be unwilling to try new foods, especially fruits and vegetables. It is normal for your preschooler to prefer familiar foods and be afraid to try new things. Having your preschooler help you in the kitchen is a good way to get your child to try new foods. Kids feel good about doing something "grown-up." Give them small jobs to do. Praise their efforts. Children are much less likely to reject foods that they helped make. <https://www.choosemyplate.gov/preschoolers-picky-eating>