

# Early Head Start Gazette



February 2019

Community Coordinated Care for Children Inc. 4C

## How to Celebrate Baby's First Valentine

### A Heart-y Lunch Date

If Valentine's Day happens to fall in the middle of the work week, it's a fun idea to show up at work and head out to lunch together with your baby. If the holiday happens to fall on a weekend, you can plan a lunch date or a picnic – just be sure to stay bundled up! If dinner's more your style, taking the baby out for an early evening meal is another fun way to have a "date" to celebrate.

### Dressing Up

Whether you're going to lunch or dinner or for a walk in the park, looking for "Baby's First Valentine" gear adds merriment to the occasion. You can shop for day clothes, such as cute two-piece sets, or opt for pajamas that your baby can wear at night. Get ready for photo

opportunities, too! Try looking for themed outfits that celebrate the holiday's signature colors like red, pink and white.

### Plant a Seed

Mid-February is right around the time you might be starting some plants indoors, so why not plant a seed to memorialize the day? Perhaps choose a seedling or flower that's perfect to transplant right around Easter, or opt for a variety that you can replant outside right before spring and enjoy each year. This way, as your child grows, you can tell them the story of how you planted it on their first Valen-



tine's Day.

### Start a New Tradition

Think of a tradition that you can use for celebrating each year around Valentine's Day, such as a charm bracelet or other piece of jewelry. You might want to get a big-kid size, and then add a different charm each year. By the time your child is a preteen, the bracelet or necklace will be full of charms. You can

also start a scrapbook that you add to each year, or place written memories in a jar to look at together years later.

[https://www.potterybarnkids.com/tips-and-ideas/How\\_to\\_Celebrate\\_Babys\\_First\\_Valentines\\_Day/](https://www.potterybarnkids.com/tips-and-ideas/How_to_Celebrate_Babys_First_Valentines_Day/)

## Valentine Heart Stamp

Kids love glitter, but they love playing with paint even more! Using red, pink, and white paint can give any piece of artwork Valentine's spin, but why not let your child have a little bit more fun with a heart shaped stamp!

This stamp is easily made out of an old toilet paper



tube. All you have to do is dip the tube in a bit of paint and let your little one go to work!

Allow your baby to create more intricate pieces of artwork by setting out heart-shaped sponges too.

### Valentine's Day

February 14, 2019

Valentine's Day is celebrated throughout the world. Each year on the holiday, about 1 billion Valentine's Day cards are sent. Other popular Valentine's Day presents are chocolates, candy hearts, teddy bears, and other small tokens of affection. In the United States it's common for children to celebrate Valentine's Day by buying or making cards for other members of their class at school, and for couples to celebrate the day by going on dates and exchanging gifts.



### Presidents day

February 18, 2018

Washington's Birthday, also known as Presidents' Day, is a federal holiday held on the third Monday of February. The day honors presidents of the United States, including George Washington, the USA's first president.



## Paying Off Debt

With credit-card debt at epidemic proportions in this country--among the rich, among the poor--you must have seen television programs about getting out of debt, and you must have read dozens of articles explaining how to do it. I offer a step-by-step plan for getting out of debt in *The 9 Steps to Financial Freedom*, and there are other books available that cover the subject well, too. In short, there is plenty of help available to show you how to do get out of debt, you already know why you must get out of debt, and now I want you to take the actions that will enable you to reach that goal. Millions of people have done it, and so can you--but only if you raise it to a top priority and keep your vow to yourself to do it.

Having covered the topic at length in my *Nine Steps Book*, I am only going to summarize it here, because if you need to pay off debts, you need to know everything you can. However, here are ten important points to keep in mind:

1. If you are in credit card trouble, you must cut up all of your credit cards now, with the possible exception of one card for emergencies; do not carry this card in your wallet, however.
2. You must pay more than the minimum payment every month, as much more as you possibly can. If you owe a credit card company \$5000 at 18 percent interest and all you do is pay the minimum each month it will take you over 30 years to pay it off.
3. You must pay off the credit card with the highest interest rate first, and the rest in descending order.

### To clear your credit report:

If any of your accounts were charged off more than seven years ago, the damaging information on that account should have been erased from your credit bureau file, and a collection agency cannot reenter the information. This process take place under a federal law, called the Fair Credit Reporting Act (FCRA), that regulates the actions of all creditors and credit reporting agencies. The law is designed to protect consumers, creditors, and credit reporting agencies. The FCRA enforces the seven-year limit; specifically, it says that information in a consumer's file concerning accounts that have been charged off or placed for collection must be completely erased after seven years from the date of last activity; last activity generally means the date the creditor charged off the account. On the copy of your report look at the date of last activity. Has it been seven years from that date? If so, write to the

credit bureau and tell it to remove the account from your file. Each one of your accounts is probably different. For many of them, that seven-year limit may not be far away. Making a new payment now would merely create new activity in your account and start the seven-year cycle over. Be very careful about doing this.

### To deal with bill collectors:

When it comes to collection efforts, each state has its own statute of limitations governing how long a debt is considered legally collectible. In general, the limit is about four to five years from date of your last payment. If a creditor waits beyond the time limit set by the statute of limitations to sue you, the case can be thrown out of court. To find out about the statute of limitations in your state, contact the Office of the State Attorney General. If you know that your debt has expired under this statute of limitations and a collection agency happens to call you, do this: Explain



4. You must negotiate for yourself the best interest rates, even if it means switching credit cards every six months.

5. You must understand everything about how your credit card works--all fees,

how the company charges you, all about the so-called grace period, everything.

6. You must honor all your debts equally--whether it's the money you owe Visa, or the money you owe your brother.

7. After you pay off one credit card, you must apply the money you have been paying that particular company to paying off another credit card.

8. If you doubt that you can do this yourself, you must get in touch with a wonderful nonprofit agency known as the Consumer Credit Counseling Service; they can be reached by calling 1-800-388-2227. They will help you organize and consolidate your debt.

9. You must never let this happen again.

10. After your debts have all been paid off; you are to apply the money you were paying all those months toward creating your future. <https://www.suzeorman.com/resources/managing-debt>

to the agency that you will pay only if you are taken to court and a judgment is obtained against you; otherwise, you have no intention to pay what you believe to be a legally uncollectible debt. The key here is to put your argument in writing, adding a clear demand that the agency stops contacting you. The Federal Fair Debt Collection Practices Act, another federal law, declares that if the state-regulated limitation period is up, the agency may not contact you again once it receives your letter--except to say there will be no further contact. If the state statute of limitations hasn't yet run out, paying something on your charged-off accounts will not help clear up your credit report and may start the collection agencies' clock ticking anew, so once again, think hard before you do this. Only time will repair your credit report--specifically, the seven years it takes until the credit bureau must, by law, remove the debt notation. <https://www.suzeorman.com/resources/managing-debt>

## Announcements

Greetings Parents!

February is National *Children's Dental Health Month*. Each February, the American Dental Association (ADA) sponsors National *Children's Dental Health Month* to raise awareness about the importance of *oral health*. We encourage you to have your children seen by the dentist every 6 months.

Give Kids A Smile is the ADA Foundation's signature children's oral health access to care program. Through GKAS, children who may not have access to oral health services can receive free oral health education, screenings, preventive care and/or dental treatment from volunteer dentists and dental team members.

The ADA Foundation has a new toll-free number for Give Kids A Smile (GKAS): 1-844-490-GKAS (4527). Callers can find out whether there is a GKAS program in their area, including parents and caregivers seeking oral health services for their children and dental team members and others interested in volunteering at a GKAS event.



## Distracted Driving

**At 55 mph, sending or reading a text takes your eyes off the road for about 5 seconds, long enough to cover a football field.**



Each day in the United States, approximately 9 people are killed and more than 1,000 injured in crashes that are reported to involve a distracted driver.<sup>1</sup>

**Distracted driving is driving while doing another activity that takes your attention away from driving.** Distracted driving can increase the chance of a motor vehicle crash.

There are three main types of distraction:

- Visual: taking your eyes off the road;
- Manual: taking your hands off the wheel; and
- Cognitive: taking your mind off of driving.<sup>2</sup>

### Distracted driving activities

Anything that takes your attention away from driving can be a distraction. **Sending a text message, talking on a cell phone, using a navigation system, and eating while driving are a few examples of distracted driving.** Any of these distractions can endanger the driver and others.

**Texting while driving is especially dangerous because it combines all three types of distraction.<sup>3</sup> Sending or reading a text message takes your eyes off the road for about 5 seconds, long enough to cover a football field while driving at 55 mph.** <https://www.cdc.gov/motorvehiclesafety/>

## How Flu Spreads

### Person to Person

People with flu can spread it to others up to about 6 feet away. Most experts think that flu viruses spread mainly by droplets made when people with flu cough, sneeze or talk.

These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs. Less often, a person might get flu by touching a surface or object that has flu virus on it and then touching their own mouth, nose, or possibly their eyes.



People with flu are most contagious in the first three to four days after their illness begins. Most healthy adults may be able to infect others beginning 1 day before symptoms develop and up to 5 to 7 days after becoming sick. Children and some people with weakened immune systems may pass the virus for longer than 7 days.

Symptoms can begin about 2 days (but can range from 1 to 4 days) after the virus enters the body. That means that you may be able to pass on the flu to someone else before you know you are sick, as well as while you are sick. Some people can be infected with the flu virus but have no symptoms. During this time, those people may still spread the virus to others. <https://www.cdc.gov/flu/about/disease/spread.htm>

### When Flu Spreads



## 8 Amazing Benefits of Turnips

Turnips are a lesser-known vegetable in the market despite a number of health benefits associated with them, which include their ability to improve bone health, protect your heart, and prevent cancer. They also reduce inflammation and optimize digestion. Additionally, turnips regulate metabolism, increase circulation, and boost the immune system.

### What is Turnip?

A turnip is a white-skinned root vegetable that is popular for both, human consumption and livestock feed. Scientifically known as *Brassica rapa*, turnips are commonly grown in temperate areas across the globe and are cultivated for their nutritional value and taste of the root.



### Nutrition Facts of Turnips

Turnips are not only excellent at soaking up the flavor and adding a hearty element to your meals and stews, but these root vegetables also possess high levels of important nutrients and minerals that the body requires to function properly. Turnips are rich in calcium, phosphorus, potassium, sodium, and magnesium. Amongst vitamins, they contain vitamin C, folate, and niacin. These vegetables are high in fiber and low in calories and are typically inexpensive, making them a logical choice for inclusion in any healthy diet. <https://www.organicfacts.net/health-benefits/vegetable/turnips.html>

## Turnip Mashed Potatoes

### Ingredients:

6 large red new potatoes, skin on  
2 large turnips, peeled  
1/2 cup cream, heated  
8 tablespoons (1 stick) butter, melted  
1/2 cup sour cream  
Salt and pepper



boiling water for 15 minutes or until fork-tender. Drain. Whip unpeeled cooked potatoes and turnips with electric mixer, mixing until moderately smooth (don't overbeat them; a few lumps are nice). Add hot cream, butter, and sour cream. Season with salt and pepper, to taste. Whip again until blended. Adjust thickness by adding more cream, if desired. <https://www.foodnetwork.com/recipes/paula-deen/turnip-mashed-potatoes-recipe-1943627>

### Directions:

Slice potatoes and turnips 1/4-inch thick. Cook in

## Encouraging a Healthy Diet

To encourage a well-rounded diet:

- Continue offering a variety of foods, even ones the child has rejected in the past.
- Keep healthy foods in the house and limit the availability of high-calorie, low-nutrient foods.
- Involve kids in meal preparation — for example, let them tear lettuce for a salad or help set the table.
- Create a structure for daily meals and snacks so kids don't graze all day long.
- Have regular family meals and make them pleasant times for the whole family to get together.
- Set a good example by eating a nutritious diet yourself. <https://kidshealth.org/en/parents/feed-preschooler.html>

