



Celebrate this year with a Simple Valentine's Day!

If you find yourself in a position where getting out of the house seems impossible this Valentine's Day, here are a few simple Valentine's ideas you can do to celebrate at home with your kids.

- Get some great take-out, drinks and enjoy a dinner at home as a family.
- Have a dance party. We love our streaming music and it's a fun way to get all the wiggles out. If you are feeling extra cute, dress up a little for it.
- Brave a kid-friendly night out. There are so many options now with kid-friendly locations. We always try to make an earlier dinner before the rush, so there is less wait time and we aren't all cranky when we finally get a table.
- Send your kids on a scavenger hunt. It can be indoors or outdoors if weather permits. Each new hint can have a small treat or reward for the kids.



The Legend of St. Valentine

According to the legend, Roman Emperor Claudius II forbade young men from marrying. He believed marriage weakened soldiers. A certain Bishop Valentine, however, believed in the power of love and the institution of marriage. He bravely held secret marriage ceremonies in direct opposition to Claudius' laws.

When the emperor learned what the bishop had done behind his back, he ordered the bishop to be arrested and imprisoned.

Once in prison, Valentine befriended his jailor, Asterius, and his beautiful daughter. Asterius' daughter and Bishop Valentine developed a special bond. When a jailed Valentine still refused to stop hosting secret marriage ceremonies, Claudius ordered his execution. When execution day arrived, Valentine penned a farewell message to Asterius' daughter. He signed it, "From Your Valentine." His execution day was Feb. 14, 270 A.D.

That is the legend of how Bishop Valentine became a patron saint. <https://www.sunriseseniorliving.com/blog/february-2018/the-little-known-legend-of-valentines-day.aspx>



Candy Heart Collage

- Poster Board
- Glue
- Candy Hearts

Cut out hearts from poster board. Have your children paint the hearts with glue (I usually dye my glue pink) and then place the candy hearts onto the poster board. <http://www.everythingpreschool.com/themes/valentines/art.htm>

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 min-



imum 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.
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 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 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.



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.

When Flu Spreads

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>

Distracted Driving

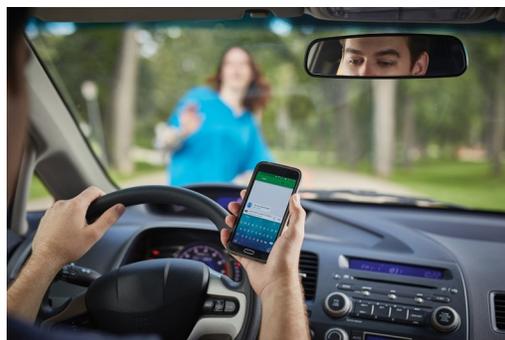
At 55 mph, sending or reading a text takes your eyes off the road for about 5 seconds, long enough to cover a football field.

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.¹

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.²

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.³ 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/distracted_driving/index.html

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>



Easy Turnip Recipe

Ingredients

1 ⅓ lbs yellow turnips (700 g)
3,5 oz parmesan cheese (100 g), grated
1 tbsp unsalted butter soft
pepper
salt



Instructions

Rinse the yellow turnips and let them drain for a few minutes in a sieve. Cut off the green stems and then peel the turnips. Grate the turnips finely. Put the soft butter on a large oven tray and rub it all over using your fingers (or a piece of kitchen paper if you like).

Then transfer the grated turnips to the tray. Try to spread the turnips evenly so that they can cook evenly as well. Season them with a little pepper and salt.

Sprinkle the grated turnips with the grated cheese. Then season one last time with a pinch of pepper and salt.

Bake the grated turnips in a preheated oven at 392°F (200°C) for 30 to 35 minutes until the cheese has melted and the sides of the turnip

au gratin start to brown. Then turn the oven off but leave the turnips inside for another 20 minutes to rest. Remove the turnip gratin from the oven. Cut it up and serve. <https://www.junedarville.com/turnip-recipe.html>

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>

