



February 14

Valentines Day



Is a celebration of love. The traditions of Valentine's Day are broad and many. It is a time to exchange cards or small gifts. Chocolates, flowers, jewelry, and romantic dinners are the big hits of this holiday.

February 17

Presidents Day



President's Day is a day set aside to honor all of the U.S. presidents. We often think of two great presidents George Washington and Abraham Lincoln when we celebrate this holiday, as it falls by design between their birth-days.

February 29

Leap Day

The earth rotates around the sun once every 365 and about 1/4 days. So, by adding an extra day every four years, we get mighty close to keeping the calendar consistent with the earth's annual trip around the sun.

How to Celebrate Babies First Valentines Day

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.

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.

Write a Letter

Similar to the tradition idea, you can write a letter to your little one that they can open as an older child, or even as an adult. This is something you can do just once, or you can continue to do every year. You can also set up a private email account that only you have access to. Send an email to it every year on



Valentine's Day. When your child is older, share the password so they can read everything you shared during their younger years.

Get Pictures Taken

Valentine's Day is a great time to have pictures taken, not only in "Baby's First Valentine's Day" gear, but in Valentine gear for the whole family! Dedicate a day to getting dressed up and ready for the photos. Once you get the files or prints back, you can frame and hang them for memories of baby's first Valentine's Day. These make charming decorations to use year after year.

https://www.potterybarnkids.com/tips-and-ideas/How_to_Celebrate_Babys_First_Valentines_Day/

Heart Cookie Cutter Painting Activity

Whats Needed:

- Heart cookie cutter
- Paper
- Washable Paint in bowls

Directions:

- Dip the cookie cutters in paint
- Use the paint dipped mold to create colorful hearts on a piece of paper



How Does a Bank Work

Many people see banks as being a place where you save your money or where you get a checking account or where you can get loans, but they often don't understand the big picture of how a bank functions. Let's walk through it in baby steps so that you can understand why a bank exists.

Remember a bank is a business like any other business: it strives to make as much money as possible. They make money by simply moving money around; keep that in mind as we move through the services that a bank provides.

Saving Account

The first service that most people become familiar with in terms of a bank is a savings account. At first glance, a savings account is a situation in which you give a bank your money for a period of time, withdraw it whenever you like, and it earns a small amount of money for the time you leave it there. What actually happens, though, is that a savings account is actually a loan, except this time you're the lender. It's no different than any other loan, except it's really flexible: you can lend as much as you want to the bank and get that loan paid back whenever you'd like. Because of this flexibility, though, the interest you make on this loan is pretty low.

Checking Account

A checking account, at most banks, is no different than a savings account: you're lending the bank your money, but with a checking account, they pay your interest with services (dealing with the checks you write, etc.) instead of interest.

The other major aspect that people think of when they consider a bank is loans: they lend money to people for automobiles, cars, and other things.

How do banks make money?

For starters, they take the money you loan them and earn a pretty strong return with it, then give you a part of that return in the form of interest. So, each dollar you put into your account with the bank makes them a little bit of money.

Let's say, for example, that the bank has a savings account with a 1.5% rate of return, which is likely better than the bank in your neighborhood. They take the money from your account (and a lot of other savings accounts) and use all of that money to buy (for example) a treasury note, which is guaranteed by the federal government and returns about 5%.

Even better, let's say that someone else comes into the bank and wants to borrow some money for a car. The bank offers to lend them the money for the car at 7% return, so they take that money from the accounts at the bank and give it to the borrower. Then, the borrower pays back that money plus the

Excellent Quotes by Warren Buffet



On Earning: "Never depend on single income. Make investment to create a second source".

On Spending: "If you buy things you do not need, soon you will have to sell things you need".

On Savings: "Do not save what is left after spending, but spend what is left after saving".

On Taking Risk: "Never test the depth of river with both the feet".

On Investment: "Do not put all eggs in one basket".

On Expectations: "Honesty is very expensive gift. Do not expect it from cheap people".

interest, of which they pass on 1.5% to you, keeping 5.5% for themselves.

So, hypothetically, let's say a bank opens for business and two people open savings accounts at 1.5% with \$10,000 each. Then, Judy comes in and wants to borrow \$20,000 for a car loan for one year, so the bank uses the \$20,000 the people have deposited. At the end of the year, Judy will pay back the \$20,000 plus 7% (\$1,400). Then, each of the savings account holders come in and clean out their accounts. Each one takes out \$10,000 plus 1.5% (\$150) for a total of \$20,300. The bank thus keeps the remaining \$1,100. If that happens, say, 100 times in a year (200 savings accounts, 100 car borrowers), the bank makes \$110,000 a year. When you start figuring in long term things like home loans, and also when people buy things like certificates of deposit, it becomes clear that a bank can bring in a lot of money each year.

On top of that, banks today make a lot of money from fees. You get pinged when you use the wrong ATM, when you overdraft a check, and so on. Each of these activities only costs the bank a few cents to handle, but it costs you a few dollars (at least).

To summarize, a bank works by paying people small amounts to lend them money, then lending that money onto others for larger amounts. They manage that whole process, and then keep the difference between the large amount (interest on loans) and small amount (interest from a savings account).

<https://www.theimpledollar.com/banking/blog/personal-finance-101-how-does-a-bank-work/>

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.



CLEANING GUMS AND TEETH STARTS AT BIRTH. American Dental Association provides the following guide to caring for your child's teeth.

BIRTH TO 1ST TOOTH Gently wipe baby's gums with a clean, damp, soft washcloth or gauze after each feeding.

1ST TOOTH TO 3 YEARS OLD Brush your child's teeth two times a day (morning and night). Use a baby toothbrush and a

smear of fluoride toothpaste the size of a grain of rice.

3 TO 5 YEARS OLD Brush your child's teeth for two minutes, two times a day. Use a pea-size amount of fluoride toothpaste on a child's toothbrush. Make it a fun activity—sing a silly song or make a game out of it using a timer. Supervise brushing until your child can spit out the toothpaste instead of swallowing it, around age 6

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. Visit <http://www.scholastic.com/givekidsasmile/> for oral help tips and important information to prevent cavities beginning at pregnancy.

Walker and Window Safety

Walkers

- Don't use a walker for an infant or toddler. More than 3,000 walker-related injuries a year are treated in U.S. hospital emergency rooms. Babies in walkers can fall over objects; roll into hot stoves, pools, and heaters; and roll down stairs. Walkers may give a baby the momentum needed to break through a gate (sometimes with stairs on the other side).
- Instead of a walker, consider an activity saucer that doesn't move.

Windows

- Don't rely on window screens to keep kids from falling out of windows.
- Open windows from the top or use window guards to prevent your child from falling through screens or open windows (kids can fall from windows opened as little as 5 inches, or 12.7 centimeters). Make sure window guards are childproof but easy for adults to open in case of fire.
- Move chairs, cribs, beds, and other furniture away from windows to prevent children from climbing onto sills. <https://kidshealth.org/en/parents/safety-falls.html>



Physical Activity

Regular physical activity helps children grow strong and healthy, build muscles and bones, develop vital motor skills, and even improve their immune systems. As kids get older, it can be a challenge to get sufficient daily exercise, due to the increasing demands of school and hectic family schedules.

The Risks of Not Getting Exercise

- When growing children don't get enough physical activity, they're at increased risk for:
- unhealthy body weight and increased blood pressure
- diabetes and cardiovascular disease

- decreased academic performance
- poor self-image and decreased confidence levels <https://www.nemours.org/services/health/growuphealthy/activity.html>



Nutritional Benefits of the Strawberry

The tiny strawberry is packed with vitamin C, fiber, antioxidants, and more.

The heart-shaped silhouette of the strawberry is the first clue that this fruit is good for you. These potent little packages protect your heart, increase HDL (good) cholesterol, lower your blood pressure, and guard against cancer.

Packed with vitamins, fiber, and particularly high levels of antioxidants known as polyphenols, strawberries are a sodium-free, fat-free, cholesterol-free, low-calorie food. They are among the top 20 fruits in antioxidant capacity and are a good source of manganese and potassium. Just one serving -- about eight strawberries -- provides more vitamin C than an orange.

This member of the rose family isn't really a fruit or a berry but the enlarged receptacle of the flower. Choose medium-sized berries that are firm, plump, and deep red; once picked, they don't ripen further. First cultivated in ancient Rome, strawberries are now the most popular berry fruit in the world. In provincial France, they were regarded as an aphrodisiac. These red gems may be good for your heart in more ways than one. <https://www.webmd.com/diet/features/nutritional-benefits-of-the-strawberry>



Strawberry Apple Puree

Ingredients

8 pcs strawberries (sliced into halves)
1 apple (diced and peeled)
1 cup water (distilled)
½ cup milk (whole or breast milk)



Directions

- Boil apple and strawberries
- Mash in a bowl
- Add milk and continue mashing
- Enjoy feeding to baby

Fruity Dessert

Ingredients

½ cup strawberries (sliced)
1 medium sized banana (peeled and sliced)
1 apple (peeled and sliced)
1 cup milk (breast milk or whole milk)



Directions

- Mash all ingredients in a bowl
- Add milk and mix
- Serve immediately <https://suprememom.com/strawberry-baby-food-recipes/>

Sweet and Silky Strawberry Sorbet

1 pound ripe strawberries, hulled and chopped
1/2 cup white sugar
1 pinch salt
1 1/2 teaspoons cornstarch
1 1/2 teaspoons cold water
3 tablespoons lemon juice
Add all ingredients to list

Directions

Place berries in the work bowl of a food processor and puree until smooth. Combine berry puree, sugar, and salt in a large saucepan. Heat until melted and just simmering. Whisk corn-

starch into the cold water; stir into heated berry mixture. Remove from heat, and stir in lemon juice. Cool slightly. Refrigerate berry mixture until cold, about 2 hours. Freeze in ice cream maker according to manufacturer's instructions.

Cook's Note

To freeze this sorbet without an ice cream maker; pour strawberry mixture into a shallow dish, place dish in freezer, stir occasionally until sorbet reaches desired consistency.

<https://www.allrecipes.com/recipe/168360/sweet-and-silky-strawberry-sorbet/>

Wash Your Hands Often to Stay Healthy

You can help yourself and your loved ones stay healthy by washing your hands often, especially during these key times when you are likely to get and spread germs:

- Before, during, and after preparing food
- Before eating food
- Before and after caring for someone at home who is sick with vomiting or diarrhea
- Before and after treating a cut or wound
- After using the toilet

- After changing diapers or cleaning up a child who has used the toilet
- After blowing your nose, coughing, or sneezing
- After touching an animal, animal feed, or animal waste
- After handling pet food or pet treats
- After touching garbage <https://www.cdc.gov/handwashing/when-how-handwashing.html>

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