



Head Start Gazette

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Tips to Teach & Show Children the Meaning of Love

Here are a few ideas for Valentine's Day that can be used throughout the year to show your children you love them:

Express "I love you" in words and notes. A simple note that says, "I love you," under a pillow, in a backpack, or in a lunch bag can remind your child throughout the day of your love, even when you're not together.

Spend meaningful time with your children. As busy parents, we often find ourselves rushing from place to place and chore to chore. Even though it can be difficult at times, turn off the television, put down the cell phone, and spend meaningful time with your child. A simple place to start is to have dinner as a family as often as possible. Turn the television off and talk; talk about your day, your friends, maybe even take turns asking "what would you do if..." questions.

Make something with your child for Valentine's Day. It doesn't have to be an elaborate or complicated project. Keep it simple: do a Valentine's Day craft for kids using everyday objects: make up a song while driving in the car, write a poem with refrigerator magnets, or cook a meal together.

Celebrate your child's best efforts rather than focus on achievements. Consider when your child was an infant learning to walk. You cheered every effort from pulling up, to walk-



ing while holding onto furniture, to first steps. As children get older, we tend to focus more on accomplishments like grades or winning games than we do on efforts, like learning a new concept or being willing to try a new activity. Be sure to offer words of

encouragement to recognize your child's efforts, even if they don't result in winning achievements.

Dream with your child. Remember as a child lying on your back and looking at the sky, naming the shapes of clouds floating by and thinking about life—just daydreaming. Simple thoughts and conversations can spark the imagination, plant a seed of curiosity, or begin a dream. So hang out and dream with your child. Let go, listen, and laugh. Our schedules have become so hectic and our commitments so plentiful that we often become rigid in our routines and focused on what needs to get done, rather than enjoying the present. Show your kids you love them by committing to slow down—even if it's only one day a week—and let the schedule go. Lie on the couch and read a book together even when there are dishes in the sink. Make up jokes together even when there is dusting to be done. Take a walk together and ask your child what he wants to talk about, and listen intently, even if you have something else on your mind. <https://www.brighthorizons.com/family-resources/true-love-on-valentines-day>

Valentines Wreath

Supplies for Valentines Wreath:

- Cardboard (cereal box weight)
- Paint in various reds, pinks and purples
- tissue paper cut into 3 inch squares (in shades of red, pink, purple)



school glue

To make a tissue paper Valentines Wreath:

- I cut a large heart out of cardboard, and I cut out the inside as well.
- paint the hearts

When the paint is dry, crumple up the squares of tissue paper, and glue them all over the hearts

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 birthdays.

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 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 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.thesimpledollar.com/banking/blog/personal-finance-101-how-does-a-bank-work/>

Do not save what is left after spending, but spend what is left after saving. – Warren Buffett



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.

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>



Outdoor Safety

Never allow a child to play on a trampoline, even with adult supervision.

Be sure outdoor playground equipment is safe, with no loose parts or rust.

Make sure playground surfaces are soft enough to absorb the shock of falls. Good surface materials include sand and wood chips; avoid playgrounds with concrete and packed dirt.



Make sure sidewalks and outdoor steps are clear of toys, objects, and anything blocking a clear path. Repair any cracks or missing pieces in walkways.

If your child has started to ride a bike, make sure he or she wears a helmet and is well-versed in bicycle safety and signals. Head injuries are far too common in this age group, so enforce

your helmet rule. <https://kidshealth.org/en/parents/safety-falls.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>



How to Make Strawberry Banana Bread (Vegan, Gluten-Free)

3/4 cup almond milk
1/3 cup coconut oil, melted
1 teaspoon vanilla
2 tablespoons ground flaxseeds
2 cups gluten-free flour
3/4 cup cane sugar
2 teaspoons baking powder
1/2 teaspoon salt
2 very ripe bananas, mashed
1 1/2 cups strawberries, hulled and chopped

Instructions



Preheat oven 375 degrees F. Line a baking pan with parchment paper, spray or brush with oil and set aside.

In a large bowl, add almond milk, coconut oil, vanilla and flaxseed and stir. Add gluten-free flour, sugar, baking powder and salt. Mix well until batter is smooth. Stir in mashed bananas and strawberries.

Scoop batter into prepared pan and bake for 70 minutes or until toothpick inserted into the center comes out clean. <https://healthiersteps.com/recipe/strawberry-banana-bread-vegan-gluten-free/>

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>