# Minnesota Child Care Provider Information Network

We SUPPORT, PROMOTE and STRENGTHEN the family child care profession.

Winter 2019 / Volume 3, Number 4

#### CONTENTS

- 01 Brain Development
- 02
- 03 The IRS is NOT Always Right
- O4 Conscious Discipline
   Parent Resources
   New Business Services and
   Products Page on our Website
- 05 Lead Exposure is 100% Preventable
- 06 Membership Drive
- 07 FACEBOOK

  NAFCC Affiliation

  Easy Ways to Support MCCPIN
- 08 Babies Not So Helpless, New Study Shows
- 09 LegalShield MCCPIN Board Meetings County Association Corner
- 10 Organizing, Editing and Inspiring

11 12

- 13 New Insurance Benefits
- 14 MCCPIN Board of Directors
  Newsletter Submission Deadlines
  Newsletter Contributors
  Mission Statement
  Disclaimer
  Outreach Removal
  Newsletter Submissions
- 15 MCCPIN Membership Form

# **Brain Development**

By: Deloris Friske

hildren's brains are affected by stress overload, sleep deficits, sedentary life style, disappearance of free play, misuse or overuse of technology and a culture of more, fast, easy and fun. Dr. David Walsh addressed these issues at the Washington County fall conference. The content of his talk had many points we as family child care providers can relate to in working with the children in our care. Dr. Walsh is an author and speaker on topics of brain development, learning and behavior.

#### 1. Stress Overload

Have you heard of the ACE Study? ACE stands for Adverse Childhood Experiences and is a study conducted by the Center for Disease Control and Kaiser. The study identified 10 adverse experiences that affect children's brain development and learning.

ABUSE: Physical abuse

Emotional abuse (bullying)

Sexual abuse

**NEGLECT:** Physical neglect

Emotional neglect

HOUSEHOLD DYSFUNCTION: Mental Illness in the home

Mother Threatened

Divorce

Criminal Behavior in the Household

Substance Abuse

Dr. Walsh noted that 1 in 5 children experience 3 of these 10 categories. The higher the numbers of "stressors" in a child's life, the higher the toxic hormone levels are in their brain and the child is living in fear or flight or fight mode. When higher than 4 of these stress experiences are evident, learning or behavior problems in the child are evident.

#### 2. Sleep Deficits

The brain and executive function decline if the child is tired. The symptoms providers see are moodiness, distractibility, less inhibition and lower academic performance. The solution, according to Dr. Walsh, is a regular schedule for bedtime and no technology in the bedroom. The following statistics were shared.

CONTINUED ON NEXT PAGE

Age	Need	Actual
0-12 Months	14-15	12.7
1-3 Years	12-14	11.7
3-5 Years	11-13	10.7
1st - 5th Grade	10-11	9.5
Pre-Teen	9.5	8.0
Teen	9.5	7.5

#### 3. Sedentary Life Style

Our ancestors moved a lot which was positive for their cardio vascular system, reduced their weight problems and increased their brain function. Exercise raises the heart rate and initiates dopamine into the system which is the happy or feel good feeling. Exercise makes the brain more alert. Exercise and energetic outdoor play rather than sitting in front of the television, computer, or with other technology is an answer to this issue. A book entitled *Spark* by John Ratey was suggested.

#### **4.** Disappearance of Free Play

Free play allows children to make up their own roles and rules, both tasks involving the executive function of the brain. Free play encourages imagination, creativity, and socializing. Structured play encourages cooperation.

Dr. Walsh shared that in Finland they have recess for 15 minutes of every hour meaning 45 minutes of brain work and 15 minutes of physical activity. Finding a balance between free play and structured play was suggested.

#### **5.** Misuse or Overuse of Technology

Children are attracted to technology like a magnet. Dr. Walsh suggested we need to teach children how to use technology appropriately. The brain can only focus on one thing at a time. When a child or adult are multi-tasking, their speed and efficiency decrease. Suggestions included teaching children skills that they can use their entire life first, such as how to express or share an



idea, manners, social skills and how to communicate face to face. Children are showing a deficit in communication skills with the increased use of technology. This is a relatively new problem as twenty-five years ago our culture was becoming digital literate and that switched to new problems such as cyber bullying and sexting. Dr. Walsh suggested what is needed is digital discipline today.

#### **6.** A Culture of More, Fast, Easy and Fun

Self-discipline is a strong predictor of academic success. The marshmallow test with children was noted that the children who could wait and were rewarded with a second marshmallow had a higher rate of success in life when adults.

Based on these observations presented by Dr. Walsh, the focus of this newsletter is around children and brain development. Babies and babbling, reduction of lead in the environment, the article Organize, Edit, and Inspire: Infants and Toddlers and Conscious Discipline all relate to developing a child's brain.

# The IRS Is NOT Always Right



letter in the mailbox with the IRS as the return address is sure to raise your blood pressure. Here are some tips for handling the situation if this happens to you:

- Stay calm. Try not to overreact to the correspondence. They are often in error. This is easier said than done, but remember the IRS sends out millions of notices each year. The vast majority of them correct simple oversights or common filing errors.
- **Open the envelope.** You would be surprised at how often people are so stressed by receiving a letter from the IRS that they cannot bear to open the envelope. If you fall into this category, try to remember that the first step in making the problem go away is to simply open the correspondence.
- Carefully review the letter. Understand exactly what the IRS thinks needs to be changed and determine whether or not you agree with its findings. Unfortunately, the IRS rarely sends correspondence to correct an oversight in your favor, but its assessment of your situation is often wrong.
- **Respond timely.** The correspondence should be very clear about what action the IRS believes you should take and within what timeframe. Delays in responses could generate penalties and additional interest payments.
- **Get help.** You are not alone. Getting assistance from someone who deals with this all the time makes going through the process much smoother.
- Correct the IRS error. Once the problem is understood, a clearly written response with copies of documentation will cure most of these IRS correspondence errors. Often the error is due to the inability of the IRS computers to conduct a simple reporting match. Pointing the information out on your tax return might be all it takes to solve the problem.
- **Use certified mail.** Any responses to the IRS should be sent via certified mail. This will provide proof of your timely correspondence. Lost mail can lead to delays, penalties and additional interest on your tax bill.
- **Don't assume it will go away.** Until a definitive confirmation that the problem has been resolved is received, you need to assume the IRS still thinks you owe the money. If no correspondence confirming the correction is received, a written follow-up will be required.

Source: S & K Income Tax and Accounting

www.sk-incometax.com Phone: 651-455-0797

# Conscious Discipline

Family Child Care Providers in the Rochester area had the opportunity to attend a series of talks on Conscious Discipline. The program approaches behavior issues from the areas of the brain as depicted in the picture below. If your group or area of the state is interested in considering this training in your area, contact Linda Schesso at 651-636-1989 or email <a href="mailto:info@mccpin.org">info@mccpin.org</a>



# Parent Resources

On the **Member Only** page of MCCPIN's website is a tab for Parent Handouts. You will need to log in as a member to access the pages and print them. Here are the topics available to date prepared for MCCPIN by Theresa Peplinski from Rochester:

- Biting
- Pacifiers
- Sleep
- Screen Time
- Toilet Training

Click here to go to our website:



#### New Business Services and Products Page on Our Website

MCCPIN is offering to businesses the opportunity to share their services and products as a business member of MCCPIN. You will see information each quarter on Constant Contact memos from these businesses as well as being able to locate their contact information on MCCPIN's web site on the Business Services and Products page. Invitations were recently sent out and the following businesses are participating.

- Affiliated Insurance Services
- Funshine Express
- Preferred Insurance Services
- Linen and Leah Fitted sheets for port-a-cribs.

https://www.mccpin.org/business-services-products

# LEAD EXPOSURE IS 100% PREVENTABLE

**Exposure** to invisible sources of lead can permanently damage the developing brains of children and contribute to heart disease, kidney failure and other health problems later in life.

Prevent lead hazards in your family child care home with tips from the FREE Lead-Safe Toolkit for Home-Based Child Care.

The FREE Toolkit offers a range of resources including a poster and worksheets that provide easy-to-follow steps for finding out if lead hazards exist in your home and what to do to reduce any exposures.

<u>The Toolkit</u> was developed with input from child care professionals and lead prevention experts under the guidance of the Children's Environmental Health Network, National Center for Healthy Housing and the National Association of Family Child Care.

Start protecting your own family, as well as the children of the families you care for, from brain-damaging lead. Check out the <u>Lead-Safe Toolkit for Home-Based Child Care</u> today!

#### Where is lead?



Source: https://nchh.org/tools-and-data/technical-assistance/protecting-children-from-lead-exposures-in-child-care/toolkit/

#### **Minnesota Child Care Provider Information Network**



#### **Individual Membership Form**

#### 20% discount for 2020 during Nov. & Dec. 2019

Send to: MCCPIN Membership

PO Box 1136

Prior Lake, MN 55372

	Member Information
Individual Membership	☐ Provider Initial License Year
	icense Class
	☐ Advocate
	a new members. The
First name	Last Name for renewals and "
Business Name	Last Name  Last Name
Address A 5	new insurance politity are
City on duri	ng the morn year.  Tipsode
20% off for 2020 membership	silv child care provide memberate zipcode county
makes "J Teleph With Your fam	c be a dues Cell Phone
Share as you the first and address to the first and the fi	rintable red or sold)
coe page 15 1	to receive information, newsletters, updates by email.
	er information sent through the U.S. Postal Service
Education	College degree/Major Click here to enter text.  NAFCC Accreditation   CDA
	NAFCC County Association/Support Group Click here to enter text.
Membership Opt MCCPIN	<u>tions</u> ☐ \$48.00 \$38.00 1 year ☐ \$90.00 \$72.00 2 years
MCCPIN & NAFO	
	mbership is discounted from \$45.00 to \$40.00 per year.
Make checks pay	rable to MCCPIN or Minnesota Child Care Provider Information Network
	Payment Method: Credit  Visa  MasterCard
Total Check #	
Received	Credit Card Number CSC Code Expiration Date
Initials	Check Enclosed (Check Number)
Date added	Cash (Amount)
	Receipt requested  No  Yes

### MCCPIN

Is on Facebook.

Like us on Facebook to receive the latest information from MCCPIN.

The MCCPIN Facebook group is designed to support all licensed child care providers in the State of Minnesota. Supporting providers to provide professional, quality child care is our forum. Keeping providers aware of breaking news in the profession and best practices is our goal. Join the Facebook group today and support the profession of family child care through your membership with the Minnesota Child Care Provider Information Network, the new State Association for family child care providers. Your membership is a business deduction and is important for professionalism!

Like and Share us on facebook

### **NAFCC** Affiliation

Affiliate Status with the National Association for Family Child Care. MCCPIN reviewed the requirements to apply for affiliate status with Bill Hudson, CEO of NAFCC, and it was determined MCCPIN had met all the requirements.

Family Child Care Providers can be accredited by a program offered through NAFCC. Sheryl Warner is the contact person for NAFCC accreditation. Call 651-636-1989 and Linda will facilitate the support Sheryl has to offer those going through the accreditation process.



# Easy Ways to Support MCCDIN

#### **Assure Child Care**

Purchase liability insurance for your business from Assure Child Care and note MCCPIN as the recipient of the donation.



#### Thrivent Choice® program

By directing Choice Dollars®, eligible Thrivent members can recommend that MCCPIN receive charitable grant funding from Thrivent. If you have Choice Dollars available to direct, please consider directing to MCCPIN.



#### **Amazon Smile**

Just log into your Amazon Smile account, designate MCCPIN.

https://smile.amazon.com/

Amazon will donate 0.5% of eligible purchases to MCCPIN. This is a very easy way to donate to MCCPIN.



#### Raddish

A cooking kit and curriculum for kids. Get cooking lessons and educational projects delivered to your door. Inside each kit you will receive recipe guides, Quality Kitchen Tool, Creative Kitchen Project, Culinary Skill Lessons and a Complete Grocery List. Subscribe Today and Raddish will donate part of your purchase back to MCCPIN GROUP PROMO CODE: MCCPIN \*valid only on 6 or 12 month membership. Use code at checkout.



## Thank you for supporting MCCPIN!

#### "Babbling is a social catalyst for babies to get information from the adults around them."

Michael Goldstein

# Babies Not So Helpless, New Study Shows

By Linda B. Glaser\*

August 21, 2019

Babies develop slowly and must learn pretty much everything from scratch, including how to ask for what they need. But babies are not quite as helpless as they seem, especially when it comes to language.

New research from Cornell's Behavioral Analysis of Beginning Years (B.A.B.Y.) Laboratory reveals that baby babbling elicits profound changes in adult speech. Adults unconsciously modify their speech to include fewer unique words, shorter sentences and more oneword replies. This simplified speech happens only in response to the baby's babbling, and not when the adult is simply talking to the baby.

The paper, "The Ecology of Prelinguistic Vocal Learning: Parents Simplify the Structure of Their Speech in Response to Babbling," published online July 16 (2019) in the Journal of Child Language. The senior author is Michael Goldstein, associate professor of psychology in the College of Arts and Sciences and co-director of the B.A.B.Y. Lab.

Infants are actually shaping their own learning environments in ways that make learning easier to do," said lead author Steven Elmlinger, a doctoral candidate in the field of psychology. "We know that parents' speech influences how infants learn – that makes sense – and that infants' own

motivations also change how they learn. But what hasn't been studied is the link between how infants can change the parents, or just change the learning environment as a whole. That's what we're trying to do."

The study brought 30 mother-infant pairs to the lab's large play space for 30-minute sessions on two successive days. The 9- and 10-month-old babies could roam

that the babies whose mothers provided more learning opportunities by using simplified speech, with fewer unique words and shorter utterances, were faster learners of new speech sounds on the second day. In contrast, vocal learning in the babies was not affected by the lexical diversity of speech that wasn't contingent on babbling.

The current study is part of an



freely around the naturalistic environment, which is filled with toys, a toy box and animal posters. The babies wore denim overalls with hidden wireless microphones to record their speech, while also being videotaped by three remote-controlled digital video cameras.

In addition to measuring parents' vocabulary and syntax, the researchers calculated the change in babies' vocal maturity from the first to second day as reflected in the proportion of infant vocalizations with consonant-vowel structure. The researchers found

ongoing research project in the B.A.B.Y. Lab to understand infant learning and vocalizations. In previous research, Goldstein found that mothers' verbal responses when the babies' babbles were directed at objects were consistently different from when they were talking to each other – another example of how babies maximize their environment for learning.

The research contributes to a growing body of work that demonstrates the important role infants play in shaping their own language environment. Interventions to improve at-risk children's learning should encourage people to be responsive to their baby's babbling. Goldstein said.

"It's not meaningless," he said.
"Babbling is a social catalyst for babies to get information from the adults around them."

Responding to babbling cues also works at a distance: You can respond to a baby from across the room or even from around

the corner, Goldstein said, "This working at a distance is probably pretty important, evolutionarily speaking," he said. "Given their extended period of helplessness, being able to communicate at a distance greatly increases opportunities for social learning."

Also contributing was
B.A.B.Y. Lab co-director
Jennifer Schwade, a visiting
scholar in the Department
of Psychology. "Babbling
has a profound effect on parents,"
she said. "We are just starting to
learn how babbling changes how
parents talk to their infants."

**T**he study was supported by the National Science Foundation.

\*Linda B. Glaser is a staff writer for the College of Arts and Sciences

#### Source:

https://news.cornell.edu/stories/2019/08/babies-not-so-helpless-new-study-shows



#### **LegalShield:**

**From the trivial to the traumatic, and everything in between.** Ever have that
question "what am I supposed to do?" regarding your
child care business (immunization exclusions, Rule 2
interpretation, etc.), your home or personal life (will,
taxes, insurance, car accidents, etc.)? You can obtain
advice from friends, family members and other providers but rarely do they have true legal knowledge.
LegalShield is a pre-paid program which gives you
access to legal advice and representation at an affordable (\$19.95/mo. family + \$9.95/mo. business) rate.
Have a lawyer at your finger tips! As a MCCPIN member you have access to this plan with a slight discount.

#### **Contact Cyndi Cunningham:**

ccmdaycare@comcast.net or
651-470-4857 for more information and to sign up!

# MCCPIN BOARD MEETINGS

Board meetings are the *third*Saturday of the month.

When: November 16, 2019

Location: Linda Schesso's Home

927 Sommerville St. Shakopee, MN 55379

You may attend the meetings in person.

(Does not apply to online meetings.)

**Future Meeting Dates:** 

**December**No Meeting.

January 18, 2020

Site to be determined.



## **County Association Corner\***

**Your Association's activities, such as conferences, can be noted in this section in the future.** When your association is a member of MCCPIN, your web site and contact information will be posted on the web site under Networking: County Association.



#### **Join Today and Be Listed Here:**

#### **County Associations / Neighborhood Groups**

Carver County Licensed Childcare Association

**Dodge County Family Child Care Association** 

Provider's Pride - Champlin, MN

Ramsey County Family Child Care Association

Scott County Licensed Family Child Care Association

Check out our links to their web sites at: www.mccpin.org/networking/CountyAssociations.

#### \*New Association Benefits:

- Access to a Trainer's Directory to assist in setting up trainings for your Association/ Group.
- Partner with MCCPIN to offer a training in your area. For details contact MCCPIN at: info@mccpin.org.

# Organizing, Editing, and Inspiring:

Thoughts on Infant and Toddler Classroom Design In Relation to Brain Development

By Maria Segal & Amy Freshwater

ecent brain research makes it clear that many critical aspects of brain development happen during a child's first few years of life. New connections in the brain are formed quickly when children are very young. By age three, a child's brain has about twice as many synapses as a typical adult's brain. The quantity and organization of connections in the brain, established by experiences during the first ten years of life, influence everything from letter recognition to the ability to manage complex social relationships.

The lifelong effects of early brain development underscore how important it is for early childhood centers to be organized to support healthy brain development to the greatest extent possible. In this article we will look specifically at ideas for designing the infant and toddler classroom environment in relation to an understanding of brain development.

# A Secure Base WITH A SECURE BASE, A CHILD'S BRAIN CAN TAKE IN ALL THE WONDERS OF THEIR WORLD.

The foundation of optimal, healthy brain development is the child's ability to form secure attachments to adult caregivers. When a child feels safe and secure and knows that her needs will be met and that she can influence the adults in her life to respond to her, she can focus her attention on

exploring the world around her. With a "secure base" such as a responsive parent or teacher, a child's brain can take in all the wonders of the world. This concept of providing the young child with a "secure base" is useful for thinking about the classroom space and the things in it. The idea

sign and setup of the classroom environment. Experiences have meaning and can affect the child through the senses in a much less "filtered" way than adults. Responsiveness to sights, smells, tactile sensations, sounds, and tastes is more intense for very young children.



Secure attachments to adult caregivers form the foundation of healthy brain development.

of the child also needing stimulation beyond the "base needs," once the base needs are met, is also important.

An early childhood classroom is made up of multiple smaller activity areas. Consider the organization of the areas individually, how they are defined or contained, and how they fit together to form the landscape of the classroom in relation to the "secure base" concept. The design of the classroom should first support the basic needs of the child. Supporting multi-sensory learning should also be a key consideration in the deareas that meet the routine needs of the day should be simple, consistent, and child-centered.

The areas that meet the routine needs of the day should be simple, consistent, and child-centered. From a very young age, focusing on building the child's sense of belonging and the child's ability to develop competencies is essential.

Welcome Areas: Cubby areas should be functionally

arranged near the entry to the classroom, in a space of their own if at all possible. Low walls or freestanding cubby units can form small spaces within the room that are big enough for a few children and parents to take off coats and boots without haste. For infants, the cubby area or entry should be comfortable for the parent. Providing a place for a parent to sit and put down bags while the child gets oriented, respects the importance of leave-taking and reunion time. Think about providing space to say hello and goodbye, have a few last hugs, and talk with the caregiver about the day. Photos or symbolic items on the child's cubby can identify the child and her family, making it clear that this is her place, where she goes with her parent or teacher. As she grows, she proudly and independently keeps her own belongings here. Heights of hooks and shelves for older toddlers should be placed at their level where they can reach them and store their own things.

#### **Diapering Areas:**

Diapering and toileting areas are ideally located with direct visual access to the classroom, so the child knows where they are in the space and so that the teacher can continue to watch what's happening in the room while she's occupied with changing diapers. As infants and tod-

CONTINUED ON NEXT PAGE

dlers get more mobile and more aware of their bodily functions, they can communicate with their caregivers and play a more active role in caring for their bodies. Imagining the environment from the child's experience should inform planners about lighting (making sure it's not glaring in the child's eye above the changing table) and surfaces that are within reach of the child (they should be safe, cleanable, and touchable). While the child should be engaged in eye contact and conversation with the caregiver when being changed, visual stimulation like a mirror on the ceiling or a mobile on the wall can offer opportunities for dialogue and engagement.

Sleeping Areas: The need for providing clear sleep cues is probably well understood by most early education teachers since evidence of the child's ability to sleep and settle down is observable. Thinking about sensory stimulation from the brain development point of view perhaps just emphasizes the value of reducing stimuli for rest times. In infant rooms dedicated for sleeping, soft light, gentle colors, and the need for separation from play time is clear. For caregivers, the challenge is assessing when the child is tired and should be placed in her crib for rest.

Typically, six- to ninemonth-olds need two naps a day, and two-year-olds need afternoon naps (averaging a total of 12-13 hours of sleep per day). The number of hours of required sleep per day is determined in relation to the growth of the brain. The brain needs time to rest and process stimuli during sleep for healthy growth. Over stimulating children threatens their brain growth. Children who are exposed to curricula without sensitivity to overstimulation are more likely to emotionally withdraw and lose interest in learning.

Since most toddlers sleep in spaces used for other functions throughout their child care day, the biggest challenge is reducing the stimulation of being surrounded by all their classroom equipment. Room the child in communicating her needs and being an active part of cooking, serving, enjoying the meal, and clean-up. Thinking about these opportunities in terms of all the senses brings to mind several important suggestions about the classroom design and arrangement.

Classrooms with younger infants need soft, comfortable places where their teachers can snuggle with babies and give them their bottles. A soothing area with a comfortable glider chair, away from noisier distractions of other activity in the room is also a place where



The quality of learning and social interaction that can happen during mealtimes is directly influenced by the arrangement of the chairs and tables.

darkening can help and the teacher can provide other sleep/relaxation cues like playing quiet music. If teachers talk quietly to children about how good it feels to rest, rub children's backs and spend rest time relaxing themselves, children will be more able to sleep peacefully.

**Eating Areas:** There are many opportunities during snack and meal times to build routines that engage

a teacher can relax and enjoy one-on-one company with an infant. A cushioned chair in a corner with a small table and lamp is a cozy place to be at ease and focus on being together.

As the infant grows older (six months) and moves on to solid foods, eating can be celebrated as a social experience. All the smells, tastes, and tactile sensations of food stimulate conversation and non-verbal communication. Toddlers really work at friendships, so social furniture selection and arrangement is important. Furniture that seats infants at a common table can be considered over high chairs. While high chairs are designed so that adults can stand while feeding, and it is important that the adult caretakers be comfortable, seating children around a table is great for practicing social skills. A seat for the adult may help her to sit and be with the children, instead of multi-tasking on her feet. Chairs that are attached to the table top to hold the child safely in place give the teacher more control. "Medo-it" chairs that keep older infants and toddlers stable. but that can be moved around by the child, give the child more choice, contributing to her independence, mastery and self-esteem.

In any case, offering fresh food that smells good, is attractive and recognizable, makes everybody feel enthusiastic about breakfast, lunch, or snack time! Family-style food service also helps toddlers learn to independently make choices, serve themselves, not take too much food, and try new foods. Cabinets for storing dishes right in the room sends a direct message to children that chores are part of daily life. As Montessori education recognizes and emphasizes, even very young children can be proud of any small role they can play in helping to set or clear the table. And skills like that are really appreciated at home.

CONTINUED ON NEXT PAGE

It's also important for toddlers to develop relationships with the folks in the kitchen. Visiting the kitchen and meeting the cooks contributes to a child's receptive stored information and language development. Toddlers who have a rich experience like visiting a kitchen where large quantities of food is cooked will be more likely to remember where food comes from, and they will value the work of the people who fix the meals.

# Thoughtful Editing EXPERIMENT WITH OFFERING FEWER MATERIALS IN A MORE THOUGHTFUL WAY.

Keeping a classroom orderly and organized is important for maintaining children's interest and providing just the right amount of stimulation. To avoid over stimulation, teachers should learn to "edit" and place items that are not currently being used in storage. Adequate and organized storage rooms make "editing" a much easier practice.



Keeping a classroom orderly and organized is important for maintaining children's interest and providing just the right amount of stimulation.

Teachers can experiment with offering fewer materials in a more thoughtful way to present opportunities for more purposeful play. Children will need less adult intervention if materials are edited prior to commencement of play.

Natural light is the fundamental tool for defining spaces, and it provides a sense of wellbeing for adults and children in a room. Think about window placement in terms of how the light will enter the room, views to the outside that will become a part of the room, and as a tool for providing a strong setting on the inside for areas of different kinds of activities. Are there places in the classroom where

a child can safely look out a window to watch the rain or the sun shining?

Changes in floor materials provide an opportunity to define work areas and should also be placed mindfully. Area rugs can define floor areas. If low shelving is available to form two to three sides of the work area, consider also how the edge can be defined above the level of the low shelf, through hanging artwork, plants, or other transparent screens.

#### Inspiration: Fundamental to development

**B**eyond fulfilling a young child's basic needs, a class-

room offers opportunities for encouraging playfulness, mystery, wonder, and awe. Adults and children enjoy getting up high and looking down on the whole room, crawling inside a small space, hiding, and peeking out of tiny places. Creating a classroom that honors a child's aesthetic sensibility requires pondering a room's overall feeling.

When creating an environment, step back and look at the space. If it is jumbled, chaotic, unwelcoming and overwhelming for the teacher or parent, it most certainly affects the quality of the learning experience, and the brain development of the child. Planning and creating an adult-child space for imagining, daydreaming, or processing complexities is essential to healthy living and thinking. Just like food, sleep, or rest, it is fundamental to development.

#### Source:

https://www.scribd.com/ document/175909279/ Play-and-Brain-Development

#### **ABOUT THE AUTHORS**

#### Maria Segal & Amy Freshwater

**Maria Segal** is an architect with Holabird & Root in Chicago. She specializes in the design of environments where children play, learn, and grow. She has a broad range of experience with early education centers, K-12 schools, mixed-use community centers, libraries, and social service agencies serving abused children. She attended the Study Group World Forum in Reggio Emilia, Italy in 2001, Harvard University Graduate School of Design Child Care Design Institute in 2002. She is a member of NAEYC and NAREA. Find out more about her recent work at <a href="https://www.holabird.com">www.holabird.com</a>.

**Amy Freshwater** has a Ph.D. in Child Development and Diversity Study from the University of Missouri. She is an Assistant Professor at Southeast Missouri State University where she teaches Early Childhood Education classes. Her research and publications are about International teaching and educational practices, educational biography, curriculum and early learning standards and the NAEYC Code of Ethical Conduct.

# **New Insurance Benefits**

**MCCPIN** officers have been meeting with Mr. Michael McGuire to offer our members two additional insurance options that have not been readily accessible to the licensed family child care professional: Disability Insurance and AFLAC Cancer Insurance

#### **Disability Insurance Option:**

Disability Insurance for our profession has been almost impossible to get. The company Mr. McGuire is working with offers the options with a variety of choices. You the childcare provider can choose when you want the disability cov-



erage to begin to pay. Normally coverage starts 90 days after submission but you can adjust this to 30 days or even 1 day for an accident which will affect your premium but also meet your needs for lost income. The policy can pay up to two years. To start, there will be a calculator on the web site so you can put in your information and choices and it will calculate your premium. Your quote can be adjusted to your preferences and budget. This Disability insurance does not pay for maternity. Members can also get disability for their spouses.

#### **Cancer Insurance Option:**

AFLAC is a nationally known insurance company. There is only one question on this insurance form: Do you have cancer?

This insurance offers pre-determined dollars for procedures related to treatment of cancer, should you be diagnosed in the future with cancer. Premiums are based on age and are available to cover both you the provider, your spouse and your children.

#### When could I sign up?

MCCPIN will be offering a window of time for enrollment. **YOU MUST BE A DUES CURRENT MEMBER TO ACCESS THIS BENEFIT**. MCCPIN will be running a membership drive in November and December. We are doing an Open Enrollment on Insurance Benefits during this same period.

#### How will I be able to correspond with Mr. McGuire?

- 1. Mr. McGuire shared that email has worked very well for providers who are busy 7 to 5 most days with children. His email address is michael\_mcguire@us.aflac.com
- 2. A phone conversation can be an option to apply at a time convenient to you.
- 3. A personal visit is possible as his office is in Bloomington near the Mall of America.

#### What could I do now?

First, consider if the options are for you now. Does your family absolutely depend on your child care income to pay bills? Maybe plan your budget for 2020 to include disability insurance. Cancer status show that women have a 1 in 3 lifetime risk of developing cancer in the U.S. with men a slightly less than 1 in 2. Has cancer been in your family history?

Second, MCCPIN would encourage you to share this option with peers you know looking to protect their business income and health, encouraging them to become members during the membership drive and benefits open enrollment.

Association leaders can share with their local Association members that MCCPIN has the opportunity for disability insurance available for providers and encourage younger providers to consider this option to protect the income they need for their personal family finances.

## **Board of Directors**

#### Officers and Chairs

#### President

Linda Schesso

952-445-2240 schesso77@yahoo.com

#### **Treasurer**

Deloris Friske

952-492-3827 mccpintreasurer@gmail.com

#### **Communications/Marketing Chair**

**Brenda Novack** 

507-330-3110 mccpinmarketing@gmail.com

#### **Education Chair**

Open position.

If you're interested contact MCCPIN.

#### Membership Chair

Angelique Bruggeman

952-237-7351 mccpinmembership@gmail.com

#### **Public Policy Chair**

Cyndi Cunningham

mccpinpublicpolicy@gmail.com 651-470-4857

#### Regional Representatives

#### **SE Regional Representative**

Theresa Peplinski

507-254-6984 theresapep@gmail.com

#### **SW Regional Representative**

Open Position

If you're interested contact MCCPIN.

#### **NE Regional Representative**

Rita Craiglow

218-259-2580 mothergoose4us@yahoo.com

#### **NW Regional Representative**

Open Position

If you're interested contact MCCPIN.

#### **East Metro Regional Representative**

Lisa Lindboe

612-618-2900 happyheartsrock@gmail.com

#### **West Metro Regional Representative**

Open position.

If you're interested contact MCCPIN.



Summer - May	Deadline April 1
Fall - August	•
Winter - November	
Spring - February	Deadline January 1

### **NEWSLETTER** CONTRIBUTORS:

Deloris Friske

Family Child Care Provider Brenda Novak | Family Child Care Provider

NAFCC, S & K Income Tax and Accounting, Community Playthings

#### **MISSION STATEMENT:**

The Mission of the Minnesota Child Care Provider Information Network (MCCPIN) is to support, promote, and strengthen the profession of family child care, thereby enriching the lives of providers, children, families, and communities.

#### **DISCLAIMER:**

Minnesota Child Care Provider Information Network (MCCPIN) does not recommend or endorse any specific products or services in this newsletter, nor do the leadership and editors always agree with all viewpoints expressed by authors of articles.

#### **OUTREACH REMOVAL:**

You are receiving this electronic newsletter because you are a member of MCCPIN or you requested to join the MCCPIN mailing list. If you would like to be removed from this e-mail list, please "Reply" to this e-mail and put "Remove from list" in the subject line and we will remove you.

Newsletter submissions can be emailed to Deloris Friske at: mccpintreasurer@gmail.com.

#### **Minnesota Child Care Provider Information Network**



#### **Individual Membership Form**

#### 20% discount for 2020 during Nov. & Dec. 2019

Send to: MCCPIN Membership

PO Box 1136

Prior Lake, MN 55372

	Member Information	
ndividual Membership	☐ Provider Initial License Year	
Lic	ense Class 🗆 A 🗆 B1 🗆 B2 🗆 C1 🗆 C2 🗆 C3 🗆 D	
	☐ Advocate	
First name	Last Name	
Business Name		
Address		
City	State Zipcode	County
()		
Telephone	Cell Phone	
Email address (will not		
☐ Check here t☐ I would prefer	o receive information, newsletters, updates by email. information sent through the U.S. Postal Service  College degree/Major Click here to enter text.	
☐ Check here t☐ I would prefer	coreceive information, newsletters, updates by email. information sent through the U.S. Postal Service  College degree/Major Click here to enter text.  NAFCC Accreditation	to enter text
☐ Check here t☐ I would prefer	coreceive information, newsletters, updates by email. information sent through the U.S. Postal Service  College degree/Major Click here to enter text.  NAFCC Accreditation	to enter text.
☐ Check here t☐ I would prefer	coreceive information, newsletters, updates by email. information sent through the U.S. Postal Service  College degree/Major Click here to enter text.  NAFCC Accreditation	
☐ Check here t☐ I would prefer	coreceive information, newsletters, updates by email. information sent through the U.S. Postal Service  College degree/Major Click here to enter text.  NAFCC Accreditation	s
Check here to determine the control of the control	coreceive information, newsletters, updates by email. information sent through the U.S. Postal Service  College degree/Major Click here to enter text.  NAFCC Accreditation	s ember 2019
Check here to determine the control of the control	coreceive information, newsletters, updates by email. information sent through the U.S. Postal Service  College degree/Major Click here to enter text.  NAFCC Accreditation	s ember 2019
Check here to determine the control of the control	coreceive information, newsletters, updates by email. information sent through the U.S. Postal Service  College degree/Major Click here to enter text.  NAFCC Accreditation	s ember 2019 etwork
Check here to determine the control of the control	College degree/Major Click here to enter text.  NAFCC Accreditation	s ember 2019 etwork d
Check here to define the control of the checks payar and the check of the che	College degree/Major Click here to enter text.  NAFCC Accreditation	s ember 2019 etwork
Check here to define the control of the check shape of the control of the check shape of	College degree/Major Click here to enter text.  NAFCC Accreditation	s ember 2019 etwork d on Date