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

Winter 2018 / Volume 2, Number 4

CONTENTS

- 1 Find Your Sleep Sweet Spot2
- 03 Doctor's Orders: Let Children
- 04 Just Play
- 05 Do You Serve Meals Family Style? Child Care Professionals Conference
- 06 MCCPIN's Super Saturday
- 07 FACEBOOK NAFCC Affiliation Easy Ways to Support MCCPIN
- 08 Compassion Deficit Disorder09
- 10 LegalShield MCCPIN Board Meetings Public Policy County Association Corner
- 11 MCCPIN Membership Form
- 12 The End of Parent Payment Problems
- 13 I Am
- 14 How Can Someone Else Use the
- 15 Photo I Posted on Social Media?
- 15 Legislative Updates
- 16 MCCPIN Board of Directors
 Newsletter Submission Deadlines
 Newsletter Contributors
 Mission Statement
 Disclaimer
 Outreach Removal
 Newsletter Submissions

Find Your Sleep Sweet Spot

e've all heard it before — sleep is important, and you probably aren't getting enough of it. But did you know that too much sleep can be just as harmful? The Mayo Clinic recommends the ideal sleep range at 7-9 hours per night for adults. According to the National Sleep Foundation, here are some tips to create your ideal night's sleep.

Tips to Find Your Ideal Night's Sleep

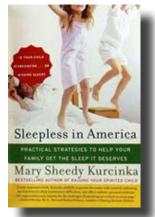
- Perform a sleep test. Start in the middle of the range with eight hours and count backwards from when you want to wake up in the morning. For example, if you want to wake at 7 a.m., go to bed at 11 p.m. If your alarm wakes you up, go to bed 15 minutes earlier the next night. Take 7-10 days to tinker with the timing until you start to wake up shortly before your alarm. After a while you might be able to ditch the alarm.
- watches have a sleep tracking function. It might be hard to get used to sleeping while wearing a watch, but it can provide information for how long it takes for you to fall asleep, track your sleep cycles, and report how often you wake up during the night. Knowing these facts can help you refine your sleep plan.



- Avoid screens before bed. Your brain is trained to equate light with being awake.
 In the hour or so before you want to be asleep, try to avoid bright lighting and electronic screens. Scrolling through your smartphone or tablet can increase the time it takes you to fall asleep.
- Create your ideal sleep environment. There are many aspects to your sleep environment you can adjust to increase your quality of sleep including lighting, temperature, white noise and bedding. Experiment with different options to see if they improve your sleep quality.

Know when to get help. While these ideas may help you optimize your sleep, you should seek professional help
if your sleep cycle is creating problems. According to the Cleveland Clinic, you should seek medical attention if
you are experiencing severe daytime fatigue, you have high blood pressure, you are waking up several times per
night or you are dependent on medication to help you sleep.

ven if you come up with the perfect plan, life happens and there will be times when you get less sleep. Just ask a friend with a new baby or when you are sick with a cold! But it's still good to have a plan for when life goes back to normal. Understanding your body's sleep requirements and making a few adjustments will help you develop a plan and maintain a healthy balance.



Now that you have addressed your sleep, let's look at children's sleep. Mary Sheedy Kurcinka, a native Minnesota author who now resides in Bozeman, Montana, wrote both a book and a bro-

chure useful for parents and child care providers regarding children's sleep. Here is the link to the brochure which you

might want to print and put in your packet for new parents or resources for current families in your care. http://parentchildhelp.com/pdf/brochure.pdf

■aking a class presented by Mary, providers were given this chart of sleep for children. How many providers have been told by a parent "My two year old doesn't need an afternoon nap so I can get him to bed at night. I don't want you to nap him at child care." Have parents actually added up the actual number of hours of sleep their child is getting each day and compared it to what is required by a two year old? Do parents realize the wonderful mechanism called the child's brain is categorizing what they experienced in the morning at child care while they nap? Do they know that children's growth occurs

Average Sleep Needs How Are You Doing?

Babies 14-18 hours

Toddlers 11 hours + 2

(18-36 Months) hour nap = 13 hours

Preschoolers 11-12 hours

Kindergarteners 11-12 hours

School-Age 10 hours

Adolescents 9.25 hours

Adults 8.25 hours

during the sleep cycle? This chart is helpful in addressing the question about the "need" for sleep by a child.

Mary's website: http://parentchildhelp.com/index.cfm

Doctor's Orders: Let Children Just Play

By Melissa Healy Los Angeles Times (TNS) August 20, 2018

Imagine a drug that could enhance a child's creativity, critical thinking and resilience. Imagine that this drug were simple to make, safe to take, and could be had for free.

The nation's leading pediatricians say this miracle compound exists. In a new clinical report, they are urging doctors to prescribe it liberally to the children in their care.

What is this wonder drug? Play.

"This may seem old-fashioned, but there are skills to be learned when kids aren't told what to do," said Dr. Michael Yogman, a Harvard Medical School pediatrician who led the drafting of the call to arms. Whether it's rough-and-tumble physical play, outdoor play or social or pretend play, kids derive

important lessons from the chance to make things up as they go, he said.

The advice, issued Monday by the American Academy of Pediatrics, may come as a shock to some parents. After spending years fretting over which toys to buy, which apps to download and which skill-building programs to send their kids to after school, letting them simply play — or better yet, playing with them — could seem like a step backward.

The pediatricians insist that it's not. The academy's guidance does not include specific recommendations for the dosing of play. Instead, it asks doctors to advise parents before their babies turn 2 that play is essential

to healthy development. It also advocates for the restoration of play in schools.

play iii soriools.

"Play is not frivolous," the academy's report declares. It nurtures children's ingenuity, cooperation and problem-solving skills — all of which are critical for a 21st-century workforce. It lays the neural groundwork that helps us "pursue goals and ignore distractions."

When parents engage in play with their children, it deepens relationships and builds a bulwark against the toxic effects of all kinds of stress, including poverty, the academy says.

In the pediatricians' view, essentially every life skill that's valued in adults can be built up with play.

"Collaboration, negotiation, conflict resolution, self-advocacy, decision-making, a sense of agency, creativity, leadership, and increased physical activity are just some of the skills and benefits children gain through play," they wrote.

The pediatricians' appeal comes as American kids are being squeezed by escalating academic demands at school, the relentless encroachment of digital media, and parents who either load up their schedules with organized activities or who are themselves too busy or stressed to play.

The trends have been a long time coming. Between 1981 and 1997, detailed time-use studies showed that the time children spent at play declined by 25 percent. Since the adoption of sweeping education reforms in 2001, public schools have

steadily increased the amount of time devoted to preparing for standardized tests. The focus on academic "skills and drills" has cut deeply into recess and other time for free play.

By 2009, a study of Los Angeles kindergarten classrooms found that 5-year-olds were so burdened with academic requirements that they were down to an average of just 19 minutes per day of "choice time," when they were permitted to play freely with blocks, toys or

other children. One in 4 Los Angeles teachers reported there was no time at all for "free play."

Increased academic pressures have left 30 percent of U.S. kindergarten classes without any recess. Such findings prompted the American Academy of Pediatrics to issue a policy statement in 2013 on the "crucial role of recess in school."

Pediatricians aren't the only ones who have noticed.

In a report titled "Crisis in the Kindergarten," a consortium of educators, health professionals and child advocates called the loss of play in early childhood "a tragedy, both for the children themselves and for our nation and world." Kids in play-based kindergartens "end up equally good or better at reading and other intellectual skills, and they are more likely to become well-adjusted healthy people," the Alliance for Childhood said in 2009.

Indeed, new research demonstrates why playing with blocks might have been time better spent, Yogman said. The trial assessed the effectiveness of an early mathematics intervention aimed at preschoolers. The results showed almost no gains in math achievement.

Another playtime thief: the growing proportion of kids' time spent in front of screens and digital devices, even among preschoolers.



Last year, Common Sense Media reported that children up through age 8 spent an average of two hours and 19 minutes in front of screens each day, including an average of 42 minutes a day for those under 2.

This escalation of digital use comes with rising risks of obesity, sleep deprivation and cognitive, language and social-emotional delays, the American Academy of Pediatrics warned in 2016.

Yogman acknowledged that many digital games and screenbased activities can nurture some of the same areas that kids get through free play: problem-solving, spatial skills and persistence.

But in young kids, especially, they are often crowding out games of make-believe, not to mention face-to-face time with peers and parents, Yogman said.

'Irespect that parents have busy lives and it's easy to hand a child an iPhone," he said. "But there's a cost to that. For young children, it's much too passive. And kids really learn better when they're actively engaged and have to really discover things."

The decline of play is a special hazard for the roughly 1 in 5 children in the United States who live in poverty. These 14 million children most urgently need to develop the resilience that is nurtured with play. Instead, Yogman said, they are disproportionately affected by some of the trends that are making play

scarce: academic pressures at schools that need to improve test scores, outside play areas that are limited or unsafe, and parents who lack the time or energy to share in playtime.

We're not the only species that plays," said Temple University psychologist Kathy Hirsh-Pasek. "Dogs, cats, monkeys, whales and even octopuses play, and when you have something that prevalent in the animal kingdom, it probably has a purpose."

Yogman also worries about the pressures that squeeze playtime for more affluent kids.

The notion that as parents we need to schedule every minute of their time is not doing them a great service," he said. Even well-meaning parents may be "robbing them of the opportunity to have that joy of discovery and curiosity — the opportunity to find things out on their own."

Play may not be a hard sell to kids. But UCLA pediatrician Carlos Lerner acknowledged that the pediatricians' new prescription may meet with skepticism from parents, who are anxious for advice on how to give their kids a leg up in the world.

They should welcome the simplicity of the message, Lerner said.

"It's liberating to be able to offer them this advice: that you spending time with your child and letting him play is one of the most valuable things you can do," he said. "It doesn't have to involve spending a lot of money or time, or joining a parenting group. It's something we can offer that's achievable. They just don't recognize it right now as particularly valuable."



©2018 Los Angeles Times
Visit the Los Angeles Times at www.latimes.com
Distributed by Tribune Content Agency, LLC.

Do You Serve Meals Family Style? How Dancerous Is Double Dipping?

here's always one child who double dips at the table while learning to serve themselves. They take a bite out of their chip or carrot and then inconspic-

uously stick it back in the dip again or they lick the serving spoon and put it back in the serving bowl. This behavior may seem gross but is a part of the self-help skills learning experience. Is it actually dangerous? A study conducted recently by Harvard Medical School found that double dipping can add bacteria to dips.



healthy person who double dips are less than from sick people who cough or sneeze without washing their hands. Still, to protect the health of your chil-

> dren, serve them dip on individual plates or put a spoon in the dip, so they won't be tempted to double dive into the common dip bowl. Practice scooping and putting the spoon back in the serving bowl.

> Adapted from an article in Words on Wellness, a publication of the lowa State University Extension and Out-

o studies have examined how much disease double dipping causes. However, saliva from a sick person often contains infectious germs. Researchers say your chances of getting sick from a

reach.

Source: Shmerling RH. "Double dipping" your chip: Dangerous or just...icky? Harvard Health Publishing. August 4, 2016. https://www.health.harvard.edu/blog/double-dipping-chip-dangerous-justicky-2016080410059







MCCPIN is Hosting a Super Saturday!

In the Know: Navigating Family Child Care Licensing Roads & Rules

In the Know: Be Prepared! Traveling Through Licensing Inspections



Presented by: Cynthia Cunningham

November 10, 2018 8:00 a.m. – 12:30 p.m. 4 hours of training

Forest Lake VFW Post 4210

556 12th Street SW, Forest Lake, MN 55025

Navigating Family Child Care Licensing Roads & Rules

Empower yourself to be a more effective and confident licensed provider. Explore the licensing system for DHS, county licensing units and licensors. Discover how to clearly navigate licensing rules and laws. Strengthen your understanding of the Family Childcare licensing system and recognize how to navigate it.

KCF: VI Professionalism (2 Hours)

Be Prepared! Traveling Through Licensing Inspections

Identify how to successfully prepare your Family Child Care for licensing visits. Review the licensing visit process and set goals to ensure a positive visit. Walk away from this course feeling empowered as a Family Child Care Provider. KCF: VI Professionalism (2 Hours)

Name	
Address	
City	Zipcode
DEVELOP# Telephone ()	<u></u>
Email Address	
County	
No Refunds Non-Member \$50.00 enclosed Member \$35.00 enclosed (You may join by printing a membership or joining on-line	from www.mccpin.org under

Send to: MCCPIN PO Box 1136 Prior Lake, MN 55372 Checks payable to MCCPIN

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

MCCPIN applied and has been granted 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!

Compassion Deficit Disorder

Rosenquest, 2001).

What causes it? What can we do about it?

By Diane E. Levin

Changing Times

Many teachers tell me they spend too much time trying to maintain a sense of safety in their classrooms and admit to resorting to more "time outs" and harsher "discipline techniques" than in the past. While learning how to interact in positive ways is a vital developmental task of early childhood, children seem to have more trouble getting involved with group activities or sharing materials. Teachers also say they are seeing younger children exhibit the kind of bullying and teasing that used to be characteristic of older children. Children get teased, ridiculed, and rejected for not looking right or not having the right logos on their lunchboxes or clothes. And, an apparent increase in antisocial behavior

has led some schools to abolish recess because children are being aggressive and hurting each other on the playground (Zimmerman, et al., 2005).

What is going on? Why are teachers reporting these social problems? How did things get this way? What is causing some children to develop social

behavior disturbances that I have come to characterize as "Compassion Deficit Disorder"?

much they interact with o interacting with responds see people treating each

If you decided that baby #2 is more likely than baby #1 to be causing trouble in the classroom described at the beginning, you are correct. Children may be born with the predisposition for learning how to have positive relationships with others. But if and how that predisposition is developed depends on their experience with others.

and warmth it can bring. The baby does stop the crying but she is not learning how to connect with her mother as they

adapt their behavior in a mutually rewarding way (Levin &

depends on their experience with others—for instance, how much they interact with others, how the person they are interacting with responds to their behavior, and how they see people treating each other (i.e., how Baby #1's father

responds and interacts with him). Increasingly, children learn what they need to say and do to others to get their own needs met, and to work out problems with others in a give-and-take manner—and to empathize with how another person is feeling based on their behavior (Bowlby, 1982). Of course, children's level

of development will affect the way in which they understand and work on social relationships; for instance, their early egocentrism can cause them to focus more on how things affect themselves, not others. But appropriate social experiences help them learn positive social skills at their current level of development.

It is vital that children have real life, meaningful experiences right from the start that help them learn these skills, because research suggests that patterns of behavior by age eight are related to behavior in adulthood (Eron, Gentry & Schlegel, 1994). Baby #1 shows us how this process begins as he and his dad develop their own special way of interacting and attaching. Unfortunately, if Baby #2 continues along the track with flashy toys—with more machines, gizmos and screens—she is less likely to learn how to connect with people, to learn how to build caring and connected relationships, or to be able to work things out in an age appropriate way. Thus, she would be more likely to be one of the difficult children described by the teacher above; for instance, getting into frequent conflicts with other children over sharing toys or doing mean-spirited things to hurt others' feelings.

Learning to Be Connected or Disconnected

Here are two scenarios with babies fussing in their cribs. If things continue for the baby as described below, which baby do you think is more likely to be the one to cause trouble in the classroom described by the teacher above:

Baby #1 is crying in his crib. His father picks him up and cuddles him. The baby lets out a few more yelps and his father begins to sing a soothing song. As the singing continues, the baby begins to watch his father's face, and smiles and coos. They begin smiling and cooing a little chorus together as they look at each other. In this situation, the father serves as the comforter of the baby as they have a mutual give-and-take exchange that ultimately leads to a contented baby and parent.

Baby #2 is crying in her crib. Her mother comes in and pushes buttons on the electronic crib toy that the family received as a baby gift. Lights start flashing, music plays and pictures appear. The baby quickly turns to look at it, stops crying as images and sounds keep things going fast and furious. The "bells and whistles" seem to startle Baby #2 into silence. Every time a button is pushed, the images, bells and whistles grab her attention. There is little or no giveand-take interaction with her mother or the sense of comfort

What's Going on Today?

I have come to characterize the problems many of today's children are having with social relationships, learning to decenter, and empathizing with others as *Compassion Deficit Disorder*. There are several factors contributing to the situation:

- with more and more technology and screens at younger and younger ages (Levin, 2013). We see this beginning with Baby #2. At the very least, this means that children have less time to interact with others in the real world where they would have opportunities to build age-appropriate give-and-take social interactions and relationships with others. It also means that children become more and more dependent on screens and develop fewer interests and skills using their own devices.
- As children are glued to screens, there is much they can see that models anti-social, mean-spirited, and highly stereotyped behavior. This content can teach anti-social lessons that children bring to their relationships and interactions with others.
- When children do play, many of the toys marketed today are highly realistic replicas of what they see on screens. These toys can channel children into imitating what they saw rather than engaging in rich, creative play in which they are the problem finders and problem solvers—two essential skills of positive social relationships (Levin, 2009).
- The many families that are experiencing financial and personal stress in these times often need to rely on screens to occupy their children and also have less time to oversee what their children watch. Thus, these children are more subject to the lessons that screens and popular culture have to teach.
- Whether it is to develop talents and give their children what parents think are special early advantages, or to keep them from being glued to screens at home, or just for enjoyment, many families (especially those that are well-resourced) are planning more and more structured and organized activities for their children outside of the home at younger ages. While children may learn valuable skills from these activities, they are often controlled by adults and have prescribed actions where children do not have opportunities to organize or learn how to organize their own activities and interactions with other children. Again, in this situation, these children have less opportunity to develop the skills that taking charge of their own actions can teach.

What Can We Do?

Often, when children behave in ways that hurt or upset others—when they exhibit compassion deficit disorder—adults respond by blaming the children and punishing them for what they did. This response assumes that the children both understand what they are doing and choose to do it. By punishing or shaming them, the thinking goes, children will behave with compassion the next time. But given what we know about how children learn from active experience, and what I have described above about the experiences today's children are and are not having regarding social

relationships, this non-compassionate response is exactly the opposite response children and society need! Instead, we need to work to:

- Limit exposure to the high tech, media and commercial cultures as much as possible when children are young. The longer we can delay this exposure, the more opportunities children have to build a healthy sense of self, quality play, and a repertoire of skills for relating with others (See Teachers Resisting Unhealthy Children's Entertainment; www.TRUCEteachers.org).
- Help children make sense of the things to which
 they are exposed. One of the best ways to do this
 is to stay connected with children around these
 issues. For instance, we can have conversations
 with children that allow us to discover and value
 what they know and think, and then base our responses on what children say.
- Influence the lessons that children are learning about relationships and how to participate in them. Too often, schools are sacrificing opportunities for children to develop social knowledge and skills in favor of intensified academic instruction (See Defending the Early Years; www.deyproject.org). The social curriculum is now so important, and there are many resources to help with this.
- Connect with other adults in children's lives—such as other family members, other parents and teachers—to support each other's efforts to promote children's positive social development and relationships.
- Reach out within communities—with organizations and policymakers—to try to change, in big and little ways, the current economic environment that has made the marketing of technology and media culture such powerful forces in children's lives (see Campaign for a Commercial-Free Childhood www. commercialfreechildhood.org).

Source: https://www.communityplaythings.com/resources?topic=Social-Emotional-Development



ABOUT THE AUTHOR Diane E. Levin

Diane E. Levin, PhD, is a Professor of Early Childhood Education at Wheelock College in Boston, where she teaches a course on children's play, a summer institute on Media Education, and a service learning course which takes Wheelock students to Northern Ireland to study how schools

can help communities affected by violence and conflict heal. She has published 8 books, most recently Beyond Remote-Controlled Childhood (NAEYC). She is a founder of Teachers Resisting Unhealthy Children's Entertainment (TRUCE; www.truceteachers.org), which prepares materials to help parents deal with the media and commercial culture in their children's lives, and Defending the Early Years (www.deyproject.org), which work to promote appropriate early childhood teaching practices in this era of often inappropriate mandated school reform.



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:

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

MCCPINBOARD MEETINGS

Board meetings are the third Saturday of the month.

When: November 17, 2018

10:00 a.m. to 12:00 p.m.

Location: To be determined.

You may attend the meetings in person.

Future Meeting Dates:

December - No meeting.

January 19, 2018 Location 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
Dakota County Family Child Care Association
Dodge County Family Child Care Association
Goodhue County Licensed Child Care Association
Pope County Family Child Care Association
Provider's Pride - Champlin, MN
Ramsey County Family Child Care Association
Scott County Licensed Family Child Care Association
Wright County Family Child Care Association



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

*New Association Benefit: Access to a Trainer's Directory to assist in setting up trainings for your Association/ Group.

MCCPIN.org Minnesota Child Care Provider Information Network

Minnesota Child Care Provider Information Network

MCCPIN

Membership Application

Send to: MCCPIN Membership

PO Box 1136

Prior Lake, MN 55372

Member Information			
Individual Membership			
First name (County A	ssociation, Agency, Organization Name) Last Name		
Business Name			
Address			
City	State Zipcode County		
() Telephone	() Cell Phone		
	to receive information, newsletters, updates by email. r information sent through the U.S. Postal Service		
	ucation NAFCC Accreditation CDA MLFCCA Credential PEarly Childhood Other Not Applicable		
MCCPIN MCCPIN & NAFC	Cons (Check or Cash Please do not send cash via mail) \$\begin{align*} \\$48.00 \ 1 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		
For Office Use: Total Check # Received Initials Date Added	Payment Method: Credit		

The End of Parent Payment Problems

Have you had this problem with parents?

- · The parent forgets to bring their check book
- · The parent is late to pay you
- The parent bounces a check
- The parent wants you to hold their check for a few days

No more!

Increasingly family child care providers are using electronic bank transfer apps to receive parent payments. Many apps are free and you can receive money instantly or within a day or two. No more trips to the bank. No more worries about bounced checks.

You and the parents in your care would download an app and set up a bank transfer from the parent's account to your account.

Here are some of the more popular apps:

- Brightwheel 3.5% if parents use a credit or debit card. Bank fee of \$1.25 per transaction.
- Cash App Provider pays 2.75% fee. Parent pays 3% fee if using a credit card.
- Childcarepay.com \$1 fee per transaction. Takes three days to receive the money. Can set up recurring payment schedule.
- FacebookPay Provider and parent must both use Visa or Mastercard debit cards. Free. Available through Facebook Messenger. Get money in a day or two.
- GooglePay Free. Uses debit cards.
- KidKare Use their Epayment feature that costs \$1 per transaction.
- PayPal Parents can use their PayPal account or transfer money through their bank. There is a 2.9% transaction fee, plus an additional \$.30 fee if parents use a debit card.
- Venmo Link to your bank account. Free if using debit cards, otherwise a fee for using credit cards (3% fee). Venmo is part of PayPal.
- Zelle Set up through your bank and the parent's bank. Free. Check with your bank to see if they charge a fee. If your bank doesn't offer Zelle, you and your parents can download the Zelle app. Get money instantly.



With some of these companies you can set up a recurring payment schedule with parents.

To avoid the problem of parents leaving owing you money, you can ask the parent to use these apps to pay you at least a week in advance and pay you for the last two weeks of care in advance. You can set this up by having the parent make a one-time advance payment, or you can set up a payment plan and have them add \$5-\$25 per payment.

Providers can also accept credit card payments by setting this up with your bank. See my article "Do You Accept Credit Cards from Parents?"

From the comments I received on Facebook, many providers are happy with Venmo and Zelle because they are free and they receive payments quickly.

What app do you use and what is your experience with them?

See the discussion about these apps on my Facebook page: www.facebook.com/tomcopelandblog.

Tom Copeland – www.tomcopelandblog.com



Source: Tom Copeland tomcopeland@live.com 651-280-5991

Editors Note: It seems in Minnesota that we missed fall this year.....those Indian summer days, the beautiful leaves. The rain and early snow may be triggering SAD, Seasonal Affective Disorder, early this year. This article written by one of our family child care provider peers in South Dakota might help us through our Minnesota seasons and help us to remember how important we are and how to keep ourselves positive.



I AM... Susan Dotson

In our profession, the majority of the people are women. For the majority of us, we spend our day with children and very little adult interaction. We also are for the most part in a thankless career. I don't know about you, but for me... somedays are HARD. It is HARD to Family Child Care, to Mom, to Wife, to Daughter, to Sister, to Maintain a Home, to Maintain a Life, to Maintain ME.

For the longest time, I thought it was ME. I thought there was something wrong with ME. Then, I saw a video on Facebook by Rachel Hollis. The video is called Last Video EVERY Woman should watch in 2017. I was intrigued that she knew me SO well, she posted a video about ME. Then, I realized how many times the video had been watched and shared. This is not a ME problem, but a WOMAN problem.

Rachel Hollis wrote a book Girl, Wash Your Face. One day while walking through the aisles of Target I saw the book and impulsively bought it. It is about the Lies Women Tell Themselves. I truly cried reading it. Then I checked out her Face-book page. She has 1.2 MILLION followers. This book has been on the best seller list for 32 weeks and counting. She has sold ONE MILLION copies of the book in seven months. They are printing it as I type this in many different languages. This not a ME problem......this is BIGGER.

I will admit, I have a tough daycare group right now. I am finding it hard to stay positive. I find being Grateful helps. Wake up and immediately say 3 things you are Grateful for. I have been trying to find time for myself, go for walks, be in nature. But I want to share with you one thing that is truly helping me. Saying I AM statements throughout the day. You write them

down, then read through them often throughout the day. I was introduced to a program where you say 108 I AM statements every morning when you wake up. I am working up to 108. The goal for the statements is to change your mindset to a positive mindset. The more often you start saying these statements, the more you will start believing them. Are you willing to try with me?

I AM beautiful.

I AM worthy of receiving the best in life.

I AM blessed every day.

I AM determined to succeed.

I AM responsible for my own life.

I AM happy.

I AM a terrific mother.

I AM a caring person.

I AM a wonderful wife.

I AM strong.

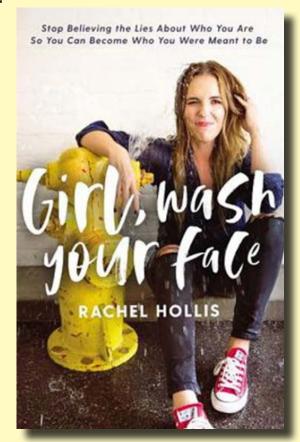
I AM valuable.

I AM terrific.

I AM positive.

I AM inspiring.

I AM healthy.



https://www.youtube.com/watch?v=6rw0Z1BBbp0

How Can **Someone** Else **Use** the Photo I Posted on **Social Media**?!

(It's in the Fine Print)

ocial media is a powerful tool and the benefits should not be overlooked. Child care providers can use social media to communicate with parents and parents can use it to share milestones with family and friends. Photos are especially fun to share on social media and once the child care provider posts them anyone can have access to share or use them again.

Wait! Did you just say anyone can use the photos I post online? Don't I own those and don't they have to get my permission first?

The answer is—it depends. What did the fine print say?

Every social media account you open or profile you create has a user agreement or terms to which you must agree in order to create that account or profile. By accepting those terms and setting up the account you might have given permission for others to use your photos without asking. If you don't believe others can really use your photos without asking.

Share Photo
Twee Like

Nus Frien I vews

How do I protect my photos from situations like these, especially when children are the subject?

1. Read the fine print. Read the full terms or user agreement before clicking "accept". If you are not sure what it means, a simple internet search can help you decipher the legal language. Consider this portion of Facebook's Terms: "You grant us a non-exclusive, transferable, sub-licensable, royalty-free, worldwide license to use any IP content that you post on or in connection with Facebook (IP License). This IP License ends when you delete your IP content or your account unless your content has been shared with others, and they have not deleted it." If you come across language like this, the best thing to do is break it down word by word. In short, it says you give Facebook permission to

- use photos that you post using a "Public" setting for that photo/post. They do not have to ask permission; they do not have to notify you; and they do not have to compensate you.
- 2. Use the appropriate privacy settings. If you are using social media to share updates with parents whose children are already enrolled in your program, you can change your settings from public to private so that only your followers can see your posts. Some social media platforms will even let you select the privacy setting for each post so you can change between private and public depending on what you are posting.
 - 3. Watermark your photos.
 Unfortunately there are extremely limited options that allow users to protect their photos from being saved or copied by others. To make your photos less desirable or unusable by others use software such as Microsoft Paint to put a text box on top of the photo to create a wa-

termark, something as simple

address will work. If you have

as typing your name or web

more sophisticated photo editing software you can take it a step farther and add your logo.

- 4. Only post low-resolution photos. Another way to keep others from taking your photos for their own use is to post low-resolution photos. This way the photo will still be good enough to view online but not so good that it would be useful for print or other uses. Opinions vary but in general saving your photos to somewhere between 96 and 72 pixels per inch should do the trick. To find out how to change the pixels of your photo use the Help menu within the program you want to use, Microsoft Office has clear instructions for their software on their website.
- 5. Understand who owns the photo and who has right to use. Copyright laws say "pictorial" and "graphic" works are owned by the person that created them or their employer if done within the scope of their employment, even if the copyright

symbol © or a copyright notice is not displayed. That means no one else can use the photo without the direct permission of the owner, even if they (or their child) are in the photo. One exception to this might be permission given to a social media platform by accepting their user agreement, but giving permission to the social media platform does not necessarily mean you gave permission to all users of that platform as well.

What This Means to You!

If you are on social media, it is likely you have copied or shared someone else's photo without permission, unknowingly violating that person's copyright. Bottom line: We all need to read the fine print. It could be the fine print of that social media user agreement, a photo release form or the fine print of the law.

If you are a child care provider, make sure you research the options available with each social media platform including privacy settings and the platform that will help you reach your intended audience. Keep in mind that it may be necessary to use more than one platform to reach different audiences. In addition be sure your photo release is detailed enough to give you permission not only to take photos but

also specifies how they will be used, including posting them on social media.

If you are a parent, find out how photos of your children will be used by your child care provider. Are they simply to document the child's progress or will the provider use them for other purposes such as marketing and where will that marketing take place? Find out if you have permission to use the photos yourself and ask the provider how long they

will continue to use the photos, especially after you leave their program.

And one final thought. Privacy issues have become enough of a priority among child care providers and parents that there are now platforms designed specifically for child care providers that allow information and photos of children to be shared in a more private environment. While we don't endorse a specific

platform, two options that we have been told about by providers are HiMama and Tadpoles. Depending on your needs and target audience, that just might be a safer way to go.

Source: Angie Rae Duncan, Business Development Specialist, First Children's Finance in CCR&R Blog on 9/1/2016

Legislative Updates

Good news: they're listening to providers

In August and September, the National Association for Family Child Care (NAFCC, our national association) worked with the staff of U.S. Senator Tina Smith on legislation to build the supply of child care.

The Child Care Supply Improvement Act was introduced in late September. It includes concrete, here-and-now things that would matter, and with a very specific focus on the needs of family child care providers and home settings. It includes things like:

- loans for home improvement projects to meet health and safety standards or to make a program more accessible for children with disabilities, and loan forgiveness tied to achieving accreditation
- opportunities for states to better coordinate their requirements, paperwork, and monitoring, so that they're on the same team and supporting you
- opportunities for recruiting new family child care providers and supporting current providers, including start-up steps, quality improvement that recognizes family child care's strengths and professional development that is meaningful to you

To improve access to high quality child care, it is crucial to invest in the programs and people who care for children. The Senator listened to providers at home in Minnesota and wanted to be sure she was listening to providers in the drafting of a bill. Her staff contacted us for that. NAFCC was able to help her because of our teamwork as a state association and because of you and family child care providers across the country.

Every story you share, every question you ask, and every question that is asked of us that we answer, every moment you spend as an advocate can really turn into something. Together, we're promoting the power of family child care. Please review the summary of the legislation and NAFCC's statement endorsing the legislation at https://www.nafcc.org/ccdbg

M C C P I

Board of Directors

Officers and Chairs

Co-President

Linda Schesso

952-445-2240 <u>schesso77@yahoo.com</u>

Treasurer

Deloris Friske

952-492-3827 <u>mccpintreasurer@gmail.com</u>

Communications Chair

Jennifer Rothmeyer

507-301-3351 jen@twowisheschildcare.com

Marketing Chair

Brenda Novack

507-330-3110 <u>mccpinmarketing@gmail.com</u>

Membership Chair

Angelique Bruggeman

952-237-7351 <u>mccpinmembership@gmail.com</u>

Public Policy Chair

Cyndi Cunningham

651-470-4857 mccpinpublicpolicy@gmail.com

Regional Representatives

SE Regional Representative

Cheryl Gillard

507-374-2794 <u>mcje303@kmtel.com</u>

SW Regional Representative

Theresa Peplinski

507-254-6984 <u>theresapep@gmail.com</u>

NE Regional Representative

Rita Craiglow

218-259-2580 mothergoose4us@yahoo.com

NW Regional Representative

Marilyn Geller

218-444-2213 <u>mgeller61@yahoo.com</u>

East Metro Regional Representative

Lisa Lindboe

612-618-2900 <u>happyheartsrock@gmail.com</u>

West Metro Regional Representative

Open position.

If you're interested contact MCCPIN.



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

NEWSLETTER CONTRIBUTORS:

Deloris Friske Lisa Lindboe Melissa Healey Shmerling RH. Diane E. Levin Family Child Care Provider
Family Child Care Provider
Los Angeles Times
Harvard Health Publishing
Professor of Early Childhood ED.

Susan Dotson, Angie Rae Duncan, Tom Copeland

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 Communications Chair Jennifer Rothmeyer at: jen@twowisheschildcare.com.