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***a MESSAGE FROM  
OUR CONFERENCE CHAIR***

by Danielle Syracuse

On November 15, 2003 we had our bi-annual conference and we celebrated the 15th Anniversary of the inception of the NJFCCPA! As the conference chair I would like to personally thank all of those who were involved in the planning. Our conference was a huge success and all the credit goes to the hard working conference committees! There was a lot of team effort involved and we could not have done it without the participation of all involved. I wish you all a happy New Year and I look forward to reaching our goals in 2004!

***a MESSAGE FROM  
OUR PRESIDENT-ELECT***

by Tan Coelho

As Vendor Chair, I'd like to take this opportunity to thank the Vendor Committee members- Lorraine Farr and Cheryl Ambicki for their excellent follow-up. We made a good team and got results! The best turn-out of 25 Vendor Tables plus advertisements! Congratulations to Conference Chair- Danielle Syracuse and all our Board Members that made this Conference a Grand Success. Congratulations to the Hospitality Chair-Roselle Coye and her team that co-ordinated the various events to run smoothly. Congratulations to our President- Tina Foley- whose positive attitude, guides us through it all.

# COUNTY SPOTLIGHTS

## Monmouth County News

Monmouth welcomes our neighboring county members from Ocean and Middlesex, too. Reminder - check the expiration date on your CPR and First Aid Certifications. If you need to renew this year, contact Child Care Services to sign up for their classes, dates shown below. Don't wait -- their classes fill up quickly.

Monmouth County Meeting Schedule -  
2003/2004

Sat., Jan. 24th - "Listening to Children's Thoughts", Child Care Services' Annual Conference- We will take a table and attend together, breakfast & lunch. Call Theresa Hayes to register, 732/294-1894 x114

Thurs., Feb. 19th -Dr. Seuss' 100th Birthday Celebration & Read Across America Day, March 2, 2004  
<http://www.nea.org/readacross/> (Providers participate from their home in read-a-thon)

Thurs., Mar. 4th - Prepare for Week of the Young Child, April 18th to 24th, 2004  
<http://www.naeyc.org/woyc>

Thurs., April 1st -Prepare to celebrate Provider Appreciation Day, May 7, 2004  
<http://www.charityadvantage.com/ccsmc/ProviderAppreciationDay.asp>

Fri., May 7th - Provider Appreciation Day

June End of Year Ice Cream Social or Family Picnic

August -Summer Social & Planning Meeting

If you are working toward your CDA or NAFCC Program Accreditation and would like to meet for paperwork night, are interested in hosting a meeting, the Military Child Care Program, or if you have any questions or just wish to talk, contact Michele or Eileen.

Michele Gregorio (732) 370-3528

E-mail, [MRLCG4@aol.com](mailto:MRLCG4@aol.com)

Eileen Hawley (732) 933-1063

E-mail: [ephawley@comcast.net](mailto:ephawley@comcast.net).

We look forward to seeing you at our meetings!

## Morris County News

Happy New Year! We would like to congratulate Lucille Cronk, from Budd Lake for receiving the Morris County scholarship to attend the NJFCCPA bi-annual conference in November. It was a fun and informative conference and was great to network with all of those from Morris County who attended. The first bi-monthly meeting for 2004 will be a First Aid and CPR training on Saturday, February 21, 2004 beginning at 9:00 a.m. It will be held at Child & Family Resources in Randolph. Bring a bag lunch. A reminder flyer will be sent in the beginning of February with all other final details, including the fee. Please RSVP with either Danielle or Lisa by February 17th. We will then have the next bi-monthly meeting in April and will set the date and topic during the February meeting.

We look forward to seeing you all soon!

Danielle Syracuse (973) 838-4944

Email: [njfccpa@optonline.net](mailto:njfccpa@optonline.net)

Lisa Mani (973) 283-1182

Email: [minimanis4@aol.com](mailto:minimanis4@aol.com)

# Middlesex County News

Our chapter is growing steadily. We now have 25 members on our mailing list, thanks to our membership secretary Cheryl Ambicki. More than half of these attended our 15th Anniversary Conference "Caring for Children Creating the Future". The Conference was a resounding success! We attended excellent workshops and had 25 Vendors to avail ourselves of their varied merchandise. The most fun part was the door prize distribution-35 great prizes!! - given to many lucky winners. Middlesex County also awarded one lucky attendee- Magdalia Diaz, a full refund of registration charges.. Some wish to be more involved in our chapter meetings, which is excellent!! We have workshops planned for the coming year. Topics like Understanding the Manual of Requirements, Contracts-presented by Attorney,-at law, Victor H Anthenelli and more networking opportunities with any questions



we.d like to address. These workshops are open to all counties. The more we network with all counties, the stronger we will be.

We encourage all Middlesex County members to email or phone any of the board members, so that we can keep you informed of all upcoming events. Also, let us know what topics and locations would interest you so that we can meet your needs.

Roselle Coye (732) 968-0381  
Email :coye614@aol.com

Tan Coelho ( 609) 936-8991  
Email: tan5tlc@yahoo.com

Cheryl Ambicki ( 732)424-0090  
Email: ambicki@optonline.net.

## Accreditation \* Accreditation \* Accreditation

submitted by Danielle Syracuse

I am pleased to announce that my family child care program, Dani's Family Day Care - "Dare To Dream" has earned the status of National Accreditation from NAFCC. Accreditation is designed to recognize the very special nature of high quality for the profession of family child care. I would like to thank Odessa Davis, Director, Office of Professional Standards & Articulation for the New Jersey Professional Development Center for Early Care and Education, the New Jersey Family Child Care Providers' Association, and the Family Day Care Organization of New Jersey for selecting me to participate in the Assistance Program II (ASAP II) which gave me technical assistance and financial support to embark on the journey of achieving national accreditation. I would like to also send special thanks to my mentor, Tina Foley. She has been and continues to be a role model for quality family child care. Anyone who may be interested in national accreditation my contact NAFCC's website at [www.nafcc.org](http://www.nafcc.org). It truly benefits the children in our care and ensures high quality standards in family child care.



# The Importance of Nurturing Children's Humor

Paul McGhee, PhD

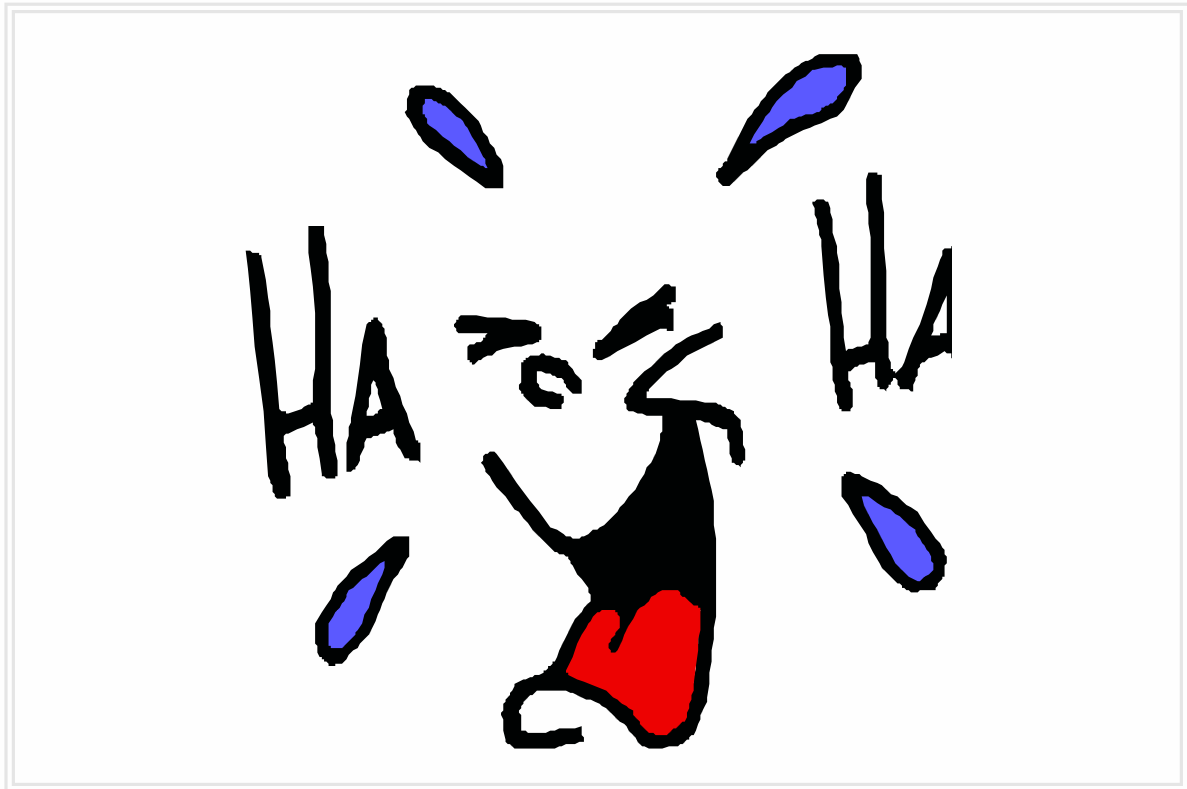
Humor is a form of play-intellectual play, or play with ideas. All children (after 6 months) show some form of humor. While engaged in mental play, children are constantly learning about their world. This knowledge will support their performance in school, and in life generally, the rest of their life. Basic developmental changes in humor unfold automatically. However, you can strengthen any child's humor skills by modeling humor yourself and supporting (by laughing and initiating humor of your own-at the child's level!) the child's own efforts at humor. The following benefits of humor are well documented.

## Intellectual Benefits

- 1) Vocabulary Enrichment: Children greatly extend their vocabulary when playing with words.
- 2) Improved Reading Skills: The best way for children to build reading skills is to spend a great deal of time reading. Riddle books are read over and over again by children.
- 3) General Cognitive Gains: The learning that occurs through verbal play is powerful; it occurs through both consolidation of what is already known and by the acquisition of new background information present in riddles and jokes.
- 4) Increased Creativity: Children who get turned on to humor accumulate a tremendous amount of experience thinking about the world from unusual vantage points. This strengthens a general ability to think in innovative ways.

## Social Benefits

- 1) Facilitation of Social Interaction: Children who initiate humor more often than their peers show more social participation in activities and are judged by their peer as being more sociable beginning in preschool.
- 2) Increased Popularity and Friendship: Among children, adolescents and adults, research shows that those who become more skilled at initiating humor in social interaction tend to be more popular and find it easier to develop new friendships.
- 3) Socially Acceptable Means of Expressing Anger: Children can use humor to say exactly what they mean, or just the opposite. If a hostile joke or remark backfires, they can always say "I was just joking."



### **Emotional Benefits**

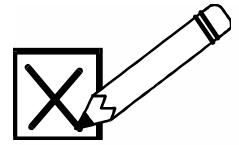
- 1) **Increased Joy and Happiness:** The most obvious thing about children who laugh and play is their joy and happiness. Children are more likely to experience humor when in a happy, joyful state of mind, but can also create joy and happiness by engaging in humor and play.
- 2) **Heightened Self Esteem:** Since children with good humor skills tend to be more popular and form friendships more readily, they generally feel better about themselves.
- 3) **Tool for Coping with Life Stress:** It is now well established that humor is a powerful tool in coping with life stress. The most effective time to learn to use humor to cope is during childhood. Laughter helps preschoolers let go of upsets, and as early as the elementary school years, children can learn to actively use humor to achieve mastery over anxiety, and to release angry feelings, just as adults do.

*Excerpted from McGhee, Paul, Understanding and Promoting the Development of Children's Humor: A Guide for Parents and Teachers (Kendall/Hunt, 2002: Call 800-228-0810 to order).*

*Paul McGhee is a professional speaker and  
President of The Laughter Remedy, Wilmington, DE.*

# Taking Care of Business

by Tom Copeland



Deborah Smith, a family child care provider, had a few minutes to review her records before the children started to arrive on Monday morning. She glanced at her contract. "Let's see," she thought to herself as she checked off the terms. "Two weeks paid vacation, 10 paid holidays, three weeks of paid sick time off, annual rate increase allowance...Yes, it looks all in order." Next she listed off her personal financial files: "Liability insurance, car insurance, disability income insurance, life insurance, health insurance, dental insurance, long term care insurance. I should make an appointment to see my financial planner next week to go over my retirement investments. I'll ask her if I should take advantage of the higher contribution limits to the SIMPLE retirement plan."

Does Deborah Smith really exist or is this just a dream? If it is a dream for you, what can you do to make it your own reality?

The family child care business has come a long way in the last 20 years. Back then, most providers charged by the hour, not by the week. If the parent didn't show up for one day, they didn't have to pay. Provider's fees were the same for all ages of children. There were few written contracts, no advance payment, no paid holidays or vacations, and rarely did providers ever raise their rates. Twenty years ago most family child care providers did not look at their work as a career.

Today, a lot has changed. More and more providers look upon their work as a business as well as a vocation. The early signs of professionalism are here: accreditation, written contracts, a few benefits, weekly payments, local family child care associations, and so on. These changes have come faster in some areas than others. Although many more providers now see that they must take care of business as well as taking care of children, the number of Deborah Smiths is very, very small.

If you are a provider who wants more benefits and financial stability for what you do, then you must make it happen for yourself. Will we ever have classes for parents on how to pay their family child care provider on time, or how to give their providers a raise? No. However, not every provider wants the same financial rewards for their work. Money isn't everything, and caring for children is a valuable service that some providers do strictly because they love it. We should always recognize and appreciate that people are motivated for different reasons.

For those providers who are looking for help in improving their financial position, here is a seven-step guide to financial security:

## 1. Determine where you are financially.

Many providers are afraid of money. We don't like to look closely at our money because we are afraid to learn that our finances may be in worse shape than we think. But the first step in taking control of our money is to know where it goes. Start tracking all the money you spend in a typical month. Divide your expenses into two categories: fixed and flexible. If you have no choice about spending the money, it's fixed expense. Everything else is a flexible expense. Take a look at your flexible expenses and decide what you can cut back and put this amount in a savings or retirement account.

## **2. Set goals and priorities.**

Decide what are the most important short and long-term goals in your life. Do you want to retire at age 65? Do you want to save money for your children's college education? Do you want to pay off your credit card bills? For each goal set a timeline (short, medium and long term). Decide which goals you can achieve by setting a specific target for each year. You'll never reach your goal if you don't decide ahead of time what it is.

## **3. Invest in yourself.**

Your greatest asset is your own earning power. Keep it strong through training, professional development and personal growth. Pay attention to your health and emotional well being. You should be enjoying your work. If not, find something else to do that makes you happy. Start educating yourself about money management and retirement planning.

## **4. Protect yourself, your family and your business against major losses.**

One out of every eight providers will be disabled for 90 days or more before they reach age 65. Everyone should purchase disability income insurance to protect against a significant loss of earning power. Insurance ensures that we can survive a major loss. Other types of necessary insurance are: liability, life, car, health, dental, and long term care. When an emergency comes, you won't regret having too much insurance.

## **5. Borrow sparingly.**

Your goal should be to pay cash for everything except your house and a college education. If you can't pay cash for something, it probably means that you can't afford to buy it today. Start a saving plan for major purchases. Spend less each year than you make. Pay off all credit card debt. It is hard to follow through on a retirement plan if you are making high interest payments each month.

## **6. Pay yourself first.**

Go back to your list of fixed and flexible expenses under the first step. Once you have set a financial goal, set aside the money you want to save by treating it as a fixed expense. If you run out of money before the end of the month, cut from your flexible expenses.

## **7. Invest for the long run.**

There is no get rich quick scheme that works. Put aside regular, consistent savings to meet your long term goals. Don't wait to invest for your retirement. Start today by taking small steps. The act of saving begets the habit of saving. Teach your children to save. Follow their example.

Achieving financial security is not easy. But we can take responsibility for our own financial future. I believe that 20 years from today we will see a many more family child care providers like Deborah Smith.

Redleaf National Institute is the national resource for family child care business issues. For more information on a variety of business topics visit [www.redleafinstitute.org](http://www.redleafinstitute.org). You can also contact Redleaf National Institute at 651 641-6675 or email [tom@redleafinstitute.org](mailto:tom@redleafinstitute.org)

# Fitness for Fun and our Future

by Christina Lee Steele Chapan

Childhood obesity has increased threefold since the 1960s, and the number of overweight children between the ages of six and eleven has gone up 30%. Youth in America are inactive for 75% of their waking hours and they only spend about 16% of their day on vigorous activity. Kids are replacing outdoor activities with computer games and television programs.

Type 2 diabetes has increased tenfold among children from 1982 to 1994. Seventy percent of children under 14 are at risk for developing diabetes. Ten percent of children between the ages of two and five are overweight. In addition, one out of every four teenagers runs the risk of becoming overweight.

Obesity now affects sixty percent of the adult population in America today. Children who are overweight have a greater risk of becoming overweight adults and face the possibility of stroke, cancer, high blood pressure, and heart disease in their futures. Obesity contributes to approximately 300,000 deaths per year, making it the seventh leading cause of death in the United States. Overweight children also miss an average of three more school days per year due to illness than students who are not overweight.

Here are some suggestions for parents, trainers, teachers, and other concerned adults to help kids adapt to a healthier lifestyle. First of all, if we are expecting youth around us to eat healthy and exercise regularly, we must model that behavior ourselves.



Adults must also involve their children in at least sixty minutes of activity five to six days a week. The following are suggested athletic activities for kids: running, soccer, kid's aerobic fitness videos or CDs, martial arts, bike riding, basketball, dancing, jumping rope, or skating. It is also essential to participate with your child in whatever activities he or she pursues.

For further information, you may visit the websites that are included at the end of this article. Please also check the list of references for ideas on how to integrate fitness into kids' lifestyles in order to promote their health and wellbeing. Libraries have many videos that present proper form, techniques, and rules for sports such as baseball, football, and soccer. Many bookstores such as Borders, or Barnes and Noble and many websites such as Amazon.com and Half.com sell used and/or inexpensive videos for caregivers to purchase.

When performing exercise, be sure to include a short stretch session on muscles used in the activity and a general cool down. Dolpzine.com has excellent articles in these areas. Websites such as pcentral.com and kidsrunning.com offer free and inexpensive games and activities to incorporate fitness into your child's daily lifestyle.

Next, you need to find activities that not only focus on fitness and healthy lifestyles, but activities that are fun as well. Some of those activities could include children making their own food pyramids using newspaper ads from grocery stores. Let them shop with you and search food labels for the amount of fat, sodium, or calories contained in products, and allow them to discover and try new kinds of fruits and vegetables. Model healthy eating choices and other behaviors you want the teens and children to follow.

Allow the children to utilize their creativity by having them put on plays about nutrition using paper bags and scripts they have written themselves. Let children exercise their grammar skills by cutting out pictures from sports magazines and newspaper ads. Have the children identify verbs, nouns, and adjectives in the visual materials that are used. Display the completed chart in a place of honor in their home or schoolroom. Check out healthy food websites mentioned at the end of this article to discover other ideas for healthy eating. Be sure to check my website-- <http://cchapan.tripod.com/>--to uncover additional ideas for putting fitness in your young person's daily life.

It is important to remember that we have a wonderful opportunity to influence the youth of tomorrow. By making healthy choices ourselves, we can help children and teenagers avoid many of the problems we encountered in our own lives, and thus increase the chances of them having bright and healthy futures.

*Christina Lee Steele Chapan* is an ACE certified personal trainer, who is beginning a new group called Fitness for Fun; which teaches children and teens to incorporate fitness and nutrition into their daily lives. In addition to attaining her ACE certification, she is also an elementary school teacher with a B.S. in Elementary Education, a minor in Biblical Studies from North Central University, and an M.A. in Curriculum and Development from Governors State University. She has been married for six years and is hoping to start a family in the future. Listed below are some references for encouraging healthy lifestyles. If you would like more information, be sure to email me at [cchapan@yahoo.com](mailto:cchapan@yahoo.com)

## Physical Fitness Sites

### P.E. Games

<http://members.tripod.com/~PhysEd/activities.htm>

### Games Kids Play

<http://www.gameskidsplay.net/>

### Fun Games

[http://www.funattic.com/game\\_list.htm](http://www.funattic.com/game_list.htm)

### Kids Running

<http://www.kidsrunning.com/>

### P.E. central

<http://pecentral.com>

### American Council on Exercise

<http://www.ace.org>

## Food and Cooking Sites

### Food Unit and Literature Unit

<http://www.libsci.sc.edu/miller/fruitveg.htm>

### Food Unit 2

[http://abcteach.com/directory/theme\\_units/science/food\\_and\\_nutrition\\_theme\\_unit/](http://abcteach.com/directory/theme_units/science/food_and_nutrition_theme_unit/)

### Dairy Council of CA

[http://www.dairycouncilofca.org/activities/pyra\\_main.htm](http://www.dairycouncilofca.org/activities/pyra_main.htm)

### Food Timeline

<http://www.gti.net/mocolib1/kid/food.html>

## Health and Fitness Videos

**Fit to Be**, Kellogg's, 1989

## Fun House Fitness

**Swamp Stomp, Warner Home Video**, 1990

**The Fun House Funk**, Warner Home Video, 1990

**Chicken Fat: The Youth Fitness Video**, Kimbo Educational, 1996

# 10 Reasons to Buy Liability Insurance

1. Most Homeowners policies specifically exclude or provide very limited coverage for day care business operations.
2. No matter how experienced you are, or how safe your home is, accidents do happen.
3. The cost of defending a lawsuit can be a monumental expense.
4. Daycare insurance protects your family's assets against the financial uncertainty of a claim or lawsuit against you.
5. Daycare insurance provides you with qualified legal council in the event of a covered claim.
6. Daycare insurance provides you with high limits of protection in the event you are found liable.
7. Daycare insurance allows you to stay in business by transferring the financial uncertainty of a claim to the insurance company.
8. Having proper in insurance protection demonstrates your professional responsibility.
9. Having proper insurance distinguishes you from other providers.
10. Having the proper insurance is good for you, the parents you serve, and most importantly, the valuable children in your care.

Prepared by the New Jersey Family Child Care Providers' Association.

For more information: [www.njfccpa.org](http://www.njfccpa.org) or call 908-713-8682

# The New Jersey Family Child Care Providers' Association

## Board Members

effective February 7, 2004

President- Tan Coelho  
Past President - Tina Foley  
Vice-President Lorraine Farr  
Treasurer - Linda Cook  
Membership Secretary - Gloria Johnson  
Recording Secretary - Darlene Blanchard  
Newsletter Editor - Tina Foley  
Servicios para Miembros - Open

### **Northern** Regional Representative -Open -

Bergen County - Wanda Napolitano  
Essex County - Open  
Hudson County - Open  
Morris County - Danielle Syracuse  
Lisa Mani  
Passaic County - Linda Cook  
Sussex County - Susan Mittlestadt  
Karen Connelly  
Warren County - Open

### **Central** Regional Representative - Open

Hunterdon County -Darlene Blanchard  
Mercer County - Virginia Micai  
Middlesex County - Roselle Coye  
  
Monmouth County - Michele Gregorio  
Eileen Hawley  
Somerset County - Julie Payne  
Union County - Sonya Ash  
Barbara Pittman

### **Southern** Regional Representative Alycia Walton

Atlantic County - Gail Noble and Grace Holley  
Burlington County - Gloria Johnson and Lil Rollins  
Camden County - Open  
Cape May - Open  
Cumberland County -Open  
Gloucester County - Open  
Ocean County -Open  
Salem County - Open

For information, contact NJFCCPA \* 908-713-8682



NJ Family Child Care  
Providers' Association  
16 Evelyn Drive  
West Milford, NJ 07480

## **The NJFCCPA Annual Retreat**

**February 7, 2004 \* 8:00 - 3:00**

**Holiday Inn \***

***LET'S SOAR IN 2004!***

**Somerset, NJ**

**For more information & to RSVP,**

**Call 908-713-8682**