



# The Provider

*The Provider* is a publication of the  
New Jersey Family Child Care Providers' Association.

Volume 13, Issue #2

*"NJFCCPA, professionals at the heart of child care..."*



We have been very busy at NJFCCPA and are recognized and respected as an asset to the child care community. The resource and referral agencies of all 21 counties have entered into a partnership commitment with us to improve the quality of family child care in NJ. I encourage all NJFCCPA county

representatives to check with our membership secretary, Alycia Walton, to find out who the CCR&R liaison is in your county, so that you can coordinate meetings and get to know your county members and invite providers to take a more active part in your chapter.

The Ad hoc committee of the Child Care Advisory Council has finished its work on the expanded FCC category. Those providers that wish to expand to 15 children, can do so, provided they follow the manual of requirements for child care centers licensed by the office of licensing. It was determined that existing regulations in the manual of requirements for child care centers would allow family child care providers to expand their usage. But this option poses at least two major hurdles. First, towns vary dramatically on the interpretation of what is needed to comply with the fire and safety regulations causing denials for expansion in some places even after completion of work to comply. So you are strongly urged to first heed your municipality and not invest time and money in creating architectural drawings etc., unless you check with your municipality.

### **BUT...**

I have just received the news that Senator Turner has reintroduced the Bill that will allow FCC providers to care for 10 children. Please read the BILL 1658 in its entirety and if you wish to support it please fax or mail your letters with your complete name and address, signatures and contact information to NJFCCPA, 88 Vincent Dr., Burlington Township, NJ 08016 or Fax#: 609-239-2110.

At this time, I am thankful for NJFCCPA- where it stands today and in the direction that it is moving. I am thankful for a strong executive board and the county chapter representatives who work together for the New Jersey Family Child Care Providers' Association.

Tan Coelho  
Email: tan5tlc@yahoo.com

# The Real Risks in Family Child Care

Tom Copeland, Director, Redleaf National Institute

True stories in family child care:

A day care child pulls down a bottle warmer on top of another child: \$525,000

A three and a half month old child dies of SIDS: \$435,000

An older child drops an infant on the floor: \$300,000

A bookshelf falls on a child: \$273,000

A provider is accused of negligence in the death of a child: \$240,000

A two-year old is poisoned with E. Coli: \$130,000

A parent alleges that the provider's son assaulted their daughter: \$118,000

A child falls and breaks her leg: \$90,000

A child falls off monkey bars: \$75,000

In each case the provider's business liability insurance policy paid out these amounts to the parents of the child involved.

Every family child care provider knows that caring for children in her home increases the risk of damage to property and injury to children. There is no way to eliminate these risks, but there are many things providers can do to reduce them. The most effective way of reducing the risks of your business is to purchase professional business liability insurance. Unfortunately, only a small percentage of all licensed providers have taken this step.

What would have happened in the above cases if the provider did not have business liability insurance? It's possible that the provider would have been stuck with a huge legal judgment against her that she probably could not afford to pay. Some providers believe that it's not worth purchasing business liability insurance because they don't have enough personal assets to worry about a lawsuit. This is shortsighted thinking. Depending on the state you live in, you can still be in deep financial trouble, even if you don't have much money to your name.

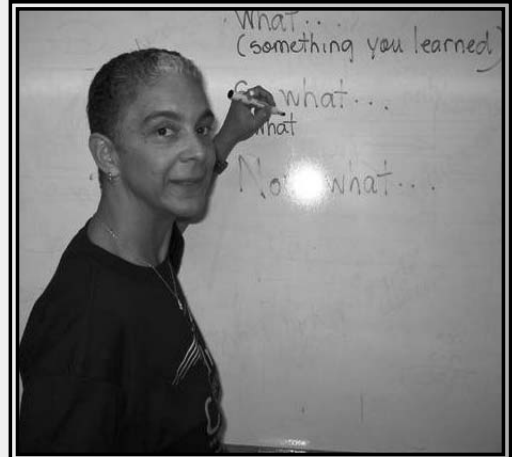
Here's what might happen. Let's say that in one of the above cases the parent sues you for \$300,000 when her infant is injured after being dropped on the floor by an older child. Without business liability insurance you would have to hire a lawyer to defend yourself (and pay the lawyer even if you win). If the judge awards the parent \$300,000 and you have no money to pay it, this is not the end of the matter. State law may allow the parent to put a lien on your home, meaning that when it's sold the proceeds will go to the parent. You may be required to sell your IRA investments and some of your personal property (motorbikes, second car, etc.). If you marry, your new spouse's assets can be taken. If you get an inheritance, it can be seized. Clearly, this can be a financial nightmare for the rest of your life.

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**For more information, visit The Redleaf Institute Web Site at  
[www.redleafinstitute.org](http://www.redleafinstitute.org), email [rni@redleafinstitute.org](mailto:rni@redleafinstitute.org), or call 651-641-6675.**

## THANK YOU THANK YOU

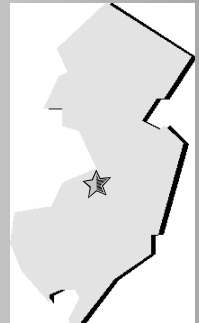
to Lou Groomes, pictured right, for leading NJFCCPA board members through the Train the Trainer Workshop Series! Board members presented a glimpse of their workshops at the NJFCCPA Annual Retreat!



**Congratulations to NJFCCPA member Debra DePinho, who received her CDA effective February 1, 2006!**

## You're Invited to the NJFCCPA 2nd Quarter Board Meeting

Saturday May 6th 9-2 pm at  
BCCAP Social Services Building  
795 Woodlane Road Mount Holly, NJ 08060  
Breakfast will be provided  
bring money to order lunch  
RSVP by April 27  
609-239-8012



Each the spring, Somerset County NJFCCPA Chapter members participate in the Somerville Street Fair. Chapter representatives, Julie Payne and Michelle Misiura, (picture left) would like to invite and encourage any other chapter members to join them for the day. For details, contact

Julie @ 908-725-3859 or  
Michelle @ 908-722-6356.



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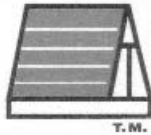
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# JULIE'S JUNQUE! SNOWMAN STANDUPS

submitted by Julie Payne



For this activity, simply use the recyclable containers from the Gerber finger food fruit puffs.

Remove the label and clean containers. You may apply any variety of decorations you may choose. I used google eyes, plastic beads for buttons, pipe cleaners for arms and a variety of ribbons. Putting on the decorations with the traditional Elmers glue is tricky; a low-temp hot glue gun is more efficient. These containers can also be used for a version of a bunny for Easter and a nutcracker for the holidays. Have fun with this project and be creative!!!!

\*\*\*\*\*

## BE SAFE!

Always be careful to supervise the children during any activity. Activities with small parts are not intended for children under age 3. Only adults should operate glue guns!

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### The Real Risks in Family Child Care

continued From page 2

The risk of a lawsuit doesn't end if the parent decides not to sue you. Last year a provider called me and said, "Thirteen years ago a child was seriously injured in my program and had to go to the hospital. I cared for the child for several years after the child returned from the hospital and then moved away and went out of business. Now the child is eighteen and is suing me for the injury that occurred thirteen years ago." In most states, children can sue up until they reach age twenty-one for injuries suffered when they were minors. This provider did not have business liability insurance to defend her against this lawsuit.

Providers cannot afford to be without business liability insurance to protect themselves from the many risks of running a business.

# The New Jersey Family Child Care Providers' Association

## Board Members

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Atlantic County \* Camden County \* Cape May \* Cumberland County \*  
Gloucester County \* Ocean County \* Salem County

For information to become involved in the south, contact Alycia Walton  
who is currently reorganizing the southern region - 609-239-8012

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