



# Children Are Our Specialty

*Supporting Child Care Providers & Advocates in Our Community*

**March 2011**

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CHAOS Members,  
There is a lot of controversy going on in the politics world, which will affect us for our own neighborhoods.

Schools will be changing, Youngstar will be changing, W2 and Badgercare benefits will be changing.

I have been seeing some people get physically upset by what has been happening in Madison, which isn't good for anyone. Yes, it is frustrating and upsetting. But, remember to take things one day at a time to

get through the changes that will directly impact your family as they come.

To worry is not the way to go, but plan and prepare. If schools are going to have less teachers and aids, as a parent, you can help your child at home. If your pay is going to be changed, budget and adjust to make things work. Try to stay flexible in the things that you can control at home, rather than taking a negative attitude that will lower

spirits of everyone around you and damage your well being or health.

Life is about change. Janesville has gotten through the GM plant closing and I'm sure one way or another, we will get through this as well. Enjoy the soon to be warm weather to brighten your spirits! I wish everyone a safe, low stress spring and will look forward to seeing you at the April meeting!

**Leah Zastoupil**  
President



The Heartbeat of Child Care Conference is an annual – well almost annual – training that CHAOS presents in the fall. This is an all day conference held at Blackhawk Technical College.

The day starts with a keynote address then participants go to three different breakout sessions in which they have chosen through pre-registration. Keynote presenters have come from all over the United States to present including Dr Allen Mallory, Peter Stewart and Linda Smith, just to name a few. Breakout session topics range from music, literacy, diversity, nutrition, arts & crafts, marketing, self help activities, health, professionalism and the WI Early Learning Standards which leads us to YoungStar.

The focus on this year's conference will be to have presentations that will meet components of YoungStar. The Heartbeat of Child Care Conference began in 1996 and has been held annually until last year when I had family obligations that took ALL of my time and energy. Well, I am ready once again to devote the time and energy to the conference but cannot do this alone.

I am looking for committee members to help with the conference. It doesn't take a lot of time commitment, as we do most of the planning through emails. It is a great experience to work behind the scenes of a conference like this and it gets you points on the Registry! The first planning meeting will be scheduled for late March or early April. If you should have any questions or you would like to be on the committee, please give me a call or email me.

Lori Long 608-757-0372 [lorilong63@yahoo.com](mailto:lorilong63@yahoo.com)

## TRAINING OPPORTUNITIES

### March CHAOS Meeting

***The March meeting is one week earlier this month to avoid it coinciding with St. Patrick's Day.***

Please note the location of the CHAOS meetings has changed to Cargill in the Fireside Room, 2000 Wesley Avenue, Janesville 6:30 – 8:30.

**Thurs, March 10**

#### **Challenging Behaviors**

Training by Nancy Brooks, Exchange Family Resource Center  
Cargill (Fireside Room), 2000 Wesley Avenue, Janesville 6:30 – 8:30

**Thurs, March 24**

#### **SCAEYC: Portfolios for Children**

Rock County Job Center, Janesville, WI Portfolios for Children  
Rock County Job Center, Janesville, WI  
6:30-8:30pm

**Sat, April 2**

#### **Tour of Child Care Facilities & 4-C's**

**3 centers in Madison:** Let the Dragons Fly Family Child Care, Nanny's Nursery, and Sara Turner's Child Care

Registration required. Carpooling drivers needed. Bring your own lunch or make arrangements with your group. Leaving Janesville at 8:00 am & returning at 3:30 pm. See enclosed registration sheet. \$5.00/CHAOS Members \$20/non-members

**Thurs, April 28-30**

#### **UW-Stout ECE Conference**

Curriculum: Developmentally Appropriate Practices  
Register at: [www.uwstout.edu/profed/ece](http://www.uwstout.edu/profed/ece)

#### **SCAEYC: Week of the Young Child**

DATE TO BE ANNOUNCED

**May**

#### **Blackhawk Tech Provider Night Out**

DATE TO BE ANNOUNCED

**CPR/AED Trainings: Many dates, most in Madison, open to the public:**

[http://arcbadger.org/media/First\\_Aid\\_-\\_CPR\\_-\\_AED\\_Courses.pdf](http://arcbadger.org/media/First_Aid_-_CPR_-_AED_Courses.pdf)

#### **TRAININGS BY THE 4-C'S FOOD PROGRAM**

##### **PR/AED Classes**

*Presented by: Instructors from Pulse Check Plus*

Dates: March 31, May 4 Time: 6:00 to 9:30 pm Location: 4-C Conference Room

Cost: \$80.00\* 4-C Members: \$60.00\*

Late Fee (workbook will not be mailed): Add \$5.00 per person

##### **Shaken Baby Syndrome (SBS) & Sudden Infant Death Syndrome (SIDS)**

This workshop meets DCF (Department of Children and Families) requirements for Certification and Licensing.

Dates: March 17, April 21, May 26, June 16, August 18, September 22, October 20, November 17

Time: 6:00-9:00 pm

Location: 4-C Conference Room

Cost: \$20.00\*



**Foods to Grow On**

Monday, March 21

6:30 – 8:30 p.m.

Jefferson County  
Workforce  
Development  
Building

Mary Schott

## TOUR OF CHILD CARE FACILITIES

Saturday, April 2, 2011

Meet at Kmart parking lot 7:45AM. Leave promptly at 8:00AM. for Madison. Arrive back in Janesville 3:30PM.  
We will be carpooling from Janesville to Madison.

COST: CHAOS Members \$5.00      Non-members \$20

Details of the event:

4-C tours from 9:00-10:00AM and 10:15-11:15AM  
Shannon Davis (mixed age group) 9:00-10AM and 10:15-11:15AM  
Let the Dragons Fly Family Child Care  
1113 Tamarack Way  
Verona, WI 53593  
(608)848-8874  
[Badgerclan2@gmail.com](mailto:Badgerclan2@gmail.com)  
Let the [dragonsfly.com](http://dragonsfly.com)

Elizabeth and Selena Fox (infant & toddlers) 12:15-1:15PM and 1:30-2:30PM  
Nanny's Nursery  
5716 Cedar Ridge Rd  
Middleton, WI 53562  
(608)831-8468  
[nannyefox@yahoo.com](mailto:nannyefox@yahoo.com)  
[Nannynursery.info](http://Nannynursery.info)

Sara Turner (preschool program) 12:15-1:15PM and 1:30-2:30PM  
4905 Knox Lane  
Madison, WI 53711  
(608)274-4493  
[sjturner@chorus.net](mailto:sjturner@chorus.net)



Lunch will be on your own. You may bring a sack lunch however each group will discuss restaurant options on the trip up to Madison. You will receive continuing education hours upon arrival back in Janesville.

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Registration form

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_

Email: \_\_\_\_\_ CH.A.O.S. Member: yes \_\_\_\_\_ no \_\_\_\_\_

I am interested in driving: \_\_\_\_\_ (check only if you have a vehicle that will fit 5 or more and are willing to drive).

OFFICE USE ONLY: Date Paid \_\_\_\_\_ CK# \_\_\_\_\_ Amount \$ \_\_\_\_\_

## carrot and pineapple muffins from: Lunch Boxes & Snacks by Annabel Karmel

- $\frac{3}{4}$  cup flour
- $\frac{3}{4}$  cup whole wheat flour
- 1 teaspoon baking powder
- $\frac{1}{2}$  teaspoon baking soda
- 1  $\frac{1}{2}$  teaspoons ground cinnamon
- $\frac{1}{2}$  teaspoon salt
- 1 cup vegetable oil
- $\frac{1}{2}$  cup superfine sugar
- 2 eggs
- 1 large carrot, peeled and finely grated
- one 8-oz can crushed pineapple, semi-drained
- $\frac{3}{4}$  cup raisins
- $\frac{1}{3}$  cup chopped pecans (optional)



Preheat oven to 350. Line a muffin pan with paper cups. Sift together the flours, baking powder, baking soda, cinnamon, and salt and mix well. In a separate bowl, beat together the oil, sugar, and eggs. Add the carrot, pineapple, raisins and pecans if using. Gradually add the flour mixture and beat until the ingredients are just combined. Pour the mixture into the paper cups and bake for 25 minutes. Allow the muffins to cool for a few minutes, and then transfer to a wire rack.

## February Training & Meeting Minutes

### **Kirsten Sauer from 4-C's presented A Window on the World: Using FCCERS in increase diversity In your family child care environment**

Diversity includes: race, culture, occupations, ages, gender, differing abilities, lifestyles, income levels

Why should diversity be promoted in child care environments?

Where should I start?

Where can I get more information?

Checklist for Assessing Children's Literature

Books to promote diversity

Activity ideas for promoting acceptance of diversity

-cooking

-stories

-dramatic play



Show & tell of items members brought to share & discussion.

### **CHAOS Business:**

- **Next Meeting, March 10: Challenging Behaviors presented by Nancy Brooks, Exchange Family Resource Center**

## When Trying to Save \$8.25 a Month is a Mistake by Tom Copeland

A family child care provider once asked me, "Should I reduce the cost of my business liability insurance policy by reducing the limits of my coverage? I'm looking for ways to cut my expenses during this recession." While it's always a good idea to look for ways to cut expenses this is not a good idea. Here is why.

Business liability insurance protects you against accidents and lawsuits against your business. It has two types of coverage limits: an "occurrence" limit and an "aggregate" limit. The occurrence limit is the maximum amount the insurance policy will pay for all injured parties as the result of one incident. For example, if two children are injured when one child falls on another child, this is considered one occurrence.

The aggregate limit is the maximum amount the insurance policy will pay for the life of the policy (usually for one year). You can buy occurrence and aggregate coverage that can vary from about \$300,000 - \$3,000,000. How much will you save if you try to reduce your coverage?

I called an insurance company offering business liability insurance in Minnesota. Their policy covers 12 children, offers \$1,000,000 per occurrence and \$3,000,000 aggregate coverage limits, includes sexual abuse and professional liability protection, as well as \$10,000 of medical coverage. It costs \$544 a year.

This amount of coverage is ideal. If a provider with this policy wanted to lower her coverage to \$500,000 per occurrence and \$1,000,000 aggregate her cost would be reduced to \$486. If she lowers it further to \$300,000 per occurrence and \$600,000 aggregate, her cost would be reduced to \$445.

The first drop in coverage would save \$58 a year. To drop to the lowest coverage would save \$99 a year, or \$8.25 a month! To give up over 2.5 million dollars in aggregate coverage for less than \$100 is a big mistake. This is not worth doing! The cost of such insurance may be higher or lower in your state, but the difference between higher coverage limits and lower coverage limits is still likely to be very small.

Although no one likes to pay for business liability insurance, you should consider this one of the baseline costs of doing business. Many insurance companies have payment plans that allow you to pay on a monthly or quarterly basis. The \$544 a year policy would cost \$45.33 per month.

Business liability insurance can give you peace of mind. It is not a place where you want to look to reduce your expenses.

CHAOS Newsletter  
3711 Teal Lane  
Janesville, WI 53546



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### **We're on the Web!**

*See us at:*

[www.childrenareourspecialty.org](http://www.childrenareourspecialty.org)

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