



January, February, March 2014

Spring Edition

[www.pfceea.com](http://www.pfceea.com)

### A Message From Your President

I have good news; spring is almost here! This winter we had more snow and colder than usual temperatures, so I for one, am ready for warmer weather to get here so we can spend more time outside.

For those of you who had asked us to hold a Saturday training, we have secured March 29<sup>th</sup> to hold a 4 hour Trash to Treasure training. We will learn how to take some items normally thrown in the recycling bin and turn them into musical instruments, teaching games, toys, gifts, and many other useful items. This will be 4 hours of fun and on top of that you will receive a 4 hour training certificate! Since seating is limited, we need to have everyone pre register prior to this training. Look inside this edition for the registration form. We're looking forward to seeing you at this training.

If you can't make the Saturday training, our next Monday training will be March 31.

If any of you have a cedar chest, please take the time to read and view the story about them on page 7. Two young children lost their lives playing inside a cedar chest and their deaths could have been avoided.

*Marie*



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Welcome to our new PFCEEA members  
We are happy you have joined.

Erica Jackman-Chapman

## Membership Report

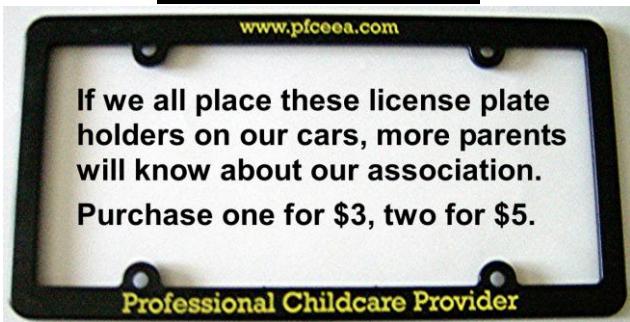
We currently have 73 members in good standing: 20 are in Chesapeake, 2 Hampton, 15 in Norfolk, 5 in Portsmouth, 1 in Suffolk, & 30 in Virginia Beach. Since the Association started, we have had 386 people become members. Remember to check our website to make sure your information is correct.

We know a lot of our members have openings and we are trying to help you fill those openings. If you change your email address, phone number, or move either to another local address or out of the area, please let us know as soon as possible.

Submitted by Randee Holmes



## License Plate Frames



## Social Secretary

Beth Kaminski has volunteered to take over the Social Secretary duties.

If you know of a member who should be sent a get well or sympathy card, contact Beth and she will send out the card right away. Call Beth at 853-4505



## How to Contact PFCEEA

Email: [pfceea@yahoo.com](mailto:pfceea@yahoo.com)

Website: [www.pfceea.com](http://www.pfceea.com)

Facebook: Professional Family Child Care & Early Educational Association

### PFCEEA Executive Board President

Marie McFadden 482-9470

### Vice-President

Randee Holmes 479-9579

### Treasurer

Wanda DiNardo 486-4582

### Corresponding Secretary

Azure (Kesha) Howell 623-7514



## Standing Committees

### Advertising

Jan Coffman 499-6474

### Historian

Jan Coffman 499-6474

### Marketing

Fern Rohrer 857-7948

Jan Coffman 499-6474

### Membership

Randee Holmes 479-9579

### Newsletter

Marie McFadden, Editor 482-9470

### Phone Tree

Cindy Sisson 421-7901

### Social Secretary

Beth Kaminski 853-4505

### Door Prizes

Michelle Freeman 483-1970

### At Large

Diane McEwen 490-2371

Regina Moore 483-9689

## Donations

We are still collecting items to donate to those in need. If you have anything in very good condition you would like donate, give me a call at 853-4505 or email me [mylittleschool@cox.net](mailto:mylittleschool@cox.net)

Submitted by Beth Kaminski



## Marketing Report

Fern and Jan continue to pass out the association's business cards and pens where ever they can. If you know of places we can have our information listed, please let us know. We know a lot of you are down on enrollments so let's put our heads together and come up with more places we can let parents know we are here to help them.

Fern Rohrer &  
857-7948



Jan Coffman  
499-6474



## Website Report

Our home page was viewed 47 times in November, 34 in December, 56 in January, and 64 in February. People from all around the world have visited our website. In addition to our local cities, people in the following states have visited our site: CO, Conn., FL, GA, MD, Mass., NV, NC, ND, NY, SC, TN, WA & Washington D.C. (Dept. of Health & Human Services). We were also seen in Germany and India.

Submitted by Marie McFadden

## PFCEEA Meeting Schedule

To register for all training meetings, email [pfceea@yahoo.com](mailto:pfceea@yahoo.com) or call Marie at 482-9470. PFCEEA members receive the training certificate for free, non-members pay \$10 cash at the door. No Children.

**\*\*New starting time for meetings\*\***

Our meetings are held in the Virginia Beach Central Library Auditorium from **6:45-8:45 pm.** We will draw the door prize tickets at 6:45. For anyone arriving after our speaker starts, a certificate for less training time will be given. Let us know if you have a suggestion for a speaker or topic.

### 2014 training dates:

March 31, April 28,  
May 19, June 30

## Phone Tree Report

The Phone tree team calls the providers that do not get email to let them know about the up-coming trainings. The ladies making these calls are very much appreciated! Our calling list has gotten a bit shorter with more providers finally using email.

We still have a lot of calls to make and I am thankful for the ladies who are helping! If you would like to join the Phone Tree, please give me a call. You will need an internet connection to receive a list of names of people to contact. The more people making the calls, the fewer calls each of us has to make.

Cindy Sisson 421-7901,

[cindy\\_sisson@hughes.net](mailto:cindy_sisson@hughes.net)

PhoneTreeChairwoman



## January Training

"Barnyard Banter" was our January training with speaker Tammy Maxey. This training was a lot of fun, very enlightening, and was attended by 62 providers.



## February Training



Our February training was "Tracking Developmental Milestones". As always, we learned something new from speaker Nicole Jackson. 40 providers attended this training.



For information on infant only car seats, click on the link below:

[http://babies411.com/information-station/car-seat/heightweight-limits-of-infant-only-car-seats-new.html?fb\\_action\\_ids=10202224511626648&fb\\_action\\_types=og.recommends](http://babies411.com/information-station/car-seat/heightweight-limits-of-infant-only-car-seats-new.html?fb_action_ids=10202224511626648&fb_action_types=og.recommends)

### Family Child Care Provider?



Serve nutritious meals to children and earn cash!

For more information about the free USDA Child and Adult Care Food Program call 757-397-2984

[www.childrensharbor.cc](http://www.childrensharbor.cc)

### Child Care Financing Program

If you are looking for financial assistance to make quality improvements, take a look at this video

<http://www.youtube.com/watch?v=AoenWHzCQwo&feature=youtu.be>

Or see this link for more information:

[http://vdba.virginia.gov//vsbfa\\_ChildCare.shtml](http://vdba.virginia.gov//vsbfa_ChildCare.shtml)

## Tom Copeland's Taking Care of Business

Tom Copeland - [www.tomcopelandblog.com](http://www.tomcopelandblog.com)

### How the Affordable Care Act (Obamacare) Will Affect Family Child Care

October 1, 2013 is the start of a new phase of the Affordable Care Act (ACA), otherwise known as Obamacare that was first passed in 2010. Starting today, family child care providers without health insurance can sign up to purchase insurance through their state health care exchanges. This signup period will continue until March 31, 2014. Insurance coverage will begin on January 1, 2014.

#### Those Not Affected

If you are already covered by health insurance through your spouse's employer, or you are currently on Medicare or Medicaid, you do not have to do anything. You will keep your current insurance coverage and do not have to sign up to purchase different health insurance.

#### As an Employer

If you hire employees to help you with your business you are not required to purchase health insurance for them. Only employers who have more than 50 full time employees will be required to purchase health insurance by 2014, or pay a penalty. Therefore, there continues to be no requirement that you offer health insurance to your employees. You can choose to offer health insurance to your employees if you want. If you do, there are some federal tax credits that can help make this more affordable. In 2013 there is a 35% tax credit if you pay more than half the cost of health insurance premiums for your employees. In 2014 this will rise to a 50% tax credit. The cost of premiums not covered by the credit continue to be a 100% business deduction. You must have two full-time employees to take advantage of this credit. Unfortunately, you cannot hire your spouse or own child and claim this tax credit.

#### As a Consumer

Health insurance has become increasingly difficult to afford for many family child care providers who are single or not covered by their spouse's health insurance plan. Starting today you can shop for more affordable health insurance coverage for your family (and your employees) through state-run insurance exchanges. To learn all of the details of the ACA and to find the contact information for your state's health care exchange, go to [www.healthcare.gov](http://www.healthcare.gov) ([CuidadoDeSalud.gov](http://CuidadoDeSalud.gov)). Or call 1-800-318-2596, 24 hours a day with your questions. Under the ACA, these state exchanges will not offer health insurance but will rather offer a one-stop shop for health insurance plans offered by private insurance companies. This will make it much easier to compare benefits and prices. Insurance companies will not be able to refuse to insure you because of your health history and cannot cancel your insurance. Insurance companies can no longer charge women more for the same insurance. All policies cover pregnancy and childbirth as well as dental and vision coverage for children. (continued on next page)

## Tom Copeland continued

Insurance policies being sold will come in four levels: platinum, gold, silver and bronze. The major difference between them is the cost per month and how much you will pay for deductibles and copays.

Low-income individuals and families will be eligible for subsidies that will reduce the cost of your monthly premiums. The amount of your subsidy, or tax credit, will depend on your family size and income. There is also a tax credit to help pay for deductibles. In addition, for very low income families the ACA law expands coverage for Medicaid in many states (those earning less than \$31,000 for a family of four).

If you are single you can get a subsidy if you earn less than \$45,960; family of two \$62,040; family of three \$78,120; family of four \$94,200. These amounts are for 2013 and are likely to rise by 2014. For details, see your state's health care exchange website. For more information about these subsidies and deductibles see the helpful information posted on [www.healthcare.gov](http://www.healthcare.gov).

Understanding the details about the cost of insurance policies available to you can, at first, seem daunting. Each state has private insurance companies offering their own policies with their own prices. To find out what choices you have, go to your state's website, enter the information about how many are in your family and your family income.

Beginning in 2014, if you are not low income, you will be required to either purchase health insurance or pay a small penalty. The annual penalty (tax) is \$95 for an adult and \$47.50 for a child, or up to 1% of your income (whichever is greater). This will rise to \$695, or 2.5% of income by 2016. This is the individual tax; families have a tax of \$2,085 or 2.5% of income whichever is greater. There are currently no rules that allow the IRS to enforce this tax.

### Bottom Line

If you have health insurance that you want to keep, the ACA will not force you to change policies. The fear of losing health insurance or being unable to pay medical bills has haunted many family child care providers for years. ACA will make major changes in how we buy health insurance. It will become easier to get health insurance, the insurance will cover more and in the long run cost less than if the law did not exist.

What questions do you have about the ACA?

Tom Copeland - [www.tomcopelandblog.com](http://www.tomcopelandblog.com)

## Interesting Websites

### Holidays and Special Days of the Month

April

<http://www.kinderart.com/seasons/apr.shtml>

<http://familycrafts.about.com/library/spdays/blaprdayslong.htm>

<http://www.dltk-holidays.com/spring/index.htm>

<http://www.first-school.ws/theme/occasions4.htm>

May

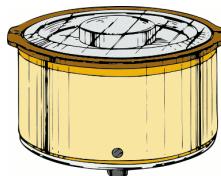
[http://www.freekidscrafts.com/seasons/spring\\_crafts/](http://www.freekidscrafts.com/seasons/spring_crafts/)

<http://www.dltk-kids.com/crafts/may/index.htm>

June

<http://familycrafts.about.com/library/spdays/bljundayslong.htm>

## Recipe Corner



Quick & easy meals

<http://allrecipes.com/Recipes/Everyday-Cooking/Quick-and-Easy/>

<http://www.bettycrocker.com/recipes/courses/dinner-recipes/fast-and-easy-dinner-recipes?term=Fast+Dinner+&nv=4294965409&ps=12&pi=1>

<http://www.kraftrecipes.com/recipes/dinner/easy-recipes/main.aspx>

## Tips for Licensed Providers

Make sure liquid hand soap bottle for the children's use does not say "keep out of reach of children".

Shelter in place drills need to be done and documented at least 2 times a year. Fire drills are practiced monthly.

Make sure all exits are kept cleared in case an emergency evacuation needs to take place.

Children's records need to have a physical examination. Many providers seem to be receiving violations on this regulation.

Make sure parents have 2 people listed as an emergency contact with phone # and address of each person.

Be sure to post a new menu each week and check the date to make sure it is the correct week.

Infants bottles need to have child's full name and date on each bottle.

Stay current on you and household members TB tests, CPR, First Aid, and MAT training if you dispense medicine.

## Fire Safety Videos

These videos are very well done and I encourage you to take a look.

<http://www.kidsandcharacter.com/fire-video-0/>

<http://www.kidsandcharacter.com/fire-video-1/>

<http://www.kidsandcharacter.com/fire-video-2/>

## Cedar Chests

If you own a cedar chest, please take a minute to look at this.

<http://www.boston.com/news/local/massachusetts/2014/01/13/two-franklin-children-who-were-trapped-inside-hope-chest-have-died-norfolk-says/kxLmxTOZHrbH8lyN7Tq3N/story.html>

If you would like to receive the new lock, email: [newlock@lanefurniture.com](mailto:newlock@lanefurniture.com) or call 800-327-6944

PFCEEA Registration form  
Saturday, March 29, 2014  
9:30 am to 2:00 pm  
Beach Ford, 2<sup>nd</sup> floor conference room  
2717 Virginia Beach Blvd, Virginia Beach, VA

Four hour hands-on "Trash to Treasure" training

Learn how to make musical instruments, teaching games, toys, gifts, and much more from items you would toss into the recycling bin.

Please note we are limited to only 65 seats; to reserve your seat fill out and mail this registration form by **March 22, 2014**. We will notify you when we receive your form and payment.

(please print clearly)

Name \_\_\_\_\_

Address \_\_\_\_\_

Telephone \_\_\_\_\_

Email address \_\_\_\_\_

\$25 for PFCEEA members

\$30 for non members

Due to the limited number of seats,  
we are only accepting pre-paid registrations.

Bring your lunch or buy something from the café at Beach Ford.

Make check or money order payable to: PFCEEA

Mail to: PFCEEA PO Box 2656 Chesapeake, VA 23327

## Things to Remember



To see the guide for new crib standards, go to: [www.cpsc.gov](http://www.cpsc.gov)

Crib manufacturers had to start making cribs under the new regulations in June 2011. Providers had until **December 28, 2012** to purchase new cribs.



If you need training hours: Our next training will be on Saturday, March 29, and Monday, March 31. All of our upcoming training dates are on our website [www.pfceea.com](http://www.pfceea.com)



Are you being reimbursed for feeding your child care children? You are if you are A USDA participant. It's free to join. Call Children's Harbor at 397-2984.



If you are cleaning closets, please donate your unwanted items for our door prizes, this includes gift bags or baskets. Contact Michelle Freeman at 483-1970.



If you have baby food, formula (no open containers), diapers or very gently used baby, child, or adult clothing, PFCEEA makes donations to companies who help those in need . Contact Beth Kaminski 853-4505 or bring your items to our meetings.



Help advertise PFCEEA and all of our individual businesses by purchasing a license plate frame for your car. They are available at our training meetings \$3 for 1, or \$5 for 2.



If you have any comments, suggestions, or concerns, please call Marie at 482-9470 or email us at: [pfceea@yahoo.com](mailto:pfceea@yahoo.com)



PFCEEA has a Facebook account - join us - go to Facebook.com and search for Pfceea



If you live in Norfolk and have received a call from the parent(s) of a special needs child you don't think you can adequately care for, Precious Pearls Childcare Center is located on Wildwood Drive and only accepts special needs children. Their phone # is 286-9900.



Our website is: [www.pfceea.com](http://www.pfceea.com)