



November Issue

[Finance- Be a Cautious Consumer during the Holidays](#)

[Scrapbooking Fun for the Whole Family](#)

[Pumpkins! Treats and Experiment](#)

[Ask Dr. Hughes](#)

[ELC and You- Scholastic Read Every Day. Lead a Better Life Campaign](#)

[Local Events for the Whole Family!](#)

[Parent Space](#)

Quick Links

[ELCMDM](#)

[The Children's Trust](#)

[United Way of Miami-Dade](#)

[Miami-Dade Parks & Recreation](#)

[Miami-Dade Public Library System](#)

[Miami-Dade County Public Schools](#)

[The Parent Academy](#)

Preparing for the Holidays? Tips and Information for a Fun and Smooth Holiday Season



In this issue of *Parent Link*, we are excited to provide you with a wide-range of information for the holiday season. With fun activities and special articles from our community partners, Legal Services of Greater Miami and Speech Therapy Center, we hope it brings some ease to the holiday madness and lets you focus on what's important during this time of year: family and friends.

Finance: Be a Cautious Consumer During the Holidays

By: Legal Services of Greater Miami

Finances during the holidays pose a unique set of problems for consumers. Not only do consumers spend more money than they otherwise would throughout the rest of the year, but identity thieves and other financial predators view the holidays as an opportune time to target consumers. Careful consumers can use simple measures to protect themselves this holiday season.

Be aware of your spending

First, it is important to monitor your spending in order to avoid spending more than you can afford.

- Use cash whenever possible.

- If you must use a credit card, know the interest rate on your card. Credit card balances that are not paid in full within 30 days begin accumulating interest, sometimes at rates higher than 20%. Paying off these balances may be difficult; minimum payments may only be enough to pay off the new interest added each month.

- Know your credit limit. You may get a fee for any purchase that goes above your credit limit.



Second, make sure to shop around for the best price

- Monitor ads and wait for items to go on sale.
- Check for an item at multiple stores to find the best price.
- Ask stores to match a competitor's price. If you see an in-store item online at a lower price, print out this quote, go back to the store and ask them to match the online price.



Third, know what you are going to buy before you go shopping.

- Make a list and be disciplined in sticking with it. Being deliberate in your purchases will save you money and time.

Protect yourself from financial predators and identity thieves

Modern identity thieves have become very creative in how they steal your personal information. They may pretend to be financial institutions, companies or government agencies, or send you emails or pop-up messages that are designed to trick you into revealing your financial information.

- Only give your personal information to companies or people you know.
- When entering sensitive information on a website, look for "http" in the web address to make sure it is secure.
- Do not rely on links given in emails, and do not respond to emails requesting information about you and your accounts. Contact organizations directly by phone or going to their websites yourself.
- Regularly check your bank account and credit card statements to make sure there are no unauthorized transactions. Keep receipts showing where and what money you spend.
- Be aware of who is around you when you are typing your PIN at the store or at an ATM.

Check your credit report after the holidays to ensure that fraudulent accounts have not been opened under your name. You can access your free credit report once a year from each major credit reporting agency at www.annualcreditreport.com.

For more information on identity theft and how to correct errors on your credit report, visit the Federal Trade Commission's website located at www.ftc.gov.

Maximizing Holiday Fun with Special Needs

By: Speech Therapy Center

As a parent you look forward to spending time with your child during the holiday season. This can prove to be difficult when your child has trouble expressing their needs and/or communicating with others. These difficulties may become exacerbated during the holidays, due to higher demands to communicate abstract ideas such as what they want on their wish lists as well as following social routines with unfamiliar friends or family members. Furthermore, if your child has autism, other obstacles you may encounter include breaks in routine, sensory overload from increased noise level of music and conversation, intolerable tastes and smells of unfamiliar holiday foods, and increased occurrence of touch due to hugging and kissing by distant relatives.

Tips that you can use to stimulate your child during the family festivities:

- Role-play the situations that your child will encounter beforehand so that your child will be less surprised with what is to come.
- Expose your child to typical words that they will hear during the holidays so that they play a larger role in the festivities (i.e. Santa, tree, menorah, turkey).
- Practice some simple carrier phrases. For example, "I like the [food name]," "I see [vocabulary word]."
- Practice a script for typical holiday greetings with family members.

Adult: Hi, [child's name].

Child: Hi.

Adult: How are you?

Child: Fine, thank you. Happy Holidays!

- Educate Others: Talk to your loved ones so they can be more sensitive to your child's needs and they too can assist in building their communication wellness.



Scrapbooking Fun for the Whole Family

Creating a family scrapbook is a creative way to keep your photos and memorabilia together while bringing the family closer. Whether you are a regular scrapbook artist or starting your first one, getting the family involved will make more family memories this holiday season. Here are a few tips to get you started.

What you need

- Cardboard, 11 x 17 inches
- Construction paper, 11 x 17 inches
- Paper punch (come in all sort of shapes, designs)
- Glue stick
- Twine, ribbon, or chenille stems
- Stick, 12-inch ruler, or paintbrush
- Lots of photos, cards, and any other physical items relating to your theme (be a collector!)

Making the scrapbook instructions

1. Set cardboard on table and stack the desired number of 11 x 17-inch pages of construction paper on top.
2. For cover, glue together a collage of photos, drawings, or other designs. Place cover on top of pages.
3. Punch two holes about 6 inches apart through all layers.
4. Pull cord up from under the cardboard, through the pages and cover. Loop the cord over the spine (the stick, ruler, or paintbrush), thread it back down through the same hole, and tie ends together. Repeat for the second hole.



Design starting tips

Pick a theme

Picking a theme will keep your scrapbook and creativity focused. It can be as general as "Holidays 2011" or as specific as "New Year's Eve at Aunt Patty's." And remember, a scrapbook can be made for any occasion, time of year, event...anything!

Design each page as a whole

For each page or pair of facing pages, pick a color scheme, think of title (for example, "My Favorite Things"), and lay everything out before gluing it down. This way, you can find the best arrangement and decide where you want captions. Remember, it doesn't have to be perfect.

Show off your photos

Have fun experimenting with ways to showcase your pictures. Photo corners make pictures look neat and formal. Using colorful paper as backgrounds, like miniature frames, sets images off nicely.

Shake things up

Go for the unexpected. Record funny family stories, quotations, and jokes. Draw cartoons, mustaches, and doodles. Create decorative borders with fingerprints and handprints.

Reference:

Create and Learn: 139 hands-on activities that make learning fun every day, A Special Edition of Family Fun. (Visit Family Fun online at <http://familyfun.go.com/magazine/>)

Ladies Home Journal- Kid-friendly Scrapbook-

<http://www.lhj.com/relationships/family/crafts/kid-friendly-scrapbook/>

Pumpkins! Treats and Experiments

It's hard not to imagine the fall season without pumpkins. Used for a variety of reasons from Jack-O-Lanterns to pumpkin pies, pumpkins have become a Fall icon. Furthermore, pumpkin is also a good source of vitamin A, vitamin C, antioxidants, and fiber and is fat free. No wonder they consider it a power vegetable! But what do you do with the leftovers when you can't possibly eat another slice of pumpkin pie? Or what about that Jack-O-Lantern deteriorating outside? Below are a few tasty treats and a fun experiment to try with your leftover pumpkin!

Tasty Treats- Pumpkin Seeds

Roast some pumpkin seeds for a snack. Let your children decide which seasonings to use and mix them together. Salt, cinnamon, or cayenne pepper are just some ideas.

Pumpkin Puree

To make your own pumpkin puree, first choose a small, firm pumpkin for cooking which seems heavy for its size. Preheat oven to 325 degrees. Cut pumpkin in half, stem to base. Ask your kids to help 'gut' the pumpkin by removing all the seeds and pulp. Cover each half with foil and bake for 1 hour. Scrape meat from the halves and puree. Strain to remove stringy pieces.

Deteriorating Pumpkin Experiment for Kids

By observing a deteriorating pumpkin and a fresh one, you and your child will learn the effects of decomposition and decay.

Items Needed

-Deteriorating pumpkin. A jack o' lantern would be great. You can also decay a pumpkin by scooping out the seeds and guts (and use for tasty treats!) and then let it sit outside in the sun for a few days.

-Fresh pumpkin

-Trays or newspaper to protect the table

-Knife to cut pumpkins

-Gloves or sandwich bags to protect hands when



touching decayed pumpkin

What to do

-Place the two pumpkins on paper-covered table or trays.

-Observe both of the pumpkins. You and your child can describe what they look like, smell like, and feel like. (Use gloves if you touch the decomposing pumpkin.)

-Carefully cut open the fresh pumpkin. Both of you can describe what it looks like, smells like, and feels like.

-Cut and describe the deteriorating pumpkin, too.

-Talk about the differences between the fresh and deteriorating pumpkins. The deteriorating pumpkin was once like the fresh one. What happened to it? Describe the changes.

-If you have a compost pile, put the pumpkins there.
Have fun with pumpkins!

Reference:

For the full article on "Pumpkin Power for Kids" and other fun facts visit Healthy Kids Challenge- <http://healthykidschallenge.wordpress.com>
PBS Parents: Sid the Science Kid activity- The Decayed Pumpkin <http://www.pbs.org/parents/sid/activities.html?thedecayedpumpkin>

Ask Dr. Hughes

Do you have questions for our resident expert in child development?
Ask Dr. Hughes!

Each month Parent Link research and evaluation analyst Christine Hughes, Ph.D., will answer your questions about child development. Topics can cover language, social skills, play, behavior, motor skills, and thinking and learning from ages birth to 5-years-old. Dr. Hughes earned her B.A. in psychology from the University of Miami, where she currently teaches part-time. Her research has focused on the development of at-risk infants and children in early intervention. Please email your questions to info@elcmdm.org with "Ask Dr. Hughes" in the subject line. Also, include the location of your residence in Miami-Dade and/or Monroe County (e.g., Coconut Grove, Kendall, Key West).

Please note that questions may be edited, and not every question received will be answered in the newsletter. To protect the privacy of individuals and maintain confidentiality, names will not be printed, but we may refer to individuals by area (for example, "A mother in Miami Beach asked..."). The information provided in this column released by the Early Learning Coalition of Miami-Dade/Monroe courtesy of Dr. Hughes is not intended to be used as psychological or medical advice, diagnosis, treatment, or as any other professional mental health or medical service. As laws, details and personal situations vary from person to person and state to state, articles and content contained in the newsletter are not and cannot be used as substitute for legal, parental, health, mental health, or any other advice.

The column is not intended to be a solicitation of business or the furnishing of self-help advice. Readers are strongly urged to consult independent and qualified professionals before making any decisions. The views expressed are those of the writer and not necessarily of the ELC.

Help the ELC Raise Funds through TICKETS fore CHARITY

The Early Learning Coalition is participating in the TICKETS fore CHARITY program, a unique fundraising initiative designed to improve the quality of life for children and families in the communities where PGA TOUR and Champions Tour tournaments are held. By purchasing tickets to this event, you will be directly affecting the funding of programs through the Early Learning Coalition. One hundred percent (100%) of the proceeds of tickets bought on behalf of the ELC will come straight back to our organization.



For an order form to purchase tickets, click on the image above or visit www.ticketmaster.com. The promotional code for the ELC is **CCENV9V**. Please note that the code is case sensitive.

ELC and You: Scholastic's "Read Every Day. Lead a Better Life."

Scholastic books invite you to join their Global Literacy Call to Action campaign, "Read Every Day. Lead a Better Life." Even with our advance digital world that is the 21st century, the importance of reading has never been more important. Reading holds the base we need in order to succeed. That is why Scholastic is asking you, parents, to support your child's right to read for a better life.

The Reading Bill of Rights

Below are a few statements of what Scholastic believes about reading: Literacy - the ability to read, write and understand - is the birthright of every child in the world as well as the pathway to succeed in school and to realize a complete life. Young people need to read nonfiction for information to understand their world, and literature for imagination to understand themselves.

Massive amounts of digital information and images now transmitted daily make it even more important for a young person to know how to analyze, interpret and understand information, to separate fact from opinion, and to have a deep respect for logical thinking.

In the 21st century, the ability to read is necessary not only to succeed but to survive - for the ability to understand information and the power of stories is the key to a life of purpose and meaning.

Reading Action Steps:

What you can do to ensure that children "Read Every Day. Lead a Better Life."

- I will be a reading role model for my child by reading every day.
- I will have books at home for my child to enjoy.
- I will help my child carve out time in the day just for reading.
- From birth through the teen years, I will read to and with my child.
- I will take my child to sign up for a library card.
- I will volunteer to read to children at school or in my community.
- I will give books as gifts to children in my life.



Join Scholastic's global literacy campaign at www.scholastic.com/readeveryday for more details and ways to encourage reading every day.

Local Events for the Whole Family!

Feria de Salud (Health Fair)

This one-day, outdoor event, provided by the American Diabetes Association, offers fun for the entire family with music, dance, exercise, nutritional information, cooking demos, health screenings, and much more!

When: Sunday, November 13, 2011

Time: 10:00 a.m.

Where: Magic City Casino (East Parking Lot)

450 N.W. 37 Ave.

Miami, FL 33125

Cost: FREE

For more information, contact Alison Sudfeld, 305-477-8999 ext. 3009, or asudfeld@diabetes.org

Adoption Awareness Picnic & Resource Fair

For ALL families that have adopted and are hoping to adopt. Network with other adoptive families, meet old friends and make new ones.

When: Saturday, November 19, 2011

Time: 11:00 a.m.

Where: Dodge City

16330 S.W. 147 Ave.

Miami, FL 33187

(located west of Metro Zoo)

For more information, contact Bree Bofill at 305-455-2859, or bofillb@ourkids.us.

Family Night Walk and Campfire Program

Join the knowledgeable naturalist staff of the ecoadventures for an educational and fun-filled evening! Learn about nocturnal native wildlife, and then hike our trail in search of these creatures.

When: November 19, 2011

Time: 7:30 p.m. - 9:30 p.m.

Where: Bill Sadowski Park and Nature Center
17555 S.W. 79 Ave.
Miami, FL 33157
Cost: \$6 per person.
For more information, visit
<http://www.miamidade.gov/ecoadventures>.

Parent Space

The Early Learning Coalition of Miami-Dade/Monroe would like you, our parents, to have an area in the *Parent Link* newsletter that you can call your own. This space will provide advice, tips, jokes, stories, and/or even job opportunities that other local parents wish to share. So don't be shy; send us something you would like to share at info@elcmdm.org. Please note that included submissions may be edited for clarity, etc. We look forward to hearing from you.

About the Early Learning Coalition of Miami-Dade/Monroe

The Early Learning Coalition of Miami-Dade/Monroe is a nonprofit organization dedicated to ensuring high-quality early care and education for children in Miami-Dade and Monroe counties. Through a variety of affordable and innovative early education and voluntary prekindergarten programs, the Coalition serves more than 50,000 children ages birth to 5-years-old and their families.

Founded in 2000, the Early Learning Coalition is among 31 similar organizations in the State of Florida established following the enactment of the School Readiness Act, which consolidated Florida's early learning services into one integrated program.

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