



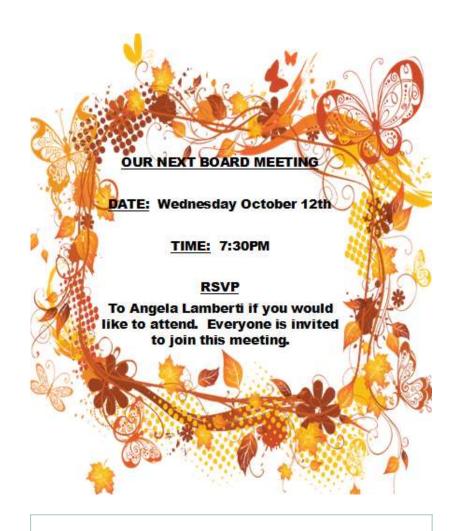






DATE: December 8th

Time: To Be Announced



Visit Us on the Web

Board of Directors

Committee Chairpersons

Provider Resources



This position is vacant.

HCFCCA needs you!

I know there is a strong leader within our association that can take on the responsibilities of leading our association for our 2022/2023 year. Please reach out to any of the board members if you are interested.



From Angela (VP of Education)

October 6, 2022

Jumping into Science

Many of the habits of scientific thinking are inherently part of children's play. Participants will explore the importance of developing scientific thinking skills in young children and how they can support those skills with simple materials. Participants will experience using the science materials and will create materials to utilize in their own program.



From Melissa (Newsletter Editor)

Newsletter Deadlines

Due Date Newsletter for Month of

October 16th November

November 13th December

December 11, 2022 January

January 15, 2023 February

February 12, 2023 March

March 12, 2023 April

April 16, 2023 May

May 14, 2023 June

July 15, 2023 Summer Newsletter in

August



From Uyen (Marketing/Public Relations)

I am looking for one member to volunteer and represent our Association on Sunday, 10/16 from 9:30am-12:30pm at Gary Arthur Community Center. You will earn a PAU for your commitment of 3 hours. This is an event where you will have plenty of opportunities to market your program because there are tons of families with young children. Please text or call me at (443) 220-7336 by 10/8.





From Therese (Mentoring/Networking)

National Accreditation and Credentialing

National Accreditation has providers look at their program using the self-study tools and develop an improvement plan. Providers look at their interactions with their families, their environment, curriculum, and business practices. There are 289 standards that weave through 4 levels. Many of these standards are also MSDE regulations. Being Nationally Accredited helps you move up the ladder in the Credentialing and EXCELS programs. It also provides validation that you are a high-quality child-care program.

Think you might be interested in doing this? MSDE will pay the fees if you are credentialed at a level 2 or higher. Need help with Credentialing or National Accreditation?

Contact me if you have any questions or if you're interested laurelbutterflychildcare@gmail.com 30172529 63 www.facebook.com/laurelbutterflychildcare



Walking Group

All group walks weather permitting will be at Centennial Park on Saturday morning only at 8am. We will always meet in the parking lot in front of pavilion D at the playground. All are welcome. Please join the Facebook group to be notified about walks and other events.

https://www.facebook.com/groups/147690680847397/?ref=share_group_link

All are welcome to join us for a relaxed walk and networking at different local walking trails.



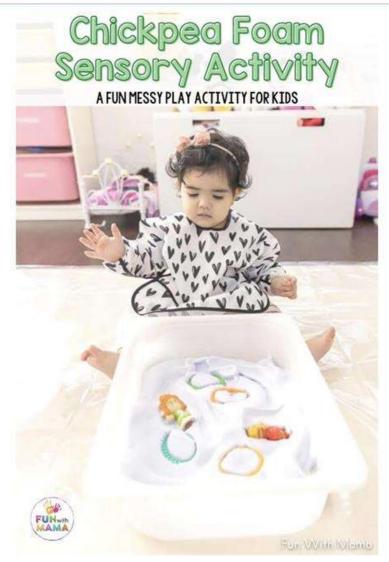
From Delali (Treasurer)

Hello everyone!!!

I hope you and your family are doing well. I would like to remind everyone to put their name and what the payment is for in the memo section. Otherwise, your payment will be considered a donation to the association until someone lets me know. Please remember that cash apps and Zelle are faster and easier ways for your payment to be processed. You must state your name and that the payment is for membership in the memo section. If you have any questions or concerns, please do not hesitate to email, treasurerhcfcca@gmail.com







From Claudia (Hospitality)

Sensory play is so important to young children's development. It allows them to explore their world in a hands-on way. Even the youngest toddlers and babies can join in with some taste-safe sensory play material such as this quick and easy chickpea foam.

The best part is that there are so many ways to incorporate aquafaba into your child's play! Use food coloring to make an ocean theme, garden theme, and much more.

Playing with aquafaba will let children use their sense of touch to explore the texture, and you don't have to worry about little hands in mouths, as this is completely toddler friendly.

What is aquafaba?

Aquafaba is a whipped cream-like foam made when the drained liquid in a can of chickpeas is whipped. This is an edible foam; it is completely taste safe, so it is perfect for the youngest children to explore.

Fun fact, you can also use aquafaba as a vegan alternative to egg whites in cooking!

Making, Using & Storing Aquafaba

There are different aquafaba recipes. The following recipe we've used will yield a fun and fluffy material.

You will need:

- 1-2 cans of chickpeas (depending on how much foam you want)
- 1/4 tsp of cream of tartar
- Food coloring (optional)

How to make this Baby Chickpea Foam Activity

- Drain the chickpea liquid from the chickpeas into a mixing bowl. You will need the chickpea water, not the beans themselves.
- 2. Use a hand mixer or standing mixer to whip up the liquid until it is thick and fluffy. This should take about 4 to 6 minutes.
- 3. Add 1/4 teaspoon of cream of tartar
- 4. Adding your favorite food coloring (or choosing a color based on a play theme) is an optional third step. Without color, it will look like aquafaba whipped cream and will be just as fun!

So, you have your aquafaba, now what? Here are some play ideas!

- Hide some toys and encourage your child to find them
- Put in some animal or people figures and give them a bath in clean water.
- Add some cars and wash them off in a clean bucket car wash.
- Scoop it into plastic cups or silicone cupcake liners.
- Practice drawing shapes, letters, or numbers with a finger.

This was a great activity. The children in my daycare really enjoyed it. It was a bit messy but easy to clean up. Children in this photo range in age from 20 months to 4 years old. We also roasted the chick peas and did a taste test. No one liked them. So, we put the roasted beans into the foam.

photo taken at Miss Muffett's Early Learning Center



From Teresa (Membership)





From Thelma (MSFCCA Rep)



From Lynda (Sunshine)





From Anita (Volunteering)

APPLICATION FOR LETTER OF VOLUNTEERISM





From Nancy (Secretary and Parent Line and Nominating Committee)

adapted from http://pillartopost.com/

Garden Cleanup Time: Do it now

Warm fall weather encourages many of us to delay putting our gardens to bed, but late September and all of October are the best times to do it. Some tomato lovers leave their plants in the ground in hopes that their green tomatoes will ripen. It's time to give it up. The same is true for peppers and cucumbers and other garden favorites.

Pull the spent vegetables and annuals and put them in the composter. Take good-sized green tomatoes off the branches. Put them in brown paper bags or a box. Check regularly for mold or rot. Over days or weeks, they will ripen.

You can leave healthy perennials standing. They can trap insulating snow and provide a bit of winter interest. But if any plants show signs of disease, pull them now.

Water everything. Trees, shrubs, and perennials could use a good soak. The same is true of grass if you're allowed to water it right now in your community. Most plants survive winter better if they go into the season with well-watered roots. Water them again in October or November.

Empty your containers. Ceramic, terra cotta, concrete and clay containers can shatter if left outside during the winter. Clean them and stack them in the garage.

You'll breathe a sigh of relief in spring if you clean up your yard tools now. Wash dirt off the hoe, shovel, cultivator, and the tiller blades. Put a film of oil on them to prevent rust.

Spread fertilizer on your grass in September or October.

Rake your lawn as needed. If you have a thin layer of leaves, simply chop them up with your lawn mower. But if you have lots of leaves, rake, bag and save the leaves to use as mulch once the soil freezes. If left on the grass, a thick layer of leaves can cause snow mold, which can damage grass. So, keep up with your raking, experts advise.



Maryland State Department of Education (MSDE)



Division of Early Childhood

Last updated: 3/24/2022

Steven R. Hicks	Assistant State Superintendent	410-767-033
Kenneth Blackman	Research Statistician	410-767-003
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Erika Anderson	Specialist, Early Learning	410-767-064
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Teresa Lewis	Licensing Systems Project and Systems	410-767-7037
Marjula Paul	Nurse Consultant	410-767-1853
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Stephen Lenzner	Administrative Support	410-767-0578
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Lorena Guido	Quality Assurance Auditor	410-767-7811
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Vanessa Jones	Head Start Program Specialist	410-767-8961
Malkia McCleud	Communications Specialist	410-767-0602
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Nikya-Green	Licensing Specialist	410-573-9526
Joy Gardner	Licensing Specialist	410-572-9527
Katherine Justice	Licensing Specialist	410-573-9528
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1643 liborty Rd., Sults 205, Elden Sharon Afework Patricia Leffson-Nalley	burg Maryland 21784 Regional Manager	
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Early Learning Branch early.learningbranchesmsde @maryland.gov

Collaboration and Program Improvement Branch – collaboration.programimprovement @maryland.gov

Licensing-licensingocc.msde@maryland.gov

Credentialing – credentialocc.msde@maryland.gov or 1-866-243-8796

Subsidy – ccscentral@conduent.com or 1-866-243-8796

Maryland EXCELS - info@marylandexcels.org

Tuesday Tidbits: Special Edition - Maryland Rebuilds Grant Update

Tuesday Tidbits-August 9, 2022

Tuesday Tidbits-July 26, 2022

Tuesday Tidbits-July 13, 2022

Appendix A: MDH/MSDE Guidance for COVID-19 Symptoms, Isolation, and Quarantine

Staff or Student/Child with	Guidance for Management	
COVID-19 symptoms	Staff or student/child should not attend or work in a school or child care setting COVID-19 testing is recommended If test is negative, may return when symptoms have improved, no fever for 24 hours without medication, and applicable criteria in the Communicable Diseases Summary have been met	
Positive test for COVID-19, regardless of symptoms	Staff or student/child must stay home for 5 days from the start of symptoms or from the date of the positive test if no symptoms After day 5, may return if symptoms have improved and no fever for at least 24 hours without medication Upon return, must wear a mask for 5 additional days (except while eating, drinking, sleeping or outside) If unable to wear a mask, may return if they have a negative test at day 5 or later otherwise, they should remain at home for days 6 -10	
Close contact with someone with known or suspected COVID-19 but no symptoms	Staff or student/child can continue to work in or attend school and child care regardless of vaccination status Those who can mask should do so for 10 days from the last day of exposure A test at 3-5 days after exposure is recommended, especially for those who cannot mask (ex. children under 2 years of age).	







JOIN THE FOOD PROGRAM AND GET PAID TO SERVE NUTRITIOUS FOOD!

What is the Child and Adult Care Food Program (aka CACFP)?

 USDA CACFP is a federal program that reimburses family child care providers for serving nutritious meals and snacks to children.

Why join the Food Program?

- It's Free!
- All regulated FCC providers are eligible to join the CACFP.
- There are two main benefits:
 - Nutritional Benefits You will receive the most up-to-date nutrition education based on USDA guidelines to help you plan and serve healthy meals and snacks to the children in your care.
 - Nutritious food contributes to the wellness and development of young children and teaches them healthy eating habits that last a lifetime!
 - o Financial Benefits Each month you will report, through KidKare (the free software we provide to our providers), the number of meals and snacks you serve. You will then receive a reimbursement to help you cover the costs of the food you served.
 - o Providers receive reimbursement based on Tiering:
 - . Tier 1 Rate Higher rate of reimbursement if you live in a community that is economically in need and/or qualify by household income.

 • Tier 2 Rate – Lower rate – "All Other Providers"
 - o If you serve one breakfast, lunch and a snack per day the average rate of reimbursement "per
 - Tier 1 (higher) \$1,205 per year (20/21 Rate)

 Tier II (lower) - \$577 per year (20/21 Rate)

NOTE: USDA Announced in April 2021 that because of the COVID 19 Pandemic a waiver has been put in place that allows all providers to receive the higher Tier 1 Rate of Reimbursement from JULY 1, 2021, through JUNE 30, 2022.

Is it financially beneficial for me to be on the program? What about taxes?

- Joining the food program makes financial sense. You are always financially better off on the Food Program.
 - o Do you want to win the lottery?
 - o If your spouse got a raise, would you accept it?
 - o If your child care parents paid you more, do you want it?
 - o The answer is "yes" to all the above. In each of these scenarios you earn more money, pay more in taxes, and have MORE MONEY IN YOUR POCKET after paying taxes.
 - MORE INCOME IS ALWAYS BETTER!!!
 - o For every \$1000 you receive from the CACFP you can expect to keep about \$600-\$700 in your pocket after taxes.



Common Objections:

"It's too much paperwork" - Well we all know paperwork is no fun, BUT you are being paid to do the paperwork. The Planning Council pays for KidKare and offers it free to all providers. KidKare reduces your paperwork, and you can use your smartphone, iPad, laptop and/or computer to record your meals and attendance and use eForms to enroll your children, etc.

- If you spend 3 hours/week doing paperwork and care for 4 children, serve breakfast, lunch, and a snack
- Tier 1 \$1205 x 4 = 4820 ÷ by 156 hours = \$30.89 per hour
- Tier 2 \$577 x 4 = 2308 ÷ 156 hours = \$14.79 per hour

"I only qualify for Tier 2 Rate and the CACFP reimbursements don't cover the cost of my food."

- Some money is always better than no money.
- If you got \$1000 from the CACFP and your food costs were \$2500
 - o Why give up \$1000 in income?
 - If you do not take the \$1000 income from the CACFP your food costs will not change.

"My enrollment is low; I'm Tier 2 and I only serve one (1) snack. It's not worth it to claim a 21-cent snack."

- Well, actually "NO" that is inaccurate
 - You will earn approximately \$10.06 per hour by claiming a 21-cent snack
 1 child x \$.21x 5 days a week x 52 weeks = \$54.60 a year

 - o 4 children x \$.21 x 5 days a week x 52 = 218.40 a year
 - o 5 minutes a day to enter it into KidKare = 21.7 hours a year
 - \$218.40 ÷ 21.7 hours = \$10.06 per hour for your CACFP hours.

"I will lose my food deductions if I join the CACFP so I will be worse off financially."

- None! This is a common misunderstanding.
- . You are entitled to claim food expenses in the same way whether you are on the CACFP or not.
- You can deduct the meals/snacks you get reimbursed for by the CACFP.

JOIN Now! There really aren't any serious objections to joining the CACFP. It's a wonderful nutrition program that will help keep the children in your care healthy and it's a significant financial benefit that will put cash in your pocket.

TO GET STARTED CALL THE PLANNING COUNCIL @ 1-800-477-3993, ext. 3025 or





CRAFT AND ACTVITY

Submitted by Kathy Henderson HCFCCA Newsletter Vol 43 Issue 3 October 2022

Materials Needed for Candy Corn Craft:

- Candy Corn Template
- White, orange, & yellow construction paper
- Glue stick
- Scissors

Set your crafting station up by tearing up little pieces of each color of paper. Glue torn paper onto template. Click on the following link to get the template-

https://drive.google.com/file/d/150OK84nKLC421VOisT dwkSnBOOBencUh/view?usp=sharing





RECIPES



The Best Pumpkin Bread Recipe

This homemade pumpkin bread recipe is super moist and easy to make. It's full of spices like nutmeg, cinnamon and ginger and has a super moist texture from the oil, melted butter and eggs. It's really the best pumpkin bread and simple to make! #pumpkinbread #easypumpkinbread #moistpumpkinbread

Prep Time8 mins

Cook Time1 hr.

15 mins

Total Time1 hr. 23 mins

Ingredients

- 11/2 cup all-purpose flour
- 1 tsp baking soda
- 1/2 tsp baking powder
- 1 1/2 tsp ground cinnamon
- 1 tsp nutmeg
- 1/2 tsp ginger
- 1 tsp salt
- 11/2 cups canned pumpkin
- 11/2 cups sugar
- 2 tsp vanilla extract
- 1/2 cup vegetable oil or canola oil
- 1/2 cup melted butter
- 2 eggs

Instructions

- Preheat the oven to 350 degrees.
- In a mixing bowl, add the flour, baking soda and baking powder, spices, and salt. Set aside
- Combine the oil, butter, and vanilla in a liquid measuring cup.
- In a mixing bowl with a fitted paddle attachment, beat the pumpkin, sugar, and eggs until combined.

- Turn the mixer to low and slowly add in the liquid ingredients. Let this process take about 1 to 2 minutes so the mixture becomes light and fluffy.
- Using a spatula, fold the dry ingredients into the wet and slowly fold until the ingredients are blended.
- Prepare a 10 x 5 loaf pan by buttering it well and then adding a strip of parchment paper to the bottom and up the sides for easy removal.
- Bake in a preheated 350-degree oven for 1 hour. The bread will be fully risen in the center, like a loaf. Make sure it's fully cooked and brown on the top otherwise it will fall in the middle once removed from the oven.

Notes

- Measure all the ingredients before. Liquid in one measuring cup, dry in a mixing bowl.
- Always use high quality ingredients when baking.
 Whole, organic eggs, full fat butter, pure vanilla extract. This all makes a difference in the quality of the pumpkin bread.
- When adding the oil, butter, and vanilla, add it very slowly with the mixer running to incorporate air into the mixture.
- Remember that the true oven temperature and the material of the loaf pan you're using will influence the baking time.
- If adding in chocolate chips or nuts, fold them in when folding in the dry ingredients.

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For many people, supplementation is a hard pill to swallow—literally. While multivitamins and vitamin supplements are a fantastic way to fill gaps in your nutrition, the form factors of tablets and capsules aren't for everyone. In fact, 40% of the general population have difficulties swallowing tablets or capsules. (1)

Up to 94% of individuals four years and older don't get enough key nutrients from their diet alone. (1) Even if you eat healthily and follow dietary guidelines, your food could be lacking vital nutrients. Therefore, it's so important that those who can't take tablets or capsules are still able to get foundational nutrition. Our newest product, Essential MultiV Drink, is our solution. Here's a breakdown of why we love this new addition to our nutrition line as well as a few recipes using this liquid vitamin drink mix.

Why Is Essential MultiV Drink the Perfect Liquid Multivitamin for Adults?

Essential MultiV Drink lets you supplement your diet and nourish your body with a refreshing drink if you struggle with swallowing tablets or capsules. The convenient and naturally delicious peach mango vitamin powder delivers 17 essential vitamins and minerals to help you feel your best each day. It is also vegetarian, dairy-free, gluten-free, soy-free, and star-K kosher.

Why We Love It

 The ultimate foundation for complete nutrition. Essential MultiV Drink delivers core nutrients essential for overall health and well-being, including all essential vitamins and 4 major and trace minerals. *

- 100%+ of all 8 B vitamins. B vitamins provide energy support by helping your body turn the carbohydrates, fats, and protein in your diet into energy it can use.
 Vitamins B2, B12, and folic acid also support key brain functions. *
- Provides immune support with vitamin C, vitamin D, and zinc. *
- Supports bone health with calcium and vitamin D.*
- Tastes great. The peach mango flavor makes staying on top of your daily nutrition routine a joy. Plus, it contains no artificial sweeteners and only 1 gram of sugar.

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INFORMATION

This is from Tom Copeland's 'Resources for Family Child Care Businesses'. If you would like to see the other articles in this series clink on this link <u>Resources for Family Child Care Businesses (hhs.gov)</u>.

How Much Money Do You Want to Make?

by Tom Copeland

You may want to know the answer to this question because you are considering raising your rates and need help in justifying higher rates. Or you are just curious. Whatever the reason, here's the simplest way to figure this out: First, take the number from last year's IRS Schedule C, line 31. This represents your profit from last year. It takes into account all your business income minus all your business expenses. It's your profit. Second, take the number from last year's IRS Form 8829 Expenses For Business Use of Your Home, line 4. This represents how many hours you worked last year. Third, divide your profit (line 31 of Schedule C) by the number of hours you worked (line 4 of Form 8829). The result is the amount you earned per hour for your work last year. For example, if your profit was \$25,000 and you worked 3,000 hours, you earned \$8.33 per hour (\$25,000 divided by 3,000). Many providers underestimate how many hours they work by not carefully counting all the hours they spent on business activities in their home when children were not present. If this is the case for you, your hourly wage will be lower if you include all of these hours. Some providers under-report their business expenses by not claiming all the expenses they are entitled to. My book Family Child Care Record Keeping Guide lists over 1,000 allowable deductions. How can you use this information? If you want to raise your hourly wage, multiply the hourly wage you want by line 4 on Form 8829 to see what your profit must be. So, in the above example, if you want to earn \$10 an hour, multiply \$10 by 3,000 hours = \$30,000 profit. To reach this goal you would need to earn an additional \$5,000 per year. If you care for four children, you could raise your rates by \$1,250 per year or \$24 per week. Or

you could cut our business expenses by \$5,000 per year. Sometimes parents look at how much they pay you, see how many other children are in your care and assume you are earning a lot more money than you really are. The next time parents question your rates, tell them how much you make per hour. Tom Copeland — www.tomcopelandblog.com



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