

July/August 2012

## BCGA Launches Back-to-School Campaign

Boys & Girls Clubs of America is launching a national campaign to make sure kids have all the tools they need to do well in school. An exciting online supply drive and partner promotions will generate needed funds, and school supplies for thousands of Boys & Girls Club youth. A dynamic advocacy event will raise awareness about all the things kids need for academic success, including quality after-school programs to support and reinforce what they learn in school. [READ MORE](#) [[www.bgca.org/newsevents/PressReleases/Pages/BacktoSchoolCampaign2012.aspx](http://www.bgca.org/newsevents/PressReleases/Pages/BacktoSchoolCampaign2012.aspx)]

## Duncan on Reform and Back-to-School

A more well-rounded curriculum with less focus on a single test. Higher academic standards and more difficult classwork. Continued cuts to extracurricular and other activities because of the tough economy. Education Secretary Arne Duncan says those are some of the changes and challenges that children could notice as they start the new school year. [READ MORE](#) [[www.boston.com/news/education/2012/08/06/interview-duncan-reform-and-back-school/0vj80ec0W5rWmDSEBR2B9H/story.html](http://www.boston.com/news/education/2012/08/06/interview-duncan-reform-and-back-school/0vj80ec0W5rWmDSEBR2B9H/story.html)]

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## Leading the Way for Children, Families and Communities *Giving underprivileged families a Head Start*

*Care Providers Insurance Services is a program administrator for Head Start Programs. Head Start Program Insurance is a critical component of keeping kids and programs protected. It's just one more way that Care Providers cares.*

Head Start is a federal program that promotes the school readiness of children ages birth to five from low-income families by enhancing their cognitive, social, and emotional development. Head Start programs provide a learning environment that supports children's growth in the following domains:

- language and literacy;
- cognition and general knowledge;
- physical development and health;
- social and emotional development; and
- approaches to learning.

Head Start programs provide comprehensive services to enrolled children and their families, which include health, nutrition, social, and other services determined to be necessary by family needs assessments, in addition to education and cognitive development services. Head Start services are designed to be responsive to each child and family's ethnic, cultural, and linguistic heritage.

Head Start emphasizes the role of parents as their child's first and most important teacher. Head Start programs build relationships with families that support:

- family well-being and positive parent-child relationships;
- families as learners and lifelong educators;
- family engagement in transitions;
- family connections to peers and community; and
- families as advocates and leaders.

### Head Start services

Head Start serves preschool-age children and their families. Many Head Start programs also provide Early Head Start, which serves infants, toddlers, pregnant women and their families



who have incomes below the federal poverty level.

Head Start programs offer a variety of service models, depending on the needs of the local community. Programs may be based in:

- centers or schools that children attend for part-day or full-day services;
- family child care homes; and/or
- children's own homes, where a staff person visits once a week to provide services to the child and family. Children and families who receive home-based services gather periodically with other enrolled families for a group learning experience facilitated by Head Start staff.

Over a million children are served by Head Start programs every year, including children in every U.S. state and territory and in American Indian/Alaska Native communities. Since 1965, nearly 30 million low-income children and their families have received these comprehensive services to increase their school readiness.

*Source: Head Start [<http://eclkc.ohs.acf.hhs.gov/hslc/hs/about/>]*

## Texas Mutual Approves \$150M Dividend Distribution

On May 23, 2012, Texas Mutual's board of directors approved the company's \$150 million individual policyholder dividend plan. Pending Texas Department of Insurance approval, Texas Mutual plans to begin distributing dividends in late July. Watch your mail and email for a list of your qualifying clients.

This is the 14th consecutive year Texas Mutual's board has approved dividends. By the end of 2012, the company will have paid \$1.2 billion in dividends since 1999. The majority of that total — more than \$1 billion — will have been paid since 2005. The money has helped its policyholders prosper, especially during the difficult economy. Dividends have also helped its agent partners attract and retain valuable customers.

Texas Mutual encourages agents to help promote its dividend program. Visit [texasmutual.com/news/dividendhistory.shtm](http://texasmutual.com/news/dividendhistory.shtm) for more information about dividends, including free dividend marketing materials.



## Is Your Child a Bully? Know the signs and the risks

While the odds are that your child is not a bully, a survey of 1,229 boys and girls by the Nemours Foundation for KidsHealth found that 42 percent admitted to bullying others. When asked how often, here's what they said:

- 22 percent said they bullied others once in a while
- 5 percent said they bullied others every week
- 15 percent said they bullied others every day

According to [StopBullying.gov](http://StopBullying.gov), your child might be a bully if he or she:

- Frequently becomes violent with others
- Gets into physical or verbal fights with others
- Gets sent to the principal's office or detention a lot
- Has extra money or new belongings that cannot be explained
- Is quick to blame others
- Will not accept responsibility for his or her actions
- Has friends who bully others
- Needs to win or be best at everything

If you think your child is a bully, then address the problem now. According to [Healthguide.org](http://Healthguide.org),



an online resource that provides trusted mental health information, people who bully:

- Have a higher incidence of drug and alcohol abuse.
- Are more likely to get into fights, vandalize property, and drop out of school.
- Are twice as likely as their peers to have criminal convictions as adults and four times more likely to be multiple offenders.
- Are more likely as adults to be abusive toward their romantic partners, spouses or children.

## Myths & Facts about Bullying

**MYTH:** My child would never be a bully.

**FACT:** All kids make mistakes; it's part of growing up. Parents who deny the possibility that their child is capable of being hurtful make it harder for bullies to get the help they need.

**MYTH:** Kids can be either bullies or victims, not both.

**FACT:** Kids can often change roles, going from victim to bully and back again. For example, a bully in fifth grade may be a victim when he moves to middle school, or a victim in the playground can take revenge and become the bully online.

SOURCE: [HelpGuide.org](http://HelpGuide.org) [[www.helpguide.org/mental/bullying.htm](http://www.helpguide.org/mental/bullying.htm)]

## Sushi for Breakfast?

This back-to-school breakfast is one the whole family will love. It's fast, nutritious and tasty — and it's fish-free!

- 1/2 cup puffed wheat or rice cereal
- 1 large banana, peeled
- 2 Tbls natural peanut butter or Nutella
- 2 tsp honey

Pour cereal in a shallow bowl or dish. Spread half the peanut butter on one side of the banana. Place the banana, peanut butter side down, into the cereal. Coat the other side of the banana with the remaining peanut butter. Drizzle with honey, then roll in the cereal. Slice like sushi and serve!



## Getting Ready for School

### Applying for financial assistance

There are several programs and resources available to ease the financial burden of going back to school, including low cost lunches and affordable health insurance. Find out if your family qualifies for the National School Lunch Program or subsidized health care. [<http://blog.usa.gov/post/8992677390/back-to-school-school-lunch-health-insurance-vaccines>]

### Getting your child vaccinated

Vaccines are important not only for the health of your child, but also for his or her classmates. Last year there were outbreaks of whooping cough and measles, which caused dozens of deaths among adults and children. Vaccinations could have helped prevent those outbreaks. The Centers for Disease Control and Prevention have several vaccination resources including vaccination calendars that tell you which vaccines are needed and when. [[www.cdc.gov/vaccines/schedules/index.html](http://www.cdc.gov/vaccines/schedules/index.html)]



## Bus Stop Safety Tips

For many kids, riding on the school bus is a time of freedom, friends and fun. And waiting for the bus can be just as exciting. It's important that parents remind kids of these bus stop safety tips from the National Highway Traffic Safety Administration:

- Get to the bus stop at least five minutes before the bus is scheduled to arrive.
- When the bus approaches, stand at least three giant steps (6 feet) away from the curb, and line up away from the street.
- Wait until the bus stops, the door opens, and the driver says that it's okay before stepping onto the bus.
- If you have to cross the street in front of the bus, walk on the sidewalk or along the side of the road to a point at least five giant steps (10 feet) ahead of the bus before you cross. Be sure that the bus driver can see you, and you can see the bus driver.
- Never walk behind the bus.
- Walk at least three giant steps away from the side of the bus.
- If you drop something near the bus, tell the bus driver. Never try to pick it up because the driver may not be able to see you.

