



Newsletter – February 2010

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Upcoming Events

- ◆ **March 2, 13:** 2A parent-teacher conferences
- ◆ **March 3, 11:** 3A, 4A parent-teacher conferences
- ◆ **March 4, 10:** 3B, 4B parent-teacher conferences
- ◆ **March 5:** 2B parent-teacher conferences
- ◆ **Wednesdays, March 3-31 and April 14:** Love and Logic class
- ◆ **April 2:** Spring break, no school.
- ◆ **April 12:** School resumes

Message from the President

Dear friends,

Have you noticed the sun shining just a bit longer and more intense lately? Spring is coming and that is reason to celebrate. Even more reasons to celebrate are found with a peek inside our school.

All our students have been experiencing Chinese New Year with special snacks and discussions. Miss Terry's class learned a fun Valentine song, and it cheered me to walk by her room and hear them singing "Won't you be my valentine?" This morning when I dropped my girls off in Miss Stephanie's class, the children were taking turns sitting in a wheelchair to learn about people in different situations than they. And finally, our children (yes, those 2-, 3- and 4-year-olds) raised \$51 for Haiti. Every one of those dollars will go to the Red Cross to help children much less fortunate.

Day by day, our CCNS students are becoming more aware of



others around them and learning how to appreciate our differences and our similarities. We have so much to celebrate!

If you plan to remain a part of this great community, please get your child's 2010-2011 application in to Misty. Remember that the application can be found online at ccnssl.com or in the entryway. Once complete, just drop it in Misty's folder at the front table.

Amy Hall
President
CCNS

Love, Logic and Raising a Child

By Barb Crocker

Two parents. One preschooler. No handbook. That's us, the Crocker family. When we arrived home from the hospital with our bundle of joy, Alexander, we looked at each other as if to say, "What do we do, now?" We knew one thing: We wanted to raise a child who would become a happy, healthy adult. So, we wondered, what do we do in between the time he is a baby and an adult?

We selected a few parenting book based on a few recommendations and generally fell in step with the *Love & Logic* approach to parenting. It's a philosophy centered on the concept that actions have consequences, and teaching your children that their actions have consequences early on will help them to think about the consequences of their actions as they grow up. When we heard Stephanie Waldo was offering a course in *Love & Logic* at CCNS last spring, we immediately signed up, hoping that we could get coaching on the finer points and talk to other parents about their experiences raising their children.

We found the following tenets of *Love & Logic* very helpful when parenting Alexander:

Giving choices: The *Love & Logic* approach recommends giving your child as many choices as possible, so that she may learn that her choices have consequences. The consequences do the teaching, not the parent lecturing. The hope is that she will build on her ability to make responsible choices as she grows and becomes more independent. As parents, we felt this could contribute to Alexander becoming a happy, healthy adult.

Empathy: Before delivering the consequence, the parent provides empathy to the child

letting him know that the parent is on his side. Using empathy rather than anger helps the child focus on learning rather than focusing on the parent's and his own emotion. Delivering consequences with empathy rather than with anger was completely new to me. I still work at it, but have found that Alexander and I both feel better when empathy is provided.

Helping the child solve his own problems: We found this very helpful. Originally, we tended to solve the problem for Alexander when he started getting frustrated, rather than let him work out solutions to his problems. When we started helping him solve his own problems, his sense of accomplishment was tremendous and really negated the frustration he was feeling beforehand. We see him really working at solving his own problems these days.

We recommend this class to any parents looking for some tools to help their child grow and choose wisely.



Saving for College

By Meadow Wilde

It seems like just yesterday, my little girl was a sweet little baby; now, she is a preschooler; and tomorrow, she will be in college. With the increased speed that time is passing me by, I realized I better plan for the future, especially paying for college. Based on a 6% annual increase in college costs (and assuming my daughter is going to the University of Utah, or other similarly priced public school), I am going to need to save almost \$200,000 to pay for four years of college. If she decides to go on to get her Master's degree, well, she is going to have to pay for that.

There are many savings options out there, only a few of the more popular options are covered here.

529 plan

- Earnings grow tax-free.
- Multiple investment options; multiple rates of return.
- Utah Education Savings Plan provides Utah state tax credit of 5%.
- Can be rolled over to a different member of the beneficiary's family (brother, sister, mother, father, cousin, etc.).
- Market risk on investment; principal and interest may be lost due to market changes (there is a FDIC insured savings option, with a lower rate of return).
- Can be used for tuition and fee, as well as room and board and books.

U.S. savings bond

- Very safe investment; backed by the full faith and credit of the U.S. government.
- Can only be used for tuition and fees; may not be used for room and board and books.
- Interest earned is exempt from federal, state and local taxes.

Series EE savings bonds

- Purchased at 50% of face value.
- Guaranteed to reach face value in 17 years.
- Interest rate is 90% of the 6-month average of the 5-year Treasury yield.
- Guaranteed minimum rate of return of 4.16%.

Series I savings bonds

- Purchased at full face value.
- Interest rate is a combination of a fixed rate and a semiannual inflation rate adjustment
- Offers a hedge against inflation

Traditional savings account

- No tax advantage; all earnings are taxed.
- FDIC insured; guaranteed return of principal.

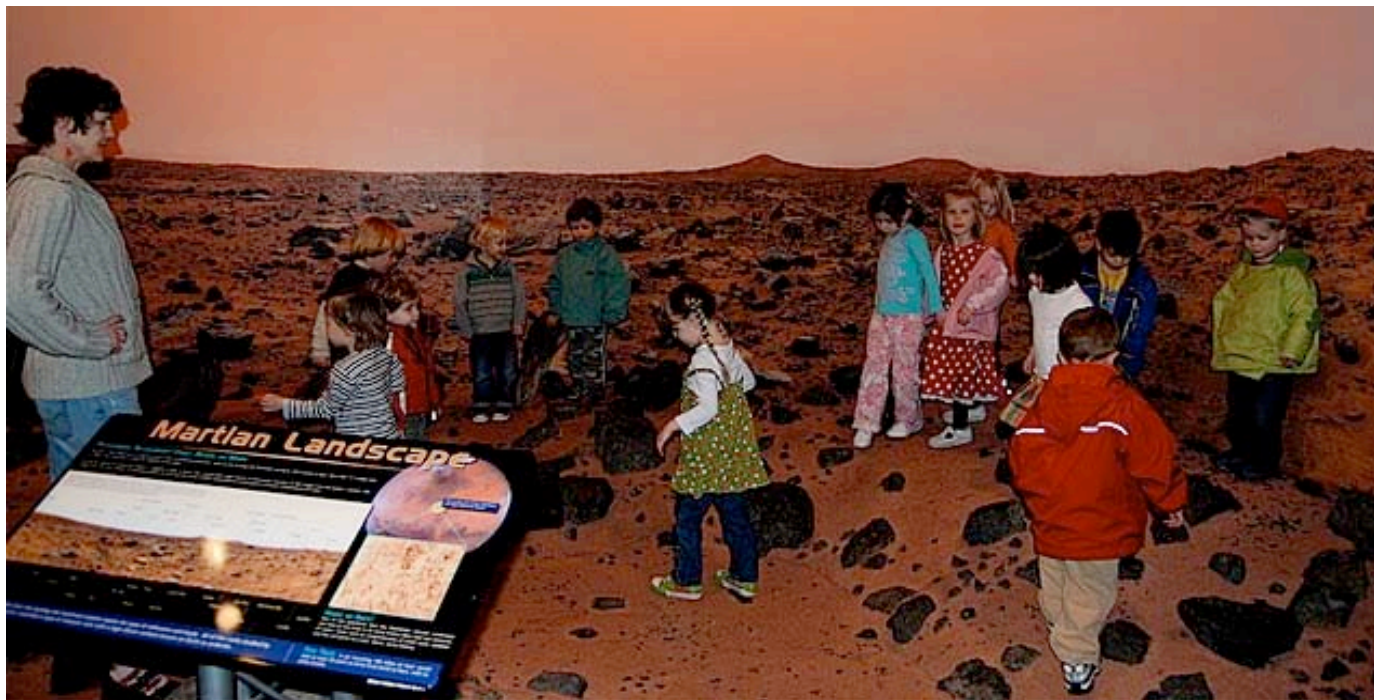
Lottery

- Highly unlikely
- Incurs a high tax rate.
- HIGHLY unlikely.
- But, if I do win, paying for college will be a snap

The most important thing to remember with any savings plan is the awesome power of compound interest. The earlier you start saving, the more this will work for you. If you haven't already started saving, now is the time to begin.

Note: This is not intended as tax nor investment advice. Please consult with your tax or investment professional regarding your specific situation.

Photo Page: Terry's 3B Class



Photos by
Susan
Mooney

