CFAY Child Development Homes offer flexible care for children

Story and photo by Mark Elrod, CFAY Public Affairs

Aboard Commander Fleet Activities Yokosuka (CFAY), Ikego and Negishi the main option for child daycare is the Child Development Center (CDC), but parents usually have to wait for an opening.

However, CFAY Child Development Homes (CDH) helps parents by providing other daycare options.

CDH offers relief in the form of certified home daycare providers who perform in a similar capacity to the CDC staff.

One difference between the two is the flexibility in the hours of which child care can be provided. CDC offers full daycare and hourly daycare. CDH offers full, part-time, and weekend care as well as extended hours, for those who do shift work.

"In CDC, children are in a classroom and they follow a curriculum," said Educational Technician Trainer Christa Norwood, who is a CDH monitor. "In CDH they follow a curriculum also, but the providers are a little bit more flexible, whereas the CDC hours are pretty much set hours."

The curriculum is part of a set of standard operating procedures for the providers, which require them to do indoor and outdoor activities with the children.

"We do activities everyday," said Rose Lucas, who has been a home daycare provider for four years. "We go out and play then come back and eat, then take a nap. After they wake up, we do homework. I teach them how to write their names and do there ABCs. Everything they need to do for their age."

According to Norwood, in addition to the flexible hours, people use CDH because the care is provided in a home setting, where children are a little more comfortable and some parents prefer their children to stay in that type of setting.

Home Daycare Provider Rose Lucas assists children in making "play dough" as part of a daily activity for the childen in her care. Currently there are 23 home daycare providers aboard CFAY with an additional two in Ikego but, by recruiting more daycare providers, CDH may be able to alleviate some of the waiting for daycare.

Each provider can care for up to six children, including their own in a CDH environment. If the children are school-aged, providers can care for up to eight children.

"Here you have a six to one ratio and you can do one-on-one with them," said Lucas.

People who are eligible to use CDC or CDH are dual, or single military, and Department of Defense civilians with a full-time working spouse.

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"We're actively seeking new providers on a regular basis, said Norwood. "We have certification training, bi-monthly. It's a week-long training."

CDH also holds monthly training to keep the providers informed and maintain their proficiencies.

To be eligible to be a daycare provider you have to be 18 years of age, reside in government housing, be willing to learn infant, child and adult cardiopulmonary resuscitation, food sanitation and undergo a background check. You may also be required to modify your home according to regulations.

The training and the modifications are well worth it, according to Lucas. "I love doing this," she said. "I love dealing with children."

For more information about becoming a daycare provider, contact Tom Raser at 243-5478.

Disaster preparedness includes periodic insurance policy reviews

By CNIC Public Affairs

The Fleet and Family Support Program recommends that Sailors and Navy families review their personal insurance policies each September as part of Disaster Preparedness Month.

Local Fleet and Family Support Centers (FFSC) can help review insurance policies and accompanying documentation before a disaster strikes.

"The effort of getting your policies in order is what is going to get you through a disaster, because it's a very emotional time," said FFSC San Diego Director Carl E. Weiscopf. "What you want to do is eliminate the financial issues that might be associated with it. So, you have to know what you have in the way of insurance, how you go about purchasing it and how you file a claim after a disaster. It's so important. Everyone needs to consider this."

Weiscopf, a retired Navy captain, speaks from personal experience. He lost his home during the October 2003 Cedar wild fire in San Diego. He and his family had 20 minutes to evacuate. They left with the clothes on their backs, their cat and a few pictures. They evacuated at 8:30 a.m., and at 10:30 a.m. they saw their burning house on television.

Weiscopf describes the day of the fire as one of the darkest of his family's lives. Today, they consider themselves as survivors, not victims. They rebuilt on the same lot and financially are about the same as when the fire occurred.

During Disaster Preparedness Month, the Fleet and Family Support Program reminds Sailors and Navy families that not having an insurance plan or a poorly managed policy in place can be a financially and emotionally costly mistake.

Insurance planning begins with a detailed assessment of insurance needs. These needs change as lives change. Everyone goes through a number of major events in life, and these will have an impact on insurance needs. It is important to make changes to policies as necessary when major events occur.

Weiscopf added that people often don't pay attention to the amount of and value of the electronics and games they acquire over time.

Along with choosing the right policy, look carefully at all the 'fine print' to find provisions that can save a lot of money after a disaster. Some examples include demolition coverage, dislocation coverage and landscaping coverage. It is also important to provide documentation of home improvements, such as a new roof or patio cover.

Local FFSCs can provide information to help determine insurance needs and analyze policies, so that Sailors and Navy families can select what is best for them. FFSC won't act as an insurance agent. They will discuss the purpose of different types of policies which companies offer (property and casualty, auto, umbrella, health, long-term care insurance and life). They can help compare policies and they provide tips for choosing an agent.

The Fleet and Family Support Program provides information about insurance to single Sailors as well as married Sailors and their families members. It is part of the Personal Financial Management program which is designed to prevent potential personal problems that could cost valuable time and money and could detract from mission readiness.

JWB • JEWISH • CHAPLAINS • COUNCIL

Jewish High Holy Day Services

Rosh Ha Shana	Sept. 18, 5 - 6:30 p.m.	Pot Luck Dinner
	7 - 8 p.m.	Erev Rosh Ha Shana
	Sept. 19, 9 - 11:30 a.m.	Divine worship
Yom Kippur	Sept. 27, 5 - 6:30 p.m.	Dinner
	Sept. 27, 6:30 - 8 p.m.	Kol Nidre service
	Sept. 28, 10 a.m. - noon	Morning service
	5:30 - 6:30 p.m.	Evening (Neila) service
	6:30 - 8 p.m.	Break the Fast

All events will be held at the CFAY Chapel of Hope. Services in the Jewish Chapel – Meals in Fellowship Hall. Contact the Chapel of Hope at 243-6773/7858 for more information.

No storm today

Elementary school students from The Sullivans School walk with their parents on their way to their third day of school Sept. 2. CFAY wide, students were treated to some unscheduled time off on the first day of school when a tropical storm motivated base and school officials to dismiss students early in anticipation of the storm.

Photo by Ben Avey