

Bright Start

ISSUE 4 - DECEMBER 2008

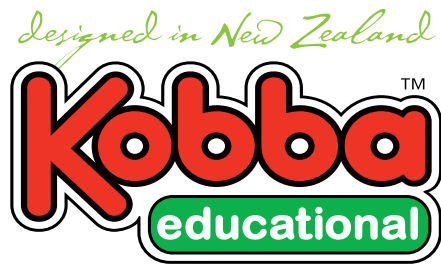


What children **want** for
CHRISTMAS

How **touch**
grows your
child's brain

Why Grandparents
Matter

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MERRY CHRISTMAS
FROM THE BRIGHT START TEAM

Introducing Kidicorp owner, Wayne Wright.

Welcome to our fourth issue of Bright Start. We began Bright Start this year because we wanted to share with you some of the great things our teachers and centres are doing and to meet some of the wonderful people we have working for us. And most importantly, because we recognise the invaluable job you do as parents, we wanted to give you quality information to help make parenting easier.

I'm Wayne Wright and along with my wife Chloe we're the owners of Kidicorp. We're proud parents and happy grandparents.

This issue we have a great story on the really important part grandparents play in the lives of young children. You may like to share it with your wider family so they know they are appreciated.

Chloe and I really care about children and want to make a difference in their lives. And we believe in the value of education before school because it sets children up for life.

Being amongst a group of other children assists with their socialising and getting on with other people and they learn the skills they will need when they start formal schooling.

Above all, with the encouragement of our dedicated and qualified teachers, early childhood education gives children the wonderful opportunity to begin learning and seeking answers, encouraging their curiosity and supporting their sense of fun and enjoyment.

It's been a busy year for us at Kidicorp. We've opened nine centres, which means an extra 1000 children can now attend a quality early childhood centre. We've also added six Montessori centres into the Kidicorp family.

Our greatest challenge is finding and retaining quality qualified teachers. If you know of someone who is a qualified teacher, loves children and learning, tell them to look at our new recruitment website: www.kidicorpexperience.co.nz

We are a good and caring company to work for and thanks to our size we can offer satisfying opportunities for learning and professional development.

We wish you and your families a happy holiday time together and look forward to seeing you next year. And if your child is heading off for school, we wish them a lifelong love of learning.

Wayne Wright.



Wayne with wife Chloe and their grandchildren.

Bright Start

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Publishing Details

Editorial direction: Victoria Carter.
Contributors: Valerie Davies, Maureen Hawke and Liz Fletcher, Annemarie Quill
Design: DEVA.
Printer: Geon Limited.

FOR ADVERTISING AND ENQUIRIES,
PLEASE PHONE: (09) 250 4136.

Bright Start is published by Kidicorp Ltd.
PO Box 276 177, Manukau City, 2104.
Phone (09) 250 4136; Fax (09) 250 1072.
Email: brightstart@kidicorp.co.nz

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Kidicorp is New Zealand's largest private early childhood provider. Over 8,000 children are enrolled annually in Kidicorp centres around New Zealand.

Bright Start aims to increase our sense of family amongst our teachers and to better connect us with our parents and their families.

Shorts



TOP PARENTING TIP

Research shows babies get talked to much less than they used to ... are we all so busy? So when you tenderly put your baby into his car seat and carry him in this convenient receptacle from car to home or wherever, remember to talk to him at the same time, so he doesn't feel like a parcel being posted from A to B.

And when you sit your toddler in her magnificent stroller with all the bells and whistles, remember she's facing away from you, and does enjoy a bit of inter-action with her mum. Unless she's well wrapped up, she could be cold too, unlike her mother who's getting up a sweat doing all that walking and pushing. And she could be bored too, if she has her dark-coloured rain hood strapped around the stroller, and unable to see a thing. So try to remember when you get your fresh air and exercise and enjoyment pushing along the stroller, that your toddler gets some fun too!

On the move
Take a bottle of water with you, wherever you go, especially on those hot summer days, so even if the traffic is bad, your children won't get dehydrated, ratty and irritable.

Giveaways!



If you would like to go in the draw please send your name and address to Bright Start PO Box 276-177, Manukau City 2104.

We have lots of exciting giveaways this month. Remember just write your name on the back of an envelope and mail it to Kidicorp and go in the draw for one of these great prizes. We can't guarantee you will get what you ask for – but please write what you want on the envelope too!



SAFE T SLEEP

200,000 babies have used the Safe T Sleep Sleepwrap designed by Miriam Rutherford-van Gisbergen to help prevent her own wiggly, adventurous baby from creeping and suffocating and later from standing, climbing or falling from his cot or bed.

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THE WONDERFUL WORLD OF WINNE THE POOH

Just in time for Christmas this is delightful large book is like a scrapbook belonging to Winnie the Pooh and his friends. With lift up flaps, postcards, tactile fabrics, even Eeyore's tail this book will bring lots of enjoyment to little readers. Full of Pooh Corner stories this book is bound to become a cherished favourite.



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Hardie Grant Edmont

WE HAVE ONE COPY TO GIVE AWAY.

WIN: clothes as individual as they are!

Simply Colors lets you create your own message on cool clothes your kids will love to wear! It's a fun, quality range in vibrant colours and designs for newborns up to 10 years.

5 BRIGHT START READERS CAN WIN personalised t-shirts worth from \$28 each. Simply go to www.simplycolors.co.nz and tell us your favourite t-shirt colour.

Email it to us at info@simplycolors.co.nz, Subject line: Bright Start competition, along with your name and contact phone number and you'll be in the draw to win.

COMPETITION CLOSING DECEMBER 17.



OUR People



KUMI TSURUTA

Centre Manager at Top Tots in Ponsonby, in Auckland.

I originally came from Osaka, Japan where I was a kindergarten teacher. I came to New Zealand in 2000 for a change; to learn English and the culture of Aotearoa. I fell in love with New Zealand so I decided to stay and discover

more about the country. I have been working at Top Tots since 2001. I have been teaching for 12 years now and I still believe that teaching is the most precious job in the world.

I have a passion for working with children, empowering, helping, supporting and encouraging them to be independent and active learners. I believe children learn through play. I provide hints rather than answers so that the children have the opportunity to develop their curiosity and find answers through play.

When I am not working what do I love to do?

I love cooking! I spend lots of time in the kitchen making different types of dishes like Indian, Korean, Thai, Vietnamese and Japanese! I also love art and craft; making photo albums using all sorts of art materials to make them pretty and memorable.

What motivated me to enter the Kidicorp quality awards?

Passion for being a teacher and love for the children have always been in my heart and motivates me to want Top Tots to be the best it can be. Julie Moore, our previous business manager was a great inspiration to me. Her strong encouragement gave me confidence as a centre manager. I am learning all the time and feel this is reflected in the centre's teaching and assessment. This spills over into our excellent relationship with the children and families in the centre.

How did I encourage my team to give it a go?

We have a wonderful team who love supporting children's learning and development. Together we decided to take up this challenge. I told my team that they just needed to carry on with their daily practices and working alongside them I collected evidence for the award requirements.

What is the value of the Quality awards?

The Kidicorp quality awards validate the work we as teachers do in preparing children for the future.

How do I feel about our centre?

I always look at the strength and positive side of each staff member, what they can bring to make a difference to the children's lives and the centre. I treat them as my own family. We are one big happy family!

What have I learned from Kidicorp?

I love working with Kidicorp. The company provides amazing support and learning opportunities for us to grow as teachers and managers. I love the "can do" attitude the company has and I always feel well supported and encouraged by our business manager, Viv.

ALL I WANT FOR CHRISTMAS

By Annemarie Quill

Back in the old days, letters to Santa were simple. Train sets, blocks, dolls, and books. But modern Santa must navigate through a wholly different wish list. Whereas once parents chose Christmas toys, now children are responsible for 70% of all toy purchases, according to toy analyst Robert Carroll. These choices are fuelled by children's ever increasing consumption of screen advertising, and promotions via corporate giants like MacDonald's and Disney.

Literally spoilt for choice, children face a dizzying array of toys: enter a Warehouse store, and you can trek through ten toy aisles. No longer are toys mere tools of play, but are touted as 'educational', essential for improving intellect, and defining futures.

The toy market for babies and preschoolers has exploded, with toy manufacturers marketing toys on a 'cradle to grave' mentality, hooking anxious parents with

claims that products like Baby Einstein optimize baby's growth and development.

For Christmas 2008, toys have been given a high tech makeover. Barbie has an MP3 player; the humble dinosaur has morphed into Kota, a ride on robot that will eat, drink and be merry at the press of a button. Classic Play Doh comes with battery powered drills!

Young babies don't miss out – for them, VTech's Smile Baby, an "Infant Development System" which plugs into your television to "promote baby's coordination and memory". Whatever happened to rattles and stacking cups?

Engineered with the latest devices from robotics to animatronics, you can hand the parenting mantle over to these so called 'smart toys'. An interactive Care Bear tells bedtime stories. Leapfrog's electronic tag engenders a 'lifelong love of reading'. Elmo, predicted by the Warehouse to be the number one Christmas bestseller for preschoolers, sings, jokes, and gives cuddles, only stopping short of doing the dishes.

Alongside their digital revolution, toys have been given the Disney airbrush.

About a third of all toys are licensed via movie logos. Successful movie characters influence children's play preferences, and by implication, sell more toys. You will be hard pressed to find a plain beach ball. Instead, images of Lightning McQueen or Disney Princess, as this year's big headliners, adorn everything from lampshades to lunchboxes.

Toys are big business. The global toy market is worth a staggering US\$72 billion, with toys for preschoolers accounting for almost half of this, according to research group NPD. Last year, in New Zealand alone, parents of children under five spent NZ\$135 million on toys.

Is it money well spent? The toy industry says yes. Child experts say no. So where does this leave us at Christmas? What's the real toy story?

What is indisputable, is that toys are vital tools of play. From the deep past to today, the best toys teach children about themselves, help them relate to the world they live in, engage their imagination, and encourage them to participate with others in play. Toys and play support cognitive development, language, motor skills, and social and emotional maturity.



But toy town and child experts disagree on the claims of today's high tech wonders.

Toy manufacturers use ruthless psychological marketing to attract your child's attention. A Warehouse spokesperson admits that "hot toys are driven by movie releases and television advertising". The result of children's media saturation is frequent nagging for what they want, and fleeting happiness about acquiring toys.

Parents too are targeted. During the run up to Christmas, we are bombarded

with advertisements which imply our preschooler's future is in jeopardy if Elmo is not under the Christmas tree.

On the other side of toy town, child development experts say that so called smart toys actually dumb down playtime, and could even be detrimental to children's development, by hindering creativity and attention spans, particularly in preschoolers.

This camp asserts that our child's IQ is more likely to be enhanced by Elmo's cardboard box rather than Elmo himself. The cardboard box presents a myriad

of play opportunities, limited only by imagination, whereas Elmo is a scripted narrative.

The cardboard box theory is summed up by eminent US child psychiatrist and media specialist, Michael Brody, who told Bright Start:

"Play is becoming a dirty word –now, achievement is where it's at. But children should play out their own stories, not the stories of the logo'ed media. Play promotes development and cognition, not expensive toys."

Brody is concerned that despite advertisers' seductive claims that certain toys secure children's academic future, there is not one shred of evidence to show that expensive high tech toys do anything at all:

"The whole 'educational toy' business is a scam. There is no proof that any of these toys foster education. It is marketed to the fears of hyper-competitive parents who would do better to let their kids PLAY."

Krister Svensson, director of the International Toy Research Center, agrees that parents are being duped by the marketing:

"There is no research to prove or even suggest that there are special toys that actually enhance a specific area of development in a child"

Whereas toy makers cannot substantiate their claims, there is a growing body of evidence which refutes them. Last year, researchers tested two groups of babies, exposing one group to Baby Einstein products, which claimed to introduce babies to language. Babies who did not use Baby Einstein, spoke earlier and used more words than those that did.

Similarly, UK researcher Lydia Plowman, studied the impact of digital toys on preschoolers. She found that these toys had limited shelf life, and were actually no more beneficial than any objects of imaginary play.

Ironically, Plowman found that children grew bored of the predictability of the interactive toys, and preferred to play with them with when they were switched off!

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This is because for all their illusions of interactivity, 'smart toys' actually limit play. By making children passive observers. The danger of smart toys is that they play with the child rather than the child play with the toy.

Child advocate Diane Levin agrees that:

"We are limiting children's horizons by substituting lights and sounds for parental voices and interaction, creativity and imagination, active play and learning."

Levin, who is a founder of the global Campaign for a Commercial-Free Childhood, believes that parents and teachers have a responsibility to encourage children to "reclaim play" by returning to traditional, open ended toys such as "balls, sand and shovels, clay, stuffed animals and dolls, which invite children to create their own scenes, and knock them down and start again."

New Zealand's Toy Distributors' Association predicts that in New Zealand, there is already a backlash against tech toys, with parents adopting a more traditional approach out of concern for the environment and toy safety.

But it is unrealistically nostalgic to think that we can return to a world made of wooden blocks. After all, children learn best when they relate to the world they live in. Like it or not, we live in a digitally enhanced, media saturated environment. To ignore this would be to marginalize children's interests.

Perhaps the best approach is to be more discerning about what toys we buy. Even amongst the electronic toys, there are some that do stimulate quality play. Fisher Price, for example, has its own 'play laboratory' to test children's liking for certain toys, and this Christmas has come up with a digital camera which is proving popular.

As for the Lightning McQueen takeover, if you can't beat him, join him. My three year old son showed no interest in numbers until he realized they were vital to distinguish the cars in the race. When a child is interested, they learn best. It shouldn't matter whether its Lightning McQueen or Macbeth, your child can

build up knowledge about the world using their favourite fictional character as a springboard.

But children need your support to see connections. The point is, whether a toy is traditional or not, toys can never be a substitute for loving relationships. The richest play occurs with the participation of others, particularly parents. In

Plowman's study, the children were offered a choice of the latest digital toys or another activity. Three quarters of children chose to go to the park with mum!

Compared with all the toys in Santa's workshop, your child's best toy is your time. Perhaps all they want for Christmas is you. Good luck socking that one to them on Christmas day!

WHAT TO LOOK FOR IN A TOY

Safety. Look for certification on label. Avoid cheap imports

Affordable. Children don't need expensive toys. Join Toy Libraries (www.toylibrary.co.nz). From an early age, discourage materialism in children and explain how advertising works

Developmentally appropriate. Don't go by the box- e.g. children under two should have no or limited screen time despite marketing claims of some toys. Ask teachers, friends or toy libraries for advice, not shops

Follow your child's interests rather than current trends

Natural materials: New Zealand made wooden toys are beautiful, safe and durable

'Open ended' rather than pre-programmed to inspire imaginary play e.g. dolls, cars, farm sets, train sets, blocks, plush toys. If buying character toys such as Barbie or Disney, avoid pre-programmed ones

Literacy and language: open ended materials to promote literacy rather than pre-programmed laptops and spellers. Buy notebooks, diaries, pens. DVD's have a place in literacy development-stick to good stories and watch together. If buying toy phones, they don't have to 'speak'. If splashing out on a toy camera, why not buy a real one such as Fisher Price's Tough DigiCam

Problem solving toys: puzzles, construction sets, shape sorters, stacking toys, blocks



Physical play toys: balls, skateboards, bikes, tents

Musical toys: instruments, cd's, dance outfits. Avoid pre-programmed musical toys: although children like repetition, they only learn with slight variation which electronic toys cannot provide. A good rule of thumb is that if an electronic noise drives you crazy, it is driving them crazy too

Creative and expressive toys: paints, blackboards, crayons, clay, craft kits

Toys that allow children to play together: ball games, board games

Toys that encourage children to imitate real life: kitchen toys, tea sets, medical kits, pretend telephones, gardening sets

And remember, join in the play! Talk about what is happening, ask questions but let them take the lead. Have fun together!

festive FAMILIES

and all the fun of the feast

By Valerie Davies

Christmas is the time when we know in our bones that family is more than parents and children- it's all about the people we grew up with, parents, brothers and sisters, cousins, aunts and uncles, and above all, grandparents.

And it doesn't seem to matter what culture we belong to-Christmas, being holiday-time-gets to become a festival and family get-together for many people, whatever their religion.

And though there are many parents whose hearts might sink at all the

tasks they feel that the festive season demands, there are two groups of people who revel in it. No prizes for guessing the first group – the children of course, while the other are the grandparents – the youngest and oldest who have an affinity which has always been an aspect of human cultures since the first family group sat round a cave- fire.

Just as parents discover that they have a sort of free-masonry with all other parents, so it is too with grandparents. From just being the parents of adults who often find them old-fashioned or irritating, as soon as a baby is born, the grandparents on both sides suddenly have another important purpose in life. They become valuable again, as baby-

sitters, reliable back-stops, rocks in time of stress or trouble, and a resource who have all the experience which the new young parents lack.

And along with the experience comes the knowledge, sometimes the wisdom, and certainly the confidence of having done all this before. So when the new baby first arrives, in all the joy and excitement the grandparents can give the parents the support they need. When the second comes along they are there to look after the first-born, and help in the myriad ways that a family needs when new babies explode into the family circle with all the surprises and stresses they bring, no matter how much the baby is wanted.

As the children grow older, and the parents more confident, grandparents ease back from the hands –on support they give when



Valerie Davies, her husband and one of her grandchildren sharing Christmas.

GRANDPARENTS OF BOTH SEXES ARE THE REPOSITORIES OF A SOCIETY'S CULTURE. THEY PASS ON THE FAMILY HISTORY IN CASUAL STORIES, THEY TEACH SKILLS AND PROVERBS, SHARE INFORMATION AND SPIRITUAL VALUES.

the baby is small, but their value increases as time goes by. When things are going well, families seem to manage perfectly well without them, but it's when life with all its challenges and crises start to hit turbulence, that grandparents re-surface as the rocks for their children and grandchildren to cling to.

But it isn't only during the hard times that grandparents have their value, of course. While parents value them for their loving support, their grandchildren value them for other things as well.

It's a truism that grandparents have time for their grandchildren, but it's more than that. Because grannies and grandpa's aren't responsible for the day to day, hour to hour care and teaching of parenting, they can stand back and take the long view. Grandparents usually enjoy and give one of the rarest forms of love on the planet, unconditional love, and as recipients of that rare and precious form of love, children blossom, and revel in being with their grandparents.

Often parents think grandparents "spoil" their grandchildren, and it does go with the territory. But there's more to it than that. For children to be with someone un-critical, who isn't worried if they don't eat their

vegetables, (their own children have grown up without eating all their vegetables!), has time to jump puddles,, spend time with them watching butterflies hatch, or simply be an admiring audience while they climb a tree, is special.

My granddaughter still remembers us jumping on her shadow when she was eighteen months old. One sunny day with my four littlies in the park, they all decided to move on down a steep bank to climb another tree and play in its roots. "Come on Grannie," the eldest called.

"It's too steep for me, darling," I called back, "you go ahead."

"But it's no fun if you're not watching", was the reply.

I realised in that moment, that what our grandchildren want is our time, our presence, and our enjoyment of them.' And in their turn children learn to love, respect and enjoy another generation.

Grandparents of both sexes are the repositories of a society's culture. They pass on the family history in casual stories, they teach skills and proverbs, share information and spiritual values. They give an emotional and spiritual depth to the family life, and at their best, are emotionally available. My grandmother taught me to knit and sew, skipping- rhymes and prayers. Not many children want to learn these things any more, but they do want to know how to grow things and look after our world, even how to cook.

So though many grandparents may not be computer –literate, they have other gifts to share! They have time, patience and perspective, they have usually mellowed and can bridge trying times with humour and calmness and even wisdom. That newspaper column called "What your granny should have taught you," isn't really a joke. It's stating a truth we all know, that there's a fund of practical old folk lore, skills and information in all cultures which it's the duty of grandparents to pass on.

BRIGHT START SALES PERSON REQUIRED

Bright Start, Kidicorp's parenting magazine, is looking for someone who is passionate about early childhood to sell advertising in our magazine.

You will have excellent verbal and written communication skills; have a proven ability to close a sale; be self-motivated and able to work from home; be organised and able to work under deadline pressure. Enjoy the challenge of a new business venture – that is Bright Start.

You might be at home while your children are young.

You might be looking to get back into the work force now your children are in care.

Write to us telling us why we should consider you.

THIS IS NOT A FULL TIME JOB. Hours and remuneration to be negotiated.

Please email brightstart@kidicorp.co.nz or write to Editorial Director, Bright Start PO Box 276 177 Manukau City.



Grow the **Brain** through **TOUCH**



By Maureen Hawke

First baby could taste, now the growing child can touch, and this is a wonderful way to bring fun into your relationship with each other.

If you've been massaging your baby he or she already knows about touching, so expand this experience into lots of new sensations.

Bath times are a fun way to continue these important touch experiences.

Rubbing and squeezing arms and legs while naming different body parts is fun. Using different materials and brushes is good too, because all these activities are developing body awareness. Singing while touching body parts is enjoyable too.

With greater body awareness and touch experiences, balance improves and therefore your baby moves more efficiently and with better coordination.

Moving the body sends messages to the brain about where we are in space.

Movement reinforces body awareness and helps the brain sense changes in body position, this affects balance.

So it follows that with more movement the brain gets the more messages – and the balance mechanisms are stimulated more.

With better balance and improved co-ordination it becomes easier to develop spatial awareness.

LEARNING ABOUT SPACE

Learning about space is very important and we learn this primarily through movement.

However, tactile input, body awareness, balance, vision, proprioception (the unconscious awareness of where we are in space) are all necessary for learning about space.

Good spatial development is essential for many aspects of

learning, especially reading, writing and mathematics.

With improved body awareness comes an awareness that there are two sides to the body. Later on this helps with the understanding of concepts such as: up, down, near, far, bigger than and smaller than as well as internalisation of left and right and where to start on the page when your child begins to write and which way the letters b and d go.

Rolling down hills is also good for body awareness. Not only does the brain receive countless pieces of sensory information from the body as it touches the grass, it also stimulates balance mechanism.

Sand and water play are wonderful tactile experiences. When playing in different textured environments the brain gets more and different information from the body.

DOES BABY LIKE BEING TOUCHED?

Some babies find massage, touching and cuddling unpleasant. When being fed as babies they may have pulled away from their parents and were resistant to touching, handling and massage. As they grow older the complained loudly about clothes prickling them or they cried excessively when they were hurt and sometimes they didn't even cry at all.

These signs tell us that these babies are not putting together (integrating) information from their touch systems.

Their brains are receiving mixed messages

from their bodies. Not liking or being sensitive to touching and close contact doesn't mean that there is no need for this stimulus.

HOW TO UNSCRAMBLE TOUCH AND MOVEMENT SIGNALS

To help your child deal with sensations of touch and movement appropriately the following activities can help.

- Find the kinds of sensations your child likes.
 - Try giving a favourite soft toy and show how you can use it to rub limbs, face and head.
 - If your child does not like this sensation, try other materials such as soft brushes, silk, wool, fur or velvet.
 - Many children who are defensive to light touch love much firmer sensations.
 - This can be achieved by using firmer brushes, firmer pressure like using the palms of the hands or an electric massager.
- Rough housing may continue to be a firm favourite with many children.
- Distracting your oversensitive child while finding the touch sensations that are okay will usually increase tolerance.

Some children will respond well to:

- slow spinning, rolling and swinging and may progress to doing these activities more vigorously.

Things to do to support better movement

- rolling down hills,
- Rolling like a log on different surfaces and rolling in blankets,
- rubbing different body parts of different materials, for example, silk, satin, net,
- Creeping on hands and knees through tunnels or rolled up carpet,
- walking with bare feet on a variety of surfaces, for example, grass, sand,
- Swinging children in a blanket held by two adults,
- tactile bags – finding the contents by touch,
- bean bags covered with different materials,
- rolling a light large ball over the child as it lies tummy on the floor.

Some children just love rapid swinging and spinning activities. This rapid self-stimulation makes them feel good.

Remember, all touch and movement experiences must be pleasant. They must be enjoyed. They must never be unpleasant or cause the child to giggle excessively.

DON'T STOP YOUR SPINNER

Children frequently seek out repetitive movement experiences like spinning in chairs. Don't stop them. They spin because it makes them feel good.

One of the early stimuli to the sense of touch comes from a normal vaginal delivery and very early in our life our sense of touch will help trigger our visual

system into action (remember watching your baby feel that toy before bringing it into view).

About the author

Maureen Hawke has been directly involved in child development work for the past 25 years.

A mother of three and grandmother of one, Maureen travels extensively, training teachers on ways to promote child development. Born in New Zealand, moving to Australia in 1967, Maureen now lives with her family in Brisbane, Queensland.

See www.brightstart.com.au for more information.



FUN THINGS

to do with your children

SLIME

A great summer outdoor activity! Sponges are great in 'slime' making mounds of froth and providing exercise for small hands.

1 cup Lux soap flakes

2 litres of warm water

Egg beaters

Kitchen gadgets, funnels, strainers, whisk, soup ladles, punnets, jugs, sponges.

Large container (like a fish container).

- Adult: Dissolve soap flakes in warm water in a large plastic container. Allow to stand until it becomes thick, add more water if necessary. Beat mixture with egg beaters, children can help!
- Use the kitchen gadgets to pour, measure, scoop, beat and whisk. Encourage children to use words to describe how the mixture feels and what they are doing. Avoid getting mixture in eyes.



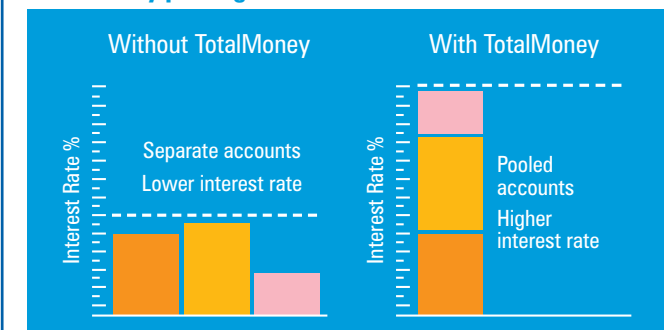
Whichever way you look at banking, you could be better off with TotalMoney.

TotalMoney is a way of banking that recognises your total value as a customer and gives all your money the treatment it deserves. Whether you've got a bunch of cheque and savings accounts, or a home loan **and** some savings accounts, with TotalMoney it all adds up – and it's only at Bank of New Zealand.

Earn more interest on your cheque and savings accounts

Just \$10 a month gets you unlimited everyday transactions on up to 10 cheque or savings accounts*. You get to name your cheque or savings accounts what you like, and because they're all online you're always in complete control (you'll even get unlimited FREE text and email alerts, so you'll always know what your money's up to). And when it's time to work out how much interest you get, all your accounts get together in the same pool. This could take them to a higher interest level, so every account gets the same high interest rate.

TotalMoney pooling

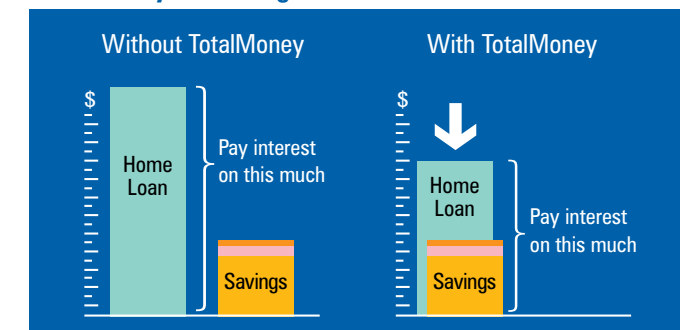


We group all your accounts like they're one big account – so you could earn more interest

Pay less interest on your variable rate home loan

The more your cheque and savings balances add up to, the less you'll pay in interest on your variable home loan. It's like having a smaller home loan, without having a smaller home! Say you've got a \$150,000 variable home loan and \$50,000 in cheque and savings accounts. With TotalMoney, that \$50,000 can be offset against the home loan, so you only pay interest on \$100,000!

TotalMoney offsetting



It's like having a smaller home loan – so you pay less interest

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Better Off Bank of New Zealand

*Service and Facility Fees may apply. Our account opening criteria apply. Our home lending criteria and an establishment fee apply. Not for business purposes. A Low Equity or Low Doc interest rate premium may apply. Full details, TotalMoney terms and conditions, and disclosure statement may be obtained free of charge from any branch or www.bnz.co.nz.

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