

2019-20 Membership Year

Spring 2020

President's Corner

Hello Montessori friends!

Dear Members

We know you are dealing with many issues, both personal and professional. In this newsletter, we have endeavored to give information which will be helpful. Stay well! Stay home! Have faith in our children and our future... and better times to come.



My hands to yours!

Heidi Gauger

A note from the editor...

This edition of the MMS Newsletter will be devoted to providing you with information on how to manage and survive the current COVID 19 crisis. We will include information on how to apply for Paycheck Protection and Disaster Loans (for administrators), some online links, some activities to send home to the children (for teachers) and some recent news regarding personal safety and connecting safely (for everyone). Much of the information is available elsewhere, but we thought it might be helpful to you to have the information in one location. Reach out to us if you have information to share with the Montessori community. We will survive this as a nation only by the actions of each of us as individuals. Stay safe and keep others safe by continuing to quarantine.

Karen Lumsden

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MMEAN Update

Michigan Montessori Education Advocacy Network is working for YOU!

By Sue Fitzpatrick

This group of passionate volunteers has been busy working on behalf of all of you in the greater Michigan Montessori community to ensure that Montessori programs are included in and protected by any legislation and regulation that will impact them.

Sue Fitzpatrick

All Montessori Schools are affected by the ever changing mandates and policies resulting from the COVID19 epidemic. We would *urge all of you* to keep in touch with MPPI; the Montessori Public Policy Initiative for their

MMEAN's Mission Statement:

"We advocate for the validation and advancement of authentic Montessori education in Michigan."

constant updates on how the CARES Act and how the Paycheck Protection Program affects us. Go to https://montessoriadvocacy.org/ where they have a special page on Advocacy in the Time of Coronavirus. Here is their latest March 30 letter regarding these issues; https://mailchi.mp/e0bb5820cd06/resources-for-sick-leave-fmla-and-unemployment-insurance?e=244b55fd0c

Over the past several months, coordination of efforts between MMEAN and the Michigan Charter School Montessori Consortium had resulted in a meeting scheduled with Senator Lana Theis, Chairperson of the Senate Education Committee on April 9. Documentation was submitted on the educational training requirements and on the internship rigor of MACTE approved Montessori training centers in the state. Arrangements were made for Rebecca Pelton, President of MACTE, Denise Monnier of MPPI, and heads of training centers to attend. This was a huge undertaking and a hopeful first step to begin the legislative path toward Montessori certification recognition! Unfortunately, we are now on hold to reschedule with the Senator until after the COVID19 pandemic order to Stay Home, Stay Safe is lifted.

Our representative has been attending the Great Start to Quality advisory meetings in Lansing in December, January and February. Those meetings have also been put on hold also due to the COVID19 shutdown. Focus group meetings around the state were scheduled to be ongoing in March and April to listen to Early Childhood Education stake holders for recommendations to revise the GSQ process. We will take this up again when the government agency reopens.

Applying for Paycheck Protection Program &

Economic Injury Disaster Loan

For School Owners and Administrators

Application for the SBA Paycheck Protection Program loan is available at the link below.

https://home.treasury.gov/policy-issues/top-priorities/cares-act/assistance-for-small-businesses

These applications must be submitted to a financial institution online. If the bank/credit union you use for your business account also handles SBA loans, you should be able to log into your bank account and access an application online starting Friday, April 3. If your financial institution does not handle SBA loans, you will need to find one that does to get an application. All banks we contacted will provide for their depositors first before considering others. However, Live Oak Bank is accepting names now to create a second tier of applicants. (liveoakbank.com/ppp). This site also explains the differences between the two loans offered. SBA list of preferred lenders is available at: https://fitsmallbusiness.com/best-sba-lender/. SBA Detroit office https://www.sba.gov/offices/district/mi/detroit or (313)226-6075.

The loan application available at the above link will allow you to complete the application and secure the required information in anticipation of completing the online form. It was suggested that you locate your 2019 tax returns or 2019 profit & loss statement, the last four quarters of payroll tax forms (941) and verification of number of employees including payroll for previous 12 months. The online site also provides information regarding the loan. Please note that the form requires you to provide an average payroll from Feb 2019 to Feb. 2020 unless your business is "seasonal." If your income and payroll decrease during the summer months, you may use your payroll numbers from Feb 2019 – June 2019 to determine your average payroll.

You may also qualify for COVID 19 Disaster loan and apply at: www.sba.gov/disaster

This loan is applied for directly to SBA through an online application. This loan provides a maximum of \$10,000 for payroll and other expenses. The Paycheck Protection Program application asks if you've received any money from the Economic Injury Disaster Loan prior to April 3. We contacted SBA directly and asked specifically if receiving money from the Disaster Loan Program disqualified you from the Paycheck Protection Program. SBA confirmed that this \$10,000 loan would not disqualify anyone from applying and receiving money from the Paycheck Protection Program. This loan application requests your bank routing and account numbers and if your loan is granted, it will be deposited directly into your account.



A joint collaboration of AMS and AMI/USA

Preparing for Paycheck Protection Program Loans (PPP)

We've posted more extensive information on the forgivable Small Business loans generated under the CARES Act <u>here</u>. But we wanted to provide you with **summary information and steps you should take ASAP** if you are considering applying for one of these loans.

The following is not an exhaustive list as guidance on PPP loans is still forthcoming. However, since applications will be taken starting Friday, April 3, 2020, we have outlined below steps you can take now to gather information you will likely need to apply for a Paycheck Protection Program Loan along with considerations as you decide whether or not to apply.

Prepare Now

Applications can be submitted beginning Friday, April 3rd.

- You must apply through a financial institution that is approved by the SBA.
 - Contact your bank as soon as possible and ask if they are an approved lender. IF so, let them know that you are interested in applying and ask what the process is (if known) or ask them to put you on their list of people to notify once they have the final application and list of required documents.
 - If they are not an approved lender, contact other banks in your area or visit www.sba.gov for a list of lenders.
- Gather required documentation (and scan it if it's not already electronic)
 - The SBA has not yet released a list of the documents that will be required to accompany loan applications, but different financial institutions are compiling lists of suggested items. Some of the lists we have seen include:
 - Articles of Incorporation
 - By-laws
 - Documentation supporting who is authorized to enter into agreements on behalf of the applicant (if other than by-laws, articles of incorporation)
 - Board resolution authorizing loan request
 - 941s for the last four quarters (Employer's Federal Tax Returns)
 - 940 from 2019 (Employer's Annual Federal Unemployment Tax Return)
 - 2019 Forms 1099-MISC for independent contractors

- Recent payroll register
- Recent health insurance bill
- 12-month financials (period ending 2/29/2020 or 3/31/2020)
- 2 most recent 990s
- 2 most recent audited financial statements
- Work with your bookkeeper/accounting/payroll firm to calculate your average monthly
 payroll as that figure will be used to calculate the maximum loan amount.

Considerations

The following list is *high-level*. For more specificity especially with regards to what can and cannot be included in payroll costs and loan forgiveness requirements, consult <u>this</u> resource from the Bipartisan Policy Center

- Businesses with 500 or fewer employees are eligible to apply.
- Loans can be used for
 - Payroll costs, including benefits
 - Rent
 - Utilities
 - Interest on mortgage obligations
- Loans can be forgiven if:
 - You do not use funds for anything other than the above expenses
 - It is likely that not more than 25% of the forgiven amount will be allowed to be non-payroll costs
 - You do not lay off staff or cut wages more than 25% for any employee that made less than \$100,000 during 2019
- Any amount that is not deemed forgivable will have a .5% interest rate, with no payments due for 6 months, though interest will accrue during that period.
- We still do not have definitive guidance on whether recipients of PPP loans will be considered direct recipients of federal financial assistance, which would trigger various federal laws from which private schools are otherwise exempt, but our best analysis to date is that they will not be..
- Loans will be first come first served and are expected to be oversubscribed.

For technical assistance consider contacting your area **Small Business Development Center**.

Online Support for Kids at Home

Link from AMS - Montessori Specific

https://amshq.org/COVID19

Montessori Elementary at Home during School Closure: Parent Support

https://www.facebook.com/search/top/?q=montessori%20elementary%20at%20home%20during%20school%20closure %3A%20parent%20support&epa=SEARCH_BOX

Montessori 3-6 at Home during School Closure: Parent Support

https://www.facebook.com/groups/505430923483302/

Infant/Toddler Montessori at Home During School Closure: Parent Support

https://www.facebook.com/groups/222600555526109/

The Child Mind Institute has a daily 2 minute video with tips for maintaining child mental health -

https://childmind.org/coping-during-covid-19-resources-for-parents/

Other links that might be helpful to your parents are:

https://adventuresinfamilyhood.com/20-virtual-field-trips-to-take-with-your-kids.html

https://www.cnn.com/2020/03/15/us/scholastic-coronavirus-students-trnd/index.html

https://www.travelandleisure.com/attractions/museums-galleries/museums-with-virtual-tours

https://www.smore.com/txfgh

www.amazingeducationalresources.com

Great Homemade Playdough Recipe

https://domesticsuperhero.com/best-homemade-playdough-recipe/

Stories read aloud

https://stories.audible.com

https://classroommagazines.scholastic.com/support/learnathome.html

https://www.storylineonline.net

Scavenger Hunts

https://primaryplayground.net/scavenger-

hunts/?fbclid=lwAR3pdFqhCujEc Ocwgfiz5RwZoMwgbHBu4DXNvrmPq8a3eQrOkq1uXjiXWk

Physical Exercises

www.gonoodle.com There is also an app. "Go Noodle"

Geography

www.seterra.com

Connecting with Your Kids Online

How To Use Zoom Chat

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Ten Suggested Safety Rules for Using Zoom Chat

How To Use Zoom Chat:

*Sign up for Zoom at: https://zoom.us/signup

*After signing up for Zoom follow the instructions below:

YouTube link: https://www.youtube.com/watch?v=Bqs3AivmYMU

- 1. Sign In.
- 2. Go to "Home"
- 3. Click on Schedule, new meeting or join.
- 4. If you are scheduling a meeting:
- a. Type your Topic
- b. Click your start date
- c. Click your start time (make sure to click the correct time zone and Am or Pm)
- d. You can click Generate automatically or use a personal ID
- e. You can require an ID or not. Just click your preference. (See safety tips below.)
- f. Choose whether or not you want your video on when entering the meeting.
- g. Choose whether or not you want the participants video on when entering.
- h. Choose if you want participants to use a computer audio, phone audio or both.
- i. Choose what calendar you would like this meeting to appear on for you personally.
- j. Then click Schedule.
 - 5. To join a meeting:
- . Click Join
- a. Enter the meeting ID or personal link name
- b. Click whether you want the audio connected or not.
- c. Click whether or not you want the video on.
- d. Click Join.
 - 6. To start a new meeting immediately:
 - 7. Click New Meeting
- . Click the invite icon
- a. Type participants email address
- b. Click the type of email you would like to use (your personal or business email)
- c. Type the addresses on the bar.

For any of the above mentioned meeting types remember to click "End Meeting" when you are done.

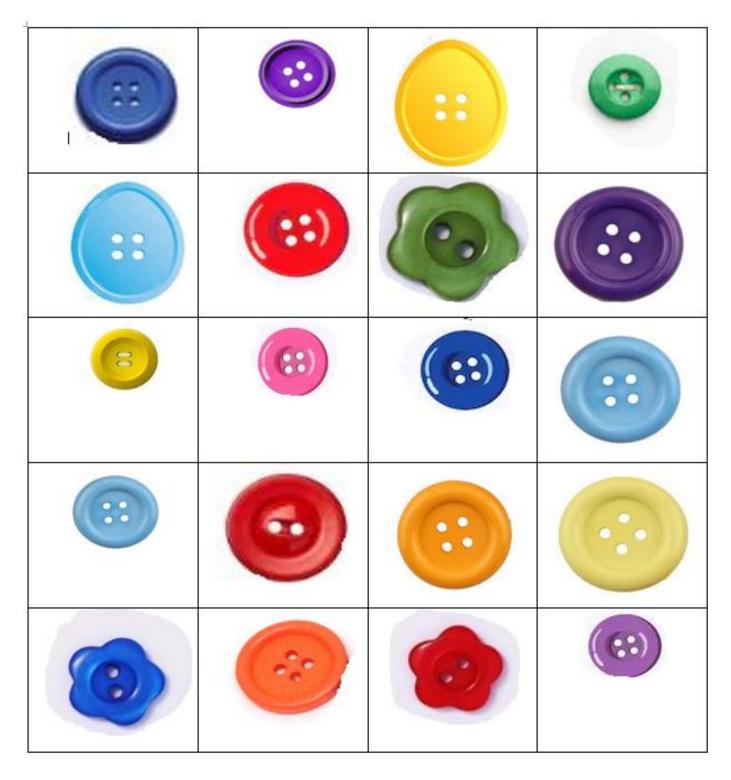
Ten Safety Rules For Using Zoom Chat

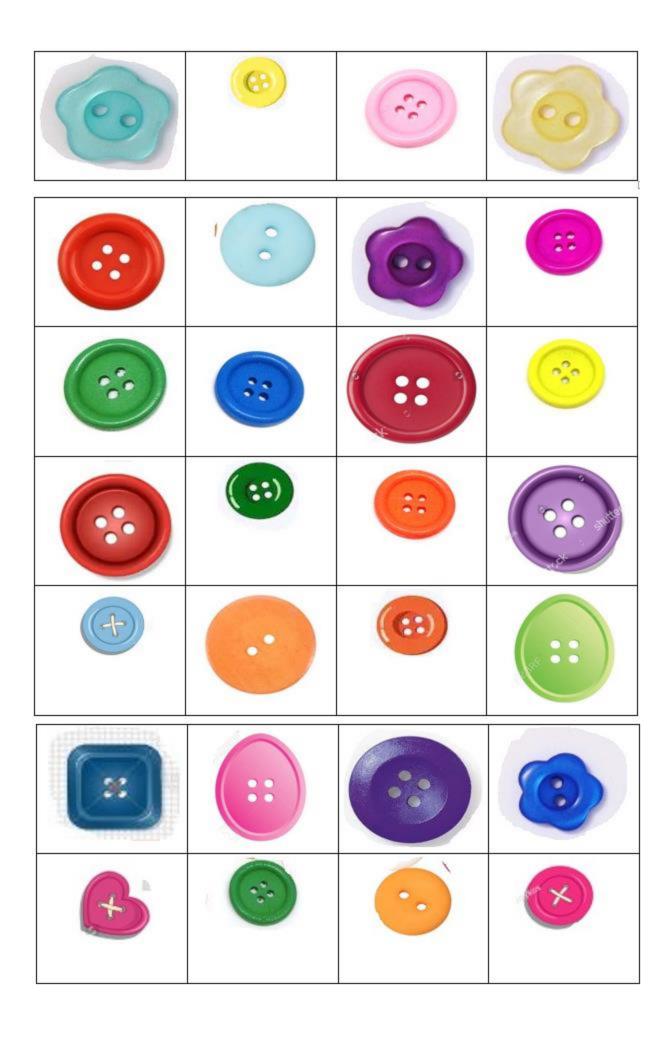
YouTube link: https://www.youtube.com/watch?v=TFPwYVoMGVo

- 1. Ten Safety Tips When Using Zoom Chat and share it with only the people that you want to participate.
- 2. Keep Link Safe-Do Not post the link publicly.
- 3. Send the invitation via email or other messaging apps.
- 4. Create a waiting room-Than the host can manually allow members to join. (you turn this on in settings) If you have a lot of participants you will want to have a co-host to help moderate and let wanted participants into the meeting.
- 5. Don't allow participants to join before the host. You can lock the meeting after you have started and this will prevent new people from joining.
- 6. Manage your participants. You can mute someone, Stop their video, or kick them from the meeting. Disallow re-joiners in settings to prevent a person you have kicked to return.
- 7. In settings make screen sharing for the host only.
- 8. Disable private chatting and file sharing in settings.
- 9. Update your Zoom Chat to make sure you have all of the "bug fixers."
- 10.Stay Professional. "What happens in Zoom does NOT stay in Zoom." People can use software to record your chat.



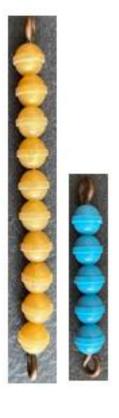
Some Activities to Send Home to Your Kids Cut and Paste Button Color Match





Making Teens

How many tens? How many units/ones?



Tens Units/Ones

Say the number.



Tens Units/Ones

Say the number.



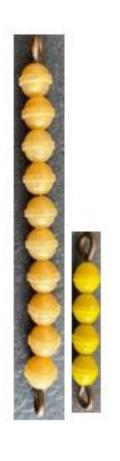
Tens Units/Ones

Say the number.



Tens Units/Ones

Say the number.



Tens Units/Ones

Say the number.



Tens Units/Ones

Say the number.



Tens Units/Ones

Say the number.



Tens Units/Ones

Say the number.



Tens Units/Ones

Say the number.



Tens Units/Ones

Say the number.



Tens Units/Ones

Say the number.



Tens Units/Ones

Say the number.



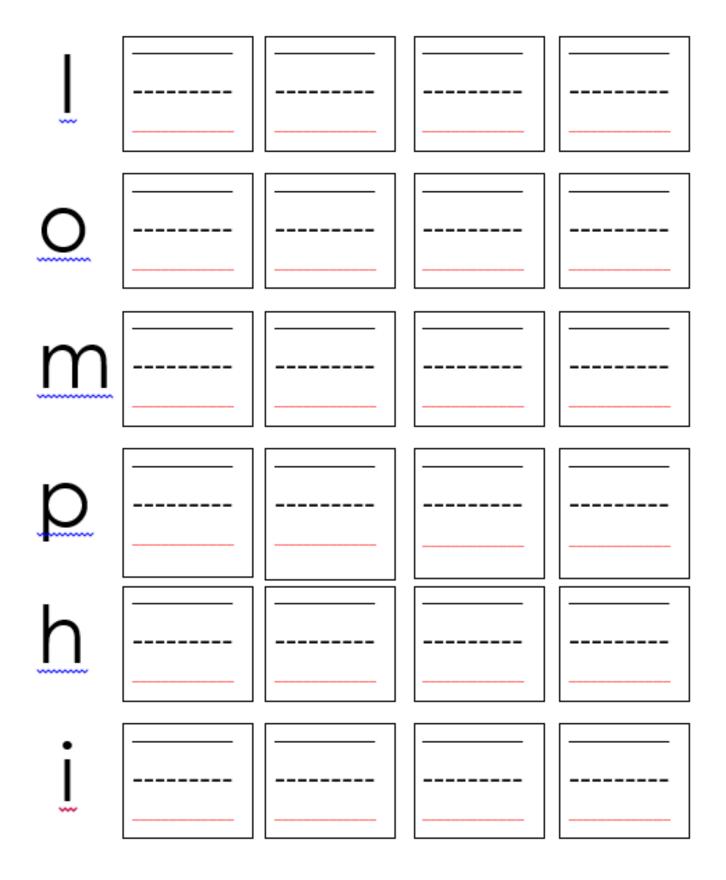
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Middle & Ending Sounds

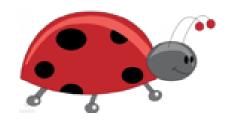




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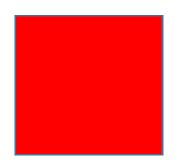
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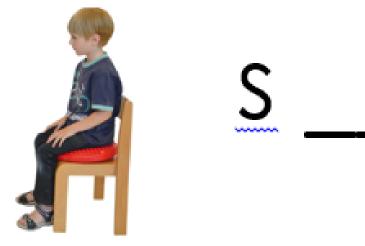
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South

Southern Ocean

This is a map of South America. Let's look for countries!

Find the biggest country on the east side of South America. Color it green.

Find the long, thin country on the west side of South America. Color it red.

Find the country that is farthest north. Be careful. This country has a peninsula at the very top. It connects to North America. Color it blue.

There are two countries that do not touch an ocean. Color the larger one (the north one) yellow.

There are two countries on the west side of South America not yet colored. Color the bigger one orange.

There are three small countries on the north side by the Caribbean Sea. Color the one in the middle purple.

What body of water is to the east of South America? Circle it

Pacific Ocean Atlantic Ocean Southern Ocean Caribbean Sea

What body of water is to the north of South America? Circle it

Pacific Ocean Atlantic Ocean Southern Ocean Caribbean Sea

What body of water is to the west of South America? Circle it

Pacific Ocean Atlantic Ocean Southern Ocean Caribbean Sea

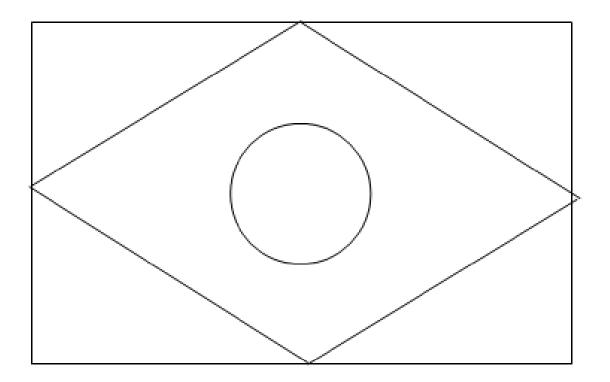
What body of water is to the south of South America? Circle it

Pacific Ocean Atlantic Ocean Southern Ocean Caribbean Sea

Write your first and last names.
House number and street.
City, state and zip code.
Phone Number
This it the flag of Brazil. The following proverbs are from Brazil. Answer the following questions about Brazil. Name the continent on which we find Brazil.
What language do the people of Brazil speak?
What ocean borders Brazil?
Name two countries that border Brazil.
Name a river that flows through Brazil.
Name the capital of Brazil.
The trees with most leaves will not necessarily produce juicy fruit. (Brazilian Proverb)

He who knows nothing, doubts nothing.				

Draw the flag of Brazil



From Our MMS Archives ~

The MMS Newsletter has a long history of providing inspiring and instructive articles for the Montessori community. Looking back through the archives, we have found articles that, we hope, will touch a new generation as much as they did many years ago.

Recollection of a Journey by Joyce Fruge'

"This is hard work!" signed an intern during one of our classes at Xavier University many years ago. "Well," replied Hilda Rothschild, my instructor and mentor, as only she could reply, "there are other professions." These words from a very wise, extremely sensitive woman who lived out the Montessori philosophy in her own life, have often echoed in my mind. Ms. Rothschild would often remind us that Dr. Maria Montessori never referred to her approach with the children as a "method." She also made us aware that if we truly believed in Dr. Montessori's approach to the education of children, it would not only change our lives — it would become a way of life.

As I look back through the years, I often ask myself, what is it that makes a Montessori directress different? After all, we are supposed to be different. I was considered a very good traditional primary teacher by my peers, yet after delving into Montessori training, I began to change. I began to look at children differently. I began to look at myself differently. I no longer assumed that I was the authority in the classroom, and at the end of a difficult day, I no longer said, "what's wrong with these children?" Instead, I began to look around and ask myself "what's wrong with this environment?" or "what's wrong with me?" I have become convinced that if the environment meets the developmental needs of the children, if I have a positive attitude about every single child and if those children become the center of my observation and respect, then this philosophy — this methodology — does work!

Since I have been a Montessori directress, there have been difficult and discouraging days — but never unhappy or boring days! I think the most valuable lesson I have learned is to believe that "the teacher is within the child," and never to give up on the child who has a problem finding the "match." That's our job! If we truly observe each child and understand his/her particular style of learning, there is a match somewhere in our environment. However, I have also discovered that the match might not be an activity or a particular piece of apparatus in the classroom. It might be the time we take to listen to what the child is trying to tell us; the time we take to gently set limits so that s/he will be enabled to complete a cycle of activity; the pat on the head, smile or hand-shake that lets them know we understand how proud s/he is at what s/he has accomplished, whether it be dish washing or completing a map. It doesn't matter.

Now that so many children stay in school all day, the classroom has become a "home away from home." It might be the only place where a child sees a caring adult, a role model, someone who

will listen or even someone who cares enough to set some necessary limits. It might be the only place where an adult takes the time to read him a story, to look in his eyes or even to smile and let him know that you understand if he is having a difficult day.

Being a believer in "learning through experience," now after many years, I feel I am just beginning to understand what Hilda Rothschild used to talk about and understand so well.

Look at the child. Follow the child. These are the words so frequently found in the writings of Maria Montessori. If the environment is being constantly examined and renewed, the children will learn. Along with his/her cognitive ability, we can make a difference in the "whole" child — what he thinks of himself; how he believes in himself.

There have been more and more instances in my own life when young adults have approached me saying, "Ms. Joyce, do you remember me?" Some of them I do remember - some I don't. The fact that those words make my heart beat faster and often bring tears to my eyes is the realization that in some small way, my belief in each one of them and my determination to provide an environment through which they could reach their potential, has made some small difference in their lives.

Each of you has the privilege to be a part of a profession unlike any other. Never underestimate the effect you are having on the children before you. You bet, it is hard work! But the change it can make in you and in the children before you is well worth the effort. You'll see!

This last article was added to the newsletter to help you recall the time when your days were filled with the laughter of children. It will be again. And they will need us then more than ever.

Stay strong, stay safe....reach out if you need help. We are all in this together....

Just not all together in the same space!

